

OPEN ENROLLMENT

WHO: Lower Brule Sioux Tribal Employees

WHEN: November 3 & 4

9:00AM-4:00PM each day

WHERE: Lower Brule Sioux Tribal Building

WHY: Employees that have questions or wish to make changes in their FEHB (Health insurance), Dental Insurance, or Vision Insurance will need to come do so during this time. Beneficiary Change forms will also be available.

LOWER BRULE SIOUX TRIBE EMPLOYEE OPEN ENROLLMENT

November 3 & 4 in the Tribal Building

Open Enrollment is the time of year when you have the opportunity to make decisions about your benefits under the Federal Employees Health Benefits (FEHB), Dental, and Vision Programs for the upcoming calendar year. This year, Open Enrollment will be **Wednesday, November 3 and Thursday, November 4th from 9AM to 4PM, in the Tribal Building.**

If you are a Tribal employee in a position that makes you eligible for FEHB, you can decide to enroll in the FEHB Program; change your FEHB enrollment type (enrollment types are Self Only, Self Plus One, and Self and Family); change your FEHB enrollment form one FEHB plan or option to another; or cancel your existing FEHB enrollment. You may make changes during Open Season even if you have been enrolled in an FEHB plan for less than one year.

The FEHB Open Season for Tribal Employees is an annual opportunity for you to consider whether your current health plan will be the best choice for you during the upcoming 2022 calendar year. It is an opportunity for you to look at:

- Benefit changes, including changes in deductibles, copayments, coinsurance, or other out of pocket costs;
- Changes in plans' premium rates, and
- Service area changes if enrolled in an HMO

You will continue to be covered by your present health insurance plan, unless your plan is dropping out of the FEHB Program or reducing its service area. However; your benefits, premiums, or coverage options may change.

We recommend that you evaluate your current FEHB enrollment status.

Information about each FEHB plan is available online, at OPM.gov. Click on "Insurance" on the top. On the left side, there will be a menu. Click on "Healthcare", then "Plan information." That will bring up a map of the United States. Click on South Dakota, and that will bring up a list of plans that are available to you. You can click on each plan's "Plan Brochure" to learn more about each plan. Please educate yourself on which plan would be the best for you and your individual situation.

Always refer to the individual plan brochures before making your decision.

If you do not wish to make any changes, you do not have to do anything. Your current coverage will roll into 2022. However, we do recommend that you pick up a packet with the updated information/costs for each coverage.