

STEPS TO COMPARE PLANS

Access <https://www.opm.gov/healthcare-insurance/tribal-employers/> website
Click on Tribal Employers
Click on Plan Information
Click on Compare Plans

The screenshot shows the OPM.gov website interface. At the top, there is a navigation bar with the OPM.GOV logo and links for ABOUT, POLICY, INSURANCE, RETIREMENT, SUITABILITY, AGENCY SERVICES, and NEWS. Below this is a secondary navigation bar with links for A-Z Index, Contact Us, Forms, FAQs, and an OPERATING STATUS: ALERT! indicator. A search bar is also present.

The main content area is titled "Tribal Employers" and includes a "Welcome Tribal Employers, Tribes, and Urban Indian Organizations" section. The text explains that on March 23, 2010, President Barack Obama signed the Patient Protection and Affordable Care Act, which incorporated Section 1790 of the Indian Health Care Improvement Reauthorization and Extension Act of 2009, allowing Tribes, Tribal Employers, and Urban Indian Organizations to purchase the rights and benefits of the Federal Employees Health Benefits (FEHB) Program.

A sidebar on the left contains a "Tribal Employers" menu with the following items: Life Events, Changes in Health Coverage, Healthcare, FEHB Plan Comparison Tool, Dental & Vision, FEDVIP Plan Comparison Tool, Life Insurance, Flexible Spending Accounts, Long Term Care, Multi-State Plan Program, Tribal Employers (highlighted), General Information, Benefits & Premiums, Health Insurance, Plan Information (highlighted), Compare Plans (highlighted), Plan Types, Summary of Benefits, Previous Years, HR Personnel, Indian Tribes FAQs, Reference Materials, Special Initiatives, and Insurance Glossary.

On the right side, there is a "RELATED INFORMATION" section with "General Information" links: Health Insurance through FEHB, Quick Guide to FEHB for Tribal Employees [255 KB], and Selecting a Health Plan During the Initial Enrollment Opportunity for Tribal Employees [389.53 KB].

A note at the bottom states: "* Note: The term tribal employers is used to designate tribes, tribal employers and urban Indian organizations."

Enter ZIP Code
Select Tribal Employee
Monthly Pay Frequency will autofill
Click on Search

Healthcare

COMPARE 2021 PLANS

The information contained in this comparison tool is not the official statement of benefits.

Before making your final enrollment decision, always refer to the individual FEHB brochures. Each plan's FEHB brochure is the official statement of benefits. If you decide to enroll, change health plans or plan options, or change enrollment type, please visit the [Enroll](#) page for information on submitting a change.

Search by one of the following:

Items marked with an * are required.

Enter your home or work zip code. To enroll, you must live or work in a plan's geographic service area.

5-Digit Zip Code*

58504

I live overseas or outside the Continental United States. (Selecting this option will set the zip code to 99999)

The current Plan selection below is disabled until you enter a Zip Code, Employee Type, and Pay Frequency. Pay Frequency depends on the Employee Type and may be restricted depending on Employee Type selected.

Employee Type*

- Federal Employee (Non-Postal)
- Federal Deposit Insurance Corporation
- Certain Temporary Employees
- Tribal Employee (Monthly)
- Annuitant (Monthly)
- Former Spouse Enrollee (Monthly)
- Temporary Continuation of Coverage (TCC) (Monthly)
- Workers Compensation Recipient (Every Four Weeks)
- U.S. Postal Service (Category 1) (Biweekly)
- U.S. Postal Service (Category 2) (Biweekly)

Pay Frequency* (May be restricted with certain Employee Types)

- Biweekly
- Every Four Weeks
- Semi-Monthly
- Monthly

Your Current Plan (if applicable)

(This option is disabled until all required options are selected.)

Select your current plan (optional) ▼

Search

Reference 2021 Monthly Health Insurance Premium Rates Sheet versus website for Monthly Premium Rates

2021 FEHB Plan Results

Results for coverage in **58504** for Tribal Employee employees paid Monthly

Please note the benefits displayed on this page are for in-network benefits only! To see out-of-network benefits, please select up to 3 plans to compare.

The amounts displayed on this page represent the member's liability for each service.

Self Self Plus One Self & Family

You may only select 3 plans to compare at once

[Need more information about plan types?](#)

Sort By: [Plan Option Name \(A - Z\)](#)

Plan Selection Comparison Tool

| Select Plan | Plan Name (Plan Code) - Enrollment Code ⓘ | Enrollee Premium ⓘ | Annual Deductible ⓘ | Annual Out of Pocket Maximum ⓘ | Medical Account (HRA/HSA) ⓘ | Primary Care Office Visit ⓘ | Specialist Office Visit ⓘ | Doctor Costs Inpatient Surgery ⓘ | Retail Generic ⓘ | Retail Brand ⓘ | Plan Requires Referral to See Certain Specialists ⓘ |
|--------------------------|--|--------------------|---------------------|--------------------------------|-----------------------------|-----------------------------|---------------------------|----------------------------------|---------------------------------------|--|---|
| <input type="checkbox"/> | Aetna Advantage Plan - Advantage (Z2) - Z24 | \$125.00 | \$2,000 | \$7,500 | N/A | 30% | 30% | 30% | Tier 1: \$10 | Tier 2: 45% | No |
| | Aetna Advantage Plan - Advantage (Z2) - Z26 | \$275.00 | \$4,000 | \$15,000 | \$0 N/A | 30% | 30% | 30% | Tier 1: \$10 | Tier 2: 45% | No |
| | Aetna Advantage Plan - Advantage (Z2) - Z25 | \$331.25 | \$4,000 | \$15,000 | \$0 N/A | 30% | 30% | 30% | Tier 1: \$10 | Tier 2: 45% | No |
| <input type="checkbox"/> | Aetna HealthFund CDHP and Aetna Value Plan - CDHP (H4) - H41 | \$303.42 | \$1,000 | \$5,000 | \$1,000 HRA | 15% | 15% | 15% | Tier 1: \$10 Tier 3: 50% \$300 max | Tier 2: 50% \$200 max Tier 3: 50% \$300 max | No |
| | Aetna HealthFund CDHP and Aetna Value Plan - CDHP (H4) - H43 | \$745.27 | \$2,000 | \$10,000 | \$2,000 HRA | 15% | 15% | 15% | Tier 1: \$10 Tier 3: 50% \$300 max | Tier 2: 50% \$200 max Tier 3: 50% \$300 max | No |
| | Aetna HealthFund CDHP and Aetna Value Plan - CDHP (H4) - H42 | \$666.53 | \$2,000 | \$10,000 | \$2,000 HRA | 15% | 15% | 15% | Tier 1: \$10 Tier 3: 50% \$300 max | Tier 2: 50% \$200 max Tier 3: 50% \$300 max | No |