

FEHB and FEGLI Resource Guide

Trainers should review the www.opm.gov/tribalprograms for up-to-date information, including changes in eligibility, implementation timeline deadlines, and new premiums costs.

Eligibility

Who can be covered under an eligible employee's FEHB enrollment?

FEHB Program coverage is available for the employee's current spouse and unmarried dependent children under age 26, including legally adopted children and recognized natural children born out of wedlock. Stepchildren and foster children (including grandchildren, if they qualify as foster children) are included if they live with the employee in a regular parent-child relationship. You cannot cover other relatives, such as your mother, even if they are otherwise considered your dependents.

How does a tribe/tribal organization/urban Indian organization become eligible for participation in FEHB?

In order to be eligible for enrollment in FEHB, a tribe/tribal organization/urban Indian organization will have to verify that they are engaged in an ISDEAA/Title V contractual agreement with IHS and/or BIA before they begin enrolling employees.

Will eligible employees be able to access health coverage solely for their dependents?

No, the FEHB program offers two options: Self, and Self and Family.

Will my tribe/tribal organization/urban Indian organization be able to split its eligible employee population and only provide FEHB coverage to some?

No. As is the case with participating federal agencies, a tribe/tribal organization/urban Indian organization wishing to access FEHB coverage will have to offer coverage to all of their eligible employees, or none at all.

Do all employees need to be covered by FEHB?

Yes. If a tribe, tribal organization, or urban Indian organization elects to purchase FEHB all of their common law employees will be eligible to purchase coverage. Employers cannot offer FEHB to some employees and not to others.

Will all employees (enterprise, casino, etc...) be eligible for coverage?

Yes. All common law employees of tribes, tribal organization and urban Indian organizations will be eligible for coverage.

Insurance Coverage

Can we provide other health insurance for our employees?

No. If you chose to purchase FEHB you cannot provide other health insurance options to your employees.

Is coverage available for tribal retirees?

No. This new provision allows the tribe/tribal organization/urban Indian organization to purchase coverage for their employees. It does not provide retirees with rights as annuitants.

If an employee has a pre-existing condition, will there be a waiting period before they are able to receive coverage?

No. There are no exclusions or waiting periods for pre-existing conditions in the FEHB Program.

My child does not live with me. Would (s)he be covered under FEHB Self and Family enrollment?

Yes. Your child is not required to live with you to be covered under FEHB Self and Family enrollment.

Can domestic partners (both same-sex and opposite-sex) be covered under FEHB?

The Defense of Marriage Act will apply to tribes, tribal organization, and urban Indian organizations choosing to purchase FEHB. This means that only legal spouses (not domestic partners) of the opposite sex will be covered as dependents.

Will former employees have access to Cobra?

Former employees who were covered by FEHB will have access to the Federal program Temporary Continuation of Coverage (TCC) which is similar to Cobra and lasts from 18 to 36 months.

HR Offices

Will multiple HR offices from the same tribe be able to have their own account with NFC?

OPM and NFC will offer tribes more than one identification number. This will allow separate billing and HR functions for separate lines of business.

How will HR offices know how much to deduct each month, will there be a reconciliation process?

Deductions will be standard each month, rates will be provided. NFC will provide each tribe, tribal organization, or urban Indian organization with a bill each month before the bill is due.

Will tribes be able to upload data to the TIPS database?

Tribal employers will be able to upload .txt files with enrollment data. This will prevent HR representatives from having to individually input enrollment information for each employee.

Will tribes be able access data from the TIPS database?

Tribal employers will have access to the same canned reports that OPM will have access to.

What information do you need with your monthly bill in order to reconcile your records?

NFC will provide the following canned reports to OPM and each tribe, tribal organization, or urban Indian organization:

1. Enrollees by Tribe, State, age bands, and plan (monthly, quarterly, yearly)
2. New enrollees per reporting period (monthly, quarterly, yearly)
3. New enrollees per reporting period by tribe (monthly, quarterly, yearly)
4. Disenrollments per reporting period includes measuring both cancellations and terminations (monthly, quarterly, yearly, Open Season)
5. Disenrollments per reporting period by tribe (monthly, quarterly, yearly)
6. Total number of enrollees as of last day of previous month
7. Total number of enrollees as of last day of previous month by tribe (monthly, quarterly, yearly)
8. Run report on all tribe contact information (monthly)
9. Open Season changes by plan
10. Open Season changes by tribe
11. Reason for plan switch (i.e., QLEs) (monthly, quarterly, yearly, Open Season)
12. Reason for plan switch by tribe (monthly, quarterly, yearly, Open Season)

13. Effective Date of Coverage by tribe (monthly, yearly, Open Season)
14. Foster child/stepchild/incapable of self-support/adopted child by tribe (monthly, quarterly, yearly)
15. Billing Identifier, Name, SSN, Plan Code, Premium Amount, Effective Date of Coverage
16. Billing Identifier, Name, SSN, Plan Code, Premium Amount, Date of Disenrollment

Will tribes be able to run data queries or only have access to canned reports?

Tribes will not be provided with raw data to run queries. Only canned reports will be provided.

Will tribes have access to claims data?

OPM is in the process of creating a claims data warehouse. At this point in time, federal agencies do not receive claims data from carriers. For the first year of this program, at least, claims data will not be available to tribes. As soon as the warehouse is operational, tribes will have access to that data.

Will tribes be able to build their own reports, what format will the reports be provided in?

NFC will provide reports in excel so tribes can manipulate the data to an extent, but raw data will not be provided.

Can the reports also include an employee identification number assigned by the tribes?

No, the only fields available are those on the form 2809 (enrollment form).

What type of software are we using for reports?

NFC's own software program.

Billing and Cost

Will tribes be billed for coverage prospectively or retrospectively?

Retrospectively. This means, for example, that the bill a tribe receives on June 1 will be for insurance coverage already provided in the month of May.

How will payments be collected from tribes?

NFC will use an electronic debt system to collect payments from tribes. Each tribe will have on bank account from which premiums for the entire tribe will be collected. It's not like automated monthly payments because the bill will change each month depending on enrollment, but the process will be streamlined.

How much do tribal employers pay?

What you pay is based on the plan and option you choose. Premiums are shared by you and your tribal employer. Premiums vary by plan but you pay a maximum of approximately 30% and your tribal employer pays the remainder. However, if you are a part-time tribal employee, your premiums will be pro-rated. Please contact your tribal employer for details.

You can find health insurance premiums in these materials from your tribal employer:

- health plan brochures
- the *FEHB Guide for Tribal Employees*

How was the administrative load calculated?

The administrative load was calculated based on the average insurance premium; it will be charged as a flat rate of \$15.15 per contract per month. Per contract means that regardless of whether the contract

is a self or self and family enrollment, the same administrative load will be charged.

Will tribes be able to make their own decisions concerning pre-tax premium deductions (premium conversion)?

Yes.

Does the tribe collect premiums from employees?

Yes. The tribe is responsible for collecting premiums from employees. The amount billed by NFC each month will be for the total premium cost – both the employer and employee contributions?

How can employers control costs if employees can select any plan they want?

Tribes, tribal employees and urban Indian organizations do give up some control over costs by purchasing FEHB for their employees.

Will monthly bills be prorated to match actual dates of enrollment or pay periods?

Yes. NFC has the capacity to pro-rate to the day.

Can tribes, tribal organizations, and urban Indian organizations pay more than the government rate of 72%?

Yes. Tribes, tribal organizations, and urban Indian organizations can pay up to 100% of the premiums, but they must maintain a minimum of the standard government share.

Plans

Will employers be able to select one plan and offer it to all their employees or can employees select any plan they want?

Employees are free to enroll in any FEHB plan which provides coverage in the geographic location where they live.

Why do a few health plans have dental benefits while most do not?

Several years ago OPM stopped allowing plans to add new dental and vision packages or to increase packages they already had in place. There is one exception -- when an HMO offers the benefits under their community package of benefits at no additional cost to members.

Will my tribe/tribal organization/urban Indian organization be able to purchase vision and/or dental coverage through the Federal Employees Dental and Vision Program?

No, the new law only affords tribe/tribal organization/urban Indian organization the opportunity to purchase FEHB and FEGLI coverage for eligible employees.

Is dental included in coverage?

No. There are some plans that provide limited dental and/or vision benefits. Tribes, tribal organizations, and urban Indian organizations can purchase separate dental and/or vision coverage for their employees.

Other

What if I decide I want to cancel my FEHB coverage?

Employers may decide on an annual basis (during open season) whether to continue in the FEHB program or seek insurance coverage elsewhere. Individual employees may be subject to qualifying life

events that allow them to change coverage.

If a tribe purchases FEHB and are not happy with the coverage can they opt out at a later date?

Yes.

Can tribes provide Employee Assistance Programs to tribal employees?

Yes.

FEGLI

What requirements must be met prior to enrollment in FEGLI?

A prerequisite to tribal FEGLI enrollment is that the tribe/tribal organization/urban Indian organization documents and provides updated annual salary data for all eligible employees who apply for insurance, for purposes of calculating and verifying the appropriate level of FEGLI coverage.

How does my tribe/tribal organization/urban Indian organization become eligible for participation in FEGLI?

In order to be eligible for enrollment in FEHB or FEGLI, a tribe will have to verify that they are engaged in an ISDEAA/Title V contractual agreement with IHS and/or BIA before they begin enrolling employees.