



Tribal Benefits Administration Letter

Number: 14-704

Date: October 9, 2014

Subject: 2014 FEHB Open Season for Tribal Employees: FEHB Program Significant Plan Changes

This Tribal Benefits Administration Letter (TBAL) is the fourth in our series of 2014 Federal Employees Health Benefits (FEHB) Open Season for Tribal Employees TBALs. This TBAL provides information on significant plan changes for the FEHB Program for 2015. This year's Open Season for Tribal Employees will run from Monday, November 10, through Monday, December 8, 2014.

This TBAL provides important information on the significant changes affecting certain plans in the FEHB Program for the upcoming Open Season. The **first attachment** to this TBAL identifies the plans and their corresponding significant changes. Some of these events will require action on the part of tribal employers and tribal employees.

Please note there are plans leaving the FEHB Program at the end of 2014 or reducing their service areas and terminating their enrollment codes. Since tribal employees in these terminating plans and service area reductions **must** enroll in a new plan during Open Season if they wish to continue health insurance coverage in 2015, please distribute this list to your tribal employees. It is your responsibility to monitor tribal employees who are covered by these terminating plans or service area reductions and follow up with those who have not submitted an enrollment change before the end of Open Season.

TIP: Distribute the attached list of significant FEHB plan changes to all tribal employees so they can check to see if their plan or service area will continue to participate in the FEHB Program in 2015.

Table 1: Plans Leaving the FEHB Program

Table 2: Plan Reducing Service Areas and Terminating Enrollment Codes

What Must Tribal Employees Do?

- Tribal employees in terminating plans (**Table 1**) or service area reductions with terminating enrollment codes (**Table 2**) **must** enroll in a new health plan during Open Season if they want coverage. If they do not enroll in a new FEHB plan, they will not have FEHB coverage in 2015.
- **New Coverage:** Coverage under an FEHB enrollee's new FEHB health plan will be effective beginning on January 1, 2015. FEHB enrollees will remain covered and receive

the 2014 benefits of the old plan until coverage under the new plan becomes effective.

What Must You Do?

- You must notify tribal employees enrolled in the plans listed in **Tables 1 and 2** to select new FEHB plans. Advise your tribal employees if they do not choose new FEHB plans, they will not have FEHB coverage in 2015.
- Distribute copies of this list to tribal employees with your tribal employer's notice about Open Season along with copies of the **second attachment**, *FastFacts: What to do When Your Health Plan is Terminating Coverage in Your Area or Leaving the Federal Employees Health Benefits (FEHB) Program*.
- Follow up with tribal employees in these plans and remind them to select new plans.
- **Belated changes:** Some tribal employees still might not receive instructions to change plans during Open Season. We encourage you to be liberal in accepting belated Open Season changes from tribal employees enrolled in terminating plans or plans with service areas reductions and terminating enrollment codes.

What Will Health Plans Do?

Plan Notification: The plans in **Tables 1 and 2** have been instructed to notify FEHB enrollees of the need to select new FEHB plans for 2015; however, because some plans' enrollment and address lists may not be up-to-date, we encourage you to accept belated changes.

Table 3: Plans Reducing Service Areas without Terminating Enrollment Codes

What Must Tribal Employees Do?

Tribal employees in the service areas being terminated should elect a new FEHB health plan for 2015; however, tribal employees who do not choose a new FEHB health plan will only have emergency services where they live and will have to travel to their plan's remaining service area to receive full benefits.

What Must You Do?

- You must notify tribal employees enrolled in the plans listed in **Table 3** to select a new FEHB plan. Advise your tribal employees if they do not choose a new FEHB plan, they will only have emergency services where they live and they will have to travel to their plan's remaining service area to receive full benefits in 2015.
- Distribute copies of this list to tribal employees with your tribal employer's notice about Open Season along with copies of the **second attachment**, *FastFacts: What to do When Your Health Plan is Terminating Coverage in Your Area or Leaving the Federal Employees Health Benefits (FEHB) Program*.
- Follow up with tribal employees in these plans and remind them to select a new FEHB plan.
- **Belated changes:** Some tribal employees still might not receive instructions to change plans during Open Season. We encourage you to be liberal in accepting belated Open Season changes from tribal employees enrolled in the plans reducing service areas.

What Will Health Plans Do?

Plan Notification: The plans in **Table 3** have been instructed to notify FEHB enrollees that their

service areas are being terminated. If FEHB enrollees do not choose another health plan, the FEHB enrollees will have to travel to their plan's remaining service area to receive full benefits in 2015. However, because a plan's enrollment and address lists may not be up-to-date, we encourage you to accept belated changes.

Table 4: Plan Terminating Option and Enrollment Codes

What Must Tribal Employees Do?

- Tribal employees in the plan dropping an option (**Table 4**) may choose a new health plan during Open Season or remain with their current plan and be switched automatically into the plan's remaining option specified in **Table 4**.
- **New Coverage:** Coverage under a tribal enrollee's new health plan or option will be effective January 1, 2015.

What Must You Do?

- Advise your tribal employees who are enrolled in the plan that is dropping an option (**Table 4**) that if they do not choose a new health plan, they will be automatically transferred into the plan's remaining option as specified in **Table 4**.
- Distribute copies of this list to tribal employees with your agency's notice about Open Season.
- Follow up with tribal employees in the plan and remind them that if they do not choose a new health plan, they will be automatically transferred into the plan's remaining option specified in **Table 4**.
- **Belated changes:** Some tribal employees still might not receive instructions regarding their plan dropping an option.

What Will the Health Plan Do?

- **Plan Notification:** The plan in **Table 4** has been instructed to notify enrollees that their current plan option is being discontinued and that if they do not change to another plan during Open Season, they will be switched automatically into the plan's remaining options specified in **Table 4**.

Table 5: Plan Contract and Enrollment Code Merger with Terminating Enrollment Codes

Table 6: Enrollment Code Mergers

What Must You Do?

For **Tables 5 and 6**, the National Finance Center (NFC) will automatically move enrollees into their plan's surviving code unless the enrollees select another health plan during Open Season.

Table 7: Plan Splitting a Service Area and Creating a New Enrollment Code (in Addition to the Existing Enrollment Code)

Table 8: New Plans Entering the FEHB Program

Table 9: Plans Adding New Options and Enrollment Codes

Table 10: Service Area Expansions with New Enrollment Codes

Table 11: Service Area Expansions without New Enrollment Codes

What Must You Do?

You must include the new plans, the plans with new options, and the plans with expanded service areas (**Tables 7-11**) when you count the number of eligible tribal employees and place your order for brochures.

Conclusion

Again, this year's FEHB Open Season for Tribal Employees will run from Monday, November 10 through Monday, December 8, 2014.

We encourage you and your tribal employees to visit our website at www.opm.gov/tribalprograms for the most up-to-date information. Please note that 2015 Plan information will be posted on our website by the first week of November.

We look forward to working with you to ensure tribal employees have a successful Open Season.

Sincerely,

John O'Brien
Director
Healthcare and Insurance

Attachments