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Introducing the **NEW** Guide to  
Federal Benefits  
For Federal Civilian Employees

Federal Employees Health  
Benefits (FEHB) Program p. 5

Federal Employees  
Dental and Vision  
Insurance Program (FEDVIP) p. 8

Federal Flexible  
Spending Account  
Program (FSAFEDS) p. 12

Federal Employees'  
Group Life Insurance  
(FEGLI) Program p. 15

Federal Long Term  
Care Insurance  
Program (FLTCIP) p. 18



## Are you using the right Guide?

We have different editions of the Guide to Federal Benefits.

<b>If you are:</b>	<b>Your Guide is:</b>
Federal Civilian Employee	Federal Civilian Employees (RI 70-1)
United States Postal Employee	USPS Career Employees (RI 70-2)
United States Postal Inspector and Office of Inspector General Employee	United States Postal Inspectors and Office of Inspector General Employees (RI 70-2IN)
Covered under the Spouse Equity Provisions of FEHB Law or similar statutes providing coverage to former spouses.	Temporary Continuation of Coverage (TCC) and Former Spouse Enrollees (RI 70-5)
Temporary Continuation of Coverage (TCC)	Temporary Continuation of Coverage (TCC) and Former Spouse Enrollees (RI 70-5)
Receiving Compensation from the Office of Workers' Compensation Programs (OWCP)	Individuals Receiving Compensation From the Office of Workers' Compensation Programs (OWCP) (RI 70-6)
Certain Temporary Employees Those eligible to enroll in the FEHB Program under 5 U.S.C. 8906a	Certain Temporary Employees (RI 70-8)
Certain Temporary (Non-Career) United States Postal Service Employees	Certain Temporary (Non-Career) United States Postal Service Employees (RI 70-8PS)
Federal Retiree or Survivor	Federal Retirees and Their Survivors (RI 70-9)
Federal Deposit Insurance Corporation Employee	For Federal Deposit Insurance Corporation (FDIC) Employees (RI 70-14)

Contact your Agency Benefits Office to request the appropriate copy of the Guide to Federal Benefits or visit <http://www.opm.gov/insure/08/guides>

# Introduction to Federal Benefits and This Guide

As a Federal employee, the benefits available to you represent a significant piece of your compensation package. They may provide important insurance coverage to protect you and your family, and/or, in some cases, offer tax advantages that reduce the burden in paying for some health products and services, or dependent or elder care services.

The purpose of this Guide is to provide you basic information about the benefits offered to you as a Federal employee, and assist you in making informed choices about these benefits as you move through your career and prepare for retirement.

## **Benefits Programs Included in this Guide**

In addition to your Civil Service or Federal Employees Retirement System benefits and the Thrift Savings Plan, the Federal government offers five benefits programs to eligible employees and retirees. This Guide includes information on the five programs:

- Federal Employees Health Benefits Program
- Federal Employees Dental and Vision Insurance Program
- Federal Flexible Spending Account Program
- Federal Employees' Group Life Insurance Program
- Federal Long Term Care Insurance Program

If you are a new Federal employee or have recently become eligible for benefits, the Guide will walk you through the benefits offered, and provide information of how and when to make your choices. If you are a current employee, it will provide the most current information regarding the benefit programs, and will support you as you make decisions during the annual Federal Benefits Open Season, or experience life events that cause you to reconsider previous choices.

The Guide also contains some tips on what to consider as you make your decisions. For instance, did you know that the Federal Employees Health Benefits (FEHB) Program, the Federal Employees Dental and Vision Insurance Program (FEDVIP) and/or the Federal Flexible Spending Account Program (FSAFEDS) can potentially provide you with greater benefits without costing you much more? As a Federal employee, you can choose to pay the FEDVIP and FEHB premiums with pre-tax dollars and you can use pre-tax FSA dollars to pay for eligible expenses including FEDVIP and FEHB copays and deductibles. Dental and vision care are also eligible FSA expenses, whether combined with FEDVIP coverage or not. Please take a moment to review the information in this Guide and decide upon the right choices for you.

## **Additional Information**

You will find references throughout the Guide to websites or other locations to obtain more detailed information than is available here. We encourage you to access these sites to become a more educated decision-maker and consumer of Federal benefit programs.

## Federal Employees Health Benefits (FEHB) Program Health Information Technology and Price/Cost Transparency Leaders

Over the past few years, OPM has encouraged FEHB health benefits plans to increase their use of health information technology (HIT) to create efficient care delivery and to develop tools to help you determine the quality of the doctors, hospitals and other providers that you and your family use for day-to-day healthcare needs.

HIT based on broadly accepted standards allows patients, healthcare providers, and health plans to share information securely, driving down costs by avoiding duplicate procedures and manual transactions. More importantly, HIT reduces medical errors from, for instance, misread handwritten prescriptions, and emergency care medical decisions made without complete and accurate information. HIT can also help you find appropriate health information to aid you and your doctor in making appropriate clinical decisions regarding your care. Since privacy and security considerations are vitally important, safeguards are being established to keep your records safe from inappropriate disclosure.

### **Health Information Technology**

The health plans listed below have made a commitment to offer you and your family access to internet based personal health records (PHR). PHRs come in a variety of forms but what they all have in common is that they give you a convenient way to track, view, and manage your personal health information. PHRs also allow you to share your health information with your healthcare providers so they have a better picture of your health history. When providers know your health history they can make more accurate diagnoses and provide you with safer, more efficient care.

### **Quality and Price/Cost Transparency On-line Tools**

The health plans listed here have also made a commitment to offer you and your family access to healthcare quality and price/cost information so you can make more informed choices on which providers to use to receive care. The website information available includes online decision tools with cost estimators and quality indicators for physician and hospital services and prescription drugs used to treat common illnesses and conditions. These health plans describe the sources of this health information and any limitations so you can understand what the information means. Some examples of the types of surgical procedures for which you can obtain cost and quality information include: arthroscopy knee/shoulder, breast biopsy, cataract repair, cesarean delivery, colonoscopy, corneal surgery, gall bladder removal, heart catheterization, hysterectomy, inguinal hernia repair, knee replacement, and tonsillectomy. This information helps you understand the true price/cost and quality of your healthcare and enhances your ability to compare hospital, physician, prescription and other provider value as you make healthcare choices. FEHB health plans are working to expand the price/cost and quality information they provide to you.

The health plans listed on the following page met OPM's HIT, quality and price/cost transparency standards at the time this Guide went to press. As other plans bring these tools on line, we will add them to the list on our website. So, please check the updated information at [www.opm.gov/insure](http://www.opm.gov/insure) before you make your healthcare decisions.

## Federal Employees Health Benefits (FEHB) Program Health Information Technology and Price/Cost Transparency Leaders

The following health plans have demonstrated their commitment to efficiency, safety and quality through computer system enhancements that offer PHRs and quality and price/cost transparency decision support tools:

Aetna	HIP Health Plan of New York
APWU Health Plan	HMO Health Ohio
AvMed Health Plans	Humana
Blue Cross & Blue Shield of RI	Independent Health Association, Inc.
BlueCross BlueShield	Kaiser Foundation Health Plan (except Hawaii)
Government Wide Service Benefit Plan	M.D. IPA
CareFirst BlueChoice, Inc	Medica Health Plans
ConnectiCare, Inc	MVP Health Care, Inc.
Blue Choice	NALC Health Benefit Plan
Geisinger Health Plan	PacifiCare Health Plans
Government Employees	Panama Canal Area Benefit Plan
Health Association, Inc. (GEHA)	SAMBA
Group Health Incorporated	SuperMed HMO
Health Net of Arizona, Inc.	UniCare
Health Net of California	UnitedHealthcare (except the River Valley, Inc.
HealthPartners, Inc.	in Iowa and Illinois)
HealthPlus of Michigan	UPMC Health Plan

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# Table of Contents

*Page:*

Federal Benefits Open Season Snapshot for Current Employees .....	1
Federal Benefits Snapshot for New or Newly Eligible Employees .....	2
Thinking about Retiring .....	3
Federal Employees Health Benefits (FEHB) Program .....	5
Federal Employees Dental and Vision Insurance Program (FEDVIP) .....	8
Federal Flexible Spending Account Program (FSAFEDS) .....	12
Federal Employees' Group Life Insurance (FEGLI) Program .....	15
Federal Long Term Care Insurance Program (FLTCIP) .....	18
Appendix A: FEHB Program Features .....	20
Appendix B: Choosing an FEHB Plan Worksheets and Definitions .....	21
Appendix C: FEHB Qualifying Life Events for Enrollment Changes .....	26
Appendix D: FEHB Member Survey Results .....	27
Appendix E: FEHB Plan Comparison Charts (including premiums) .....	29
• Fee-for-Service .....	30
• Health Maintenance Organizations and Point-of-Service .....	35
• High Deductible and Consumer-Driven .....	60
Appendix F: FEDVIP Program Features .....	92
Appendix G: FEDVIP Definitions .....	93
Appendix H: FEDVIP Qualifying Life Events for Enrollment Changes .....	94
Appendix I: FEDVIP Plan Comparison Charts .....	95
• Nationwide and International Dental Plans .....	96
• Regional Dental Plans .....	97
• Nationwide and International Vision Plans .....	98
Appendix J: FEDVIP Dental Rating Region Chart .....	99
Appendix K: FEDVIP Premium Rate Charts .....	102

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# Federal Benefits Open Season Snapshot

## Current Employees

During Open Season, you have the opportunity to make changes in the Federal Employees Health Benefits (FEHB) Program, the Federal Employees Dental and Vision Insurance Program (FEDVIP) and the Federal Flexible Spending Account Program (FSAFEDS). You can use this chart to assist you with the decision-making process of selecting plans and enrolling in these benefit programs.

	If Currently Enrolled in the Program	If Not Enrolled in the Program
<b>FEHB</b>	<ol style="list-style-type: none"> <li>1. Check your plan's 2008 premiums and satisfaction survey results in Appendix E;</li> <li>2. Examine your plan's 2008 brochure for benefit and enrollment/service area changes;</li> <li>3. Check Appendix E for any new plans and plan options available to you;</li> <li>4. If satisfied with your plan's rates, survey results and benefits for 2008, <b>do nothing</b> – your enrollment will continue automatically;</li> <li>5. If <b>not</b> satisfied with your current plan for 2008, see Appendix B for guidance on choosing another plan.</li> </ol>	<ol style="list-style-type: none"> <li>1. See page 5 for general information on FEHB (including eligibility) and Appendix B for guidance on choosing a plan;</li> <li>2. If you decide to enroll, examine the 2008 brochure of each plan you consider to ensure the benefits and premiums meet your needs and the plan is available in your area;</li> <li>3. Contact the human resources office of your agency for information on how to enroll.</li> </ol>
<b>FEDVIP</b>	<ol style="list-style-type: none"> <li>1. Check your plan's 2008 premiums in Appendix K and examine your plan's 2008 brochure for benefit and enrollment/service area changes;</li> <li>2. If also enrolled in FEHBP, check your 2008 FEHBP brochure for any changes in dental and/or vision benefits;</li> <li>3. If satisfied with your plan's rates and benefits for 2008, <b>do nothing</b> – your enrollment will continue automatically;</li> <li>4. If <b>not</b> satisfied with your current plan for 2008, see page 8 for guidance on choosing another plan and for information on how to change your enrollment;</li> <li>5. If you no longer want FEDVIP, you must cancel during Open Season by contacting BENEFEDS; after Open Season you cannot cancel; see Appendix H for details.</li> </ol>	<ol style="list-style-type: none"> <li>1. See page 8 for general information on FEDVIP (including eligibility) and for guidance on choosing a FEDVIP plan;</li> <li>2. If you decide to enroll, examine the 2008 brochure of the plans in which you are interested to ensure the benefits and premiums meet your needs and the plan is available in your area;</li> <li>3. See page 10 for information on how to enroll.</li> </ol>
<b>FSAFEDS</b>	<ol style="list-style-type: none"> <li>1. If you want to participate in 2008, <b>you must make a new election</b>. Keep in mind your election and enrollment do <b>not</b> carry over from year to year; see page 13 for information on how to enroll;</li> <li>2. Check your 2008 FEHBP and 2008 FEDVIP plan brochures to see how any benefit changes may affect your out-of-pocket health care expenses;</li> <li>3. See pages 12 - 13 for any updated information about the Program.</li> </ol>	<ol style="list-style-type: none"> <li>1. See page 12 for general information on FSAFEDS (including eligibility) and for guidance on making a decision whether to participate;</li> <li>2. See page 13 for information on how to enroll.</li> </ol>

# Federal Benefits Snapshot

## New or Newly Eligible Employees

As a new or newly eligible employee, you may have the opportunity to enroll in the benefit programs noted below. Use this chart to assist you with the decision-making process of selecting and enrolling in the benefit programs below that meet your needs. The chart gives you things to consider as you make your decisions.

### **FEHBP**

1. See page 5 for general information on FEHBP (including eligibility) and for guidance on choosing a plan;
2. If you decide to enroll, examine the 2008 brochure of each plan you consider to ensure the benefits and premiums meet your needs and the plan is available in your area;
3. Contact the human resources office of your agency for information on how to enroll.

### **FEDVIP**

1. See page 8 for general information on FEDVIP (including eligibility) and for guidance on choosing a FEDVIP dental plan and/or vision plan;
2. If you decide to enroll, examine the 2008 brochure of each plan you consider to ensure the benefits and premiums meet your needs and the plan is available in your area;
3. See page 10 for information on how to enroll.

### **FSAFEDS**

1. See page 12 for general information on FSAFEDS (including eligibility) and for guidance on making a decision whether to participate;
2. See page 13 for information on how to enroll.

### **FEGLI**

1. See page 15 for general information on FEGLI (including eligibility) and for guidance on making a decision whether to select optional insurance (basic FEGLI is automatic);
2. See page 17 for information on how to enroll.

### **FLTCIP**

1. See page 18 for general information on FLTCIP (including eligibility) and for guidance on making a decision whether to apply;
2. See page 19 for information on how to apply for coverage.

# Thinking About Retiring?

## Federal Benefits Facts

### FEHB

- When you retire, you are eligible to continue health benefits coverage if you meet all of the following requirements:
  - you are entitled to retire on an immediate annuity under a retirement system for civilian employees (including the Federal Employees Retirement System (FERS) Minimum Retirement Age (MRA) + 10 retirement); and
  - you have been continuously enrolled (or covered as a family member) in any FEHB plan(s) for the 5 years of service immediately before the date your annuity starts, or for the full period(s) of service since your first opportunity to enroll (if less than 5 years).
- The 5 year requirement period can include the following:
  - the time you are covered as a family member under another person's FEHB enrollment; or
  - the time you are covered under the Uniformed Services Health Benefits Program (also known as TRICARE) as long as you were covered under an FEHB enrollment at the time of your retirement.
- As an annuitant, you are entitled to the same benefits and Government contributions as Federal employees enrolled in the same plan.
- The event of retirement is not a qualifying life event (QLE); however, there are other opportunities to change FEHB enrollment including during Open Season or when you experience a QLE.
- If you are not enrolled in FEHB (or covered as a family member) at the time of your retirement, you cannot enroll when you retire.
- If you are enrolled in a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) at the time of your retirement, you will no longer be able to contribute to your HSA. However, your plan will enroll you in a Health Reimbursement Arrangement (HRA).
- If you cancel your FEHB enrollment as an annuitant, you will never be able to re-enroll in FEHB **unless** you had suspended your FEHB enrollment in order to enroll in a Medicare Advantage plan, TRICARE or CHAMPVA, or Medicaid or similar State-sponsored program of medical assistance.
- If you want your surviving family members to continue your health benefits enrollment after your death, you must be enrolled for Self and Family at the time of your death, and at least one family member must be entitled to an annuity as your survivor.

### FEDVIP

- There is no 5 year requirement for continuing FEDVIP coverage into retirement.
- You can continue your coverage as a retiree or enroll during the annual Federal Benefits Open Season or when you experience a qualifying life event (QLE). Keep in mind that **retirement is not a QLE**.
- In most cases, changing from payroll deduction to annuity deduction is automatic, but may take one to three months to occur.
- BENEFEDS cannot deduct premiums from your annuity while you are receiving “special” or “interim” pay. Once your annuity is finalized, premium deductions will begin. If you miss one or more premium payments before your annuity is final, BENEFEDS will make double

# Thinking About Retiring?

## Federal Benefits Facts

deductions until any balance due is paid. They will notify you before deducting this additional premium amount. Once there is no past due balance, the amount of premium deducted will return to the regular monthly premium.

## FSAFEDS

- When you retire, you will no longer be able to participate in FSAFEDS. Your FSA will terminate as of the date of your retirement, and you will not be eligible to enroll as an annuitant. When you make your annual election for the year that you plan to retire, keep in mind that any remaining funds for which you have not incurred eligible expenses while employed will be forfeited.
- You can still submit claims for eligible medical expenses incurred prior to the date of your retirement.
- You can continue to use the remaining balance in your Dependent Care Flexible Spending Account (DCFSA) to pay for eligible dependent care expenses until the end of the Benefit Period or until your account balance is used up, whichever comes first.
- If you used your entire elected amount before you contributed all of it from your pay, you will not be responsible for the remaining payments.

## FEGLI

- When you retire, you are eligible to continue your FEGLI life insurance coverage(s) if you retire on an immediate annuity and had the coverage for:
  - the five years of service immediately before the starting date of your annuity or, for annuitants retiring under FERS who postpone receiving their annuity, the five years immediately before their separation date for annuity purposes, or
  - all period(s) of service during which that coverage was available to you if it is less than five years, and
  - you (or your assignees) do not convert the coverage to a private policy.
- If you are eligible, you will choose via Standard Form (SF) 2818 how you wish your coverage(s) to continue during your retirement.
- If you are not enrolled in FEGLI at the time of your retirement, you cannot enroll when you retire.
- You cannot newly elect or increase existing coverage after you retire. You may only reduce or cancel coverage.
- Your premiums are subject to change in the future. Your premium could change based on your age and the experience of the Program. You will be notified if there is any change in your deductions from your annuity.

## FLTCIP

- Your coverage continues into retirement provided you continue to pay premiums.
- If you pay premiums via payroll deduction, then shortly before you retire, you should notify Long Term Care Partners (LTCP) at 1-800-582-3337 to make other arrangements for premium payment.
- You may elect annuity deduction if you desire. LTCP cannot deduct your premium from “special” or “interim” pay. LTCP will send you a direct bill during this time. Premium deduction will begin from your annuity once it is finalized.

# Federal Employees Health Benefits (FEHB) Program

## What does this Program offer?

The FEHB Program offers a wide variety of types of plans and coverage to help you meet your health care needs. It is group coverage available to employees, retirees and their dependents. If you continuously maintain your FEHB enrollment, or are covered by the FEHB enrollment as a family member, or a combination of both, for the five years of service immediately preceding your retirement, and you retire on an immediate annuity, you can continue to participate in the FEHB after retirement. The Program benefits you receive as a retiree are the same coverage Federal employees receive and at the same cost. If you leave government employment before retiring, the Program offers temporary continuation of coverage (TCC) and an opportunity to convert your enrollment to non-group (private) coverage.

If you are currently enrolled in the FEHB and do not want to change plans or enrollment type, you do not need to do anything. Your enrollment will continue automatically.

Appendix E includes a comparison chart of all the plans in the FEHB with information comparing basic benefits and costs.

## Key FEHB facts

- The FEHB Program is part of the annual Federal Benefits Open Season.
- FEHB coverage continues each year. You do not need to re-enroll each year. If you are happy with your current coverage, do nothing. Please note that your premiums and benefits may change.
- You can choose from Consumer-Driven and High Deductible plans that offer catastrophic risk protection with higher deductibles, health savings/reimbursable accounts and lower premiums, or Health Maintenance Organizations or Fee-for-Service plans with comprehensive coverage and higher premiums.
- There are no waiting periods and no pre-existing condition limitations, even if you change plans.
- If you are an active Federal employee, you can use your Health Care Flexible Spending Account or Limited Expense Health Care Flexible Spending Account with your FEHB plan.
- If you participate in premium conversion, enrollment changes can only be made during Open Season or if you experience a qualifying life event. Premium conversion allows Federal employees to use pre-tax dollars to pay their FEHB health insurance premiums.
- All nationwide FEHB plans offer international coverage.
- There are separate and/or different provider networks for each plan.
- Utilizing an in-network provider will reduce your out-of-pocket costs.

## What enrollment types are available?

- Self Only, which covers only the enrolled employee;
- Self and Family, which covers the enrolled employee and all eligible family members.

# Federal Employees Health Benefits (FEHB) Program

## How much does it cost?

The premiums for your enrollment are shared by you and your Federal agency or retirement system. The government pays the lesser of: 72% of the average total premium of all plans weighted by the number of enrollees in each, or 75% of the premium for the specific plan you choose. If you are an employee, you automatically pay your share of the premium through a payroll deduction using pre-tax dollars, unless you elect not to participate in Premium Conversion. The charts in Appendix E provide cost information for all plans in the FEHBP.

## Am I eligible to enroll?

Most employees are eligible; those who are not eligible usually have limited appointments of short duration, or work sporadically only during certain seasons or when needed by their Federal agency. If you have an appointment other than a career or career conditional appointment and your agency has not provided you information about enrollment, you should contact your human resources office for information.

When you retire, you are eligible to continue health benefits coverage if you retire on an immediate annuity under a retirement system for civilian employees (including FERS MRA + 10 retirement) and you have been continuously enrolled (or covered as a family member) in any FEHB plan(s) for the 5 years of service immediately before the date your annuity starts, or for the full period(s) of service since your first opportunity to enroll (if less than 5 years).

If you suspend your FEHB coverage as a retiree because you are covered by TRICARE, a Medicare Advantage Plan, Medicaid, or Peace Corps volunteer coverage, you may reenroll under certain conditions. (You should contact your retirement system for information on your eligibility.) **If you are not enrolled in or covered as a family member under FEHB when you retire, you will not be able to enroll after retirement.**

## When can I enroll?

If you are a new employee who is eligible for FEHB or an employee who has become newly eligible to enroll, you may enroll within 60 days of becoming eligible. You may also enroll during the annual Open Season held from the Monday of the second full work week in November through the Monday of the second full work week in December. Furthermore, you may enroll, change your enrollment type, or change plans outside of Open Season if you experience a qualifying life event such as a change in family or other insurance coverage status. Appendix C contains more specific information about qualifying life events that permit employees to enroll or change enrollment in the FEHB Program.

For new or newly eligible employees who elect to enroll, coverage will be effective on the first day of the first pay period that begins after your agency receives your enrollment. An Open Season enrollment or change is effective on the first day of the first full pay period that begins in January.

# Federal Employees Health Benefits (FEHB) Program

## **How do I enroll?**

You may be able to enroll using the Health Benefits Election Form (SF 2809) or through an agency self-service system such as Employee Express, MyPay, Employee Personal Page, or EBIS. Contact the human resources office of your employing agency for details.

## **How do I get more information about this Program?**

Visit the FEHBP online at [www.opm.gov/insure/health](http://www.opm.gov/insure/health) for information including:

- How to compare and choose among health plans
- Health plan websites and plan brochures
- How to file a disputed claim request
- Getting quality healthcare
- Medicare and FEHB

# Federal Employees Dental and Vision Insurance Program (FEDVIP)

## What does this Program offer?

The Federal Employees Dental and Vision Insurance Program provides comprehensive dental and vision insurance at competitive group rates. There are seven dental plans and three vision plans from which to choose. FEDVIP features nationwide, international, and regional plans.

A dental or vision insurance plan is much like a health insurance plan; you may be required to meet a deductible and provide a copay or coinsurance payments for your dental or vision services. With any plan choice, you should look at all the information and find a plan that will best fit your needs. You should also review your FEHB plan brochure to determine what dental and/or vision coverage the FEHB plan provides.

If you are currently enrolled in FEDVIP and do not want to change plans or enrollment type, you do not need to do anything. Your enrollment will continue automatically. **Please Note:** your premiums and benefits may change for 2008.

## Key FEDVIP Facts

- FEDVIP is part of the annual Federal Benefits Open Season.
- FEDVIP is separate and different from the FEHB Program.
- FEDVIP coverage continues each year. You do not need to re-enroll each year. If you do not want to change plans or enrollment type, do nothing.
- Coordination of benefits (COB) with the FEHB plan, if enrolled in a FEHB plan, is a requirement under the FEDVIP law. The FEDVIP plan is always secondary to the FEHB plan.
- You can use your Flexible Spending Account (FSA) with FEDVIP. You can submit your FEDVIP copayments and deductibles as eligible expenses against your FSA account.
- Cancellation of coverage can only be made during Open Season or upon deployment to active military duty.
- All nationwide FEDVIP plans provide international coverage.
- There are separate and/or different provider networks for each plan.
- Utilizing an in-network provider will reduce out-of-pocket costs.
- There are no pre-existing condition limitations.
- There is no opportunity to convert to a private plan when your FEDVIP coverage ends. There is no 31-day extension of coverage, Temporary Continuation of Coverage (TCC), Spouse Equity coverage, or right to convert to an individual policy (conversion policy).

## What enrollment types are available?

- Self Only, which covers only the enrolled employee or retiree;
- Self Plus One, which covers the enrolled employee or retiree plus one eligible family member specified by the enrollee; and
- Self and Family, which covers the enrolled employee or retiree and all eligible family members.

Appendix I lists the available dental and vision insurance plans along with basic benefit information.



# Federal Employees Dental and Vision Insurance Program (FEDVIP)

## **How much does it cost?**

You pay the entire premium. There is no government contribution to the premium. If you are an active employee, your premiums are taken from your salary on a pre-tax basis if your salary is sufficient to make the premium withholding. When you retire, premiums will be withheld from your monthly annuity check if your annuity is sufficient.

Premiums for the nationwide dental plans and one regional dental plan are based on where you live. This is called your rating region. Your home ZIP code is used to find your rating region. Rating regions vary by carrier. The vision plans do not have rating regions. Enrolling in a FEDVIP plan will not reduce your FEHB premium.

See Appendices J and K to find 1) the rating region assigned to the area where you live by the different dental plans and 2) the related premium you will pay. You may also go to our website at [www.opm.gov/insure/dentalvision](http://www.opm.gov/insure/dentalvision) for premium and rating region information.

## **Am I eligible to enroll?**

Federal employees eligible for FEHB coverage (whether or not actually enrolled) and retirees (regardless of FEHB status) are eligible to enroll in a dental and/or vision plan. Former spouses and deferred annuitants are NOT eligible to enroll. Anyone receiving an insurable interest annuity who is not also an eligible family member is NOT eligible to enroll.

## **When can I enroll?**

If you are a new employee eligible for FEDVIP, or an employee who has become newly eligible to enroll, you may enroll within 60 days of first becoming eligible. An eligible employee or retiree may also enroll during the annual Federal Benefits Open Season, which runs from the Monday of the second full work week in November through the Monday of the second full work week in December. An eligible employee or retiree may enroll, change enrollment type, or change plans or options during Open Season or outside of Open Season if they experience a qualifying life event (QLE) such as a change in family or other insurance coverage status. Please see Appendix H for more information about QLEs that permit employees and retirees to enroll or make changes in FEDVIP.

Premiums are deducted beginning the first full pay period on or after January 1. For new or newly eligible employees who elect to enroll, coverage is effective the first day of the pay period following the one in which BENEFEDS receives and confirms your enrollment. An Open Season enrollment or change is effective January 1.

# Federal Employees Dental and Vision Insurance Program (FEDVIP)

## How do I enroll?

You may enroll on the Internet at [www.BENEFEDS.com](http://www.BENEFEDS.com). BENEFEDS is a secure enrollment website sponsored by OPM. For those without access to a computer, please call 1-877-888-FEDS (1-877-888-3337) (TTY number, 1-877-889-5680).

You cannot enroll in a FEDVIP plan using the Health Benefits Election Form (SF 2809) or through an agency self-service system, such as Employee Express, MyPay or Employee Personal Page. However, those sites may provide a link to BENEFEDS.

## What should I consider in making my decision to participate in this Program?

There are things to consider when deciding to enroll in FEDVIP or selecting a FEDVIP plan. By considering these questions thoroughly, you will be able to determine if FEDVIP is a good option for you.

1. Does my FEHB plan provide dental or vision coverage?
2. How does the FEDVIP plan coordinate benefits with the FEHB plan and how is the coordination of benefits calculated?
3. How affordable is the plan?
  - How much will it cost me on a bi-weekly or monthly basis?
  - Must I pay a deductible?
  - If I use a FEDVIP provider outside of the network, how much will I pay to get care?
  - How frequently can I visit the dentist and how much do I have to pay at each visit?
  - Will the plan provide benefits if I am also covered by another dental or vision plan?
4. Do I have access to any provider?
  - Does the plan give me the freedom to choose my own dentist or am I restricted to a panel of dentists selected by the plan?
  - Are there enough of the kinds of dentists I want to see?
  - Where will I go for care? Are these places near where I work or live?
  - Do I need to get permission before I see a dental specialist?
  - Will the plan allow referrals to specialists? Will my dentist and I be able to choose the specialist?
5. Does the plan provide coverage for specialty services?
  - Are dentures, orthodontics, implants or replacement of missing teeth covered?
  - What are the plan's limitations or exclusions?
  - Are there annual limits on the types of services included?

# Federal Employees Dental and Vision Insurance Program (FEDVIP)

## How do I find my premium rate?

### If you live outside the United States:

Go to Appendix K for your dental and vision premium rates.

### If you live inside the United States:

Go to Appendix K for your vision premium rate. To find your bi-weekly or monthly dental premium, you must first find your rating area on the chart in Appendix J. The plans have not changed their rating regions for the upcoming plan year.

**Please Note:** If you are currently enrolled and have moved or your postal service has assigned you a new ZIP code, your rating region may have changed.

1. To find your dental rating area:
  - a. Go to the chart in Appendix J.
  - b. Find your state and your corresponding Zip code (1st 3 digits).
  - c. Look under the Plan name and you will find your rating area.
2. To find your bi-weekly or monthly dental premium, match your rating area with your desired FEDVIP plan on the chart in Appendix K.

## Making an informed choice

- Before selecting a plan that best suits your needs, ask your carrier or access the OPM website for a copy of the plan brochure.
- If you have questions about coverage, exclusions, limitations or payment of benefits, ask the plan before making your plan selection.
- Find out which plan your provider participates in and why. Keep in mind that if your provider leaves the plan, this is not a qualifying life event allowing a change.

## How do I get more information about this Program?

Visit FEDVIP on-line at [www.opm.gov/insure/dentalvision](http://www.opm.gov/insure/dentalvision) for information including:

- How to enroll
- FEDVIP plan websites, brochures, and provider searches
- Dental premium rates
- Vision premium rates

# Federal Flexible Spending Account Program (FSAFEDS)

## What does this Program offer?

The Federal Flexible Spending Account Program, known as FSAFEDS, is a tax-favored benefit that allows you to set aside pre-tax money from your paychecks to pay for a variety of eligible dependent and health care expenses. Enrolling in FSAFEDS will lower the amount of income tax you pay because the amount you allot to your FSAFEDS account(s) is not taxed. You can end up saving anywhere from 20% to 40% on eligible products and services.

## Key FSAFEDS facts

- FSAFEDS is part of the annual Federal Benefits Open Season.
- Retirees cannot enroll in FSAFEDS.
- Employees MUST re-enroll each year – coverage does not automatically carry over to the next benefit period.
- If you enroll during Open Season you will have 14-1/2 months to spend your annual election.
- Enrollees must file claims for their current benefit period by April 30th of the following year.
- Enrollees can use FSAFEDS accounts for copayments and deductibles from their FEHB and/or FEDVIP enrollments.

## What enrollment types are available?

There are three types of FSAs. Each type has a minimum annual election of \$250 and a maximum of \$5,000:

- **Dependent Care FSA (DCFSA)** – Used for eligible dependent care (non-medical) expenses that allow you and your spouse (if married) to work, look for work (as long as you have earned income at some point during the year), or attend school full-time. Eligible expenses include child care, before and after school care, late pick-up fees, and adult daycare. Dependents covered under a DCFSA include your children before their 13th birthday, and may also include an adult (e.g., parent, grandparent, adult disabled child) if the employee is providing more than half of that person's maintenance for the year and the person meets the IRS definition of dependent for income tax purposes.
- **Health Care FSA (HCFSA)** – Used for eligible health care expenses for you, your spouse, and your dependents that are not covered or reimbursed by FEHB, FEDVIP or other insurance. Common expenses that are reimbursable by an HCFSA include:  
Chiropractic services; coinsurance and copayment amounts, and deductibles; contact lenses and cleaning solution; eye surgery and eyeglasses; dental care and procedures; hearing aids and batteries; infertility treatments; over-the-counter medicines and products.

An HCFSA is not health insurance and does not replace your insurance plan. It is a separate program that reimburses you for eligible out-of-pocket expenses once your FEHB or FEDVIP plan or other insurance has paid its portion. It can also reimburse you for over-the-counter products that are not covered by FEHB or FEDVIP – common items like ibuprofen, acetaminophen, aspirin, antacids, home diagnostic tests or kits or sunscreen.

# Federal Flexible Spending Account Program (FSAFEDS)

If you participate in an HCFSAs and you are enrolled in a High Deductible Health Plan you may also have a Health Reimbursement Arrangement (HRA) but you cannot have a Health Savings Account (HSA).

- **Limited Expense Health Care FSA (LEX HCFSAs)** – Designed for employees enrolled in or covered by a High Deductible Health Plan with a Health Savings Account. Eligible expenses are limited to dental and vision care expenses for you, your spouse, and your dependents that are not covered or reimbursed by FEHB, FEDVIP or other insurance. By opening a Limited Expense Health Care FSA you can save money on taxes by using your LEX HCFSAs dollars for dental and vision care while preserving your Health Savings Account funds for other purposes.

Eligible expenses include your out-of-pocket costs for services and products such as:

#### **Dental Care**

Cleanings

Fillings

Crowns

Orthodontics

#### **Vision Care**

Contact lenses

Eyeglasses

Refractions

Vision correction procedures

### **Am I eligible to enroll?**

Most Federal employees in the Executive branch and many in non-Executive branch agencies are eligible. For specifics on eligibility, visit [www.FSAFEDS.com](http://www.FSAFEDS.com) or call an FSAFEDS Benefits Counselor toll-free at 1-877-FSAFEDS (1-877-372-3337) TTY: 1-800-952-0450, Monday through Friday, 9 a.m. until 9 p.m., Eastern Time. Retirees cannot enroll.

### **When can I enroll?**

If you are a new eligible employee or an employee who has become newly eligible to enroll, you may enroll within 60 days of becoming eligible. You may also enroll during the annual Federal Benefits Open Season, which runs from the Monday of the second full work week in November to the Monday of the second full work week in December. You may also enroll or make changes to your enrollment if you experience a qualifying life event such as a change in family status. You can find more information about qualifying life events at [www.FSAFEDS.com](http://www.FSAFEDS.com). ***Enrollment DOES NOT carry over from year to year – you must make an election every year to participate!***

Your Open Season election for your FSA is effective on January 1 of the benefit year. If you are a newly hired or newly eligible employee enrolling outside of Open Season, your effective date is the day after your election is accepted by FSAFEDS.

### **How do I enroll?**

You enroll at [www.FSAFEDS.com](http://www.FSAFEDS.com) or by calling 1-877-372-3337.

# Federal Flexible Spending Account Program (FSAFEDS)

## **What should I consider in making my decision to participate in this Program?**

- Do I want to participate this year? You must make a new election every year. Enrollment does not carry over from year to year.
- What do my annual medical/dependent care out-of-pocket expenses run each year?
- Will my health, dental or vision insurance coverage be different this year? Am I changing plans or adding other coverage? Are my copayments changing?
- Will I still have the same number of dependents?

## **How do I get more information about this Program?**

Visit FSAFEDS on-line at [www.FSAFEDS.com](http://www.FSAFEDS.com) for information including:

- How to enroll
- How to file a claim
- Eligible expenses
- Using the savings calculator

# Federal Employees' Group Life Insurance Program (FEGLI)

## What does this Program offer?

The FEGLI Program offers group term life insurance.

## Key FEGLI facts

- The FEGLI Program is **not** part of the annual Federal Benefits Open Season.
- Employees in eligible positions are automatically covered under Basic life insurance, unless they choose to waive that coverage.
- Employees must have Basic insurance in order to have or elect Optional insurance.
- Employees must take action, within strict time limits, to elect Optional insurance. Coverage is not automatic.
- The Government pays one-third of the cost of Basic insurance. Enrollees pay 100% of the cost of Optional insurance.
- FEGLI does not have any cash or paid-up value. You cannot get a loan by borrowing from this insurance.
- Retirees may be able to continue their FEGLI coverage into retirement, but they cannot elect FEGLI coverage as a retiree.
- Living benefits are life insurance benefits paid to you while you are still living, rather than paid to a beneficiary or survivor when you die. You are eligible to elect a living benefit if you are an employee, retiree, or compensation covered under the FEGLI Program who has been diagnosed as terminally ill with a life expectancy of nine months or less, and you have not assigned your insurance.

## What coverage is available?

**Basic insurance** – your annual salary, rounded up to the next even \$1,000, plus \$2,000. Basic insurance includes accidental death and dismemberment coverage for employees (not for retirees).

## Optional insurance

- **Option A - Standard** – \$10,000 of insurance. Option A includes accidental death and dismemberment coverage for employees (not retirees).
- **Option B - Additional** – 1, 2, 3, 4 or 5 times your annual rate of basic pay after rounding it up to the next even \$1,000.
- **Option C - Family** – coverage for your spouse and all of your eligible dependent children. You can elect 1, 2, 3, 4 or 5 multiples. Each multiple is equal to \$5,000 for your spouse and \$2,500 for each eligible child.

# Federal Employees' Group Life Insurance Program (FEGLI)

## How much does it cost?

You pay two-thirds of the premium for Basic life insurance and the Government pays one-third. Your cost for Basic life insurance is \$.15 biweekly, per \$1,000 of coverage. Your age does not affect the cost of Basic insurance.

You pay 100% of the premium for Optional insurance. The cost depends on your age, based on 5-year age groups.

## Am I eligible to enroll?

Most Federal employees are eligible to enroll in FEGLI unless they are excluded by law or regulation. Federal retirees are eligible to carry their FEGLI into retirement if they meet the following requirements: eligible to retire on an immediate annuity (including FERS MRA+10 retirement), have not converted the coverage to a private plan, and have been insured under FEGLI for the five years immediately preceding retirement or for all periods of service during which FEGLI was available to them. **There is no waiver of this five-year rule.**

## When can I enroll?

The FEGLI Program does **not** participate in the annual Federal Benefits Open Season.

If you are a new employee who is eligible for FEGLI, or an employee who has become newly eligible to enroll, you will be automatically enrolled in Basic. If you do not want Basic, you must file a waiver with your agency.

As a new or newly eligible employee, you may enroll in Optional insurance within 31 days of becoming eligible. If you take no action, you will have Basic and will not have any Optional insurance.

If you are not a new employee or newly eligible, you may enroll in Basic life insurance and, if you wish, Option A and/or Option B coverage by providing satisfactory medical information at your own expense using the Request for Life Insurance (Standard Form 2822). You cannot enroll in Option C this way.

If you already have Basic insurance, you may elect or increase Option B and/or Option C within 60 days of experiencing a qualifying life event (marriage, divorce, death of a spouse or birth or adoption of children). You cannot enroll in Option A this way.

You may also enroll during a FEGLI Open Season, which is held infrequently. You will receive plenty of notice when there is a FEGLI Open Season. The most recent FEGLI Open Seasons were held in 2004 and in 1999.



# Federal Employees' Group Life Insurance Program (FEGLI)

## **How do I enroll?**

You may be able to enroll using the Life Insurance Election Form (Standard Form 2817) or through an agency self-service system such as EBIS. Contact the human resources office of your employing agency for details on how you can enroll.

## **Who gets the benefits paid after my death?**

When you die, the Office of Federal Employees' Group Life Insurance (OFEGLI), an administrative unit of Metropolitan Life Insurance Company (MetLife), will pay life insurance benefits in a particular order set by law. The FEGLI Program Booklet, available from your human resources office and at [www.opm.gov/insure/life](http://www.opm.gov/insure/life), contains more details.

## **How does my beneficiary file a claim?**

He or she must use a specific form (FE-6) to claim FEGLI benefits, available from your human resources office or retirement system or at [www.opm.gov/insure/life](http://www.opm.gov/insure/life).

## **How do I get more information about this Program?**

Contact your agency human resources office. If you are retired, contact OPM's Retirement Operations Center at [retire@opm.gov](mailto:retire@opm.gov) or by calling 1-888-767-6738. Neither OFEGLI nor OPM's Insurance Services Program offices maintain records for active Federal employees or retirees.

# Federal Long Term Care Insurance Program (FLTCIP)

## What does this Program offer?

The FLTCIP offers insurance that helps cover the costs of certain long term care services. Long term care is the assistance you receive to perform activities of daily living – such as bathing or dressing yourself – or supervision you receive because of a severe cognitive impairment. Long term care can be provided in a facility, like a nursing home, but is mostly provided at home.

## Key FLTCIP facts

- The FLTCIP is not part of the annual Federal Benefits Open Season.
- You must apply and answer questions about your health to find out if you are eligible to enroll.
- You can apply for coverage at any time using the full underwriting application; you do not have to wait for an Open Season.
- New/newly eligible employees and their spouses and newly married spouses of employees can apply with abbreviated underwriting (fewer questions about their health) within 60 days of becoming eligible.
- Qualified family members can also apply, with full underwriting.
- Once enrolled, you can keep your coverage even if you are no longer in an eligible group (for example, you leave your job with the Federal Government).
- The FLTCIP is sponsored by OPM and insured by John Hancock and MetLife

## How much does it cost?

If you are approved for coverage, your premium is based on your age on the date your application is received and on the benefit options you select. You may pay your premiums through deductions from your pay or annuity, by automatic bank withdrawal, or by direct bill.

## Am I eligible to apply?

Most Federal employees are eligible to apply for coverage; those who are not eligible usually have limited appointments of short duration, or work sporadically only during certain seasons or when needed by their Federal agency. If you are eligible for the FEHB Program you are eligible to apply for coverage under the FLTCIP, even if you are not enrolled in the FEHB Program. Retirees are eligible to apply. Spouses and adult children of eligible employees and retirees may also apply, as well as parents, parents-in-law, and stepparents of employees (but not of retirees).

# Federal Long Term Care Insurance Program (FLTCIP)

## **How do I apply?**

You apply by completing an application found at [www.ltcfeds.com](http://www.ltcfeds.com) or by calling 1-800-LTC-FEDS. You must pass a medical screening (called underwriting). Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. By applying while you're in good health, you could avoid the risk of having a future change in your health disqualify you from obtaining coverage. Also, the younger you are when you apply, the lower your premiums.

If you are a new or newly eligible employee, you (and your spouse, if applicable) have 60 days to apply using the abbreviated underwriting application, which asks fewer questions about your health. Newly married spouses of employees also have 60 days to apply using abbreviated underwriting.

Open Seasons for the FLTCIP are infrequent, but you don't have to wait for an Open Season – you may apply anytime using the full underwriting application.

## **What should I consider in making my decision to participate in this Program?**

Remember that FEHB plans do not cover the cost of long term care. While Medicare covers some care in nursing homes and at home, it does so only for a limited time, subject to restrictions. The need for long term care can strike anyone at any age and the cost of care can be substantial.

## **How do I get more information about this Program?**

To request an Information Kit and application, call 1-800-LTC-FEDS (1-800-582-3337) (TTY 1-800-843-3557) or visit [www.ltcfeds.com](http://www.ltcfeds.com).

## **Appendix A**

### **FEHB Program Features**

**No waiting periods.** You can use your benefits as soon as your coverage becomes effective. There are no pre-existing condition limitations even if you change plans.

**A choice of coverage.** You can choose Self Only coverage just for you, or Self and Family coverage for you, your spouse, and unmarried dependent children under age 22. Under certain circumstances, your FEHB enrollment may cover your disabled child 22 years old or older who is incapable of self-support.

**A choice of plans and options.** Fee-for-Service plans, plans offering a Point-of-Service product, Health Maintenance Organizations, High Deductible Health Plans and Consumer-Driven Health Plans.

**A Government contribution.** The Government pays 72 percent of the average premium of all plans toward the total cost of your premium, but not more than 75 percent of the total premium for any plan.

**Salary deduction.** You pay your share of the premium through a payroll deduction and have the choice of doing so using pretax dollars.

**Annual enrollment opportunities.** Each year you can enroll or change your health plan enrollment during Open Season. Open Season runs from the Monday of the second full work week in November through the Monday of the second full work week in December. Other events allow for certain types of changes throughout the year; see your human resource office or retirement system for details.

**Continued group coverage.** The FEHB Program offers continued FEHB coverage:

- \* for you and your family when you retire from Federal service (normally you need to be covered under the FEHB Program for the five years of service immediately before you retire),
- \* for your former spouse if you divorce and he or she has a qualifying court order (see your human resource office for more information),
- \* for your family if you die, or
- \* for you and your family when you move, transfer, go on leave without pay, or enter military service (certain rules about coverage and premium amounts apply; see your human resource office).

**Coverage after FEHB ends.** The FEHB Program offers temporary continuation of coverage (TCC) and conversion to non-group (private) coverage:

- \* for you and your family if you leave Federal service (including when you are not eligible to carry FEHB into retirement),
- \* for your covered dependent child if he or she marries or turns age 22, or
- \* for your former spouse if you divorce and he or she does not have a qualifying court order (see your human resource office for more information).

If you lose coverage under the FEHB Program, you should automatically receive a Certificate of Group Health Plan Coverage from the last FEHB plan to cover you. If not, the plan must give you one on request. This certificate may be important to qualify for benefits if you join a non-FEHB plan.

## Appendix B

### Choosing an FEHB Plan

#### Worksheets and Definitions

##### What type of health plan is best for you?

You have some basic questions to answer about how you pay for and access medical care.

Here are the different types of plans from which to choose.

	<b>Choice of doctors, hospitals, pharmacies, and other providers</b>	<b>Specialty care</b>	<b>Out-of-pocket costs</b>	<b>Paperwork</b>
<b>Fee-for-Service w/PPO</b>	You must use the plan's network to reduce your out-of-pocket costs. Not using PPO providers means only some or none of your benefits will be paid.	Referral not required to get benefits.	You pay fewer costs if you use a PPO provider than if you don't.	Some, if you don't use network providers.
<b>Health Maintenance Organization</b>	You generally must use the plan's network to reduce your out-of-pocket costs.	Referral generally required from primary care doctor to get benefits.	Your out-of-pocket costs are generally limited to copayments.	Little, if any.
<b>Point-of-Service</b>	You must use the plan's network to reduce your out-of-pocket costs. You may go outside the network but you will pay more.	Referral generally required to get maximum benefits.	You pay less if you use a network provider than if you don't.	Little, if you use the network. You have to file your own claims if you don't use the network.
<b>Consumer-Driven Plans</b>	You may use network and non-network providers. You will pay more by not using the network.	Referral not required to get maximum benefits from PPOs.	You will pay an annual deductible and cost-sharing. You pay less if you use the network.	Some, if you don't use network providers.
<b>High Deductible Health Plans w/Health Savings Account or Health Reimbursement Arrangement</b>	Some plans are network only, others pay something even if you do not use a network provider.	Referral not required to get maximum benefits from PPOs.	You will pay an annual deductible and cost-sharing. You pay less if you use the network.	If you have an HSA or HRA account, you may have to file a claim to obtain reimbursement.

# Appendix B

## Choosing an FEHB Plan

### Worksheets and Definitions

#### Cost and benefits

##### Work Sheet For Picking A Health Plan

An easy-to-use tool allowing you to compare plans is available on the web at [www.opm.gov/insure/08/spmt/planssearch.aspx](http://www.opm.gov/insure/08/spmt/planssearch.aspx). If you do not have Internet access, complete the chart below by using this Guide and the health plan's brochures to review your costs, including premiums, and estimate what you might spend on health care next year. Plan brochures can be obtained from your human resources office or on the OPM website at [www.opm.gov/insure/health](http://www.opm.gov/insure/health). The side-by-side comparison can help you pick a plan with the benefits you need at a cost you can afford.

#### Type of Plan: HMO, Fee-for-Service, Point-of-Service, High Deductible, Consumer-Driven

	Plan:	Plan:	Plan:	Plan:	Plan:	Plan:
Annual Premium						
Annual Deductible (if any)						
Office visit to primary care doctor (cost x estimated # of visits)						
Office visit to specialist (cost x estimated # of visits)						
Hospital inpatient deductible, copay, or coinsurance						
Prescription drugs						
Maximum out-of-pocket limit for year						
Durable medical equipment						
Preventive care						
Maternity care						
Well child care						
Routine physicals						
<b>TOTAL COST</b>						

# Appendix B

## Choosing an FEHB Plan

### Worksheets and Definitions

#### Think Quality

Pay attention to how a plan performs on measures of quality. We have several sources for reviewing quality information: **accreditation** (independent evaluations from private accrediting organizations), **member survey results** (evaluations by current plan members), and **effectiveness of care** (how the plan performs in preventing and treating common conditions). Check your health plan's brochure for its accreditation level or look for the Health Plan Accreditation link at [www.opm.gov/insure/health](http://www.opm.gov/insure/health). Member survey results are posted within the health plan benefit chart in this Guide. And a plan's effectiveness of care is measured by the Healthcare Effectiveness Data and Information Set found on our website at [www.opm.gov/insure/health/hedis2008](http://www.opm.gov/insure/health/hedis2008).

#### Enrollment Checklist

<input type="checkbox"/> The plans I can choose based upon where I live	
<input type="checkbox"/> The total of all family members' visits to primary care doctors last year	
<input type="checkbox"/> The total of all family members' visits to specialists last year	
<input type="checkbox"/> The total of all family members' visits to hospitals last year	
<input type="checkbox"/> The total number of prescriptions for the family each month	
<input type="checkbox"/> Do I have to choose a primary care physician	
<input type="checkbox"/> Do I need a referral to see a specialist	
<input type="checkbox"/> Will I receive benefits if I go outside the plan's network	
<input type="checkbox"/> Is there a discount prescription drug mail order service	
<input type="checkbox"/> Prescription drugs - a flat fee or percentage	
<input type="checkbox"/> How are routine physicals covered	
<input type="checkbox"/> The annual deductible	
<input type="checkbox"/> The hospital deductible, copayment, or coinsurance	
<input type="checkbox"/> Maximum out-of-pocket costs (catastrophic protection) for the year	

#### Review the Member Survey Results:

<input type="checkbox"/> Overall Plan satisfaction	
<input type="checkbox"/> Getting needed care	
<input type="checkbox"/> Getting care quickly	
<input type="checkbox"/> How well doctors communicate	
<input type="checkbox"/> Customer service	
<input type="checkbox"/> Claims processing	

# Appendix B

## Choosing an FEHB Plan

### Worksheets and Definitions

#### Dental

<input type="checkbox"/> Does the health plan have a dental benefit	
<input type="checkbox"/> Expected # of visits to the dentist for treatment other than routine cleaning	
<input type="checkbox"/> Total visit of all family members to the dentist for treatment last year	
<input type="checkbox"/> How much did it cost for all dental expenses last year	
<input type="checkbox"/> Do you have higher dental expenses planned for next year	
<input type="checkbox"/> Compare the cost of next year's premiums with the amount you expect to spend out of pocket on dental care next year. If the premiums are more, or equal to the amount you expect to spend, you may not need additional dental insurance.	

#### Vision

<input type="checkbox"/> Are routine vision exams covered under my health plan	
<input type="checkbox"/> Does any family member need vision correction	
<input type="checkbox"/> How much did the family spend on vision correction last year	
<input type="checkbox"/> Does the vision plan cover the correction methods the family needs	
<input type="checkbox"/> Is my total premium for next year more than my expected benefit? If yes, you may not need to purchase additional vision coverage	

#### Flexible Spending Account

<input type="checkbox"/> How much did the family spend on items such as: over-the-counter medicines and products, insurance co-pays and coinsurance	
<input type="checkbox"/> Are you or any family member planning to receive health services not covered by the health plan? How much will it cost?	

*Add the amount in the 2 rows above and you may consider setting that amount aside for your FSA*



## Appendix B

# Choosing an FEHB Plan

### Definitions

**Brand name drug** - A prescription drug that is protected by a patent, supplied by a single company and marketed under the manufacturer's brand name.

**Coinsurance** - The amount you pay as your share for the medical services you receive, such as a doctor's visit. Coinsurance is a percentage of the plan's allowance for the service (you pay 20% for example).

**Copayment** - The amount you pay as your share for the medical services you receive, such as a doctor's visit. A copayment is a fixed dollar amount (you pay \$15, for example).

**Deductible** - The dollar amount of covered expenses an individual or family must pay before the plan begins to pay benefits. These may be separate deductibles for different types of services. For example, a plan can have a prescription drug benefit deductible separate from its calendar year deductible.

**Formulary or Prescription Drug List** - A list of both generic and brand name drugs, often made up of different cost-sharing levels or tiers, that are preferred by your health plan. Health plans choose drugs that are medically safe and cost effective. A team, including pharmacists and physicians, meets to review the drug list and make changes as necessary.

**Generic Drug** - A generic medication is an equivalent of a brand name drug. A generic drug provides the same effectiveness and safety as a brand name drug and usually costs less. A generic drug may have a different color or shape than its brand name counterpart, but it must have the same active ingredients, strength, and dosage form (pill, liquid or injection).

**In Network** - You receive treatment from the doctors, clinics, health centers, hospitals, medical practices and other providers with whom your plan has an agreement to care for its members.

**Out-of-Network** - You receive treatment from doctors, hospitals, and medical practitioners other than those with whom the plan has an agreement at additional cost. Members in a PPO-only option who receive services outside the PPO network generally pay all charges.

**Premium Conversion** - A program to allow Federal employees to use pre-tax dollars to pay health insurance premiums to the Federal Employees Health Benefits (FEHB) Program. Based on Federal tax rules, employees can deduct their share of health insurance premiums from their taxable income, which reduces their taxes.

**Provider** - A doctor, hospital, health care practitioner, pharmacy or health care facility.

**Qualifying Life Events** - An event that may allow participants in the FEHB Program to change their health benefits enrollment outside of an Open Season. These events also apply to employees under premium conversion and include such events as change in family status, loss of FEHB coverage due to termination or cancellation, and change in employment status.

## Appendix C

### Qualifying Life Events (QLEs) that May Permit a Change in Your FEHB Enrollment

Premium Conversion allows employees who are eligible for FEHB the opportunity to pay for their share of FEHB premiums with pre-tax dollars. Premium conversion plans are governed by the Internal Revenue Code, and IRS rules govern when a participant may change his or her enrollment outside of the annual Open Season. When an employee experiences a qualifying life event, changes to the employee's FEHB enrollment may be permitted. Individuals who don't participate in Premium Conversion (retirees and employees who waived participation) may cancel their enrollment or change to Self Only at any time.

Below is a brief list of the more common QLEs. Be aware that time limits apply for requesting changes. A complete listing of QLEs can be found at [www.opm.gov/forms/pdf\\_fill/sf2809.pdf](http://www.opm.gov/forms/pdf_fill/sf2809.pdf). For more details about these and other QLEs, contact the human resources office of your employing agency.

	<b>From Not Enrolled to Enrolled</b>	<b>From Self Only to Self and Family</b>	<b>From One Plan or Option to Another</b>	<b>Cancel or Change to Self Only</b>
Change in family status that results in increase or decrease in number of eligible family members.	Yes	Yes	Yes	Yes
Any change in employee's employment status that could result in entitlement to coverage.	Yes	Not Applicable	Not Applicable	Not Applicable
Employee restored to civilian position after serving in uniformed services	Yes	Yes	Yes	Yes
Employee (or covered family member) enrolled in an FEHB health maintenance organization (HMO) moves or becomes employed outside the geographic area from which the FEHB carrier accepts enrollment or, if already outside the area, moves further from this area.	Not Applicable	Yes	Yes	Not Applicable
Employee or eligible family member loses coverage under FEHB or another group insurance plan.	Yes	Yes	Yes	Yes
Enrolled employee or eligible family member gains coverage under FEHB or another group insurance plan.	No	No	No	Yes

## **Appendix D**

### **FEHB Member Survey Results**

Each year Federal Employees Health Benefits plans with 500 or more subscribers mail the Consumers Assessment of Healthcare Providers and Systems (CAHPS)<sup>1</sup> to a random sample of plan members. For Health Maintenance Organizations (HMO)/Point-of-Service (POS) and High Deductible Health Plans (HDHP) and Consumer-Driven Health Plans (CDHP), the sample includes all commercial plan members, including non-Federal members. For Fee-for-Service (FFS)/Preferred Provider Organization (PPO) plans, the sample includes Federal members only. The CAHPS survey asks questions to evaluate members' satisfaction with their health plans. Independent vendors certified by the National Committee for Quality Assurance administer the surveys.

OPM reports each plan's scores on the various survey measures by showing the percentage of satisfied members on a scale of 0 to 100. Also, we list the national average for each measure. Since we offer HMO plans, FFS/PPO plans, HDHP, and CDHP plans, we compute a separate national average for each plan type.

Survey findings and member ratings are provided for the following key measures of member satisfaction:

- Overall Plan Satisfaction – This measure is based on the question, “Using any number from 0 to 10, where 0 is the worst health plan possible and 10 is the best health plan possible, what number would you use to rate your health plan?” We report the percentage of respondents who rated their plan 8 or higher.
- Getting Needed Care – How often was it easy to get an appointment, the care, tests, or treatment you thought you needed through your health plan?
- Getting Care Quickly – When you needed care right away, how often did you get care as soon as you thought you needed? Not counting the times you needed care right away, how often did you get an appointment at a doctor's office or clinic as soon as you thought you needed?
- How Well Doctors Communicate – How often did your personal doctor explain things in a way that was easy to understand? How often did your personal doctor listen carefully to you, show respect for what you had to say, and spend enough time with you?
- Customer Service – How often did the written materials or the Internet provide the information you needed about how your health plan works? How often did your health plan's customer service give you the information or help you needed? How often were the forms from your health plan easy to fill out?
- Claims processing – How often did your health plan handle your claims quickly and correctly?

In evaluating plan scores, you can compare individual plan scores against other plans and against the national averages. Generally, new plans and those with fewer than 500 FEHB subscribers do not conduct CAHPS. Therefore, some of the plans listed in the Guide will not have survey data.

<sup>1</sup> CAHPS is a registered trademark of the Agency for Healthcare Research and Quality (AHRQ).

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## **Appendix E**

### **FEHB Plan Comparison Charts**

#### **Nationwide Fee-for-Service Plans (Pages 30 through 33)**

**Fee-for-Service (FFS) plans with a Preferred Provider Organization (PPO)** – A Fee-for-Service plan provides flexibility in using medical providers of your choice. You may choose medical providers who have contracted with the health plan to offer discounted charges. You may also choose medical providers who do not contract with the plan, but you will pay more of the cost.

Medical providers who have contracts with the health plan (Preferred Provider Organization or PPO) offer discounted charges. You usually pay a copayment or a coinsurance amount and do not file claims or other paperwork. Going to a PPO hospital does not guarantee PPO benefits for all services received in the hospital, though. Lab work and radiology services from independent practitioners within the hospital are frequently not covered by the hospital's PPO agreement. If you receive treatment from medical providers who are not contracted with the health plan, you either pay them directly and submit a claim for reimbursement to the health plan or the health plan pays the provider directly according to plan coverage, and you pay a deductible, coinsurance or the balance of the billed charge. In any case, you pay a greater amount of the out-of-pocket cost.

**PPO-only** – A PPO-only plan provides medical services only through medical providers that have contracts with the plan. With few exceptions, there is no medical coverage if you or your family members receive care from providers not contracted with the plan.

**Fee-for-Service plans open only to specific groups** – Several Fee-for-Service plans that are sponsored or underwritten by an employee organization strictly limit enrollment to persons who are members of that organization. If you are not certain if you are eligible, check with your human resource office first.

## Nationwide Fee-for-Service Plans

### How to read this chart:

The table below highlights selected features that may help you narrow your choice of health plans. *Always consult plan brochures before making your final decision.* The chart does not show all of your possible out-of-pocket costs.

The **Deductibles** shown are the amount of covered expenses that you pay before your health plan begins to pay.

**Calendar Year** deductibles for families are two or more times the per person amount shown.

In some plans your combined **Prescription Drug** purchases from Mail Order and local pharmacies count toward the deductible. In other plans, only purchases from local pharmacies count. Some plans require each family member to meet a per person deductible.

The **Hospital Inpatient** deductible is what you pay each time you are admitted to a hospital.

**Doctors** shows what you pay for inpatient surgical services and for office visits.

Your share of **Hospital Inpatient Room and Board** covered charges is shown.

Plan Name: Open to All	Telephone Number	Enrollment Code		Your Share of Premium			
		Self only	Self & family	Monthly		Biweekly	
				Self only	Self & family	Self only	Self & family
APWU Health Plan-High (APWU)	800-222-2798	471	472	104.06	235.28	48.03	108.59
Blue Cross and Blue Shield Service Benefit Plan-Std (BCBS)	Local phone #	104	105	134.66	314.47	62.15	145.14
Blue Cross and Blue Shield Service Benefit Plan-Basic (BCBS)	Local phone #	111	112	84.79	198.61	39.13	91.66
GEHA Benefit Plan-High (GEHA)	800-821-6136	311	312	198.19	401.79	91.47	185.44
GEHA Benefit Plan-Std (GEHA)	800-821-6136	314	315	72.10	163.85	33.28	75.62
Mail Handlers Benefit Plan-Std (MH)	800-410-7778	454	455	113.17	240.87	52.23	111.17
Mail Handlers Benefit Plan-Value Option (MH)	800-410-7778	414	415	44.43	105.92	20.50	48.89
NALC	888-636-6252	321	322	127.40	247.00	58.80	114.00

### Plan Name: Open Only to Specific Groups

Association Benefit Plan (ABP)	800-634-0069	421	422	125.91	300.50	58.11	138.69
Foreign Service Benefit Plan (FS)	202-833-4910	401	402	105.24	283.43	48.57	130.81
Panama Canal Area Benefit Plan (PCABP)	800-424-8196	431	432	96.44	201.29	44.51	92.90
Rural Carrier Benefit Plan (Rural)	800-638-8432	381	382	199.40	331.59	92.03	153.04
SAMBA-High	800-638-6589	441	442	235.11	580.28	108.51	267.82
SAMBA-Std	800-638-6589	444	445	99.47	227.18	45.91	104.85

**Prescription Drug Payment Levels** Plans use a variety of terms to define what you pay for prescription drugs such as *generic, brand name, Tier I, Tier II, Level I, etc.* The 2 to 3 payment levels that plans use follow: **Level I** includes most generic drugs, but may include some preferred brands. **Level II** may include generics and preferred brands not included in Level I. **Level III** includes all other covered drugs, with some exceptions for specialty drugs. Many plans are basing how much you pay for prescription drugs on what they are charged.

**Mail Order Discounts** If your plan has a Mail Order program and that program is superior to the purchase of medications at the pharmacy (e.g., you get a greater quantity or pay less through Mail Order), your plan's response is "yes." If the plan does not have a Mail Order program or it is not superior to its pharmacy benefit, the plan's response is "no."

The prescription drug copayments or coinsurances described in this chart do not represent the complete range of cost-sharing under these plans. Many plans have variations in their prescription drug benefits (e.g., you pay the greater of a dollar amount or a percentage, or you pay one amount for your first prescription and then a different amount for refills). **You must read the plan brochure for a complete description of prescription drug and all other benefits.**

Plan	Benefit Type	Medical-Surgical – You Pay								
		Deductible			Copay (\$)/Coinsurance (%)					
		Per Person		Hospital Inpatient	Doctors		Hospital Inpatient R&B	Prescription Drugs		
		Calendar Year	Prescription Drug		Office Visits	Inpatient Surgical Services		Level I	Level II / Level III	Mail Order Discounts
APWU -High	PPO	\$275	None	None	\$18	10%	10%	\$8	25%/25%	Yes
	Non-PPO	\$500	None	\$300	30%	30%	30%	50%	50%/50%	Yes
BCBS -Std	PPO	\$300	None	\$100	\$15	10%	\$100	25%	25%/25%	Yes
	Non-PPO	\$300	None	\$300 + 30%	25%	25%	\$300 + 30%	45%+	45%/45%+	Yes
BCBS -Basic	PPO	None	None	\$100/day x 5	\$20	\$100	Nothing	\$10	\$30/\$35 or 50%	No
GEHA -High	PPO	\$350	None	\$100	\$20	10%	Nothing	\$5	25%/\$5+diff	No
	Non-PPO	\$350	None	\$300	25%	25%	Nothing	\$5	25%/+\$5+diff	No
GEHA -Std	PPO	\$350	None	None	\$10	15%	15%	\$5	50%/50%	No
	Non-PPO	\$350	None	None	35%	35%	35%	\$5	50%/50%+	No
MH -Std	PPO	\$350	None	\$200	\$20/Nothing	10%	Nothing	\$10	\$40/\$60	Yes
	Non-PPO	\$450	None	\$400	30%	30%	30%	50%	50%/50%	Yes
MH -Value Option	PPO	\$500	None	None	20%	20%	20%	\$10	50%/50%	Yes
	Non-PPO	\$800	Not Covered	None	40%	40%	40%	Not Covered	Not Covered	No
NALC	Non-PPO	\$300	\$25	\$100	30%	15%/30%	30%	50%+	50%/50%+	No
	PPO	\$250	None	None	\$20	Nothing/10%	Nothing	25%	25%/25%	No
ABP	PPO	\$300	None	\$100	\$10	10%	Nothing	\$5	\$25/30% or \$45	Yes
	Non-PPO	\$300	None	\$300	30%	30%	Nothing	\$5	\$25/30% or \$45	Yes
FS	PPO	\$300	None	Nothing	10%	10%	Nothing	\$10	25% (\$25 min)/30% (\$30 min)	Yes
	Non-PPO	\$300	None	\$200	30%	30%	Nothing	\$10	25% (\$25 min)/30% (\$30 min)	Yes
PCABP	POS	None	None	\$50	\$10	Nothing	Nothing	40%	40%/40%	No
	FFS	None	None	\$125	50%	50%	50%	40%	40%/40%	No
Rural	PPO	\$350	\$200	\$100	\$20	10%	Nothing	30%	30%/30%	Yes
	Non-PPO	\$400	\$200	\$300	25%	20%	Nothing	30%	30%/30%	Yes
SAMBA-High	PPO	\$250	None	\$200	\$20/\$0	10%	Nothing	\$10	\$25/\$40	Yes
	Non-PPO	\$250	None	\$300	30%	30%	30%	\$10	\$25/\$40	Yes
SAMBA-Std	PPO	\$250	None	\$200	\$20/\$0	15%	Nothing	\$10	\$30+1refill/\$45+1refill	Yes
	Non-PPO	\$250	None	\$300	30%	30%	30%	\$10	\$30+1refill/\$45+1refill	Yes

## Nationwide Fee-for-Service Plans

**Member Survey** results are collected, scored, and reported by an independent organization – not by the health plans. See Appendix D for a fuller explanation of each survey category.

Overall Plan Satisfaction	<ul style="list-style-type: none"> <li>• How would you rate your overall experience with your health plan?</li> </ul>
Getting Needed Care	<ul style="list-style-type: none"> <li>• Was it easy to get an appointment with specialists?</li> <li>• Was it easy to get the care, tests, or treatment you thought you needed?</li> </ul>
Getting Care Quickly	<ul style="list-style-type: none"> <li>• Did you get the advice or help you needed when you called your doctor during regular office hours?</li> <li>• Could you get an appointment for regular or routine care as soon as you thought you needed?</li> </ul>
How Well Doctors Communicate	<ul style="list-style-type: none"> <li>• Did your doctor listen carefully to you and explain things in a way you could understand?</li> <li>• Did your doctor spend enough time with you?</li> </ul>
Customer Service	<ul style="list-style-type: none"> <li>• Was your plan helpful when you called its customer service?</li> <li>• Did the plan's written materials or the Internet provide you with the information you needed about how the plan works?</li> </ul>
Claims Processing	<ul style="list-style-type: none"> <li>• Did your plan pay your claims quickly and correctly?</li> </ul>

		<b>Member Survey Results</b> (with national averages for Fee-for-Service plans in each category)					
<b>Plan Name: Open to All</b>	<b>Plan Code</b>	Overall plan satisfaction 78.4	Getting needed care 91.6	Getting care quickly 91.6	How well doctors communicate 94.6	Customer service 87.5	Claims processing 93
APWU Health Plan-High	47	76.5	92.2	92.5	94.7	79.5	84.9
Blue Cross and Blue Shield Service Benefit Plan-Std	10	83.8	93.1	90.2	93.2	87.7	94.2
Blue Cross and Blue Shield Service Benefit Plan-Basic	11	70.9	88.2	90.5	92.6	86.2	92.9
GEHA Benefit Plan-High	31	82.2	92.6	91.6	94.8	89	97.3
GEHA Benefit Plan-Std	31	74.9	90.4	91.8	94.9	87.2	95.2
Mail Handlers Benefit Plan-Std	45	78.1	92.7	90.9	94.1	91.1	93.2
Mail Handlers Benefit Plan- Value Option	41						
NALC	32	85.9	94.7	91.7	94.4	91.9	96.5

### Plan Name: Open Only to Specific Groups

Association Benefit Plan	42	84.2	92.6	94.4	95.1	88.9	96.4
Foreign Service Benefit Plan	40	74.6	88.4	93	92.4	84.4	88.6
Panama Canal Area Benefit Plan	43						
Rural Carrier Benefit Plan	38	82.9	94	93.2	96.1	90.2	95.6
SAMBA-High	44	84	94.3	94.8	96.2	90.1	93.8
SAMBA-Std	44	74	91.3	92.4	97.2	85.7	89.2



## Fee-for-Service Plans – Blue Cross and Blue Shield Service Benefit Plan – Member Survey Results for Select States

Again this year we are providing more detailed information regarding the quality of services provided by our health plans. We are including the results of the Member Satisfaction survey at the *state level* for eight local Blue Cross Blue Shield (BCBS) Plans. Prior to 2003, BCBS conducted a single survey representing all of its members *nationwide*. We now provide local member satisfaction results for both the Standard Option plan and the Basic Option plan.

In the future, we expect to increase the number of plans conducting local or regional Member Satisfaction surveys. We look forward to making those results available to help you select quality health plans.

Below are Member Survey ratings for local BCBS plans by location.

		<b>Member Survey Results</b> (with national averages for Fee-for-Service plans in each category)						
<b>Plan Name</b>	<b>Location</b>	<b>Plan Code</b>	Overall plan satisfaction 78.4	Getting needed care 91.6	Getting care quickly 91.6	How well doctors communicate 94.6	Customer service 87.5	Claims processing 93
Blue Cross and Blue Shield Service Benefit Plan - Standard - Basic	Arizona	10	83.9	87.6	86.3	91.3	87.2	93.1
		11	70.8	88.7	85.1	91.6	84.9	94
Blue Cross and Blue Shield Service Benefit Plan - Standard - Basic	California	10	83.8	89.9	87.3	93.3	85.2	92
		11	69.8	86.5	86.2	92.6	84.1	91.1
Blue Cross and Blue Shield Service Benefit Plan - Standard - Basic	District of Columbia	10	82.5	90.7	91.5	94.5	84.4	91
		11	62.5	83.9	82.8	89	81.5	92.9
Blue Cross and Blue Shield Service Benefit Plan - Standard - Basic	Florida	10	88.2	93.1	92	90.9	91	95.1
		11	71.1	84.9	82.2	89.2	87	90.8
Blue Cross and Blue Shield Service Benefit Plan - Standard - Basic	Illinois	10	82.6	93.4	92.7	96.2	90.9	92.3
		11	73.8	89.6	89.5	93.9	89.1	90.3
Blue Cross and Blue Shield Service Benefit Plan - Standard - Basic	Maryland	10	87	90.9	91.2	95.3	86.5	95.5
		11	75.4	87	88	94.7	83.7	91.5
Blue Cross and Blue Shield Service Benefit Plan - Standard - Basic	Texas	10	89.2	93	93.1	93.6	91.3	94.6
		11	77.1	88.2	87.9	95.1	87.2	92.5
Blue Cross and Blue Shield Service Benefit Plan - Standard - Basic	Virginia	10	88.5	92.4	93.3	94.9	90.5	97.8
		11	74.2	89.4	89.2	93.2	89.5	93.6

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## Appendix E

### FEHB Plan Comparison Charts

#### Health Maintenance Organization Plans and Plans Offering a Point-of-Service Product (Pages 36 through 59)

**Health Maintenance Organization (HMO)** – A Health Maintenance Organization provides care through a network of physicians and hospitals in particular geographic or service areas. HMOs coordinate the health care service you receive and free you from completing paperwork or being billed for covered services. Your eligibility to enroll in an HMO is determined by where you live or, for some plans, where you work.

- The HMO provides a comprehensive set of services – as long as you use the doctors and hospitals affiliated with the HMO. HMOs charge a copayment for primary physician and specialist visits and sometimes a copayment for in-hospital care.
- Most HMOs ask you to choose a doctor or medical group as your primary care physician (PCP). Your PCP provides your general medical care. In many HMOs, you must get authorization or a “referral” from your PCP to see other providers. The referral is a recommendation by your physician for you to be evaluated and/or treated by a different physician or medical professional. The referral ensures that you see the right provider for the care appropriate to your condition.
- Medical care from a provider not in the plan’s network is not covered unless it’s emergency care or your plan has an arrangement with another plan.

**Plans Offering a Point-of-Service (POS) Product** – A Point-of-Service plan is like having two plans in one – an HMO and an FFS plan. A POS allows you and your family members to choose between using, (1) a network of providers in a designated service area (like an HMO), or (2) Out-of-Network providers (like an FFS plan). When you use the POS network of providers, you usually pay a copayment for services and do not have to file claims or other paperwork. If you use non-HMO or non-POS providers, you pay a deductible, coinsurance, or the balance of the billed charge. In any case, your out-of-pocket costs are higher and you file your own claims for reimbursement.

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The tables on the following pages highlight what you are expected to pay for selected features under each plan. *Always consult plan brochures before making your final decision.*

**Primary care/Specialist office visit copay** – Shows what you pay for each office visit to your primary care doctor and specialist. Contact your plan to find out what providers it considers specialists.

**Hospital per stay deductible** – Shows the amount you pay when you are admitted into a hospital.

**Prescription drugs** – Plans use a variety of terms to define what you pay for prescription drugs such as generic, brand, Level I, Level II, Tier I, Tier II, etc. In capturing these differences we use the following: **Level I** includes most generic drugs, but may include some preferred brands. **Level II** may include generics and preferred brands not included in Level I. **Level III** includes all other covered drugs with some exceptions for specialty drugs. The level in which a medication is placed and what you pay for prescription drugs is often based on what the plan is charged.

**Mail Order Discount** – If your plan has a mail order program and that program is superior to the purchase of medications at the pharmacy (e.g., you get a greater quantity or pay less through mail order), your plan’s response is “yes.” If the plan does not have a mail order program or it is not superior to its pharmacy benefit, the plan’s response is “no.”

**Member Survey Results** – See Appendix D for a description.

## Health Maintenance Organization (HMO) and Point-of-Service (POS) Plans

See page 35 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Your Share of Premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
<b>Arizona</b>							
Aetna Open Access -high- Phoenix and Tucson Areas	877-459-6604	WQ1	WQ2	98.87	275.30	45.63	127.06
Health Net of Arizona, Inc. -high- Maricopa/Pima/Other AZ counties	800-289-2818	A71	A72	99.53	295.19	45.94	136.24
Health Net of Arizona, Inc. -std- Maricopa/Pima/Other AZ counties	800-289-2818	A74	A75	85.74	217.22	39.57	100.25
PacifiCare of Arizona -high- Maricopa, Pima and Pinal Counties	866-546-0510	A31	A32	139.10	374.69	64.20	172.93
<b>California</b>							
Aetna HMO - Los Angeles and San Diego Areas	877-459-6604	2X1	2X2	76.51	188.50	35.31	87.00
Blue Cross- HMO -high- Most of California	800-235-8631	M51	M52	156.85	494.91	72.39	228.42
Blue Shield of CA Access+HMO -high- Most of California	800-880-8086	SJ1	SJ2	99.20	270.86	45.78	125.01
Health Net of California -high- Northern Region	800-522-0088	LB1	LB2	229.28	543.23	105.82	250.72
Health Net of California -std- Northern Region	800-522-0088	LB4	LB5	198.73	472.55	91.72	218.10
Health Net of California -high- Southern Region	800-522-0088	LP1	LP2	100.73	232.90	46.49	107.49
Health Net of California -std- Southern Region	800-522-0088	LP4	LP5	95.78	221.45	44.20	102.21
Kaiser Foundation Health Plan of California -high- Northern California	800-464-4000	591	592	170.02	442.52	78.47	204.24
Kaiser Foundation Health Plan of California -std- Northern California	800-464-4000	594	595	84.36	201.37	38.93	92.94
Kaiser Foundation Health Plan of California -high- Southern California	800-464-4000	621	622	103.03	239.01	47.55	110.31
Kaiser Foundation Health Plan of California -std- Southern California	800-464-4000	624	625	64.65	149.43	29.84	68.97
PacifiCare of California -high- Most of California	866-546-0510	CY1	CY2	100.16	232.38	46.23	107.25
<b>Colorado</b>							
Aetna Open Access -high- Denver Area	877-459-6604	9E1	9E2	223.99	549.73	103.38	253.72
Aetna Open Access -basic- Denver Area	877-459-6604	9E4	9E5	108.19	339.72	49.93	156.79
Kaiser Foundation Health Plan of Colorado -high- Denver/Colorado Springs areas	800-632-9700	651	652	136.24	318.14	62.88	146.83
Kaiser Foundation Health Plan of Colorado -std- Denver/Colorado Springs areas	800-632-9700	654	655	75.10	171.98	34.66	79.38
PacifiCare of Colorado -high- Metro Denver/Boulder/Colorado Springs	866-546-0510	D61	D62	169.33	429.33	78.15	198.15
<b>Connecticut</b>							
Aetna Open Access -high- All of Connecticut	877-459-6604	JC1	JC2	156.00	443.98	72.00	204.91
Aetna Open Access -basic- All of Connecticut	877-459-6604	JC4	JC5	99.96	303.42	46.13	140.04
ConnectiCare -high- All of Connecticut	800-251-7722	TE1	TE2	177.97	406.49	82.14	187.61
ConnectiCare -std- All of Connecticut	800-251-7722	TE4	TE5	124.13	283.97	57.29	131.06

	Primary care / Specialist office copay	Hospital per stay deductible	Prescription Drugs			Member Survey Results (with national averages for HMO/POS plans in each category)					
			Level I	Level II/ Level III	Mail order discount	Overall plan satisfaction 63.7	Getting needed care 83.9	Getting care quickly 85.5	How well doctors communicate 92.4	Customer service 81.5	Claims processing 85.5
<b>Arizona</b>											
Aetna Open Access-High	\$20/ \$30	\$150/day x 5	\$10	\$25/\$50	Yes	54.1	77.5	83.1	89.5	77.7	84.8
Health Net of Arizona, Inc.-High	\$15/\$30	\$200/day X 3	\$10	\$30/\$50	Yes	68.1	85.6	84.6	89.3	82.9	86.9
Health Net of Arizona, Inc.-Standard	\$15/\$40	\$250/day X 3	\$15	\$40/\$70	Yes						
PacifiCare of Arizona-High	\$15/\$30	\$150/day x 3	\$10	\$30/\$50	Yes	56.7	80.2	79.7	90.5	75.5	84.4
<b>California</b>											
Aetna Open Access-High	\$20/ \$30	\$150/day x 5	\$10	\$25/\$50	Yes	47.9	74.1	72.9	88.1	73.7	74.4
Blue Cross- HMO-High	\$25/\$25	\$200/day x 3	\$10/\$25/45%	\$25/45%/45%	Yes	56.7	75.4	75.4	88.4	75.9	79.4
Blue Shield of CA Access+HMO-High	\$15/\$15	\$100/day x 3	\$10	\$35/\$50	Yes	69	79.1	80	86.6	82.7	83.1
Health Net of California-High	\$15/\$15	\$250	\$10	\$35/\$50	Yes	63.9	79.6	77	89.7	75.7	72.3
Health Net of California-Standard	\$30/\$30	\$500	\$10	\$35/\$50	Yes						
Health Net of California-High	\$15/\$15	\$250	\$10	\$35/\$50	Yes						
Health Net of California-Standard	\$30/\$30	\$500	\$10	\$35/\$50	Yes						
Kaiser Foundation Health Plan of CA-High	\$15/\$15	\$250	\$10	\$30/\$30	No	66.6	79.8	83	89.1	79.4	77.3
Kaiser Foundation Health Plan of CA-Standard	\$30/\$30	\$500	\$15	\$35/\$35	No	66.6	79.8	83	89.1	79.4	77.3
Kaiser Foundation Health Plan of CA-High	\$15/\$15	\$250	\$10	\$30/\$30	No	65	77	74.9	92.2	78.2	76.2
Kaiser Foundation Health Plan of CA-Standard	\$30/\$30	\$500	\$15	\$35/\$35	No	65	77	74.9	92.2	78.2	76.2
PacifiCare of California-High	\$10/\$30	\$100/day x 3	\$10	\$30/\$50	Yes	66	84.1	82.3	91.1	77.4	83.2
<b>Colorado</b>											
Aetna Open Access-High	\$20/\$30	\$150/day x 5	\$10	\$25/\$50	Yes	51.7	81.6	85	94	78	87.3
Aetna Open Access-Basic	\$15/\$30	20% Plan Allow	\$5	\$30/\$50	Yes						
Kaiser Foundation Health Plan of Co-High	\$20/\$30	\$250	\$10	\$25/\$50	No	60.6	76.9	84.4	91.1	82	85.1
Kaiser Foundation Health Plan of Co-Standard	\$25/\$45	\$250/dayx3	\$15	\$35/\$70	No	60.6	76.9	84.4	91.1	82	85.1
PacifiCare of Colorado-High	\$20/\$40	\$150/day x 5	\$10	\$30/\$50	Yes	51.3	81	88.3	92.1	74.4	82.7
<b>Connecticut</b>											
Aetna Open Access-High	\$20/\$30	\$150/day x 5	\$10	\$25/\$50	Yes	53.6	86	88.5	95.9	80.9	84.4
Aetna Open Access-Basic	\$15/\$30	20% Plan Allow	\$5	\$30/\$50	Yes						
ConnectiCare-High	\$15/\$40	\$100/day-\$500max	\$15	\$25/\$40	Yes	64.2	86	86.7	93.9	88	89.9
ConnectiCare-Standard	\$20/\$40	Nothing after ded	\$15	\$25/\$40	Yes	64.2	86	86.7	93.9	88	89.9

## Health Maintenance Organization (HMO) and Point-of-Service (POS) Plans

See page 35 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Your Share of Premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
<b>Delaware</b>							
Aetna Open Access -high- Kent/New Castle/Sussex areas	877-459-6604	P31	P32	208.94	548.89	96.43	253.33
Aetna Open Access -basic- Kent/New Castle/Sussex areas	877-459-6604	P34	P35	99.77	241.63	46.05	111.52
Coventry Health Care -high- All of Delaware	800-833-7423	2J1	2J2	152.54	453.44	70.40	209.28
Coventry Health Care -std- All of Delaware	800-833-7423	2J4	2J5	93.59	233.98	43.20	107.99
<b>District of Columbia</b>							
Aetna Open Access -high- Washington, DC Area	877-459-6604	JN1	JN2	191.52	419.36	88.39	193.55
Aetna Open Access -basic- Washington, DC Area	877-459-6604	JN4	JN5	84.89	198.65	39.18	91.68
CareFirst BlueChoice -high- Washington, D.C. Metro Area	866-296-7363	2G1	2G2	133.54	293.89	61.63	135.64
Kaiser Foundation Health Plan Mid-Atlantic States -high- Washington, DC area	800-777-7902	E31	E32	128.64	324.09	59.37	149.58
Kaiser Foundation Health Plan Mid-Atlantic States -std- Washington, DC area	800-777-7902	E34	E35	60.50	143.99	27.92	66.46
M.D. IPA -high- Washington, DC area	877-835-9861	JP1	JP2	117.37	281.84	54.17	130.08
<b>Florida</b>							
Av-Med Health Plan -high- Broward, Dade and Palm Beach	800-882-8633	ML1	ML2	100.23	328.75	46.26	151.73
Av-Med Health Plan -std- Broward, Dade and Palm Beach	800-882-8633	ML4	ML5	90.53	235.33	41.78	108.61
Capital Health Plan -high- Tallahassee area	850-383-3311	EA1	EA2	89.10	236.12	41.12	108.98
Humana Medical Plan, Inc. -high- South Florida	888-393-6765	EE1	EE2	89.99	206.98	41.53	95.53
Humana Medical Plan, Inc. -std- South Florida	888-393-6765	EE4	EE5	78.98	181.67	36.45	83.85
Humana Medical Plan, Inc. -high- Tampa	888-393-6765	LL1	LL2	130.13	308.62	60.06	142.44
Humana Medical Plan, Inc. -std- Tampa	888-393-6765	LL4	LL5	87.77	201.86	40.51	93.17
JMH Health Plan -high- Broward-Dade counties	800-721-2993	J81	J82	130.37	353.89	60.17	163.33
JMH Health Plan -std- Broward-Dade counties	800-721-2993	J84	J85	112.71	287.61	52.02	132.74
United Healthcare of Florida -high- Central and Southwest Florida	877-835-9861	R31	R32	111.05	251.90	51.25	116.26
Vista Healthplan of South Florida -high- Southern Florida	800-441-5501	5E1	5E2	74.21	204.10	34.25	94.20
<b>Georgia</b>							
Aetna Open Access -high- Atlanta and Athens Areas	877-459-6604	2U1	2U2	104.48	245.42	48.22	113.27
Kaiser Foundation Health Plan of Georgia, Inc. -high- Atlanta Area	888-865-5813	F81	F82	101.51	232.45	46.85	107.28
Kaiser Foundation Health Plan of Georgia, Inc. -std- Atlanta Area	888-865-5813	F84	F85	73.29	167.85	33.83	77.47
United Healthcare of Georgia -high- Athens/Atlanta/Macon Areas	877-835-9861	GN1	GN2	105.78	260.98	48.82	120.45

	Primary care / Specialist office copay	Hospital per stay deductible	Prescription Drugs			Member Survey Results (with national averages for HMO/POS plans in each category)					
			Level I	Level II/ Level III	Mail order discount	Overall plan satisfaction 63.7	Getting needed care 83.9	Getting care quickly 85.5	How well doctors communicate 92.4	Customer service 81.5	Claims processing 85.5
<b>Delaware</b>											
Aetna Open Access-High	\$20/\$30	\$150/day x 5	\$10	\$25/\$50	Yes						
Aetna Open Access-Basic	\$15/\$30	20% Plan Allow	\$5	\$30/\$50	Yes						
Coventry Health Care-High	\$10/\$20	None	\$10	\$20/\$45	Yes	63.5	83	88.7	94.5	84.2	83.7
Coventry Health Care-Standard	\$10/\$20	\$200/day x 3	\$10	\$20/\$45	Yes						
<b>District of Columbia</b>											
Aetna Open Access-High	\$15/\$25	\$150/day x3	\$5	\$25/\$50	No	62.3	81.5	85.4	91.9	85.5	87.8
Aetna Open Access-Basic	\$20/\$30	10% Plan Allow	\$10	\$25/\$50	No	62.3	81.5	85.4	91.9	85.5	87.8
CareFirst BlueChoice-High	\$20/\$30	\$100	\$10	\$25/\$40	Yes	65.2	79.9	84.9	89.5	81.7	89.4
Kaiser Foundation Health Plan Mid-Atlantic States-High	\$10/\$20	\$100	\$7/\$17 Net	\$25/\$45/\$40/\$60	Yes	60.4	68.8	78	89.8	80.1	83.3
Kaiser Foundation Health Plan Mid-Atlantic States-Std	\$20/\$30	\$250/dayx3	\$12/\$22Net	\$30/\$50/\$45/\$65	Yes	60.4	68.8	78	89.8	80.1	83.3
M.D. IPA-High	\$15/\$30	\$150/day x 3	\$7	\$25/\$40	No	63.3	82.3	84.4	91.3	86.5	87.5
<b>Florida</b>											
Av-Med Health Plan-High	\$15/\$40	\$150/dayx5	\$15	\$30/\$50	No	69.6	82.6	80.4	88.4	84.1	82.9
Av-Med Health Plan-Standard	\$25/\$45	\$175/dayx5	\$20	\$40/\$60	No	69.6	82.6	80.4	88.4	84.1	82.9
Capital Health Plan-High	\$15/\$25	\$250	\$15	\$30/\$50	No	79.6	85.2	86.7	94	83.7	93.4
Humana Medical Plan, Inc.-High	\$15/\$25	\$200/day x 3	\$10	\$30/\$50	No	61.6	80.9	84.1	89.6	76.7	82.7
Humana Medical Plan, Inc.-Standard	\$20/\$30	\$400/day x 3	\$10	\$30/\$50	No						
Humana Medical Plan, Inc.-High	\$15/\$25	\$200/day x 3	\$10	\$30/\$50	No						
Humana Medical Plan, Inc.-Standard	\$20/\$30	\$400/day x 3	\$10	\$30/\$50	No						
JMH Health Plan-High	\$15/\$25	\$100/day x 5	\$5	50%/50%	Yes						
JMH Health Plan-Standard	\$30/\$40	\$150/day x 5	\$10	50%/50%	Yes						
United Healthcare of Florida-High	\$15/\$30	\$150 a day x 3	\$7	\$30/\$50	Yes						
Vista Healthplan of South Florida-High	\$15/\$30	Ded. + \$150x3 days	\$20	\$40/\$60/20%	No	53.4	75.8	78.7	86.6	77.9	72.8
<b>Georgia</b>											
Aetna Open Access-High	\$20/ \$30	\$150/day x 5	\$10	\$25/\$50	Yes	60	87.9	87.5	89.8	83.2	85.2
Kaiser Foundation Health Plan of GA, Inc.-High	\$10/\$20	\$250	\$20/\$26 Comm	\$30/\$36 Comm	No	64.8	80.6	83.4	89.5	83	83.7
Kaiser Foundation Health Plan of GA, Inc.-Standard	\$20/\$30	\$250/dayx3	\$10/\$16 Comm	\$25/\$31 Comm	No	64.8	80.6	83.4	89.5	83	83.7
United Healthcare of Georgia-High	\$10/\$30	\$200 a day x 3	\$7	\$25/\$45	No	53.1	87.1	89.4	95	79.2	86.7

## Health Maintenance Organization (HMO) and Point-of-Service (POS) Plans

See page 35 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Your Share of Premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
<b>Guam</b>							
TakeCare -high- Guam/N.Mariana Islands/Belau(Palau)	671-647-3526	JK1	JK2	230.97	719.25	106.60	331.96
TakeCare -std- Guam/N.MarianaIslands/Belau(Palau)	671-647-3526	JK4	JK5	113.47	416.09	52.37	192.04
<b>Hawaii</b>							
HMSA -high- All of Hawaii	808-948-6499	871	872	86.56	192.67	39.95	88.92
Kaiser Foundation Health Plan of Hawaii -high- Islands of Hawaii/Kauai/Maui/Oahu	808-432-5955	631	632	96.38	207.22	44.48	95.64
Kaiser Foundation Health Plan of Hawaii -std- Islands of Hawaii/Kauai/Maui/Oahu	808-432-5955	634	635	50.01	107.51	23.08	49.62
<b>Idaho</b>							
Altius Health Plans -high- Ada County	800-377-4161	9K1	9K2	146.41	300.02	67.57	138.47
Altius Health Plans -std- Ada County	800-377-4161	DK4	DK5	98.22	216.09	45.33	99.73
Group Health Cooperative -high- Kootenai and Latah	888-901-4636	VR1	VR2	194.79	380.95	89.90	175.82
Group Health Cooperative -std- Kootenai and Latah	888-901-4636	VR4	VR5	78.68	180.96	36.31	83.52
<b>Illinois</b>							
Aetna Open Access -high- Chicago Area	877-459-6604	IK1	IK2	83.70	212.48	38.63	98.07
Blue Preferred HMO -high- Madison and St. Clair counties	888-811-2092	9G1	9G2	149.07	289.69	68.80	133.70
Group Health Plan, Inc. -high- Southern/Central	800-755-3901	MM1	MM2	272.14	553.20	125.60	255.32
Group Health Plan, Inc. -std- Southern/Central	800-755-3901	MU4	MU5	227.79	457.32	105.13	211.07
Health Alliance HMO -high- Central/E.Central/N.West/South/West IL	800-851-3379	FX1	FX2	176.57	432.08	81.49	199.42
Health Alliance HMO -std- Central/E.Central/N.West/South/West IL	800-851-3379	FX4	FX5	90.67	229.32	41.85	105.84
Humana Health Plan Inc. -high- Chicago area	888-393-6765	751	752	135.33	320.63	62.46	147.98
Humana Health Plan Inc. -std- Chicago area	888-393-6765	754	755	74.97	172.42	34.60	79.58
OSF Health Plans, Inc. -high- Central/Central-Northwestern Illinois	800-673-5222	9F1	9F2	148.27	502.78	68.43	232.05
PersonalCares HMO -high- Central Illinois	800-431-1211	GE1	GE2	106.08	366.82	48.96	169.30
Unicare HMO -high- Chicagoland Area	888-234-8855	171	172	148.75	313.35	68.65	144.62
Unicare HMO -std- Chicagoland Area	888-234-8855	174	175	80.57	178.69	37.19	82.47
Union Health Service -high- Chicago area	312-829-4224	761	762	81.44	201.99	37.59	93.23
United Healthcare of the Midwest -high- Southwest Illinois	877-835-9861	B91	B92	117.68	251.47	54.31	116.06
UnitedHealthcare Plan of the River Valley Inc. -high- West Central Illinois	800-747-1446	YH1	YH2	89.22	218.59	41.18	100.89



	Primary care / Specialist office copay	Hospital per stay deductible	Prescription Drugs			Member Survey Results (with national averages for HMO/POS plans in each category)						
			Level I	Level II/ Level III	Mail order discount	Overall plan satisfaction 63.7	Getting needed care 83.9	Getting care quickly 85.5	How well doctors communicate 92.4	Customer service 81.5	Claims processing 85.5	
<b>Guam</b>												
TakeCare-High	\$10/\$25	\$100	\$5	\$10/\$20	No	59.4	75.9	70.8	88.4	75.8	82.4	
TakeCare-Standard	\$15/\$25	\$250	\$10	\$20/\$30	No	59.4	75.9	70.8	88.4	75.8	82.4	
<b>Hawaii</b>												
HMSA- In-Network	\$15/\$15	None	\$5	\$20/50%	Yes	73.8	92.7	90	94.8	86.4	92.6	
HMSA- Out-Network	30%/30%	30%	\$5 + 20% + \$20	20% + 50% +	No	73.8	92.7	90	94.8	86.4	92.6	
Kaiser Foundation Health Plan of Hawaii-High	\$15/\$15	None	\$15	\$15/\$15	Yes	62.7	74.1	79.7	93.1	77	73.8	
Kaiser Foundation Health Plan of Hawaii-Standard	\$25/\$25	10%	\$20	\$20/\$20	Yes	62.7	74.1	79.7	93.1	77	73.8	
<b>Idaho</b>												
Altius Health Plans-High	\$10/\$15	\$100	\$10	\$20/\$40	Yes							
Altius Health Plans-Standard	\$20/\$30	None	\$10	\$25/\$50	Yes							
Group Health Cooperative-High	\$15+10%	\$200/day x 3	\$10	\$25/\$50	Yes	65.2	82.2	86.9	93.9	86.1	90.9	
Group Health Cooperative-Standard	\$20+20%	\$200/day x 3	\$15	\$30/\$60	Yes	65.2	82.2	86.9	93.9	86.1	90.9	
<b>Illinois</b>												
Aetna Open Access-High	\$20/ \$30	\$150/day x 5	\$10	\$25/\$50	Yes	52.7	79.4	86.1	92.7	77.3	82.9	
Blue Preferred HMO-High	\$25/\$25	\$500	\$10	\$20/\$40	Yes	69.8	89.1	88.9	94	83.4	92.9	
Group Health Plan, Inc.-High	\$25/\$25	\$200/day x 2	\$10	\$20/\$45	Yes	65.8	86.1	83.9	92.4	81.3	89.2	
Group Health Plan, Inc.-Standard	\$15/\$30	20%after\$500/dayx2	\$12	\$30/\$50	Yes							
Health Alliance HMO-High	\$15/\$25	\$500	\$10	\$20/\$40	Yes	72.1	87.5	89.6	95	82	91.2	
Health Alliance HMO-Standard	\$20/\$35	20%	\$20	\$35/\$50	Yes							
Humana Health Plan Inc.-High	\$15/\$25	\$200/day x 3	\$10	\$25/\$45	No	63.6	82.2	86.1	89.1	81.7	68.9	
Humana Health Plan Inc.-Standard	\$20/\$30	\$400/day x 3	\$10	\$25/\$45	No	63.6	82.2	86.1	89.1	81.7	68.9	
OSF Health Plans, Inc.-High	\$20/\$20	\$500	\$10	\$20/\$40	Yes	69.4	84.6	83.3	95.4	84	90	
PersonalCares HMO-High	\$25/\$35	\$200/day x 2	\$10	\$30/\$60	No	77.4	90.1	87.3	92	84.2	91.9	
Unicare HMO-High	\$15/\$15	\$250	\$10	\$25/\$50/20%	Yes	63.6	82.3	82	91.9	77.4	77.4	
Unicare HMO-Standard	\$20/\$35	10%	\$15	\$30/\$60/20%	Yes	63.6	82.3	82	91.9	77.4	77.4	
Union Health Service-High	\$10/\$10	None	\$15	\$15/\$15	No							
United Healthcare of the Midwest-High	\$10/\$30	\$150 a day x 3	\$7	\$30/\$50	Yes	60.5	87.9	86.9	93.1	74	83	
UnitedHealthcare Plan of the River Valley Inc.-High	\$15/\$30	\$100/5 days	\$10	\$30/\$45	Yes	67.5	91.3	86.4	96	82.2	94.8	

## Health Maintenance Organization (HMO) and Point-of-Service (POS) Plans

See page 35 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Your Share of Premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
<b>Indiana</b>							
Advantage Health Solutions, Inc. -high- Most of Indiana	800-553-8933	6Y1	6Y2	155.57	389.66	71.80	179.84
Aetna Open Access -high- Northern Indiana Area	877-459-6604	IK1	IK2	83.70	212.48	38.63	98.07
Aetna Open Access -high- Southeastern Indiana Area	877-459-6604	RD1	RD2	172.95	491.12	79.82	226.67
Health Alliance HMO -high- Western Indiana	800-851-3379	FX1	FX2	176.57	432.08	81.49	199.42
Health Alliance HMO -std- Western Indiana	800-851-3379	FX4	FX5	90.67	229.32	41.85	105.84
Humana Health Plan Inc. -high- Lake/Porter/LaPorte Counties	888-393-6765	751	752	135.33	320.63	62.46	147.98
Humana Health Plan Inc. -std- Lake/Porter/LaPorte Counties	888-393-6765	754	755	74.97	172.42	34.60	79.58
Physicians Health Plan of Northern Indiana -high- Northeast Indiana	260-432-6690	DQ1	DQ2	155.01	336.16	71.54	155.15
Unicare HMO -high- Lake/Porter Counties	888-234-8855	171	172	148.75	313.35	68.65	144.62
Unicare HMO -std- Lake/Porter Counties	888-234-8855	174	175	80.57	178.69	37.19	82.47
<b>Iowa</b>							
Coventry Health Care of Iowa -high- Central/Eastern/Western Iowa	800-257-4692	SV1	SV2	99.55	361.53	45.94	166.86
Health Alliance HMO -high- Central Iowa	800-851-3379	FX1	FX2	176.57	432.08	81.49	199.42
Health Alliance HMO -std- Central Iowa	800-851-3379	FX4	FX5	90.67	229.32	41.85	105.84
HealthPartners Open Access Deductible -std- Iowa	952-883-5000	534	535	178.91	420.86	82.57	194.24
Sanford Health Plan -high- Northwestern Iowa	800-752-5863	AU1	AU2	163.72	386.36	75.56	178.32
Sanford Health Plan -std- Northwestern Iowa	800-752-5863	AU4	AU5	140.92	333.30	65.04	153.83
UnitedHealthcare Plan of the River Valley Inc. -high- Eastern Iowa; W. Central Illinois	800-747-1446	YH1	YH2	89.22	218.59	41.18	100.89
<b>Kansas</b>							
Aetna Open Access -high- Kansas City Area	877-459-6604	KS1	KS2	135.72	386.95	62.64	178.59
Coventry Health Care of Kansas -high- Kansas City/Wichita/Salina areas	800-969-3343	HA1	HA2	95.79	275.21	44.21	127.02
Coventry Health Care of Kansas -std- Kansas City/Wichita/Salina areas	800-969-3343	HA4	HA5	105.59	369.70	48.73	170.63
Humana Health Plan, Inc. -high- Kansas City area	888-393-6765	MS1	MS2	239.51	560.13	110.54	258.52
Humana Health Plan, Inc. -std- Kansas City area	888-393-6765	MS4	MS5	84.66	194.72	39.07	89.87
United Healthcare of the Midwest -high- Kansas City Area	877-835-9861	GX1	GX2	128.68	327.43	59.39	151.12
<b>Kentucky</b>							
Aetna Open Access -high- Northern Kentucky Area	877-459-6604	RD1	RD2	172.95	491.12	79.82	226.67

	Primary care / Specialist office copay	Hospital per stay deductible	Prescription Drugs			Member Survey Results (with national averages for HMO/POS plans in each category)					
			Level I	Level II/ Level III	Mail order discount	Overall plan satisfaction 63.7	Getting needed care 83.9	Getting care quickly 85.5	How well doctors communicate 92.4	Customer service 81.5	Claims processing 85.5
<b>Indiana</b>											
Advantage Health Solutions, Inc.-High	\$10/\$35	\$100/day x 5/adm	\$10	\$40/50%	Yes	56.3	86.9	86.6	93.3	82.6	86.4
Aetna Open Access-High	\$20/ \$30	\$150/day x 5	\$10	\$25/\$50	Yes	52.7	79.4	86.1	92.7	77.3	82.9
Aetna Open Access-High	\$20/ \$30	\$150/day x 5	\$10	\$25/\$50	Yes	61.5	87	86.7	94.3	84.5	85.9
Health Alliance HMO-High	\$15/\$25	\$500	\$10	\$20/\$40	Yes	72.1	87.5	89.6	95	82	91.2
Health Alliance HMO-Standard	\$20/\$35	20%	\$20	\$35/\$50	Yes						
Humana Health Plan Inc.-High	\$15/\$25	\$200/day x 3	\$10	\$25/\$45	No	63.6	82.2	86.1	89.1	81.7	68.9
Humana Health Plan Inc.-Standard	\$20/\$30	\$400/day x 3	\$10	\$25/\$45	No	63.6	82.2	86.1	89.1	81.7	68.9
Physicians Health Plan of Northern Indiana-High	\$15/\$15	20%	\$10	\$20/25%/ \$40	Yes	63	86.7	87	93	82.7	91.2
Unicare HMO-High	\$15/\$15	\$250	\$10	\$25/\$50/20%	Yes	63.6	82.3	82	91.9	77.4	77.4
Unicare HMO-Standard	\$20/\$35	10%	\$15	\$30/\$60/20%	Yes	63.6	82.3	82	91.9	77.4	77.4
<b>Iowa</b>											
Coventry Health Care of Iowa-High	\$15/\$15	\$100/day x 5	\$10	\$20/\$45	Yes	60.7	81.1	80.3	91.4	77.8	82.1
Health Alliance HMO-High	\$15/\$25	\$500	\$10	\$20/\$40	Yes	72.1	87.5	89.6	95	82	91.2
Health Alliance HMO-Standard	\$20/\$35	20%	\$20	\$35/\$50	Yes						
HealthPartners Classic/Open Access Deductible-Std	\$20/\$20	10% of charges	\$6	\$25/\$50	Yes	72.8	87.9	90.3	95.3	87.3	89.7
Sanford Health Plan- In-Network	\$20/\$30	\$100/day x 5	\$15	\$30/\$50	N/A	51.3	82.5	85.5	92	79.3	86.5
Sanford Health Plan- Out-Network	40%/40%	40%	N/A	N/A/N/A	N/A	51.3	82.5	85.5	92	79.3	86.5
Sanford Health Plan- In-Network	\$25/\$25	\$100/day x 5	\$15	\$30/\$50	No	51.3	82.5	85.5	92	79.3	86.5
Sanford Health Plan- Out-Network	40%/40%	40%	N/A	N/A/N/A	No	51.3	82.5	85.5	92	79.3	86.5
UnitedHealthcare Plan of the River Valley Inc.-High	\$15/\$30	\$100/5 days	\$10	\$30/\$45	Yes	67.5	91.3	86.4	96	82.2	94.8
<b>Kansas</b>											
Aetna Open Access-High	\$20/ \$30	\$150/day x 5	\$10	\$25/\$50	Yes	61.6	81.3	86.8	93.4	79.6	87
Coventry Health Care of Kansas-High	\$15/\$30	\$150/day x 5	\$10	\$30/\$55	Yes	60.6	82.1	78	86.9	74.2	74.8
Coventry Health Care of Kansas-Standard	\$20/\$35	\$300/day x 5	\$10	\$35/\$60	Yes	60.6	82.1	78	86.9	74.2	74.8
Humana Health Plan, Inc.-High	\$15/\$25	\$200/day x 3	\$10	\$30/\$50	No	63.8	89.1	89.4	91.8	78.4	79.4
Humana Health Plan, Inc.-Standard	\$20/\$30	\$400/day x 3	\$10	\$30/\$50	No	63.8	89.1	89.4	91.8	78.4	79.4
United Healthcare of the Midwest-High	\$10/\$30	\$150 a day x 3	\$7	\$30/\$50	Yes	60.5	87.9	86.9	93.1	74	83
<b>Kentucky</b>											
Aetna Open Access-High	\$20/ \$30	\$150/day x 5	\$10	\$25/\$50	Yes	61.5	87	86.7	94.3	84.5	85.9

## Health Maintenance Organization (HMO) and Point-of-Service (POS) Plans

See page 35 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Your Share of Premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
<b>Louisiana</b>							
Coventry Health Care of Louisiana -high- New Orleans area	800-341-6613	BJ1	BJ2	101.84	236.50	47.00	109.15
Coventry Health Care of Louisiana -std- New Orleans area	800-341-6613	BJ4	BJ5	100.37	233.10	46.32	107.58
Coventry Health Care of Louisiana -high- Baton Rouge area	800-341-6613	JA1	JA2	226.10	541.48	104.35	249.91
Coventry Health Care of Louisiana -std- Baton Rouge area	800-341-6613	JA4	JA5	271.51	647.04	125.31	298.63
Vantage Health Plan, Inc. -high- Northern and Southern Louisiana	888-823-1910	MV1	MV2	111.22	265.12	51.33	122.36
Vantage Health Plan, Inc. -std- Northern and Southern Louisiana	888-823-1910	MV4	MV5	90.21	207.48	41.64	95.76
<b>Maryland</b>							
Aetna Open Access -high- Northern/Central/Southern Maryland	877-459-6604	JN1	JN2	191.52	419.36	88.39	193.55
Aetna Open Access -basic- Northern/Central/Southern Maryland	877-459-6604	JN4	JN5	84.89	198.65	39.18	91.68
CareFirst BlueChoice -high- All of Maryland	866-296-7363	2G1	2G2	133.54	293.89	61.63	135.64
Coventry Health Care -high- All of Maryland	800-833-7423	IG1	IG2	98.62	272.77	45.52	125.89
Coventry Health Care -std- All of Maryland	800-833-7423	IG4	IG5	77.39	193.47	35.72	89.29
Kaiser Foundation Health Plan Mid-Atlantic States -high- Baltimore/Washington, DC areas	800-777-7902	E31	E32	128.64	324.09	59.37	149.58
Kaiser Foundation Health Plan Mid-Atlantic States -std- Baltimore/Washington, DC areas	800-777-7902	E34	E35	60.50	143.99	27.92	66.46
M.D. IPA -high- All of Maryland	877-835-9861	JP1	JP2	117.37	281.84	54.17	130.08
<b>Massachusetts</b>							
Blue CHIP Coordinated Health Plan - BCBS of RI -high- Southeastern Massachusetts	401-459-5500	DA1	DA2	195.72	637.96	90.33	294.44
ConnectiCare -high- Counties Hampden, Hampshire, Franklin	800-251-7722	TE1	TE2	177.97	406.49	82.14	187.61
ConnectiCare -std- Counties Hampden, Hampshire, Franklin	800-251-7722	TE4	TE5	124.13	283.97	57.29	131.06
Fallon Community Health Plan -high- Central/Eastern Massachusetts	800-868-5200	JV1	JV2	231.32	612.48	106.76	282.68
Fallon Community Health Plan -std- Central/Eastern Massachusetts	800-868-5200	JV4	JV5	174.53	474.40	80.55	218.95

	Primary care / Specialist office copay	Hospital per stay deductible	Prescription Drugs			Member Survey Results (with national averages for HMO/POS plans in each category)					
			Level I	Level II/ Level III	Mail order discount	Overall plan satisfaction 63.7	Getting needed care 83.9	Getting care quickly 85.5	How well doctors communicate 92.4	Customer service 81.5	Claims processing 85.5
<b>Louisiana</b>											
Coventry Health Care of Louisiana-High	\$15/\$15	\$150/day x 3	\$10	\$25/\$50	Yes	61.4	80.3	81.1	91.9	76.6	81.6
Coventry Health Care of Louisiana-Standard	\$20/\$30	\$250/day x 3	\$10	\$25/\$50	Yes	61.4	80.3	81.1	91.9	76.6	81.6
Coventry Health Care of Louisiana-High	\$15/\$15	\$150/day x 3	\$10	\$25/\$50	Yes	61.4	80.3	81.1	91.9	76.6	81.6
Coventry Health Care of Louisiana-Standard	\$20/\$30	\$250/day x 3	\$10	\$25/\$50	Yes	61.4	80.3	81.1	91.9	76.6	81.6
Vantage Health Plan, Inc.-High	\$15/\$15	\$250	\$10	\$20/\$35	Yes						
Vantage Health Plan, Inc.-Standard	\$30/\$50	\$500	\$15	\$40/\$60	Yes						
<b>Maryland</b>											
Aetna Open Access-High	\$15/\$25	\$150/day x3	\$5	\$25/\$50	No	62.3	81.5	85.4	91.9	85.5	87.8
Aetna Open Access-Basic	\$20/\$30	10% Plan Allow	\$10	\$25/\$50	No	62.3	81.5	85.4	91.9	85.5	87.8
CareFirst BlueChoice-High	\$20/\$30	\$100	\$10	\$25/\$40	Yes	65.2	79.9	84.9	89.5	81.7	89.4
Coventry Health Care-High	\$10/\$20	None	\$10	\$20/\$45	Yes	63.5	83	88.7	94.5	84.2	83.7
Coventry Health Care-Standard	\$10/\$20	\$200/day x 3	\$10	\$20/\$45	Yes	63.5	83	88.7	94.5	84.2	83.7
Kaiser Foundation Health Plan Mid-Atlantic States-High	\$10/\$20	\$100	\$7/\$17 Net	\$25/\$45/\$40/\$60	Yes	60.4	68.8	78	89.8	80.1	83.3
Kaiser Foundation Health Plan Mid-Atlantic States-Sd	\$20/\$30	\$250/dayx3	\$12/\$22 Net	\$30/\$50/\$45/\$65	Yes	60.4	68.8	78	89.8	80.1	83.3
M.D. IPA-High	\$15/\$30	\$150/day x 3	\$7	\$25/\$40	No	63.3	82.3	84.4	91.3	86.5	87.5
<b>Massachusetts</b>											
Blue CHiP Coordinated Health Plan - BCBS of RI- In-Network	\$15/\$25	\$500	\$7	\$30/\$50	Yes	64.5	90.5	87.1	94.4	85.2	87.2
Blue CHiP Coordinated Health Plan - BCBS of RI- Out-Network	30%/30%	None	\$50+20%	\$50+20%/\$50+20%	No	64.5	90.5	87.1	94.4	85.2	87.2
ConnectiCare-High	\$15/\$40	\$100/day \$500max	\$15	\$25/\$40	Yes	59.2	87.2	90.1	93.7	87	88.5
ConnectiCare-Standard	\$20/\$40	Nothing after ded	\$15	\$25/\$40	Yes	59.2	87.2	90.1	93.7	87	88.5
Fallon Community Health Plan-High	\$20/\$30	\$100/day \$500max	\$5	\$25/\$50	Yes	68.6	84.2	88.8	92.7	84.5	84.1
Fallon Community Health Plan-Standard	\$20/\$20	Nothing after ded	\$10	\$30/\$60	Yes						

## Health Maintenance Organization (HMO) and Point-of-Service (POS) Plans

See page 35 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Your Share of Premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
<b>Michigan</b>							
Bluecare Network of MI -high- Midland County Area	800-662-6667	K51	K52	208.46	478.47	96.21	220.83
Bluecare Network of MI -high- Mid Michigan	800-662-6667	LN1	LN2	319.83	813.59	147.61	375.50
Bluecare Network of MI -high- Southeast MI	800-662-6667	LX1	LX2	83.98	218.20	38.76	100.71
Grand Valley Health Plan -high- Grand Rapids area	616-949-2410	RL1	RL2	107.19	388.99	49.47	179.53
Grand Valley Health Plan -std- Grand Rapids area	616-949-2410	RL4	RL5	92.81	251.84	42.84	116.23
Health Alliance Plan -high- Southeastern Michigan/Flint area	800-556-9765	521	522	85.77	227.30	39.59	104.91
HealthPlus MI -high- East Central Michigan	800-332-9161	X51	X52	138.09	318.07	63.73	146.80
Physicians Health Plan of Mid-Michigan -high- Mid-Michigan	517-364-8500	9U1	9U2	130.46	358.28	60.21	165.36
Physicians Health Plan of Mid-Michigan -std- Mid-Michigan	517-364-8500	9U4	9U5	98.59	237.60	45.50	109.66
<b>Minnesota</b>							
HealthPartners Classic/Open Access Deductible -high- Minnesota	952-883-5000	531	532	224.15	525.88	103.45	242.71
HealthPartners Classic/Open Access Deductible -std- Minnesota	952-883-5000	534	535	178.91	420.86	82.57	194.24
HealthPartners Primary Clinic Plan -high- Minneapolis/St. Paul/St. Cloud	952-883-5000	HQ1	HQ2	256.78	600.95	118.51	277.36
Medica Health Plan -high- Most of Minnesota	800-952-3455	M21	M22	116.33	272.53	53.69	125.78
<b>Missouri</b>							
Aetna Open Access -high- KC and St. Louis Areas, including SW IL	877-459-6604	KS1	KS2	135.72	386.95	62.64	178.59
Blue Preferred HMO -high- StLouis/Central/SW areas	888-811-2092	9G1	9G2	149.07	289.69	68.80	133.70
Coventry Health Care of Kansas -high- Kansas City area	800-969-3343	HA1	HA2	95.79	275.21	44.21	127.02
Coventry Health Care of Kansas -std- Kansas City area	800-969-3343	HA4	HA5	105.59	369.70	48.73	170.63
Group Health Plan, Inc. -high- St. Louis Area	800-755-3901	MM1	MM2	272.14	553.20	125.60	255.32
Group Health Plan, Inc. -std- St. Louis Area	800-755-3901	MU4	MU5	227.79	457.32	105.13	211.07
Humana Health Plan, Inc. -high- Kansas City area	888-393-6765	MS1	MS2	239.51	560.13	110.54	258.52
Humana Health Plan, Inc. -std- Kansas City area	888-393-6765	MS4	MS5	84.66	194.72	39.07	89.87
United Healthcare of the Midwest -high- St. Louis Area	877-835-9861	B91	B92	117.68	251.47	54.31	116.06
United Healthcare of the Midwest -high- Kansas City Area	877-835-9861	GX1	GX2	128.68	327.43	59.39	151.12
<b>Montana</b>							
New West Health Services -high- Most of Montana	800-290-3657	NV1	NV2	143.65	264.60	66.30	122.12

	Primary care / Specialist office copay	Hospital per stay deductible	Prescription Drugs			Member Survey Results (with national averages for HMO/POS plans in each category)					
			Level I	Level II/ Level III	Mail order discount	Overall plan satisfaction 63.7	Getting needed care 83.9	Getting care quickly 85.5	How well doctors communicate 92.4	Customer service 81.5	Claims processing 85.5
<b>Michigan</b>											
Bluecare Network of MI-High	\$10/\$10	Nothing	\$5	\$20/\$20	Yes	66.9	88.6	88.3	92	82.4	90.7
Bluecare Network of MI-High	\$10/\$10	Nothing	\$5	\$20/\$20	Yes	66.9	88.6	88.3	92	82.4	90.7
Bluecare Network of MI-High	\$10/\$10	Nothing	\$5	\$20/\$20	Yes	66.9	88.6	88.3	92	82.4	90.7
Grand Valley Health Plan-High	\$10/\$10	Nothing	\$5	\$15/\$15	No	68	84.5	89.1	91.1	85	81.5
Grand Valley Health Plan-Standard	\$20/\$20	\$500x3	\$10	\$40/\$40	No						
Health Alliance Plan-High	\$10/\$20	\$250	\$10	\$40/\$40	Yes	73.8	81.2	88.7	93.9	80.4	92.9
HealthPlus MI-High	\$10/\$10	None	\$10	\$20/N/A	Yes	76.3	87.6	86.4	92.3	87.5	90
Physicians Health Plan of Mid-Michigan-High	\$10/Nothing	Nothing	\$10	\$25/\$40	Yes						
Physicians Health Plan of Mid-Michigan-Standard	\$20/Nothing	20%	\$15	\$25/\$50	Yes						
<b>Minnesota</b>											
HealthPartners Classic/Open Access Deductible-High	\$20/\$20	\$100	\$10	\$20/\$30	Yes	72.8	87.9	90.3	95.3	87.3	89.7
HealthPartners Classic/Open Access Deductible-Std	\$20/\$20	10% of charges	\$6	\$25/\$50	Yes	72.8	87.9	90.3	95.3	87.3	89.7
HealthPartners Primary Clinic Plan-High	\$20/\$20	\$200	\$12	\$24/-	Yes						
Medica Health Plan- In-Network	\$15/\$15	\$300	\$10	\$25/\$50/\$50	Yes						
Medica Health Plan- Out-Network	40%/40%	\$500	40%/\$50	40%/\$50/40%/\$50	No						
<b>Missouri</b>											
Aetna Open Access-High	\$20/ \$30	\$150/day x 5	\$10	\$25/\$50	Yes	61.6	81.3	86.8	93.4	79.6	87
Blue Preferred HMO-High	\$25/\$25	\$500	\$10	\$20/\$40	Yes	69.8	89.1	88.9	94	83.4	92.9
Coventry Health Care of Kansas-High	\$15/\$30	\$150/day x 5	\$10	\$30/\$55	Yes	60.6	82.1	78	86.9	74.2	74.8
Coventry Health Care of Kansas-Standard	\$20/\$35	\$300/day x 5	\$10	\$35/\$60	Yes	60.6	82.1	78	86.9	74.2	74.8
Group Health Plan, Inc.-High	\$25/\$25	\$200/day x 2	\$10	\$20/\$45	Yes	65.8	86.1	83.9	92.4	81.3	89.2
Group Health Plan, Inc.-Standard	\$15/\$30	20%after\$500/dayx2	\$12	\$30/\$50	Yes						
Humana Health Plan, Inc.-High	\$15/\$25	\$200/day x 3	\$10	\$30/\$50	No	63.8	89.1	89.4	91.8	78.4	79.4
Humana Health Plan, Inc.-Standard	\$20/\$30	\$400/day x 3	\$10	\$30/\$50	No	63.8	89.1	89.4	91.8	78.4	79.4
United Healthcare of the Midwest-High	\$10/\$30	\$150 a day x 3	\$7	\$30/\$50	Yes	60.5	87.9	86.9	93.1	74	83
United Healthcare of the Midwest-High	\$10/\$30	\$150 a day x 3	\$7	\$30/\$50	Yes	60.5	87.9	86.9	93.1	74	83
<b>Montana</b>											
New West Health Services- In-Network	\$15/\$15	\$100	\$10	\$20/\$40	Yes	39.9	76.7	82.5	92.4	80.1	83.7
New West Health Services- Out-Network	30%/30%	30%	N/A	N/A/N/A	No	39.9	76.7	82.5	92.4	80.1	83.7

## Health Maintenance Organization (HMO) and Point-of-Service (POS) Plans

See page 35 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Your Share of Premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
<b>Nebraska</b>							
Coventry Health Care of Nebraska -high- Central and Eastern Nebraska counties	800-471-0240	IE1	IE2	90.95	228.88	41.98	105.64
<b>Nevada</b>							
Aetna Open Access -high- Las Vegas and Reno Areas	877-459-6604	Y11	Y12	84.56	210.55	39.03	97.18
Health Plan of Nevada -high- Northern Area	800-777-1840	2L1	2L2	86.12	220.50	39.75	101.77
Health Plan of Nevada -high- Las Vegas area	800-777-1840	NM1	NM2	60.68	155.37	28.00	71.71
PacificCare of Nevada -high- Las Vegas/Clark County	866-546-0510	K91	K92	100.90	229.05	46.57	105.71
<b>New Jersey</b>							
Aetna Open Access -high- Northern New Jersey	877-459-6604	JR1	JR2	235.26	550.58	108.58	254.11
Aetna Open Access -basic- Northern New Jersey	877-459-6604	JR4	JR5	104.65	291.14	48.30	134.37
Aetna Open Access -high- Southern NJ	877-459-6604	P31	P32	208.94	548.89	96.43	253.33
Aetna Open Access -basic- Southern NJ	877-459-6604	P34	P35	99.77	241.63	46.05	111.52
AmeriHealth HMO -high- All of New Jersey	800-454-7651	FK1	FK2	198.30	499.01	91.52	230.31
AmeriHealth HMO -std- All of New Jersey	800-454-7651	FK4	FK5	139.75	360.95	64.50	166.59
Coventry Health Care -high- Southern New Jersey	800-833-7423	2J1	2J2	152.54	453.44	70.40	209.28
Coventry Health Care -std- Southern New Jersey	800-833-7423	2J4	2J5	93.59	233.98	43.20	107.99
GHI Health Plan -high- Northern New Jersey	212-501-4444	801	802	206.44	588.32	95.28	271.53
GHI Health Plan -std- Northern New Jersey	212-501-4444	804	805	96.55	225.37	44.56	104.02
<b>New Mexico</b>							
Lovelace Health Plan -high- All of New Mexico	800-808-7363	Q11	Q12	103.15	297.47	47.61	137.29
Presbyterian Health Plan -high- All counties in New Mexico	800-356-2219	P21	P22	166.14	377.48	76.68	174.22
Presbyterian Health Plan -std- All counties in New Mexico	800-356-2219	P24	P25	141.94	322.53	65.51	148.86



	Primary care / Specialist office copay	Hospital per stay deductible	Prescription Drugs			Member Survey Results (with national averages for HMO/POS plans in each category)					
			Level I	Level II/ Level III	Mail order discount	Overall plan satisfaction 63.7	Getting needed care 83.9	Getting care quickly 85.5	How well doctors communicate 92.4	Customer service 81.5	Claims processing 85.5
<b>Nebraska</b>											
Coventry Health Care of Nebraska-High	\$15/\$25	\$600/day x 5	\$10	\$30/\$55	Yes						
<b>Nevada</b>											
Aetna Open Access-High	\$20/ \$30	\$150/day x 5	\$10	\$25/\$50	Yes	54.1	77.5	83.1	89.5	77.7	84.8
Health Plan of Nevada-High	\$10/\$10	\$50	\$5	\$35/\$55	Yes	48.9	66.3	69.8	86.6	77.2	83.2
Health Plan of Nevada-High	\$10/\$10	\$50	\$5	\$35/\$55	Yes	48.9	66.3	69.8	86.6	77.2	83.2
PacifiCare of Nevada-High	\$15/\$30	\$150/day x 5	\$10	\$30/\$50	Yes	54.2	80.5	79.5	88.3	75.2	74.7
<b>New Jersey</b>											
Aetna Open Access-High	\$20/\$30	\$150/day x 5	\$10	\$25/\$50	Yes	53.4	79.9	88.1	91.6	79.6	81.2
Aetna Open Access-Basic	\$15/\$30	20% Plan Allow	\$5	\$30/\$50	Yes						
Aetna Open Access-High	\$20/\$30	\$150/day x 5	\$10	\$25/\$50	Yes	68	85.7	88.6	92.8	79.1	88.2
Aetna Open Access-Basic	\$15/\$30	20% Plan Allow	\$5	\$30/\$50	Yes						
AmeriHealth HMO-High	\$25/\$40	\$150/day x 5	\$5	\$40/50%	Yes	60.2	87.3	88.1	93.9	85.6	76.5
AmeriHealth HMO-Standard	\$30/\$50	80% after ded	\$5	\$40/50%	Yes						
Coventry Health Care-High	\$10/\$20	None	\$10	\$20/\$45	Yes	63.5	83	88.7	94.5	84.2	83.7
Coventry Health Care-Standard	\$10/\$20	\$200/day x 3	\$10	\$20/\$45	Yes						
GHI Health Plan- In-Network	\$15/\$15	\$100	\$15	\$25/\$50	Yes	50.2	82.2	86.2	95.8	72.8	83.3
GHI Health Plan- Out-Network	+50% of sch.	+50% of sch.	N/A	N/A/N/A	No	50.2	82.2	86.2	95.8	72.8	83.3
GHI Health Plan-Standard	\$25/\$25	\$250/dayx3	\$10	\$25/\$50	Yes	50.2	82.2	86.2	95.8	72.8	83.3
<b>New Mexico</b>											
Lovelace Health Plan-High	\$15/\$25	\$250	\$7	\$15/\$35	Yes	55.7	76.4	79	92	73.1	75.5
Presbyterian Health Plan-High	\$15/\$25	\$200	\$10	\$20/\$40	Yes	70	80	81.7	90	85.8	87.9
Presbyterian Health Plan-Standard	\$30/\$40	\$500	\$15	\$35/\$55	Yes						

## Health Maintenance Organization (HMO) and Point-of-Service (POS) Plans

See page 35 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Your Share of Premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
<b>New York</b>							
Aetna Open Access -high- NYC Area/Upstate NY	877-459-6604	JC1	JC2	156.00	443.98	72.00	204.91
Aetna Open Access -basic- NYC Area/Upstate NY	877-459-6604	JC4	JC5	99.96	303.42	46.13	140.04
Blue Choice -high- Rochester area	800-462-0108	MK1	MK2	79.97	200.98	36.91	92.76
CDPHP Universal Benefits -high- Upstate, Hudson Valley, Cent New York	877-269-2134	SG1	SG2	124.72	398.22	57.56	183.79
CDPHP Universal Benefits -std- Upstate, Hudson Valley, Cent New York	877-269-2134	SG4	SG5	91.43	235.88	42.20	108.87
GHI HMO Select -high- Brnx/Brklyn/Manhat/Queen/Richmon/Westche	877-244-4466	6V1	6V2	114.82	375.21	52.99	173.17
GHI HMO Select -high- Capital/Hudson Valley Regions	877-244-4466	X41	X42	101.29	323.31	46.75	149.22
GHI Health Plan -high- All of New York	212-501-4444	801	802	206.44	588.32	95.28	271.53
GHI Health Plan -std- New York City (the Boroughs of Manhattan, Brooklyn, Bronx, Queens, and Staten Island), all of Nassau, Suffolk, Rockland, and Westchester Counties.	212-501-4444	804	805	96.55	225.37	44.56	104.02
HIP of Greater New York -high- New York City area	800-HIP-TALK	511	512	100.67	415.29	46.46	191.67
HIP of Greater New York -std- New York City area	800-HIP-TALK	514	515	98.28	387.32	45.36	178.76
Independent Health Assoc -high- Western New York	800-501-3439	QA1	QA2	100.63	348.86	46.44	161.01
MVP Health Care -high- Eastern Region	888-687-6277	GA1	GA2	98.57	304.83	45.49	140.69
MVP Health Care -std- Eastern Region	888-687-6277	GA4	GA5	92.06	237.70	42.49	109.71
MVP Health Care -high- Central Region	888-687-6277	M91	M92	104.64	367.49	48.29	169.61
MVP Health Care -std- Central Region	888-687-6277	M94	M95	98.32	302.17	45.38	139.46
MVP Health Care -high- Mid-Hudson Region	888-687-6277	MX1	MX2	126.02	422.37	58.16	194.94
MVP Health Care -std- Mid-Hudson Region	888-687-6277	MX4	MX5	103.06	350.22	47.56	161.64
Preferred Care -high- Rochester area	800-950-3224	GV1	GV2	88.65	236.92	40.91	109.35
Preferred Care -std- Rochester area	800-950-3224	GV4	GV5	70.46	188.34	32.52	86.93
Univera Healthcare -high- Western New York (Southern Counties)	800-427-8490	KQ1	KQ2	163.35	550.19	75.39	253.93
Univera Healthcare -high- Western New York (Northern Counties)	800-427-8490	Q81	Q82	97.50	392.37	45.00	181.09
<b>North Carolina</b>							
Aetna Open Access -high- Charlotte/Raleigh/Durham Areas	877-459-6604	MP1	MP2	99.93	324.92	46.12	149.96
<b>North Dakota</b>							
HealthPartners Open Access Deductible -std- North Dakota	952-883-5000	534	535	178.91	420.86	82.57	194.24
Heart of America Health Plan -high- Northcentral North Dakota	800-525-5661	RU1	RU2	85.86	220.67	39.63	101.85

	Primary care / Specialist office copay	Hospital per stay deductible	Prescription Drugs			Member Survey Results (with national averages for HMO/POS plans in each category)					
			Level I	Level II/ Level III	Mail order discount	Overall plan satisfaction 63.7	Getting needed care 83.9	Getting care quickly 85.5	How well doctors communicate 92.4	Customer service 81.5	Claims processing 85.5
<b>New York</b>											
Aetna Open Access-High	\$20/\$30	\$150/day x 5	\$10	\$25/\$50	Yes	57.6	81.4	85.6	92.4	80.6	82.2
Aetna Open Access-Basic	\$15/\$30	20% Plan Allow	\$5	\$30/\$50	Yes						
Blue Choice-High	\$20/\$20	\$100	\$10	\$25/\$40	No	64.4	90.6	90.1	94.8	84.1	90.7
CDPHP Universal Benefits-High	\$20/\$30	\$100 X 5	25%	25%/25%	No	73.1	87.8	89	93.3	87.1	92
CDPHP Universal Benefits-Standard	\$25/\$40	\$500 + 10%	30%	30%/30%	No	73.1	87.8	89	93.3	87.1	92
GHI HMO Select-High	\$20/\$20	\$240	\$10	\$25/\$40	Yes	55.2	81.1	86.7	94.2	78.8	81.7
GHI HMO Select-High	\$20/\$20	\$240	\$10	\$25/\$40	Yes	55.2	81.1	86.7	94.2	78.8	81.7
GHI Health Plan- In-Network	\$15/\$15	\$100	\$15	\$25/\$50	Yes	50.2	82.2	86.2	95.8	72.8	83.3
GHI Health Plan- Out-Network	+50% of sch.	+50% of sch.	N/A	N/A/N/A	No	50.2	82.2	86.2	95.8	72.8	83.3
GHI Health Plan-Standard	\$25/\$25	\$250/dayx3	\$10	\$25/\$50	Yes	50.2	82.2	86.2	95.8	72.8	83.3
HIP of Greater New York-High	\$10/\$10	None	\$10	\$15/\$40	Yes	65.2	83.3	84.1	92.6	77.6	87.4
HIP of Greater New York-Standard	\$10/\$20	\$500	\$10	\$20/\$40	Yes	65.2	83.3	84.1	92.6	77.6	87.4
Independent Health Assoc- In-Network	\$15/\$15	None	\$10	\$20/\$35	No	65.8	88	90.9	92.7	88.8	90.6
Independent Health Assoc- Out-Network	25%/25%	25%	N/A	N/A/N/A	No	65.8	88	90.9	92.7	88.8	90.6
MVP Health Care-High	\$20/\$20	\$240	\$10	\$30/\$50	Yes	64.7	88.4	90.9	94.6	88	93.1
MVP Health Care-Standard	\$25/\$40	\$500	\$10	\$30/\$50	Yes						
MVP Health Care-High	\$20/\$20	\$240	\$10	\$30/\$50	Yes	64.7	88.4	90.9	94.6	88	93.1
MVP Health Care-Standard	\$25/\$40	\$500	\$10	\$30/\$50	Yes						
MVP Health Care-High	\$20/\$20	\$240	\$10	\$30/\$50	Yes	64.7	88.4	90.9	94.6	88	93.1
MVP Health Care-Standard	\$25/\$40	\$500	\$10	\$30/\$50	Yes						
Preferred Care-High	\$20/\$20	\$250	\$10	\$30/\$50	Yes	69.3	89.8	89.3	93.4	85.1	87.2
Preferred Care-Standard	\$25/\$40	\$500	\$10	\$30/\$50	Yes						
Univera Healthcare-High	\$20/\$20	\$250	\$10	\$20/\$45	No	64.6	90	91.3	94	87.8	94.1
Univera Healthcare-High	\$20/\$20	\$250	\$10	\$20/\$45	No	64.6	90	91.3	94	87.8	94.1
<b>North Carolina</b>											
Aetna Open Access-High	\$20/ \$30	\$150/day x 5	\$10	\$25/\$50	Yes						
<b>North Dakota</b>											
HealthPartners Classic/Open Access Deductible-Std	\$20/\$20	10% of charges	\$6	\$25/\$50	Yes	72.8	87.9	90.3	95.3	87.3	89.7
Heart of America Health Plan-High	\$15/\$25	None	50%	50%/50%	None						

## Health Maintenance Organization (HMO) and Point-of-Service (POS) Plans

See page 35 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Your Share of Premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
<b>Ohio</b>							
Aetna Open Access -high- Cleveland and Toledo Areas	877-459-6604	7D1	7D2	107.08	289.34	49.42	133.54
Aetna Open Access -high- Columbus Area	877-459-6604	ND1	ND2	98.28	237.26	45.36	109.50
Aetna Open Access -high- Greater Cincinnati Area	877-459-6604	RD1	RD2	172.95	491.12	79.82	226.67
AultCare HMO -high- Stark/Carroll/Holmes/Tuscarawas/Wayne Co.	330-363-6360	3A1	3A2	181.16	502.80	83.61	232.06
HMO Health Ohio -high- Northeast Ohio	800-522-2066	L41	L42	168.53	521.48	77.78	240.68
Kaiser Foundation Health Plan of Ohio -high- Cleveland/Akron areas	800-686-7100	641	642	150.63	427.36	69.52	197.24
Kaiser Foundation Health Plan of Ohio -std- Cleveland/Akron areas	800-686-7100	644	645	76.98	188.88	35.53	87.18
Paramount Health Care -high- Northwest/North Central Ohio	800-462-3589	U21	U22	103.38	278.96	47.71	128.75
SummaCare Health Plan -high- Cleveland, Akron and Canton areas	330-996-8700	5W1	5W2	159.84	376.94	73.77	173.97
SuperMed HMO -high- Northeast Ohio	800-522-2066	5M1	5M2	339.28	958.23	156.59	442.26
The Health Plan of the Upper Ohio Valley -high- Eastern Ohio	800-624-6961	U41	U42	103.46	238.38	47.75	110.02
United Healthcare of Ohio, Inc. -high- Cleveland	877-835-9861	AK1	AK2	133.58	325.46	61.65	150.21
United Healthcare of Ohio, Inc. -high- Columbus	877-835-9861	CA1	CA2	156.11	371.83	72.05	171.61
<b>Oklahoma</b>							
Aetna Open Access -high- Oklahoma City/Tulsa Areas	877-459-6604	SL1	SL2	217.34	519.70	100.31	239.86
Aetna Open Access -basic- Oklahoma City/Tulsa Areas	877-459-6604	SL4	SL5	97.30	260.13	44.91	120.06
Globalhealth, Inc. -high- Oklahoma	877-280-2990	IM1	IM2	84.25	203.05	38.88	93.71
PacificCare of Oklahoma -high- Central/Northeastern Oklahoma	866-546-0510	2N1	2N2	183.33	450.80	84.61	208.06
<b>Oregon</b>							
Kaiser Foundation Health Plan of Northwest -high- Portland/Salem areas	800-813-2000	571	572	157.82	370.98	72.84	171.22
Kaiser Foundation Health Plan of Northwest -std- Portland/Salem areas	800-813-2000	574	575	95.84	220.16	44.23	101.61

	Primary care / Specialist office copay	Hospital per stay deductible	Prescription Drugs			Member Survey Results (with national averages for HMO/POS plans in each category)					
			Level I	Level II/ Level III	Mail order discount	Overall plan satisfaction 63.7	Getting needed care 83.9	Getting care quickly 85.5	How well doctors communicate 92.4	Customer service 81.5	Claims processing 85.5
<b>Ohio</b>											
Aetna Open Access-High	\$20/ \$30	\$150/day x 5	\$10	\$25/\$50	Yes	61.5	87	86.7	94.3	84.5	85.9
Aetna Open Access-High	\$20/ \$30	\$150/day x 5	\$10	\$25/\$50	Yes	61.5	87	86.7	94.3	84.5	85.9
Aetna Open Access-High	\$20/ \$30	\$150/day x 5	\$10	\$25/\$50	Yes	61.5	87	86.7	94.3	84.5	85.9
AultCare HMO-High	\$10/\$10	None	\$10	\$20/\$35	No	83.5	92.4	95.7	96.7	91.3	95.8
HMO Health Ohio-High	\$15/\$15	\$250	\$10	\$20/\$30	Yes	69	85.1	90	95.3	83.8	87.7
Kaiser Foundation Health Plan of Ohio-High	\$15/\$15	\$200	\$10	\$25/\$25	No	64.6	81.1	84.8	91.6	81.8	79.8
Kaiser Foundation Health Plan of Ohio-Standard	\$20/\$40	\$500	\$15	\$30/\$30	No	64.6	81.1	84.8	91.6	81.8	79.8
Paramount Health Care-High	\$15/\$25	\$500	\$10	\$20/\$45	Yes	70	84.4	87.1	93.7	82.9	89.2
SummaCare Health Plan-High	\$15/\$20	\$250	\$15	\$30/\$60	Yes	68.6	87	90.8	93.3	81.8	90
SuperMed HMO-High	\$15/\$15	\$250	\$10	\$20/\$30	Yes	69	85.1	90	95.3	83.8	87.7
The Health Plan of the Upper Ohio Valley-High	\$10/\$20	\$250	\$15	\$30/\$50	Yes	70.8	90.2	87.1	92.7	85.4	91.1
United Healthcare of Ohio, Inc.-High	\$15/\$30	\$150 a day x 3	\$7	\$25/\$50	Yes	60.6	88.1	87.3	95.6	81.8	81.4
United Healthcare of Ohio, Inc.-High	\$15/\$30	\$150 a day x 3	\$7	\$25/\$50	Yes	60.6	88.1	87.3	95.6	81.8	81.4
<b>Oklahoma</b>											
Aetna Open Access-High	\$20/\$30	\$150/day x 5	\$10	\$25/\$50	Yes	50.2	80.4	88.1	89.3	74.8	86.6
Aetna Open Access-Basic	\$15/\$30	20% Plan Allow	\$5	\$30/\$50	Yes						
Globalhealth, Inc.-High	\$15/\$25	\$150/day x 3	\$10	\$25/\$40	Yes	59.5	77.1	79.3	90.8	78.1	85.8
PacifiCare of Oklahoma-High	\$20/\$40	\$250/day x 5	\$10	\$30/\$50	Yes	62.5	89.6	88.3	94.7	79.5	86.8
<b>Oregon</b>											
Kaiser Foundation Health Plan of Northwest-High	\$15/\$15	\$100	\$15	\$30/\$30	Yes	60.2	72.8	76.1	92.3	79.9	74.6
Kaiser Foundation Health Plan of Northwest-Standard	\$20/\$30	\$250	\$20	\$40/\$40	Yes	60.2	72.8	76.1	92.3	79.9	74.6

## Health Maintenance Organization (HMO) and Point-of-Service (POS) Plans

See page 35 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Your Share of Premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
<b>Pennsylvania</b>							
Aetna Open Access -high- Philadelphia/Central/Southeastern PA	877-459-6604	P31	P32	208.94	548.89	96.43	253.33
Aetna Open Access -basic- Philadelphia/Central/Southeastern PA	877-459-6604	P34	P35	99.77	241.63	46.05	111.52
Aetna Open Access -high- Pittsburgh and Western PA Areas	877-459-6604	YE1	YE2	72.11	198.84	33.28	91.77
Geisinger Health Plan -high- Pennsylvania	800-447-4000	GG1	GG2	318.18	741.09	146.85	342.04
Geisinger Health Plan -std- Pennsylvania	800-447-4000	GG4	GG5	210.19	492.75	97.01	227.42
HealthAmerica Pennsylvania -high- Greater Pittsburgh area	866-351-5946	261	262	166.53	512.57	76.86	236.57
HealthAmerica Pennsylvania -std- Greater Pittsburgh area	866-351-5946	264	265	86.21	219.85	39.79	101.47
HealthAmerica Pennsylvania -high- Northeast Pennsylvania	866-351-5946	4N1	4N2	312.72	728.57	144.33	336.26
HealthAmerica Pennsylvania -std- Northeast Pennsylvania	866-351-5946	4N4	4N5	186.79	438.95	86.21	202.59
HealthAmerica Pennsylvania -high- Southeastern Pennsylvania	866-351-5946	PN1	PN2	278.92	648.44	128.73	299.28
HealthAmerica Pennsylvania -std- Southeastern Pennsylvania	866-351-5946	PN4	PN5	100.68	231.16	46.47	106.69
HealthAmerica Pennsylvania -high- Central Pennsylvania	866-351-5946	SW1	SW2	276.17	644.48	127.46	297.45
HealthAmerica Pennsylvania -std- Central Pennsylvania	866-351-5946	SW4	SW5	111.20	265.03	51.32	122.32
Keystone Health Plan Central -high- Harrisburg/Northern Region/Lehigh Valley	800-622-2843	S41	S42	235.43	597.64	108.66	275.83
Keystone Health Plan Central -std- Harrisburg/Northern Region/Lehigh Valley	800-622-2843	S44	S45	191.54	493.33	88.40	227.69
Keystone Health Plan East -high- Philadelphia area	800-227-3115	ED1	ED2	167.51	557.27	77.31	257.20
Keystone Health Plan East -std- Philadelphia area	800-227-3115	ED4	ED5	104.70	391.89	48.32	180.87
UPMC Health Plan -high- Western Pennsylvania	888-876-2756	8W1	8W2	161.20	499.31	74.40	230.45
UPMC Health Plan -std- Western Pennsylvania	888-876-2756	UW4	UW5	104.85	355.55	48.39	164.10
<b>Puerto Rico</b>							
Humana Health Plans of Puerto Rico, Inc. -high- Puerto Rico	800-314-3121	ZJ1	ZJ2	67.38	154.98	31.10	71.53
Triple-S -high- All of Puerto Rico	787-774-6060	891	892	65.46	150.57	30.21	69.49
<b>Rhode Island</b>							
Blue CHIP Coordinated Health Plan - BCBS of RI -high- All of Rhode Island	401-459-5500	DA1	DA2	195.72	637.96	90.33	294.44

	Primary care / Specialist office copay	Hospital per stay deductible	Prescription Drugs			Member Survey Results (with national averages for HMO/POS plans in each category)					
			Level I	Level II/ Level III	Mail order discount	Overall plan satisfaction 63.7	Getting needed care 83.9	Getting care quickly 85.5	How well doctors communicate 92.4	Customer service 81.5	Claims processing 85.5
<b>Pennsylvania</b>											
Aetna Open Access-High	\$20/\$30	\$150/day x 5	\$10	\$25/\$50	Yes	53.9	83	86.5	92.9	77.5	87.9
Aetna Open Access-Basic	\$15/\$30	20% Plan Allow	\$5	\$30/\$50	Yes						
Aetna Open Access-High	\$20/ \$30	\$150/day x 5	\$10	\$25/\$50	Yes	53.9	83	86.5	92.9	77.5	87.9
Geisinger Health Plan-High	\$15/\$25	Nothing	\$10	\$25/\$40	Yes	57.4	87.6	84.2	96.3	80.8	86.7
Geisinger Health Plan-Standard	\$20/\$35	NothingaftrDed	\$15	\$30/\$45	Yes						
HealthAmerica Pennsylvania-High	\$10/\$25	None	\$5	\$25/\$40	Yes	68.5	85.2	86.6	90.6	81	81.6
HealthAmerica Pennsylvania-Standard	\$20/\$30	20%	\$5	\$35/\$50	Yes	68.5	85.2	86.6	90.6	81	81.6
HealthAmerica Pennsylvania-High	\$10/\$25	None	\$5	\$25/\$40	Yes	68.5	85.2	86.6	90.6	81	81.6
HealthAmerica Pennsylvania-Standard	\$20/\$30	20%	\$5	\$35/\$50	Yes	68.5	85.2	86.6	90.6	81	81.6
HealthAmerica Pennsylvania-High	\$10/\$25	None	\$5	\$25/\$40	Yes	68.5	85.2	86.6	90.6	81	81.6
HealthAmerica Pennsylvania-Standard	\$20/\$30	20%	\$5	\$35/\$50	Yes	68.5	85.2	86.6	90.6	81	81.6
HealthAmerica Pennsylvania-High	\$10/\$25	None	\$5	\$25/\$40	Yes	68.5	85.2	86.6	90.6	81	81.6
HealthAmerica Pennsylvania-Standard	\$20/\$30	20%	\$5	\$35/\$50	Yes	68.5	85.2	86.6	90.6	81	81.6
Keystone Health Plan Central-High	\$15/\$20	\$200 copay	\$10	\$25/\$40	Yes	74.6	86.9	89.3	94.5	84.6	95.5
Keystone Health Plan Central-Standard	\$15/\$35	\$100 x 5	\$5	\$35/\$60	Yes	74.6	86.9	89.3	94.5	84.6	95.5
Keystone Health Plan East-High	\$20/\$25	\$125/day \$625max	\$10	\$20/\$35	Yes	59.7	79.1	82.3	92.8	81	82.9
Keystone Health Plan East-Standard	\$20/\$40	20% after ded	\$20	\$40/\$60	Yes						
UPMC Health Plan-High	\$20/\$20	None	\$10	\$30/\$50	Yes	68	84.5	88.8	94.5	83.9	91.9
UPMC Health Plan-Standard	\$20/\$35	\$300	\$10	\$30/\$50	Yes						
<b>Puerto Rico</b>											
Humana Health Plans of PR, Inc.- In-Network	\$5/\$5	None	\$2.50	\$8/\$12	No	82.3	83.9	86	95.9	79.7	79.2
Humana Health Plans of PR, Inc.- Out-Network	\$8/\$8	\$50	N/A	N/A/N/A	No	82.3	83.9	86	95.9	79.7	79.2
Triple-S- In-Network	\$7.50/\$10	None	\$5	\$10/\$15/\$15 or 20%	Yes	81.1	88.1	86.5	95.3	85.1	80.8
Triple-S- Out-Network	\$7.50 + 10%/\$10 + 10%	None	25%	25%/25%	No	81.1	88.1	86.5	95.3	85.1	80.8
<b>Rhode Island</b>											
Blue CHIP Coordinated Health Plan - BCBS of RI- In-Network	\$15/\$25	\$500	\$7	\$30/\$50	Yes	64.5	90.5	87.1	94.4	85.2	87.2
Blue CHIP Coordinated Health Plan - BCBS of RI- Out-Network	30%/30%	None	\$50+20%	\$50+20%/\$50+20%	No	64.5	90.5	87.1	94.4	85.2	87.2

## Health Maintenance Organization (HMO) and Point-of-Service (POS) Plans

See page 35 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Your Share of Premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
<b>South Dakota</b>							
HealthPartners Open Access Deductible -std- South Dakota	952-883-5000	534	535	178.91	420.86	82.57	194.24
Sanford Health Plan -high- Eastern/Central/Rapid City Areas	800-752-5863	AU1	AU2	163.72	386.36	75.56	178.32
Sanford Health Plan -std- Eastern/Central/Rapid City Areas	800-752-5863	AU4	AU5	140.92	333.30	65.04	153.83
<b>Tennessee</b>							
Aetna Open Access -high- Nashville Area	877-459-6604	6J1	6J2	247.22	566.59	114.10	261.50
Aetna Open Access -high- Memphis Area	877-459-6604	UB1	UB2	94.32	248.65	43.53	114.76
<b>Texas</b>							
Aetna Open Access -high- Houston Area	877-459-6604	8G1	8G2	121.97	375.62	56.29	173.36
Aetna Open Access -high- Austin and San Antonio Areas	877-459-6604	P11	P12	112.56	361.71	51.95	166.94
Aetna Open Access -high- Dallas/Ft. Worth/Corpus Christi/El Paso	877-459-6604	PU1	PU2	224.45	608.19	103.59	280.70
Aetna Open Access -basic- Dallas/Ft. Worth/Corpus Christi/El Paso	877-459-6604	PU4	PU5	126.02	524.36	58.16	242.01
Firstcare -high- Waco area	800-884-4901	6U1	6U2	96.64	207.77	44.60	95.89
Firstcare -high- West Texas	800-884-4901	CK1	CK2	193.92	379.04	89.50	174.94
Humana Health Plan of Texas -high- San Antonio area	888-393-6765	UR1	UR2	290.71	677.95	134.17	312.90
Humana Health Plan of Texas -std- San Antonio area	888-393-6765	UR4	UR5	87.89	202.14	40.56	93.30
Pacificare of Texas -high- San Antonio, Dallas/Ft. Worth	866-546-0510	GF1	GF2	202.07	473.49	93.26	218.53
<b>Utah</b>							
Altius Health Plans -high- Wasatch Front	800-377-4161	9K1	9K2	146.41	300.02	67.57	138.47
Altius Health Plans -std- Wasatch Front	800-377-4161	DK4	DK5	98.22	216.09	45.33	99.73
<b>Vermont</b>							
MVP Health Care -high- All of Vermont	888-687-6277	VW1	VW2	363.35	1036.58	167.70	478.42
MVP Health Care -std- All of Vermont	888-687-6277	VW4	VW5	333.17	958.71	153.77	442.48
<b>Virgin Islands</b>							
Triple-S -high- US Virgin Islands	800-981-3241	851	852	103.05	234.02	47.56	108.01



	Primary care / Specialist office copay	Hospital per stay deductible	Prescription Drugs			Member Survey Results (with national averages for HMO/POS plans in each category)						
			Level I	Level II/ Level III	Mail order discount	Overall plan satisfaction 63.7	Getting needed care 83.9	Getting care quickly 85.5	How well doctors communicate 92.4	Customer service 81.5	Claims processing 85.5	
<b>South Dakota</b>												
HealthPartners Classic/Open Access Deductible-Std	\$20/\$20	10% of charges	\$6	\$25/\$50	Yes	72.8	87.9	90.3	95.3	87.3	89.7	
Sanford Health Plan- In-Network	\$20/\$30	\$100/day x 5	\$15	\$30/\$50	N/A	51.3	82.5	85.5	92	79.3	86.5	
Sanford Health Plan- Out-Network	40%/40%	40%	N/A	N/A/N/A	N/A	51.3	82.5	85.5	92	79.3	86.5	
Sanford Health Plan- In-Network	\$25/\$25	\$100/day x 5	\$15	\$30/\$50	No	51.3	82.5	85.5	92	79.3	86.5	
Sanford Health Plan- Out-Network	40%/40%	40%	N/A	N/A/N/A	No	51.3	82.5	85.5	92	79.3	86.5	
<b>Tennessee</b>												
Aetna Open Access-High	\$20/ \$30	\$150/day x 5	\$10	\$25/\$50	Yes	66.2	89.5	88	92.4	86.6	90	
Aetna Open Access-High	\$20/ \$30	\$150/day x 5	\$10	\$25/\$50	Yes	66.2	89.5	88	92.4	86.6	90	
<b>Texas</b>												
Aetna Open Access-High	\$20/ \$30	\$150/day x 5	\$10	\$25/\$50	Yes	64.3	81.3	84.2	91.9	83	89.2	
Aetna Open Access-High	\$20/ \$30	\$150/day x 5	\$10	\$25/\$50	Yes	61.1	84.5	83	91.5	81.7	88.5	
Aetna Open Access-High	\$20/\$30	\$150/day x 5	\$10	\$25/\$50	Yes	68	85.2	88.4	94.1	83.2	90.2	
Aetna Open Access-Basic	\$15/\$30	20% Plan Allow	\$5	\$30/\$50	Yes							
Firstcare-High	\$20/\$55	\$150/dayX5	\$15	\$35/\$65	No	66.4	88.4	91.3	92.1	84.1	91.1	
Firstcare-High	\$20/\$55	\$150/dayX5	\$15	\$35/\$65	No	64.6	89.7	89.2	93.6	84.7	90	
Humana Health Plan of Texas-High	\$15/\$25	\$200/day x 3	\$10	\$30/\$50	No	72	87.6	84.5	90	85.5	84.9	
Humana Health Plan of Texas-Standard	\$20/\$30	\$400/day x 3	\$10	\$30/\$50	No	72	87.6	84.5	90	85.5	84.9	
Pacificare of Texas-High	\$20/\$40	\$250/day x 3	\$10	\$30/\$50	Yes	60	85.9	84.6	89.7	78.3	85.4	
<b>Utah</b>												
Altius Health Plans-High	\$10/\$15	\$100	\$10	\$20/\$40	Yes	59.6	83.8	87.4	96.3	82.7	90.5	
Altius Health Plans-Standard	\$20/\$30	None	\$10	\$25/\$50	Yes							
<b>Vermont</b>												
MVP Health Care-High	\$20/\$20	\$240	\$10	\$30/\$50	Yes	64.7	88.4	90.9	94.6	88	93.1	
MVP Health Care-Standard	\$25/\$40	\$500	\$10	\$30/\$50	Yes							
<b>Virgin Islands</b>												
Triple-S- In-Network	\$7.50/\$10	None	\$5	\$10/\$15/\$15 or 20%	Yes							
Triple-S- Out-Network	\$7.50 + 10%/ \$10 + 10%	None	25%	25%/25%	No							

## Health Maintenance Organization (HMO) and Point-of-Service (POS) Plans

See page 35 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Your Share of Premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
<b>Virginia</b>							
Aetna Open Access -high- Northern/Central/Richmond Virginia Area	877-459-6604	JN1	JN2	191.52	419.36	88.39	193.55
Aetna Open Access -basic- Northern/Central/Richmond Virginia Area	877-459-6604	JN4	JN5	84.89	198.65	39.18	91.68
CareFirst BlueChoice -high- Northern Virginia	866-296-7363	2G1	2G2	133.54	293.89	61.63	135.64
Kaiser Foundation Health Plan Mid-Atlantic States -high- Washington, DC area	800-777-7902	E31	E32	128.64	324.09	59.37	149.58
Kaiser Foundation Health Plan Mid-Atlantic States -std- Washington, DC area	800-777-7902	E34	E35	60.50	143.99	27.92	66.46
M.D. IPA -high- N.VA/Cntrl VA/Richmond/Tidewater/Roanoke	877-835-9861	JP1	JP2	117.37	281.84	54.17	130.08
Optima Health Plan -high- Hampton Roads and Richmond areas	800-206-1060	9R1	9R2	160.68	410.28	74.16	189.36
Piedmont Community Healthcare -high- Lynchburg area	888-674-3368	2C1	2C2	138.58	323.49	63.96	149.30
<b>Washington</b>							
Aetna Open Access -high- Seattle and Puget Sound Areas	877-459-6604	8J1	8J2	138.56	438.04	63.95	202.17
Group Health Cooperative -high- Most of Western Washington	888-901-4636	541	542	167.14	321.49	77.14	148.38
Group Health Cooperative -std- Most of Western Washington	888-901-4636	544	545	76.71	173.19	35.40	79.93
Group Health Cooperative -high- Central WA/Spokane/Pullman	888-901-4636	VR1	VR2	194.79	380.95	89.90	175.82
Group Health Cooperative -std- Central WA/Spokane/Pullman	888-901-4636	VR4	VR5	78.68	180.96	36.31	83.52
KPS Health Plans -std- All of Washington	800-552-7114	L11	L12	96.30	207.86	44.45	95.93
KPS Health Plans -high- All of Washington	800-552-7114	VT1	VT2	156.13	314.39	72.06	145.10
Kaiser Foundation Health Plan of Northwest -high- Vancouver/Longview	800-813-2000	571	572	157.82	370.98	72.84	171.22
Kaiser Foundation Health Plan of Northwest -std- Vancouver/Longview	800-813-2000	574	575	95.84	220.16	44.23	101.61
Pacificare of Washington -high- Puget Sound/Most of Western Washington	866 546-0510	SA1	SA2	114.84	273.46	53.00	126.21
<b>West Virginia</b>							
The Health Plan of the Upper Ohio Valley -high- Northern/Central West Virginia	800-624-6961	U41	U42	103.46	238.38	47.75	110.02
<b>Wisconsin</b>							
Dean Health Plan -high- South Central Wisconsin	800-279-1301	WD1	WD2	98.85	275.00	45.62	126.92
Group Health Cooperative -high- South Central Wisconsin	608-828-4827	WJ1	WJ2	97.10	321.97	44.81	148.60
HealthPartners Classic/Open Access Deductible -high- Wisconsin	952-883-5000	531	532	224.15	525.88	103.45	242.71
HealthPartners Classic/Open Access Deductible -std- Wisconsin	952-883-5000	534	535	178.91	420.86	82.57	194.24
HealthPartners Primary Clinic Plan -high- West Central Wisconsin	952-883-5000	HQ1	HQ2	256.78	600.95	118.51	277.36

	Primary care / Specialist office copay	Hospital per stay deductible	Prescription Drugs			Member Survey Results (with national averages for HMO/POS plans in each category)					
			Level I	Level II/ Level III	Mail order discount	Overall plan satisfaction 63.7	Getting needed care 83.9	Getting care quickly 85.5	How well doctors communicate 92.4	Customer service 81.5	Claims processing 85.5
<b>Virginia</b>											
Aetna Open Access-High	\$15/\$25	\$150/day x3	\$5	\$25/\$50	No	62.3	81.5	85.4	91.9	85.5	87.8
Aetna Open Access-Basic	\$20/\$30	10% Plan Allow	\$10	\$25/\$50	No	62.3	81.5	85.4	91.9	85.5	87.8
CareFirst BlueChoice-High	\$20/\$30	\$100	\$10	\$25/\$40	Yes	65.2	79.9	84.9	89.5	81.7	89.4
Kaiser Foundation Health Plan Mid-Atlantic States-High	\$10/\$20	\$100	\$7/\$17 Net	\$25/\$45/\$40/\$60	Yes	60.4	68.8	78	89.8	80.1	83.3
Kaiser Foundation Health Plan Mid-Atlantic States-Std	\$20/\$30	\$250/dayx3	\$12/\$22Net	\$30/\$50/\$45/\$65	Yes	60.4	68.8	78	89.8	80.1	83.3
M.D. IPA-High	\$15/\$30	\$150/day x 3	\$7	\$25/\$40	No	63.3	82.3	84.4	91.3	86.5	87.5
Optima Health Plan-High	\$5/\$0 child<13/\$30	\$200	\$5	\$25/\$45/\$45	Yes	76.2	90	85.7	94	84.4	90.8
Piedmont Community Healthcare- In-Network	\$35/\$35	20%	\$15	\$30/\$55	Yes						
Piedmont Community Healthcare- Out-Network	30%/30%	30%	\$15	\$30/\$55	Yes						
<b>Washington</b>											
Aetna Open Access-High	\$20/ \$30	\$150/day x 5	\$10	\$25/\$50	Yes						
Group Health Cooperative-High	\$15+10%/ \$15+10%	\$200/day x 3	\$10	\$25/\$50	Yes	65.2	82.2	86.9	93.9	86.1	90.9
Group Health Cooperative-Standard	\$20+20%/ \$20+20%	\$200/day x 3	\$15	\$30/\$60	Yes	65.2	82.2	86.9	93.9	86.1	90.9
Group Health Cooperative-High	\$15+10%/ \$15+10%	\$200/day x 3	\$10	\$25/\$50	Yes	65.2	82.2	86.9	93.9	86.1	90.9
Group Health Cooperative-Standard	\$20+20%/ \$20+20%	\$200/day x 3	\$15	\$30/\$60	Yes	65.2	82.2	86.9	93.9	86.1	90.9
KPS Health Plans- In-Network	\$15/3 or 20%/20%	\$100/day x 5	\$10	\$30/50% or \$40	Yes	73.9	90.7	91.7	93.9	88.4	88
KPS Health Plans- Out-Network	\$15/3 or 45%/45%	\$100/day x 5	Not Covered	Not Covered	No	73.9	90.7	91.7	93.9	88.4	88
KPS Health Plans- In-Network	\$20/\$20	None	\$5	\$20/ 50% or \$100	Yes	77.7	89	91.6	93	87.4	90.8
KPS Health Plans- Out-Network	\$20+45%/ \$20+45%	None	Not covered	N/A/N/A	No	77.7	89	91.6	93	87.4	90.8
Kaiser Foundation Health Plan of Northwest-High	\$15/\$15	\$100	\$15	\$30/\$30	Yes	60.2	72.8	76.1	92.3	79.9	74.6
Kaiser Foundation Health Plan of Northwest-Standard	\$20/\$30	\$250	\$20	\$40/\$40	Yes	60.2	72.8	76.1	92.3	79.9	74.6
Pacificare of Washington-High	\$15/\$30	\$200/day x 3	\$10	\$30/\$50	Yes	55.1	87.1	88	94.9	76.7	80.4
<b>West Virginia</b>											
The Health Plan of the Upper Ohio Valley-High	\$10/\$20	\$250	\$15	\$30/\$50	Yes	70.8	90.2	87.1	92.7	85.4	91.1
<b>Wisconsin</b>											
Dean Health Plan-High	\$10/\$10	None	\$10	30%/\$75max/30%	No	68.5	85.4	88.5	93.5	80.6	91.8
Group Health Cooperative-High	\$10/\$10	None	\$5	\$20/\$20	No	81.7	78.9	85.8	94.1	89.3	90.9
HealthPartners Classic/Open Access Deductible-High	\$20/\$20	\$100	\$10	\$20/\$30	Yes	72.8	87.9	90.3	95.3	87.3	89.7
HealthPartners Classic/Open Access Deductible-Std	\$20/\$20	10% of charges	\$6	\$25/\$50	Yes	72.8	87.9	90.3	95.3	87.3	89.7
HealthPartners Primary Clinic Plan-High	20/\$20	\$200	\$12	\$24/-	Yes						

## **Appendix E**

### **FEHB Plan Comparison Charts**

#### **High Deductible and Consumer-Driven Health Plans With a Health Savings Account or Health Reimbursement Arrangement (Pages 64 through 91)**

A High Deductible Health Plan (HDHP) provides comprehensive coverage for high-cost medical events and a tax-advantaged way to help you build savings for future medical expenses. The HDHP gives you greater flexibility and discretion over how you use your health care benefits.

When you enroll, your health plan establishes for you either a Health Savings Account (HSA) or a Health Reimbursement Arrangement (HRA). The plan automatically deposits the monthly “premium pass through” into your HSA. The plan credits an amount into the HRA. (This is the “Premium Contribution to HSA/HRA” column in the following charts.)

Preventive care is often covered in full, usually with no or only a small deductible or copayment. Preventive care expenses may also be payable up to an annual maximum dollar amount (up to \$300 for instance). As you receive other non-preventive medical care, you must meet the plan deductible before the health plan pays benefits. You can choose to pay your deductible with funds from your HSA or you can choose instead to pay for your deductible out-of-pocket, allowing your savings to continue to grow.

The HDHP features higher annual deductibles (a minimum of \$1,100 for Self and \$2,200 for Family coverage) and annual out-of-pocket limits (not to exceed \$5,600 for Self and \$11,200 for Family coverage) than other insurance plans. Depending on the HDHP you choose, you may have the choice of using In-Network and out-of-network providers. There may be higher deductibles and out-of-pocket limits when you use out-of-network providers. Using In-Network providers will save you money.

#### **Health Savings Account (HSA)**

A health savings account allows individuals to pay for current health expenses and save for future qualified medical expenses on a pre-tax basis. Funds deposited into an HSA are not taxed, the balance in the HSA grows tax free, and that amount is available on a tax free basis to pay medical costs. To open an HSA you must be covered under a High Deductible Health Plan and cannot be eligible for Medicare or covered by another plan that is not a High Deductible Health Plan or be a dependent on another person’s tax return. If you are enrolled in a High Deductible Health Plan with an HSA you may not participate in a Health Care Flexible Spending Account (HCFSAs), but you are permitted to participate in a Limited Expense (LEX) HCFSAs. HSAs are subject to a number of rules and limitations established by the Department of the Treasury. Visit [www.ustreas.gov/offices/public-affairs/hsa](http://www.ustreas.gov/offices/public-affairs/hsa) for more information. The 2008 maximum contribution limits are \$2,900 for Self Only coverage and \$5,800 for Self and Family coverage. If you are over 55, you can make an additional “catch up” contribution. You can use funds in your account to help pay your health plan deductible.

## **Appendix E**

### **FEHB Plan Comparison Charts**

#### **High Deductible and Consumer-Driven Health Plans With a Health Savings Account or Health Reimbursement Arrangement**

Starting in 2007, Federal employees who are enrolled in HDHPs became eligible to make pre-tax allotments to their HSAs through The Federal Flexible Benefits Plan (FEDFLEX). By January 1, 2008, eligible employees will be able to make these allotments to their HSAs. OPM has worked with payroll providers and employee self service systems to provide this service.

Features of an HSA include:

- Tax-deductible deposits you make to the HSA. Your own HSA contributions are either tax-deductible or pre-tax (if made by payroll deduction). See IRS Publication 969.
- Tax-deferred interest earned on the account.
- Tax-free withdrawals for qualified medical expenses.
- Carryover of unused funds and interest from year to year.
- Portability; the account is owned by you and is yours to keep – even when you retire, leave government service, or change plans.

#### **Health Reimbursement Arrangement (HRA)**

Health Reimbursement Arrangements are a common feature of Consumer-Driven Health Plans. They may be referred to by the health plan under a different name, such as personal care account. They are also available to enrollees in High Deductible Health Plans who are not eligible for an HSA. HRAs are similar to HSAs except:

- an enrollee cannot make deposits into an HRA;
- a health plan may impose a ceiling on the value of an HRA;
- interest is not earned on an HRA;
- and the amount in an HRA is not transferable if the enrollee leaves the health plan.

If you are enrolled in a High Deductible Health Plan with an HRA you may participate in a Health Care Flexible Spending Account (HCFSA).

The plan will credit the HRA different amounts depending on whether you have a Self Only or a Self and Family enrollment. You can use funds in your account to help pay your health plan deductible.

Features of an HRA include:

- Tax-free withdrawals for qualified medical expenses.
- Carryover of unused credits from year to year.
- Credits in an HRA do not earn interest.
- Credits in the HRA are forfeited if you leave federal employment or switch health insurance plans

## Appendix E

### FEHB Plan Comparison Charts

#### High Deductible and Consumer-Driven Health Plans With a Health Savings Account or Health Reimbursement Arrangement

	<b>Health Savings Account (HSA)</b>	<b>Health Reimbursement Arrangement (HRA)</b>
ELIGIBILITY	You must enroll in a High Deductible Health Plan (HDHP). No other general medical insurance coverage is permitted. You cannot be enrolled in Medicare Part A or Part B. You cannot be claimed as a dependent on someone else's tax returns.	You must enroll in a High Deductible Health Plan (HDHP).
FUNDING	The plan deposits a monthly "premium pass through" into your account.	The plan deposits the credit amount directly into your account.
CONTRIBUTIONS	The maximum allowed is a combination of the health plan "premium pass through" and the member contribution up to the maximum contribution amount set by the IRS each year.	Only that portion of the premium specified by the health plan will be contributed. You cannot add your own money to an HRA.
DISTRIBUTIONS	<p>May be used to pay the out-of-pocket medical expenses for yourself, your spouse, or your dependents (even if they are not covered by the HDHP), or to pay the plan's deductible.</p> <p>See IRS Publication 502 for a complete list of eligible expenses, including over-the-counter drugs.</p>	<p>May be used to pay the out-of-pocket expenses for qualified medical expenses for individuals covered under the HDHP, or to pay the plan's deductible.</p> <p>See IRS Publication 502 for a complete list of eligible expenses.</p>
PORTABLE	Yes, you can take this account with you when you change plans, separate from service, or retire.	<p>If you retire and remain in your HDHP you may continue to use and accumulate credits in your HRA.</p> <p>If you terminate employment or change health plans, only eligible expenses incurred while covered under that HDHP will be eligible for reimbursement, subject to timely filing requirements. Unused credits are forfeited.</p>
ANNUAL ROLLOVER	Yes, funds accumulate without a maximum cap.	Yes, credits accumulate without a maximum cap.

**IMPORTANT REMINDER: This is only a summary of the features of the HDHP/HSA or HRA. Refer to the specific Plan brochure for the complete details covering Plan design, operation, and administration as each Plan will have differences.**

## **Appendix E**

### **FEHB Plan Comparison Charts**

#### **High Deductible and Consumer-Driven Health Plans With a Health Savings Account or Health Reimbursement Arrangement**

A Consumer-Driven plan provides you with freedom in spending health care dollars the way you want. The typical plan has common features: member responsibility for certain up-front medical costs, an employer-funded account that you may use to pay these up-front costs, and catastrophic coverage with a high deductible. You and your family receive full coverage for In-Network preventive care.

## Appendix E

### FEHB Plan Comparison Charts

#### High Deductible and Consumer-Driven Health Plans With a Health Savings Account or Health Reimbursement Arrangement

The tables on the following pages highlight what you are expected to pay for selected features under each plan. The charts are not a complete statement of your out-of-pocket obligations in every individual circumstance. Unlike many regular medical plans, the covered out-of-pocket expenses under a High Deductible Health Plan, including office visit copayments and prescription drug copayments, count toward the calendar year deductible and the catastrophic limit. *You must read the plan's brochure for details.*

**Premium Contribution (pass through) to HSA/HRA** (or personal care account) shows the amount your health plan automatically deposits or credits into your account on a monthly basis for Self Only/Self and Family enrollments. (Consumer-Driven Health Plans credit accounts annually.) The amount credited under “Premium Contribution” is shown as a monthly amount for comparison purposes only.

**Calendar Year (CY) Deductible Self/Family** is the maximum amount of covered expenses an individual or family must pay out-of-pocket, including deductibles, coinsurance and copayments, before the plan pays catastrophic benefits.

**Catastrophic (Cat.) Limit Self/Family** is the maximum amount of covered expenses an individual or family must pay out-of-pocket, including deductibles and coinsurance and copays, before the Plan pays catastrophic benefits.

**Office Visit** shows what you pay for a visit to a primary care physician after the deductible is met for other than preventive care.

**Inpatient Hospital** shows what you pay after the deductible is met for hospital services when an inpatient. The amount could be a daily copayment up to a specified amount (e.g., \$50 a day up to three days), a coinsurance amount such as

Plan Name	Telephone Number	Enrollment Code		Your Share of Premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
APWU Health Plan -CDHP- Nationwide	866-833-3463	474	475	84.17	189.37	38.85	87.40
GEHA High Deductible Health Plan - Nationwide	800-821-6136	341	342	95.20	217.45	43.94	100.36
Mail Handlers Benefit Plan Consumer Option -Nationwide	800-694-9901	481	482	73.24	165.98	33.80	76.60



## Appendix E

### FEHB Plan Comparison Charts

#### High Deductible and Consumer-Driven Health Plans With a Health Savings Account or Health Reimbursement Arrangement

20%, or a flat deductible amount (e.g., \$200 per admission). This amount does not include charges from physicians or for services that may not be charged by the hospital such as laboratory or radiology.

**Outpatient Surgery** shows what you pay the doctor for surgery performed on an outpatient basis.

**Preventive Services** are often covered in full, usually with no or only a small deductible or copayment. Preventive services may also be payable up to an annual maximum dollar amount (e.g., up to \$300 per person per year).

**Prescription Drugs** are categorized using a variety of terms to define what you pay such as generic, brand, Level I, Level II, Tier I, Tier II, etc. In capturing these differences we use the following: **Level I** includes most generic drugs, but may include some preferred brands. **Level II** may include generics and preferred brands not included in Level I. **Level III** includes all other covered drugs with some exceptions for specialty drugs. The level in which a medication is placed and what you pay for prescription drugs is often based on what the plan is charged.

*High Deductible Health Plans and Consumer Driven Health Plans are much different from the other types of plans shown in this Guide. You can use In-Network providers to save money. If you use Out-of-Network providers, however, you not only pay more of the costs but you are also usually responsible for any difference between the amount billed for a service and what the plan actually allows. (For example, you receive a bill from an Out-of-Network provider for \$100 but the plan allows \$85 for the service. You pay the higher copayment for Out-of-Network care plus the \$15 difference between \$100 – the billed amount – and the plan’s allowance of \$85.) In addition, the difference you pay between the billed amount and the plan’s allowance does not count toward satisfying the catastrophic limit.*

Plan Name	Benefit Type	Premium Contribution to HSA/HRA	CY Ded. Self/Family	Cat. Limit Self/Family	Office Visit	Inpatient Hospital	Outpatient Surgery	Preventive Services	Prescription Drugs Levels I, II, III
APWU Health Plan -	In-Network	N/A	\$600/\$1,200	\$3,000/\$4,500	15%	None	15%	Nothing	25%/25%/25%
APWU Health Plan -	Out-Network	N/A	\$600/\$1,200	\$9,000/\$9,000	40%	None	40%	Nothing up to \$1200	Not Covered
GEHA HDHP -	In-Network	\$60/\$120	\$1,500/\$3,000	\$5,000/\$10,000	5%	5%	5%	Nothing	25%/25%/25%
GEHA HDHP -	Out-Network	\$60/\$120	\$1,500/\$3,000	\$5,000/\$10,000	25%	25%	25%	Ded/25%	25%+/25%+/25%+
Mail Handlers Benefit Plan Consumer Option-	In-Network	\$70/\$140	\$2,000/\$4,000	\$5,000/\$10,000	\$15	\$75 day-\$750	Nothing	Nothing	\$10/\$25/\$40
Mail Handlers Benefit Plan Consumer Option-	Out-Network	\$70/\$140	\$2,000/\$4,000	\$7,500/\$15,000	40%	40%	40%	Not Covered	Not Covered

## High Deductible Health Plans and Consumer-Driven Health Plan Member Survey Results

**Member Survey** results are collected, scored, and reported by an independent organization – not by the health plans. See Appendix D for a fuller explanation of each survey category.

Overall Plan Satisfaction	<ul style="list-style-type: none"> <li>How would you rate your overall experience with your health plan?</li> </ul>
Getting Needed Care	<ul style="list-style-type: none"> <li>Was it easy to get an appointment with specialists?</li> <li>Was it easy to get the care, tests, or treatment you thought you needed?</li> </ul>
Getting Care Quickly	<ul style="list-style-type: none"> <li>Did you get the advice or help you needed when you called your doctor during regular office hours?</li> <li>Could you get an appointment for regular or routine care as soon as you thought you needed?</li> </ul>
How Well Doctors Communicate	<ul style="list-style-type: none"> <li>Did your doctor listen carefully to you and explain things in a way you could understand?</li> <li>Did your doctor spend enough time with you?</li> </ul>
Customer Service	<ul style="list-style-type: none"> <li>Was your plan helpful when you called its customer service?</li> <li>Did the plan's written materials or the Internet provide you with the information you needed about how the plan works?</li> </ul>
Claims Processing	<ul style="list-style-type: none"> <li>Did your plan pay your claims quickly and correctly?</li> </ul>

		<b>Member Survey Results</b> (with national averages for High Deductible Health Plans and Consumer-Driven Health Plans in each category)					
<b>High Deductible Health Plans</b>	<b>Plan Code</b>	Overall plan satisfaction 56.8	Getting needed care 84.2	Getting care quickly 86.3	How well doctors communicate 93.9	Customer service 81.2	Claims processing 86.2
Aetna HealthFund - Nationwide	22	54.8	84.8	85.2	93.2	80.8	88.6
AultCare HMO – OH	3A	60.1	86.7	87.2	94.8	83.2	89.5
Bluegrass Family Health – Nationwide	KV	62.2	88.4	85.5	93.3	86	95.1
GEHA High Deductible Health Plan – Nationwide	34	59.8	82.8	89.9	93.5	84.5	89.4
Mail Handlers Benefit Plan Consumer Option	48	50.7	82.3	85.9	95.4	79	75.6
United HealthCare Definity HDHP – DC, MD, VA	E9	53.6	80.6	84.4	93.6	73.7	79.1
<b>Consumer-Driven Health Plans</b>	<b>Plan Code</b>	Overall plan satisfaction 56.3	Getting needed care 84.7	Getting care quickly 86.6	How well doctors communicate 91.7	Customer service 80.3	Claims processing 79.4
Aetna Health Fund – Nationwide	22	62.7	86.9	88.5	91.4	85.4	86.7
APWU Health Plan – Nationwide	47	61.8	84.8	89.8	90.2	82.1	75.8
Humana CoverageFirst - FL	MJ	44.6	82.5	81.6	93.6	73.6	75.9

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# High Deductible and Consumer-Driven Health Plans

See page 64-65 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Enrollment Code		Your Share of Premium			
		Self only	Self & family	Monthly		Biweekly	
				Self only	Self & family	Self only	Self & family
<b>Alabama</b>							
Aetna HealthFund -CDHP- Most of Alabama	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- Most of Alabama	877-459-6604	224	225	67.00	146.72	30.92	67.72
<b>Alaska</b>							
Aetna HealthFund -CDHP- Anchorage and Fairbanks Areas	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- Anchorage and Fairbanks Areas	877-459-6604	224	225	67.00	146.72	30.92	67.72
<b>Arizona</b>							
Aetna HealthFund -CDHP- Phoenix and Tucson Areas	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- Phoenix and Tucson Areas	877-459-6604	224	225	67.00	146.72	30.92	67.72
Humana CoverageFirst -CDHP- Phoenix/Tucson Area	888-393-6765	DB1	DB2	64.55	148.47	29.79	68.52
UnitedHealthcare Insurance Company, Inc. -HDHP- Arizona	877-835-9861	E91	E92	89.55	198.03	41.33	91.40
<b>Arkansas</b>							
Aetna HealthFund -CDHP- Little Rock/Central/Northeast/Northwest	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- Little Rock/Central/Northeast/Northwest	877-459-6604	224	225	67.00	146.72	30.92	67.72
UnitedHealthcare Insurance Company, Inc. -HDHP- Arkansas	877-835-9861	E91	E92	89.55	198.03	41.33	91.40
<b>California</b>							
Aetna HealthFund -CDHP- Northern/Central Valley/Southern CA	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- Northern/Central Valley/Southern CA	877-459-6604	224	225	67.00	146.72	30.92	67.72
UnitedHealthcare Insurance Company, Inc. -HDHP- Most of California	877-835-9861	E91	E92	89.55	198.03	41.33	91.40

Plan Name	Benefit Type	Premium Contribution to HSA/HRA	CY Ded. Self/Family	Cat. Limit Self/Family	Office Visit	Inpatient Hospital	Outpatient Surgery	Preventive Services	Prescription Drugs Levels I, II, III
<b>Alabama</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%+/40%+/40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+/30%+/30%+
<b>Alaska</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%+/40%+/40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+/30%+/30%+
<b>Arizona</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%+/40%+/40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+/30%+/30%+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	Stated Copays	\$20	\$250/day x 5	\$150	\$20/\$35	\$10/\$30/\$50
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$30+/\$50+
UnitedHealthcare Insurance Co., Inc.-	In-Network	\$83.33/166.66	\$2000/\$4000	\$3000/\$6000	\$0 W/10% \$	10%	10%	Nothing	\$10/\$30/\$50
UnitedHealthcare Insurance Co., Inc.-	Out-Network	\$83.33/166.66	\$3000/\$6000	\$6000/\$12000	30%	30%	30%	30%	\$10/\$30/\$50
<b>Arkansas</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%+/40%+/40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+/30%+/30%+
UnitedHealthcare Insurance Co., Inc.-	In-Network	\$83.33/166.66	\$2000/\$4000	\$3000/\$6000	\$0 W/10% \$	10%	10%	Nothing	\$10/\$30/\$50
UnitedHealthcare Insurance Co., Inc.-	Out-Network	\$83.33/166.66	\$3000/\$6000	\$6000/\$12000	30%	30%	30%	30%	\$10/\$30/\$50
<b>California</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%+/40%+/40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+/30%+/30%+
UnitedHealthcare Insurance Co., Inc.-	In-Network	\$83.33/166.66	\$2000/\$4000	\$3000/\$6000	\$0 W/10% \$	10%	10%	Nothing	\$10/\$30/\$50
UnitedHealthcare Insurance Co., Inc.-	Out-Network	\$83.33/166.66	\$3000/\$6000	\$6000/\$12000	30%	30%	30%	30%	\$10/\$30/\$50

## High Deductible and Consumer-Driven Health Plans

See page 64-65 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Enrollment Code		Your Share of Premium			
		Self only	Self & family	Monthly		Biweekly	
				Self only	Self & family	Self only	Self & family
<b>Colorado</b>							
Aetna HealthFund -CDHP- All of Colorado	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- All of Colorado	877-459-6604	224	225	67.00	146.72	30.92	67.72
Humana CoverageFirst -CDHP- Denver Area	888-393-6765	7T1	7T2	72.15	165.94	33.30	76.59
Humana CoverageFirst -CDHP- Colorado Springs Area	888-393-6765	FC1	FC2	75.94	174.67	35.05	80.62
<b>Connecticut</b>							
Aetna HealthFund -CDHP- All of Connecticut	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- All of Connecticut	877-459-6604	224	225	67.00	146.72	30.92	67.72
<b>Delaware</b>							
Aetna HealthFund -CDHP- All of Delaware	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- All of Delaware	877-459-6604	224	225	67.00	146.72	30.92	67.72
Coventry Health Care HDHP -HDHP- All of Delaware	800/833-7423	LK1	LK2	78.83	190.99	36.38	88.15
<b>District of Columbia</b>							
Aetna HealthFund -CDHP- All of Washington DC	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- All of Washington DC	877-459-6604	224	225	67.00	146.72	30.92	67.72
UnitedHealthcare Insurance Company, Inc. -HDHP- Washington DC	877-835-9861	E91	E92	89.55	198.03	41.33	91.40

Plan Name	Benefit Type	Premium Contribution to HSA/HRA	CY Ded. Self/Family	Cat. Limit Self/Family	Office Visit	Inpatient Hospital	Outpatient Surgery	Preventive Services	Prescription Drugs Levels I, II, III
<b>Colorado</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%+/40%+/40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+/30%+/30%+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	Stated Copays	\$20	\$250/day x 5	\$150	\$20/\$35	\$10/\$30/\$50
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$30+/\$50+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	Stated Copays	\$20	\$250/day x 5	\$150	\$20/\$35	\$10/\$30/\$50
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$30+/\$50+
<b>Connecticut</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%+/40%+/40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+/30%+/30%+
<b>Delaware</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%+/40%+/40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+/30%+/30%+
Coventry Health Care HDHP-	In-Network	\$41.66/\$83.33	\$1,500/\$3,000	\$4,000/\$8,000	\$15	None	Nothing	\$15/\$25	No copay/\$25/\$50
Coventry Health Care HDHP-	Out-Network	\$41.66/\$83.33	\$1,500/\$3,000	\$4,000/\$8,000	30%	30%	30%	30%	N/A/N/A/N/A
<b>District of Columbia</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%+/40%+/40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+/30%+/30%+
UnitedHealthcare Insurance Co., Inc. - In-Network		\$83.33/166.66	\$2000/\$4000	\$3000/\$6000	\$0 w/10% S	10%	10%	Nothing	\$10/\$30/\$50
UnitedHealthcare Insurance Co., Inc. - Out-Network		\$83.33/166.66	\$3000/\$6000	\$6000/\$12000	30%	30%	30%	30%	\$10/\$30/\$50

## High Deductible and Consumer-Driven Health Plans

See page 64-65 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Enrollment Code		Your Share of Premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
<b>Florida</b>							
Aetna HealthFund -CDHP- Most of Florida	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- Most of Florida	877-459-6604	224	225	67.00	146.72	30.92	67.72
Humana CoverageFirst -CDHP- Pensacola Area	888-393-6765	BP1	BP2	83.54	192.14	38.56	88.68
Humana CoverageFirst -CDHP- Daytona Area	888-393-6765	DL1	DL2	91.13	209.62	42.06	96.75
Humana CoverageFirst -CDHP- Tampa Area	888-393-6765	MJ1	MJ2	75.94	174.67	35.05	80.62
Humana CoverageFirst -CDHP- Jacksonville Area	888-393-6765	MQ1	MQ2	87.34	200.87	40.31	92.71
Humana CoverageFirst -CDHP- South Florida Area	888-393-6765	QP1	QP2	68.32	157.16	31.53	72.53
Humana CoverageFirst -CDHP- Orlando Area	888-393-6765	YG1	YG2	83.54	192.14	38.56	88.68
UnitedHealthcare Insurance Company, Inc. -HDHP- Central and Southwest Florida	877-835-9861	E91	E92	89.55	198.03	41.33	91.40
<b>Georgia</b>							
Aetna HealthFund -CDHP- Most of Georgia	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- Most of Georgia	877-459-6604	224	225	67.00	146.72	30.92	67.72
Humana CoverageFirst -CDHP- Atlanta Area	888-393-6765	AD1	AD2	64.55	148.47	29.79	68.52
Humana CoverageFirst -CDHP- Macon Area	888-393-6765	LM1	LM2	79.74	183.40	36.80	84.65
Kaiser Foundation Health Plan of Georgia Inc. HDHP -HDHP- Atlanta Area	888/865-5813	GW1	GW2	82.25	184.90	37.96	85.34
UnitedHealthcare Insurance Company, Inc. -HDHP- Atlanta, Athens, Macon Areas	877-835-9861	E91	E92	89.55	198.03	41.33	91.40
<b>Guam</b>							
TakeCare - HDHP - Guam/N. Mariana Islands/Belau (Palau)	671-647-3526	KX1	KX2	97.06	261.09	44.80	120.50



Plan Name	Benefit Type	Premium Contribution to HSA/HRA	CY Ded. Self/Family	Cat. Limit Self/Family	Office Visit	Inpatient Hospital	Outpatient Surgery	Preventive Services	Prescription Drugs Levels I, II, III
<b>Florida</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%/+ /40%/+ /40%/+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%/+ /30%/+ /30%/+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	Stated Copays	\$20	\$250/day x 5	\$150	\$20/\$35	\$10/\$30/\$50
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$30+/\$50+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	Stated Copays	\$20	\$250/day x 5	\$150	\$20/\$35	\$10/\$30/\$50
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$30+/\$50+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	Stated Copays	\$20	\$250/day x 5	\$150	\$20/\$35	\$10/\$30/\$50
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$30+/\$50+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	Stated Copays	\$20	\$250/day x 5	\$150	\$20/\$35	\$10/\$30/\$50
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$30+/\$50+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	Stated Copays	\$20	\$250/day x 5	\$150	\$20/\$35	\$10/\$30/\$50
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$30+/\$50+
UnitedHealthcare Insurance Co., Inc.-	In-Network	\$83.33/166.66	\$2000/\$4000	\$3000/\$6000	\$0 W/10% S	10%	10%	Nothing	\$10/\$30/\$50
UnitedHealthcare Insurance Co., Inc.-	Out-Network	\$83.33/166.66	\$3000/\$6000	\$6000/\$12000	30%	30%	30%	30%	\$10/\$30/\$50
<b>Georgia</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%/+ /40%/+ /40%/+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%/+ /30%/+ /30%/+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	Stated Copays	\$20	\$250/day x 5	\$150	\$20/\$35	\$10/\$30/\$50
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$30+/\$50+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	Stated Copays	\$20	\$250/day x 5	\$150	\$20/\$35	\$10/\$30/\$50
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$30+/\$50+
Kaiser Foundation Health Plan of Georgia Inc. HDHP		\$45.83/\$91.66	\$1,100/\$2,200	\$3,000/\$6,000	20%	20%	20%	\$15	20%/20%/20%-
UnitedHealthcare Insurance Co., Inc.-	In-Network	\$83.33/166.66	\$2000/\$4000	\$3000/\$6000	\$0 W/10% S	10%	10%	Nothing	\$10/\$30/\$50
UnitedHealthcare Insurance Co., Inc.-	Out-Network	\$83.33/166.66	\$3000/\$6000	\$6000/\$12000	30%	30%	30%	30%	\$10/\$30/\$50
<b>Guam</b>									
TakeCare -	In-Network	\$86.67/222.08	\$6,000/\$3000	\$5,000/\$10,000	20% after ded	20% after ded	20% after ded	1st \$300/ded	\$20/\$40/\$150
TakeCare -	Out-Network	\$86.67/222.08	\$6,000/\$3000	\$10,000/\$20,000	30% after ded	30% after ded	30% after ded	1st \$3,000/ded	30% after ded

# High Deductible and Consumer-Driven Health Plans

See page 64-65 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Enrollment Code		Your Share of Premium			
		Self only	Self & family	Monthly		Biweekly	
				Self only	Self & family	Self only	Self & family
<b>Idaho</b>							
Aetna HealthFund -CDHP- Kootenai County	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- Kootenai County	877-459-6604	224	225	67.00	146.72	30.92	67.72
Altius Health Plans -HDHP- Ada County	800-377-4161	9K4	9K5	99.71	206.57	46.02	95.34
<b>Illinois</b>							
Aetna HealthFund -CDHP- Chicago Area/Eastern/Northern/SW IL	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- Chicago Area/Eastern/Northern/SW IL	877-459-6604	224	225	67.00	146.72	30.92	67.72
Group Health Plan, Inc. -HDHP- Southern/Central	800-755-3901	MM4	MM5	154.83	292.81	71.46	135.14
Health Alliance HMO -HDHP- Central/E.Central/N.West/South/West IL	800-851-3379	FM1	FM2	97.86	219.33	45.16	101.23
Humana CoverageFirst -CDHP- Chicago Area	888-393-6765	MW1	MW2	64.54	148.43	29.79	68.50
OSF Health Plans, Inc. -HDHP- Central/Central-Northwestern Illinois	800-673-5222	9F4	9F5	101.52	297.66	46.85	137.38
Unicare HMO -HDHP- Chicagoland Area	888-234-8855	721	722	72.84	159.28	33.62	73.51
UnitedHealthcare Insurance Company, Inc. -HDHP- St. Louis Area	877-835-9861	E91	E92	89.55	198.03	41.33	91.40
<b>Indiana</b>							
Advantage Health Solutions, Inc. -HDHP- Most of Indiana	800-553-8933	6Y4	6Y5	83.31	187.16	38.45	86.38
Aetna HealthFund -CDHP- Evansville/Ft. Wayne/Indianapolis/SE	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- Evansville/Ft. Wayne/Indianapolis/SE	877-459-6604	224	225	67.00	146.72	30.92	67.72
Bluegrass Family Health -HDHP- Southern Indiana	800-787-2680	KV1	KV2	95.33	173.32	44.00	79.99
Health Alliance HMO -HDHP- Western Indiana	800-851-3379	FM1	FM2	97.86	219.33	45.16	101.23
Humana CoverageFirst -CDHP- Indianapolis Area	888-393-6765	HZ1	HZ2	75.94	174.67	35.05	80.62
Humana CoverageFirst -CDHP- Eastern Indiana Area	888-393-6765	L81	L82	75.94	174.67	35.05	80.62
Humana CoverageFirst -CDHP- Lake/Porter/LaPorte Counties	888-393-6765	MW1	MW2	64.54	148.43	29.79	68.50
Unicare HMO -HDHP- Lake/Porter Counties	888-234-8855	721	722	72.84	159.28	33.62	73.51

Plan Name	Benefit Type	Premium Contribution to HSA/HRA	CY Ded. Self/Family	Cat. Limit Self/Family	Office Visit	Inpatient Hospital	Outpatient Surgery	Preventive Services	Prescription Drugs Levels I, II, III
<b>Idaho</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%/+40%/+40%/+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%/+30%/+30%/+
Altius Health Plans		\$45.83/\$91.66	\$1,100/\$2,200	\$5,000/\$10,000	\$20	10%	10%	Nothing	\$10/\$25/\$50
<b>Illinois</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%/+40%/+40%/+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%/+30%/+30%/+
Group Health Plan, Inc.-	In-Network	\$41.67/\$83.33	\$1,250/\$2,500	\$5,000/\$10,000	\$15	10%	10%	\$15/\$25	\$15/\$25/\$50
Group Health Plan, Inc.-	Out-Network	\$41.67/\$83.33	\$2,500/\$5,000	\$10,000/\$20,000	30%	30%	30%	30%+Ded	N/A/N/A/N/A
Health Alliance HMO		\$83.33/\$166.67	\$2000/\$4000	\$2000/\$4000	Nothing	Nothing	Nothing	Nothing	Nothing
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	Stated Copays	\$20	\$250/day x 5	\$150	\$20/\$35	\$10/\$30/\$50
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$30+/\$50+
OSF Health Plans, Inc.-	In-Network	\$42/\$83	\$1,100/\$2,200	\$3,000/\$6,000	\$20	20%	20%	\$20	20%/20%/20%
OSF Health Plans, Inc.-	Out-Network	\$42/\$83	\$4,000/\$8,000	\$12,000/\$24,000	40% UCR	40%	40% UCR	40%	N/A
Unicare HMO-	In-Network	\$60/\$120	\$1,500/\$3,000	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$20/\$40
Unicare HMO-	Out-Network	\$60/\$120	\$3,000/\$6,000	\$6,000/\$12,000	30%	30%	30%	Ded/30% to \$300	(\$10/\$20/\$40) + 30%
UnitedHealthcare Insurance Co., Inc.-	In-Network	\$83.33/166.66	\$2000/\$4000	\$3000/\$6000	\$0 W/10% S	10%	10%	Nothing	\$10/\$30/\$50
UnitedHealthcare Insurance Co., Inc.-	Out-Network	\$83.33/166.66	\$3000/\$6000	\$6000/\$12000	30%	30%	30%	30%	\$10/\$30/\$50
<b>Indiana</b>									
Advantage Health Solutions, Inc.		\$66.66/\$133.33	\$1550/\$3100	\$4,050/\$8,100	20%	20%	20%	\$15/\$30 No	(\$10/\$30/\$50) after Ded
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%/+40%/+40%/+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%/+30%/+40%/+
Bluegrass Family Health-	In-Network	\$91.67/\$166.67	\$2,200/\$4,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$20/\$30/30%
Bluegrass Family Health-	Out-Network	\$91.67/\$166.67	\$4,000/\$8,000	\$8,000/\$16,000	30%	30%	30%	Ded/30%	N/A
Health Alliance HMO		\$83.33/\$166.67	\$2000/\$4000	\$2000/\$4000	Nothing	Nothing	Nothing	Nothing	Nothing
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	Stated Copays	\$20	\$250/day x 5	\$150	\$20/\$35	\$10/\$30/\$50
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$30+/\$50+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	Stated Copays	\$20	\$250/day x 5	\$150	\$20/\$35	\$10/\$30/\$50
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$30+/\$50+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	Stated Copays	\$20	\$250/day x 5	\$150	\$20/\$35	\$10/\$30/\$50
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$30+/\$50+
Unicare HMO-	In-Network	\$60/\$120	\$1,500/\$3,000	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$20/\$40
Unicare HMO-	Out-Network	\$60/\$120	\$3,000/\$6,000	\$6,000/\$12,000	30%	30%	30%	Ded/30% to \$300	(\$10/\$20/\$40) + 30%

# High Deductible and Consumer-Driven Health Plans

See page 64-65 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Enrollment Code		Your Share of Premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
<b>Iowa</b>							
Coventry Health Care of Iowa -HDHP- Central/Eastern/Western Iowa	800-257-4692	SV4	SV5	99.88	321.36	46.10	148.32
Health Alliance HMO -HDHP- Central Iowa	800-851-3379	FM1	FM2	97.86	219.33	45.16	101.23
UnitedHealthcare Insurance Company, Inc. -HDHP- Central Iowa	877-835-9861	E91	E92	89.55	198.03	41.33	91.40
<b>Kansas</b>							
Aetna HealthFund -CDHP- Kansas City Area and Southeastern KS	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- Kansas City Area and Southeastern KS	877-459-6604	224	225	67.00	146.72	30.92	67.72
Blue Cross and Blue Shield Service Benefit Plan -HDHP- Certain Counties in Kansas City	Local phone #	114	115	84.79	198.61	39.13	91.66
Coventry Health Care of Kansas (Kansas City)-HDHP -HDHP- Kansas City/Wichita/Salina Areas	800-969-3343	9H1	9H2	89.35	230.54	41.24	106.40
Humana CoverageFirst -CDHP- Kansas City Area	888-393-6765	PH1	PH2	60.74	139.71	28.03	64.48
UnitedHealthcare Insurance Company, Inc. -HDHP- Kansas City Area	877-835-9861	E91	E92	89.55	198.03	41.33	91.40
<b>Kentucky</b>							
Aetna HealthFund -CDHP- Lexington/Louisville/Eastern/Northern	KY877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- Lexington/Louisville/Eastern/Northern	KY877-459-6604	224	225	67.00	146.72	30.92	67.72
Bluegrass Family Health -HDHP- Kentucky	800-787-2680	KV1	KV2	95.33	173.32	44.00	79.99
Humana CoverageFirst -CDHP- Lexington Area	888-393-6765	6N1	6N2	83.54	192.14	38.56	88.68
Humana CoverageFirst -CDHP- Northern Kentucky	888-393-6765	L81	L82	75.94	174.67	35.05	80.62

Plan Name	Benefit Type	Premium Contribution to HSA/HRA	CY Ded. Self/Family	Cat. Limit Self/Family	Office Visit	Inpatient Hospital	Outpatient Surgery	Preventive Services	Prescription Drugs Levels I, II, III
<b>Iowa</b>									
Coventry Health Care of Iowa		\$41.66/\$83.33	\$1,100/\$2,200	\$5,000/\$10,000	\$20	10%	10%	\$20/\$30/10%	\$10/\$20/\$45
Health Alliance HMO		\$83.33/\$166.67	\$2000/\$4000	\$2000/\$4000	Nothing	Nothing	Nothing	Nothing	Nothing
UnitedHealthcare Insurance Co., Inc. - In-Network		\$83.33/166.66	\$2000/\$4000	\$3000/\$6000	\$0 W/10% S	10%	10%	Nothing	\$10/\$30/\$50
UnitedHealthcare Insurance Co., Inc. - Out-Network		\$83.33/166.66	\$3000/\$6000	\$6000/\$12000	30%	30%	30%	30%	\$10/\$30/\$50
<b>Kansas</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%+/40%+/40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+/30%+/30%+
Blue Cross and Blue Shield Service Benefit Plan		\$75/\$150	\$2,900/\$5,800	\$2,900/\$5,800	Nothing	Nothing	Nothing	Nothing	\$0 after ded & cat
Coventry Health Care of Kansas (Kansas City)-HDP		\$41.66/\$83.33	\$1,200/\$2,400	\$5,000/\$10,000	\$20	20%	20%	\$20/\$35/20%	\$15/\$25/\$50
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	Stated Copays	\$20	\$250/day x 5	\$150	\$20/\$35	\$10/\$30/\$50
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$30+/\$50+
UnitedHealthcare Insurance Co., Inc. - In-Network		\$83.33/166.66	\$2000/\$4000	\$3000/\$6000	\$0 W/10% S	10%	10%	Nothing	\$10/\$30/\$50
UnitedHealthcare Insurance Co., Inc. - Out-Network		\$83.33/166.66	\$3000/\$6000	\$6000/\$12000	30%	30%	30%	30%	\$10/\$30/\$50
<b>Kentucky</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%+/40%+/40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+/30%+/30%+
Bluegrass Family Health-	In-Network	\$91.67/\$166.67	\$2,200/\$4,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$20/\$30
Bluegrass Family Health-	Out-Network	\$91.67/\$166.67	\$4,000/\$8,000	\$8,000/\$16,000	30%	30%	30%	Ded/30%	N/A/N/A/N/A
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	Stated Copays	\$20	\$250/day x 5	\$150	\$20/\$35	\$10/\$30/\$50
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$30+/\$50+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	Stated Copays	\$20	\$250/day x 5	\$150	\$20/\$35	\$10/\$30/\$50
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$30+/\$50+

## High Deductible and Consumer-Driven Health Plans

See page 64-65 for an explanation of the columns on these pages.

				Your Share of Premium			
Plan Name	Telephone Number	Enrollment Code		Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
<b>Louisiana</b>							
Aetna HealthFund -CDHP- Most of Louisiana	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- Most of Louisiana	877-459-6604	224	225	67.00	146.72	30.92	67.72
Coventry Health Care of Louisiana HDHP -HDHP- New Orleans area	800/341-6613	HB1	HB2	82.36	191.30	38.01	88.29
Coventry Health Care of Louisiana HDHP -HDHP- Baton Rouge area	800/341-6613	LT1	LT2	94.86	219.62	43.78	101.36
Humana CoverageFirst -CDHP- New Orleans Area	888-393-6765	9J1	9J2	72.15	165.94	33.30	76.59
Humana CoverageFirst -CDHP- Baton Rouge Area	888-393-6765	9L1	9L2	79.74	183.40	36.80	84.65
UnitedHealthcare Insurance Company, Inc. -HDHP- Louisiana	877-835-9861	E91	E92	89.55	198.03	41.33	91.40
<b>Maine</b>							
Aetna HealthFund -CDHP- All of Maine	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- All of Maine	877-459-6604	224	225	67.00	146.72	30.92	67.72
<b>Maryland</b>							
Aetna HealthFund -CDHP- All of Maryland	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- All of Maryland	877-459-6604	224	225	67.00	146.72	30.92	67.72
Coventry Health Care HDHP -HDHP- All of Maryland	800/833-7423	GZ1	GZ2	66.08	159.75	30.50	73.73
UnitedHealthcare Insurance Company, Inc. -HDHP- Maryland	877-835-9861	E91	E92	89.55	198.03	41.33	91.40
<b>Massachusetts</b>							
Aetna HealthFund -CDHP- Most of Massachusetts	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- Most of Massachusetts	877-459-6604	224	225	67.00	146.72	30.92	67.72
Fallon Community Health Plan HDHP -HDHP- Central/Eastern Massachusetts	800/868-5200	DV1	DV2	149.03	412.54	68.78	190.40

Plan Name	Benefit Type	Premium Contribution to HSA/HRA	CY Ded. Self/Family	Cat. Limit Self/Family	Office Visit	Inpatient Hospital	Outpatient Surgery	Preventive Services	Prescription Drugs Levels I, II, III
<b>Louisiana</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%+/40%+/40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+/30%+/30%+
Coventry Health Care of LA HDHP-	In-Network	\$41.66/\$83.33	\$1,100/\$2,200	\$4,000/\$8,000	20%	20%	20%	20%	\$10/\$35/\$60
Coventry Health Care of LA HDHP-	Out-Network	\$41.66/\$83.33	\$2,000/\$4,000	\$6,000/\$12,000	30%	30%	30%	30%	N/A/N/A/N/A
Coventry Health Care of LA HDHP-	In-Network	\$41.66/\$83.33	\$1,100/\$2,200	\$4,000/\$8,000	20%	20%	20%	20%	\$10/\$35/\$60
Coventry Health Care of LA HDHP-	Out-Network	\$41.66/\$83.33	\$2,000/\$4,000	\$6,000/\$12,000	30%	30%	30%	30%	N/A/N/A/N/A
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	Stated Copays	\$20	\$250/day x 5	\$150	\$20/\$35	\$10/\$30/\$50
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$30+/\$50+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	Stated Copays	\$20	\$250/day x 5	\$150	\$20/\$35	\$10/\$30/\$50
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$30+/\$50+
UnitedHealthcare Insurance Co., Inc.-	In-Network	\$83.33/166.66	\$2000/\$4000	\$3000/\$6000	\$0 W/10% S	10%	10%	Nothing	\$10/\$30/\$50
UnitedHealthcare Insurance Co., Inc.-	Out-Network	\$83.33/166.66	\$3000/\$6000	\$6000/\$12000	30%	30%	30%	30%	\$10/\$30/\$50
<b>Maine</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%+/40%+/40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$30
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+/30%+/30%+
<b>Maryland</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%+/40%+/40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+/30%+/30%+
Coventry Health Care HDHP-	In-Network	\$41.66/\$83.33	\$1,500/\$3,000	\$4,000/\$8,000	\$15	None	Nothing	\$15/\$25	No copay/\$25/\$50
Coventry Health Care HDHP-	Out-Network	\$41.66/\$83.33	\$1,500/\$3,000	\$4,000/\$8,000	30%	30%	30%	30%	N/A/N/A/N/A
UnitedHealthcare Insurance Co., Inc.-	In-Network	\$83.33/166.66	\$2000/\$4000	\$3000/\$6000	\$0 W/10% S	10%	10%	Nothing	\$10/\$30/\$50
UnitedHealthcare Insurance Co., Inc.-	Out-Network	\$83.33/166.66	\$3000/\$6000	\$6000/\$12000	30%	30%	30%	30%	\$10/\$30/\$50
<b>Massachusetts</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%+/40%+/40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+/30%+/30%+
Fallon Community Health Plan HDHP		\$63/\$125	\$1500/\$3000	\$3000/\$6000	\$20	Ded/\$0	Ded/\$0	Nothing	\$10/\$25/\$50

# High Deductible and Consumer-Driven Health Plans

See page 64-65 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Enrollment Code		Your Share of Premium			
		Self only	Self & family	Monthly		Biweekly	
				Self only	Self & family	Self only	Self & family
<b>Michigan</b>							
Aetna HealthFund -CDHP- Most of Michigan	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- Most of Michigan	877-459-6604	224	225	67.00	146.72	30.92	67.72
Health Alliance Plan -HDHP- Southeastern Michigan/Flint area	800-422-4641	524	525	93.57	237.40	43.19	109.57
Humana CoverageFirst -CDHP- Detroit Area	888-393-6765	BW1	BW2	64.55	148.47	29.79	68.52
Humana CoverageFirst -CDHP- Most of Michigan	888-393-6765	FT1	FT2	75.94	174.67	35.05	80.62
Humana CoverageFirst -CDHP- Grand Rapids Area	888-393-6765	GT1	GT2	79.74	183.40	36.80	84.65
<b>Minnesota</b>							
Blue Cross and Blue Shield Service Benefit Plan -HDHP- Minnesota	Local phone #	114	115	84.79	198.61	39.13	91.66
<b>Mississippi</b>							
Aetna HealthFund -CDHP- Grenvl/Gulfprt/Jackson/Vicksburg/No. MS	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- Grenvl/Gulfprt/Jackson/Vicksburg/No. MS	877-459-6604	224	225	67.00	146.72	30.92	67.72
UnitedHealthcare Insurance Company, Inc. -HDHP- Mississippi	877-835-9861	E91	E92	89.55	198.03	41.33	91.40
<b>Missouri</b>							
Aetna HealthFund -CDHP- Most of Missouri	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- Most of Missouri	877-459-6604	224	225	67.00	146.72	30.92	67.72
Blue Cross and Blue Shield Service Benefit Plan -HDHP- Certain Counties in Kansas City	Local phone #	114	115	84.79	198.61	39.13	91.66
Coventry Health Care of Kansas (Kansas City)-HDHP -HDHP- Kansas City Area	800/969-3343	9H1	9H2	89.35	230.54	41.24	106.40
Group Health Plan, Inc. -HDHP- St. Louis Area	800-755-3901	MM4	MM5	154.83	292.81	71.46	135.14
Humana CoverageFirst -CDHP- Kansas City Area	888-393-6765	PH1	PH2	60.74	139.71	28.03	64.48
UnitedHealthcare Insurance Company, Inc. -HDHP- Kansas City, Springfield, St. Louis Area	877-835-9861	E91	E92	89.55	198.03	41.33	91.40



Plan Name	Benefit Type	Premium Contribution to HSA/HRA	CY Ded. Self/Family	Cat. Limit Self/Family	Office Visit	Inpatient Hospital	Outpatient Surgery	Preventive Services	Prescription Drugs Levels I, II, III
<b>Michigan</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%/+40%/+40%/+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%/+30%/+30%/+
Health Alliance Plan		\$62.50/\$125	\$1,500/\$3,000	\$5,000/\$10,000	\$15	\$250	Nothing	\$15/\$25	\$10/\$20/\$50
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	Stated Copays	\$20	\$250/day x 5	\$150	\$20/\$35	\$10/\$30/\$50
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$30+/\$10+/\$50+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	Stated Copays	\$20	\$250/day x 5	\$150	\$20/\$35	\$10/\$30/\$50
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$30+/\$50+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	Stated Copays	\$20	\$250/day x 5	\$150	\$20/\$35	\$10/\$30/\$50
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$30+/\$50+
<b>Minnesota</b>									
Blue Cross and Blue Shield Service Benefit Plan		\$75/\$150	\$2,900/\$5,800	\$2,900/\$5,800	Nothing	Nothing	Nothing	Nothing	\$0 after ded & cat
<b>Mississippi</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%/+40%/+40%/+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%/+30%/+30%/+
UnitedHealthcare Insurance Co., Inc.-	In-Network	\$83.33/166.66	\$2000/\$4000	\$3000/\$6000	\$0 W/10% S	10%	10%	Nothing	\$10/\$30/\$50
UnitedHealthcare Insurance Co., Inc.-	Out-Network	\$83.33/166.66	\$3000/\$6000	\$6000/\$12000	30%	30%	30%	30%	\$10/\$30/\$50
<b>Missouri</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%/+40%/+40%/+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%/+30%/+30%/+
Blue Cross and Blue Shield Service Benefit Plan		\$75/\$150	\$2,900/\$5,800	\$2,900/\$5,800	Nothing	Nothing	Nothing	Nothing	\$0 after ded & cat
Coventry Health Care of Kansas (Kansas City)-HDP		\$41.66/\$83.33	\$1,200/\$2,400	\$5,000/\$10,000	\$20	20%	20%	\$20/\$35/20%	\$15/\$25/\$50
Group Health Plan, Inc.-	In-Network	\$41.67/\$83.33	\$1,250/\$2,500	\$5,000/\$10,000	\$15	10%	10%	\$15/\$25	\$15/\$25/\$50
Group Health Plan, Inc.-	Out-Network	\$41.67/\$83.33	\$2,500/\$5,000	\$10,000/\$20,000	30%	30%	30%	30%+Ded	N/A/N/A/N/A
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	Stated Copays	\$20	\$250/day x 5	\$150	\$20/\$35	\$10/\$30/\$50
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$30+/\$50+
UnitedHealthcare Insurance Co., Inc.-	In-Network	\$83.33/166.66	\$2000/\$4000	\$3000/\$6000	\$0 W/10% S	10%	10%	Nothing	\$10/\$30/\$50
UnitedHealthcare Insurance Co., Inc.-	Out-Network	\$83.33/166.66	\$3000/\$6000	\$6000/\$12000	30%	30%	30%	30%	\$10/\$30/\$50

## High Deductible and Consumer-Driven Health Plans

See page 64-65 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Enrollment Code		Your Share of Premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
<b>Nevada</b>							
Aetna HealthFund -CDHP- Las Vegas/Clark and Nye Counties	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- Las Vegas/Clark and Nye Counties	877-459-6604	224	225	67.00	146.72	30.92	67.72
UnitedHealthcare Insurance Company, Inc. -HDHP- Nevada	877-835-9861	E91	E92	89.55	198.03	41.33	91.40
<b>New Hampshire</b>							
Aetna HealthFund -CDHP- Most of New Hampshire	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- Most of New Hampshire	877-459-6604	224	225	67.00	146.72	30.92	67.72
<b>New Jersey</b>							
Aetna HealthFund -CDHP- All of New Jersey	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- All of New Jersey	877-459-6604	224	225	67.00	146.72	30.92	67.72
Coventry Health Care HDHP -HDHP- Southern New Jersey	800/833-7423	LK1	LK2	78.83	190.99	36.38	88.15
<b>New Mexico</b>							
UnitedHealthcare Insurance Company, Inc. -HDHP- New Mexico	877-835-9861	E91	E92	89.55	198.03	41.33	91.40
<b>New York</b>							
Aetna HealthFund -CDHP- NY City Area/Upstate NY	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- NY City Area/Upstate NY	877-459-6604	224	225	67.00	146.72	30.92	67.72
CDPHP Universal Benefits - HDHP -HDHP- Upstate, Hudson Valley, Cent New York	877/269-2134	SX1	SX2	69.11	178.30	31.90	82.29
Independent Health Assoc -HDHP- Western New York	800/501-3439	QA4	QA5	72.20	181.70	33.32	83.86

Plan Name	Benefit Type	Premium Contribution to HSA/HRA	CY Ded. Self/Family	Cat. Limit Self/Family	Office Visit	Inpatient Hospital	Outpatient Surgery	Preventive Services	Prescription Drugs Levels I, II, III
<b>Nevada</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%+/40%+/40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+/30%+/30%+
UnitedHealthcare Insurance Co., Inc.-	In-Network	\$83.33/166.66	\$2000/\$4000	\$3000/\$6000	\$0 W/10% S	10%	10%	Nothing	\$10/\$30/\$50
UnitedHealthcare Insurance Co., Inc.-	Out-Network	\$83.33/166.66	\$3000/\$6000	\$6000/\$12000	30%	30%	30%	30%	\$10/\$30/\$50
<b>New Hampshire</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%+/40%+/40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+/30%+/30%+
<b>New Jersey</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%+/40%+/40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+/30%+/30%+
Coventry Health Care HDHP-	In-Network	\$41.66/\$83.33	\$1,500/\$3,000	\$4,000/\$8,000	\$15	None	Nothing	\$15/\$25	No copay/\$25/\$50
Coventry Health Care HDHP-	Out-Network	\$41.66/\$83.33	\$1,500/\$3,000	\$4,000/\$8,000	30%	30%	30%	30%	N/A/N/A/ N/A
<b>New Mexico</b>									
UnitedHealthcare Insurance Co., Inc.-	In-Network	\$83.33/166.66	\$2000/\$4000	\$3000/\$6000	\$0 W/10% S	10%	10%	Nothing	\$10/\$30/\$50
UnitedHealthcare Insurance Co., Inc.-	Out-Network	\$83.33/166.66	\$3000/\$6000	\$6000/\$12000	30%	30%	30%	30%	\$10/\$30/\$50
<b>New York</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%+/40%+/40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+/30%+/30%+
CDPHP Universal Benefits - HDHP-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$5,100/\$10,200	10% of Allow	10% of Allow	10% of Allow	Nothing	\$15/\$40/\$60
CDPHP Universal Benefits - HDHP-	Out-Network	\$62.50/\$125	\$5,000/\$10,000	\$10,000/\$20,000	30% of Allow	30% of Allow	30% of Allow	30% + Ded	N/A/N/A/N/A
Independent Health Assoc-	In-Network	\$83.33/\$166.66	\$2000/\$4000	\$5000/\$10000	\$15	Nothing	20%	\$15	\$7/\$25/\$40
Independent Health Assoc-	Out-Network	\$83.33/\$166.66	\$2000/\$4000	\$5000/\$10000	40%	40%	40%	Ded/40%	N/A/N/A/N/A

## High Deductible and Consumer-Driven Health Plans

See page 64-65 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Enrollment Code		Your Share of Premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
<b>North Carolina</b>							
Aetna HealthFund -CDHP- Ralgh/Durhm/Charlot/Win-Sal/Central/West	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- Ralgh/Durhm/Charlot/Win-Sal/Central/West	877-459-6604	224	225	67.00	146.72	30.92	67.72
UnitedHealthcare Insurance Company, Inc. -HDHP- Most of North Carolina	877-835-9861	E91	E92	89.55	198.03	41.33	91.40
<b>Ohio</b>							
Aetna HealthFund -CDHP- Cincinnati/Cleveland/Columbus/Toledo	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- Cincinnati/Cleveland/Columbus/Toledo	877-459-6604	224	225	67.00	146.72	30.92	67.72
AultCare HMO -HDHP- Stark/Carroll/Holmes/Tuscarawas/Wayne Co.	330-363-6360	3A4	3A5	91.29	182.91	42.13	84.42
Blue Cross and Blue Shield Service Benefit Plan -HDHP- Ohio	Local phone #	114	115	84.79	198.61	39.13	91.66
Humana CoverageFirst -CDHP- Cincinnati/Dayton Area	888-393-6765	L81	L82	75.94	174.67	35.05	80.62
UnitedHealthcare Insurance Company, Inc. -HDHP- Cleveland and Columbus Areas	877-835-9861	E91	E92	89.55	198.03	41.33	91.40
<b>Oklahoma</b>							
Aetna HealthFund -CDHP- Oklahoma City and Tulsa Areas	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- Oklahoma City and Tulsa Areas	877-459-6604	224	225	67.00	146.72	30.92	67.72
UnitedHealthcare Insurance Company, Inc. -HDHP- Central and North East Oklahoma	877-835-9861	E91	E92	89.55	198.03	41.33	91.40
<b>Oregon</b>							
UnitedHealthcare Insurance Company, Inc. -HDHP- Metro Portland/Salem/Corvalis/Eugene	877-835-9861	E91	E92	89.55	198.03	41.33	91.40

Plan Name	Benefit Type	Premium Contribution to HSA/HRA	CY Ded. Self/Family	Cat. Limit Self/Family	Office Visit	Inpatient Hospital	Outpatient Surgery	Preventive Services	Prescription Drugs Levels I, II, III
<b>North Carolina</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%/+ /40%/+ /40%/+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%/+ /30%/+ /30%/+
UnitedHealthcare Insurance Co., Inc.-	In-Network	\$83.33/166.66	\$2000/\$4000	\$3000/\$6000	\$0 W/10% S	10%	10%	Nothing	\$10/\$30/\$50
UnitedHealthcare Insurance Co., Inc.-	Out-Network	\$83.33/166.66	\$3000/\$6000	\$6000/\$12000	30%	30%	30%	30%	\$10/\$30/\$50
<b>Ohio</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%/+ /40%/+ /40%/+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%/+ /30%/+ /30%/+
AultCare HMO-	In-Network	83.33/166.67	\$2,000/\$4,000	\$4,000/\$8,000	20%	20%	20%	Nothing	20%/20%/20%
AultCare HMO-	Out-Network	83.33/166.67	\$4,000/\$8,000	\$8,000/\$16,000	40% UCR	40% UCR	40% UCR	50% UCR	40%/40%/40%
Blue Cross and Blue Shield Service Benefit Plan		\$75/\$150	\$2,900/\$5,800	\$2,900/\$5,800	Nothing	Nothing	Nothing	Nothing	\$0 after ded & cat
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	Stated Copays	\$20	\$250/day x 5	\$150	\$20/\$35	\$10/\$30/\$50
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+ /\$30+ /\$50+
UnitedHealthcare Insurance Co., Inc.-	In-Network	\$83.33/166.66	\$2000/\$4000	\$3000/\$6000	\$0 W/10% S	10%	10%	Nothing	\$10/\$30/\$50
UnitedHealthcare Insurance Co., Inc.-	Out-Network	\$83.33/166.66	\$3000/\$6000	\$6000/\$12000	30%	30%	30%	30%	\$10/\$30/\$50
<b>Oklahoma</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%/+ /40%/+ /40%/+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%/+ /30%/+ /30%/+
UnitedHealthcare Insurance Co., Inc.-	In-Network	\$83.33/166.66	\$2000/\$4000	\$3000/\$6000	\$0 W/10% S	10%	10%	Nothing	\$10/\$30/\$50
UnitedHealthcare Insurance Co., Inc.-	Out-Network	\$83.33/166.66	\$3000/\$6000	\$6000/\$12000	30%	30%	30%	30%	\$10/\$30/\$50
<b>Oregon</b>									
UnitedHealthcare Insurance Co., Inc.-	In-Network	\$83.33/166.66	\$2000/\$4000	\$3000/\$6000	\$0 W/10% S	10%	10%	Nothing	\$10/\$30/\$50
UnitedHealthcare Insurance Co., Inc.-	Out-Network	\$83.33/166.66	\$3000/\$6000	\$6000/\$12000	30%	30%	30%	30%	\$10/\$30/\$50

## High Deductible and Consumer-Driven Health Plans

See page 64-65 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Enrollment Code		Your Share of Premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
<b>Pennsylvania</b>							
Aetna HealthFund -CDHP- Phil/Pitts/Lehigh Vly/Cent/NE/SE PA	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- Phil/Pitts/Lehigh Vly/Cent/NE/SE PA	877-459-6604	224	225	67.00	146.72	30.92	67.72
Health America Pennsylvania-HDHP -HDHP- Southeastern PA	866-351-5946	9N1	9N2	96.24	217.14	44.42	100.22
Health America Pennsylvania-HDHP -HDHP- Greater Pittsburgh Area	866-351-5946	Y61	Y62	82.27	202.27	37.97	93.35
Health America Pennsylvania-HDHP -HDHP- Northeast PA	866-351-5946	YN1	YN2	206.64	468.13	95.37	216.06
Health America Pennsylvania-HDHP -HDHP- Central PA	866-351-5946	YW1	YW2	98.71	222.94	45.56	102.89
UPMC Health Plan -HDHP- Western Pennsylvania	888-876-2756	8W4	8W5	157.74	424.63	72.80	195.98
<b>Rhode Island</b>							
UnitedHealthcare Insurance Company, Inc. -HDHP- Rhode Island	877-835-9861	E91	E92	89.55	198.03	41.33	91.40
<b>South Carolina</b>							
Aetna HealthFund -CDHP- The Midlands and Upstate	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- The Midlands and Upstate	877-459-6604	224	225	67.00	146.72	30.92	67.72
<b>Tennessee</b>							
Aetna HealthFund -CDHP- Most of Tennessee	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- Most of Tennessee	877-459-6604	224	225	67.00	146.72	30.92	67.72
Blue Cross and Blue Shield Service Benefit Plan -HDHP- Tennessee	Local phone #	114	115	84.79	198.61	39.13	91.66
Humana CoverageFirst -CDHP- Nashville Area	888-393-6765	BT1	BT2	83.54	192.14	38.56	88.68
Humana CoverageFirst -CDHP- Memphis Area	888-393-6765	L61	L62	83.54	192.14	38.56	88.68
UnitedHealthcare Insurance Company, Inc. -HDHP- Tennessee	877-835-9861	E91	E92	89.55	198.03	41.33	91.40

Plan Name	Benefit Type	Premium Contribution to HSA/HRA	CY Ded. Self/Family	Cat. Limit Self/Family	Office Visit	Inpatient Hospital	Outpatient Surgery	Preventive Services	Prescription Drugs Levels I, II, III
<b>Pennsylvania</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%+/40%+/40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+/30%+/30%+
Health America Pennsylvania-HDHP		\$52.08/\$104.17	\$1,250/\$2,500	\$4,000/\$8,000	\$15	None	Nothing	\$15/\$25	\$5/\$35/\$50
Health America Pennsylvania-HDHP		\$52.08/\$104.17	\$1,250/\$2,500	\$4,000/\$8,000	\$15	None	Nothing	\$15/\$25	\$5/\$35/\$50
Health America Pennsylvania-HDHP		\$52.08/\$104.17	\$1,250/\$2,500	\$4,000/\$8,000	\$15	None	Nothing	\$15/\$25	\$5/\$35/\$50
Health America Pennsylvania-HDHP		\$52.08/\$104.17	\$1,250/\$2,500	\$4,000/\$8,000	\$15	None	Nothing	\$15/\$25	\$5/\$35/\$50
UPMC Health Plan-	In-Network	\$104/\$208	\$2,500/\$5,000	\$4,000/\$8,000	Nothing	Nothing	Nothing	Nothing	\$15/\$30/\$50
UPMC Health Plan-	Out-Network	\$104/\$208	\$2,500/\$5,000	\$5,500/\$11,000	20%	20%	20%	20%	N/A
<b>Rhode Island</b>									
UnitedHealthcare Insurance Co., Inc.-	In-Network	\$83.33/166.66	\$2000/\$4000	\$3000/\$6000	\$0 W/10% S	10%	10%	Nothing	\$10/\$30/\$50
UnitedHealthcare Insurance Co., Inc.-	Out-Network	\$83.33/166.66	\$3000/\$6000	\$6000/\$12000	30%	30%	30%	30%	\$10/\$30/\$50
<b>South Carolina</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%+/40%+/40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+/30%+/30%+
<b>Tennessee</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%+/40%+/40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+/30%+/30%+
Blue Cross and Blue Shield Service Benefit Plan		\$75/\$150	\$2,900/\$5,800	\$2,900/\$5,800	Nothing	Nothing	Nothing	Nothing	\$0 after ded & cat
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	Stated Copays	\$20	\$250/day x 5	\$150	\$20/\$35	\$10/\$30/\$50
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$30+/\$50+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	Stated Copays	\$20	\$250/day x 5	\$150	\$20/\$35	\$10/\$30/\$50
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$30+/\$50+
UnitedHealthcare Insurance Co., Inc.-	In-Network	\$83.33/166.66	\$2000/\$4000	\$3000/\$6000	\$0 W/10% S	10%	10%	Nothing	\$10/\$30/\$50
UnitedHealthcare Insurance Co., Inc.-	Out-Network	\$83.33/166.66	\$3000/\$6000	\$6000/\$12000	30%	30%	30%	30%	\$10/\$30/\$50

## High Deductible and Consumer-Driven Health Plans

See page 64-65 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Enrollment Code		Your Share of Premium			
		Self only	Self & family	Monthly		Biweekly	
				Self only	Self & family	Self only	Self & family
<b>Texas</b>							
Aetna HealthFund -CDHP- Most of Texas	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- Most of Texas	877-459-6604	224	225	67.00	146.72	30.92	67.72
Humana CoverageFirst -CDHP- Houston Area	888-393-6765	T21	T22	79.74	183.40	36.80	84.65
Humana CoverageFirst -CDHP- Dallas/Ft. Worth Area	888-393-6765	T81	T82	91.13	209.62	42.06	96.75
Humana CoverageFirst -CDHP- Corpus Christi Area	888-393-6765	TP1	TP2	79.74	183.40	36.80	84.65
Humana CoverageFirst -CDHP- San Antonio Area	888-393-6765	TU1	TU2	75.93	174.65	35.04	80.61
Humana CoverageFirst -CDHP- Austin Area	888-393-6765	TV1	TV2	79.74	183.40	36.80	84.65
<b>Utah</b>							
Altius Health Plans -HDHP- Wasatch Front	800-377-4161	9K4	9K5	99.71	206.57	46.02	95.34
<b>Vermont</b>							
Aetna HealthFund -CDHP- Bennington and Windham areas	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- Bennington and Windham areas	877-459-6604	224	225	67.00	146.72	30.92	67.72
<b>Virginia</b>							
Aetna HealthFund -CDHP- Most of Virginia	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- Most of Virginia	877-459-6604	224	225	67.00	146.72	30.92	67.72
Piedmont Community Healthcare -HDHP- Lynchburg area	888-674-3368	2C4	2C5	210.32	435.03	97.07	200.78
UnitedHealthcare Insurance Company, Inc. -HDHP- Virginia	877--835-9861	E91	E92	89.55	198.03	41.33	91.40



Plan Name	Benefit Type	Premium Contribution to HSA/HRA	CY Ded. Self/Family	Cat. Limit Self/Family	Office Visit	Inpatient Hospital	Outpatient Surgery	Preventive Services	Prescription Drugs Levels I, II, III
<b>Texas</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%/+40%/+40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%/+30%/+30%+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	Stated Copays	\$20	\$250/day x 5	\$150	\$20/\$35	\$10/\$30/\$50
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$30+/\$50+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	Stated Copays	\$20	\$250/day x 5	\$150	\$20/\$35	\$10/\$30/\$50
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$30+/\$50+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	Stated Copays	\$20	\$250/day x 5	\$150	\$20/\$35	\$10/\$30/\$50
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$30+/\$50+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	Stated Copays	\$20	\$250/day x 5	\$150	\$20/\$35	\$10/\$30/\$50
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$30+/\$50+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	Stated Copays	\$20	\$250/day x 5	\$150	\$20/\$35	\$10/\$30/\$50
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$30+/\$50+
<b>Utah</b>									
Altius Health Plans		\$45.83/\$91.66	\$1,100/\$2,200	\$5,000/\$10,000	\$20	10%	10%	Nothing	\$10/\$25/\$50
<b>Vermont</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%/+40%/+40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%/+30%/+30%+
<b>Virginia</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%/+40%/+40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%/+30%/+30%+
Piedmont Community Healthcare-	In-Network	\$38.46/\$76.92	\$2000/\$4000	\$4000/\$8000	20%	20%	20%	\$25 Copay	\$15/\$40/\$55
Piedmont Community Healthcare-	Out-Network	\$38.46/\$76.92	\$5000/\$10,000	\$10,000/\$20,000	30%	30%	30%	30% after Ded.	None/None/None
UnitedHealthcare Insurance Co., Inc.-	In-Network	\$83.33/166.66	\$2000/\$4000	\$3000/\$6000	\$0 W/10% S	10%	10%	Nothing	\$10/\$30/\$50
UnitedHealthcare Insurance Co., Inc.-	Out-Network	\$83.33/166.66	\$3000/\$6000	\$6000/\$12000	30%	30%	30%	30%	\$30/\$10/\$50

## High Deductible and Consumer-Driven Health Plans

See page 64-65 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Enrollment Code		Your Share of Premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
<b>Washington</b>							
Aetna HealthFund -CDHP- Seattle/Puget Sound/Spokane(EastWA)	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- Seattle/Puget Sound/Spokane(EastWA)	877-459-6604	224	225	67.00	146.72	30.92	67.72
KPS Health Plans -HDHP- All of Washington	800/552-7114	L14	L15	79.78	174.32	36.82	80.46
UnitedHealthcare Insurance Company, Inc. -HDHP- Most of Washington	877-835-9861	E91	E92	89.55	198.03	41.33	91.40
<b>West Virginia</b>							
Aetna HealthFund -CDHP- Most of West Virginia	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- Most of West Virginia	877-459-6604	224	225	67.00	146.72	30.92	67.72
<b>Wisconsin</b>							
Aetna HealthFund -CDHP- Milwaukee and Southeast WI	877-459-6604	221	222	82.06	188.75	37.87	87.11
Aetna HealthFund -HDHP- Milwaukee and Southeast WI	877-459-6604	224	225	67.00	146.72	30.92	67.72
Humana CoverageFirst -CDHP- Milwaukee Area	888-393-6765	FB1	FB2	87.34	200.87	40.31	92.71
UnitedHealthcare Insurance Company, Inc. -HDHP- Wisconsin	877-835-9861	E91	E92	89.55	198.03	41.33	91.40

Plan Name	Benefit Type	Premium Contribution to HSA/HRA	CY Ded. Self/Family	Cat. Limit Self/Family	Office Visit	Inpatient Hospital	Outpatient Surgery	Preventive Services	Prescription Drugs Levels I, II, III
<b>Washington</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%+/40%+/40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+/30%+/30%+
KPS Health Plans-	In-Network	\$50/\$100	\$1,500/\$3,000	\$5,000/\$10,000	20%	None	20%	Nothing up to \$400	\$10/\$30/50%
KPS Health Plans-	Out-Network	\$50/\$100	\$1,500/\$3,000	\$5,000/\$10,000	40%	None	40%	Not Covered	Not Covered
UnitedHealthcare Insurance Co., Inc.-	In-Network	\$83.33/166.66	\$2000/\$4000	\$3000/\$6000	\$0 W/10% S	10%	10%	Nothing	\$10/\$30/\$50
UnitedHealthcare Insurance Co., Inc.-	Out-Network	\$83.33/166.66	\$3000/\$6000	\$6000/\$12000	30%	30%	30%	30%	\$10/\$30/\$50
<b>West Virginia</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%+/40%+/40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+/30%+/30%+
<b>Wisconsin</b>									
Aetna HealthFund-	In-Network	\$104.16/\$208.33	\$750/\$1,500	\$3,000/\$6,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$104.16/208.33	\$750/\$1,500	\$4,000/\$8,000	40%	40%	40%	Fund/Ded/40%	40%+/40%+/40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$25/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+/30%+/30%+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	Stated Copays	\$20	\$250/day x 5	\$150	\$20/\$35	\$10/\$30/\$50
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$30+/\$50+
UnitedHealthcare Insurance Co., Inc.-	In-Network	\$83.33/166.66	\$2000/\$4000	\$3000/\$6000	\$0 W/10% S	10%	10%	Nothing	\$10/\$30/\$50
UnitedHealthcare Insurance Co., Inc.-	Out-Network	\$83.33/166.66	\$3000/\$6000	\$6000/\$12000	30%	30%	30%	30%	\$10/\$30/\$50

# Appendix F

## FEDVIP Program Features

### Waiting Periods

**Dental** - limited only to orthodontic services on most plans; for all other service, you may use your benefits as soon as your coverage becomes effective. There are very few pre-existing condition limitations.

**Vision** - no waiting period, you may use your benefits as soon as your coverage becomes effective. There are no pre-existing condition limitations.

### A Choice of Coverage

Choose between Self Only, Self Plus One or Self and Family.

### Contributions

There are no Government contributions. The enrollee pays 100% of the premium.

### Salary Deduction

You automatically pay your premium through a payroll deduction using pre-tax dollars; employees cannot elect to waive this pre-tax option and annuitants are not eligible for this option. When premium contributions are withheld on a pre-tax basis, Internal Revenue Service (IRS) guidelines affect your ability to change coverage, i.e., you may cancel or change coverage levels only during a FEDVIP Open Season. You may also make changes throughout the plan year if a qualified life event occurs.

### Annual Enrollment Opportunity

Each year, you may enroll or change your dental and/or vision plan enrollment. The Open Season runs from the Monday of the second full work week in November through the Monday of the second full work week in December. Other events allow for certain types of changes throughout the year.

### Continued Coverage

Eligibility for you or your family member may continue following your retirement or changes in employment status.

### Claim Dispute Resolution

The claim review process will differ among plans. Upon written request from the enrollee and as a final option, the carrier will submit a dispute for resolution through a binding arbitration process. OPM will not review nor resolve disputes regarding FEDVIP. Please see your plan brochure for details.

## **Appendix G**

### **FEDVIP Definitions**

**Coordination of Benefits (COB)** – Under this rule, the FEHB plan is considered the primary payer and pays first, while the FEDVIP plan is considered the secondary payer. Payment is coordinated under the COB rule to ensure that no more than 100% of any claim is paid by both plans.

**Eligible Dependents** – Your spouse and unmarried dependent children under age 22. Under certain circumstances, you may also continue coverage for a disabled child 22 years of age or older who is incapable of self-support.

**In-Network Services** – Services provided by members of the plan's provider network.

**Nationwide Plan** – A plan which provides services throughout the United States and around the world.

**Out-of-Network Services** – Services provided by health care professionals who are not a member of the plan's provider network.

**Plan** – The insurance company which participates in the FEDVIP program. Also called carrier.

**Precertification** – Also called predetermination. This is the procedure used by dental offices to determine what services a plan will cover and how much will be paid before the service is rendered.

**Provider** – A licensed health care professional; for example: dentists, oral surgeons, optometrists and ophthalmologists.

**Provider Network** – A group of health care providers who have a contract with a specific plan to provide services at an agreed upon cost.

**Qualifying Life Event** – An event that allows you to enroll, or if you are already enrolled, allows you to change your enrollment outside of an Open Season. There is no QLE under FEDVIP which allows for cancellation, except upon deployment to active military duty.

**Regional Plan** – A plan which provides services only in specified geographic regions.

**Usual and Customary** – A widely used method, which may vary from company to company, for determining benefit reimbursement levels. The initials simply mean:

**Usual.** The fee that an individual dentist most frequently charges for a given dental service.

**Customary.** A fee determined by the insurance company based on the range of usual fees charged by dentists in the same geographic area.

**Reasonable.** A fee which is justifiable considering special circumstances of the particular care rendered.

**Waiting Period** – The length of time a person must be covered under the plan before they are eligible for certain benefits. For example, most plans have a 24 month waiting period for orthodontic benefits. This means that you must be covered continuously by the same plan for 24 months before you are eligible for orthodontic coverage.

## Appendix H FEDVIP Qualifying Life Events

A qualifying life event (QLE) is an event that allows you to enroll, or if you are already enrolled, allows you to change your enrollment outside of an Open Season.

The following chart lists the QLEs and the enrollment actions you may take.

Qualifying Life Event	From Not Enrolled to Enrolled	INCREASE: Enrollment Type	DECREASE: Enrollment Type	Cancel	CHANGE: from One Plan to Another
Acquiring an eligible family member	No	Yes	No	No	No
Losing a covered family member	No	No	Yes	No	No
Losing other dental/vision coverage (eligible or covered person)	Yes	Yes	No	No	No
Moving out of regional plan's service area	No	No	No	No	Yes
Return to pay status from active military duty	Yes	No	No	No	No
Annuity/compensation restored	Yes	Yes	Yes	No	No

The time frame for requesting a QLE change is from 31 days before to 60 days after the event. There are two exceptions:

- There is no time limit for a change based on moving from a regional plan's service area and
- You cannot request a new enrollment based on a QLE before the QLE occurs. You must make the change no later than 60 days after the event.

Generally, enrollments and enrollment changes made based on a QLE are effective on the first day of the pay period following the one in which BENEFEDS receives and confirms the enrollment or change. BENEFEDS will send you confirmation of your new coverage effective date. BENEFEDS is a secure enrollment website sponsored by OPM.

### Cancelling an enrollment

You can cancel your enrollment only during the annual Open Season or upon deployment to active military duty. An eligible family member's coverage also ends upon the effective date of the cancellation.

# Appendix I

## FEDVIP Plan Comparison Charts

**This is a brief summary of the features of the dental and vision plans. Before making a final decision, please read the plan brochures and provider directories thoroughly. All plans are not the same. All benefits are subject to the definitions, limitations, co-payments, annual maximums and exclusions set forth in the individual plan brochures. Go to our website at [www.opm.gov/insure/dentalvision](http://www.opm.gov/insure/dentalvision) to find the rating region assigned to the area where you live and the related premium cost you will pay.**

### **Reading the Chart:**

The table on the following pages highlights the selected features/classes of dental and/or vision services. Always consult plan brochures before making a decision. The chart does not show all of your possible out-of-pocket costs.

### **Dental Insurance**

The deductibles shown for the dental plans are the amount of covered expenses that you pay before the plan begins to pay. Service Class refers to the level of benefits for each plan. The Service Classes are listed below. Calendar year maximum refers to the annual amount of benefits that you can receive per person.

**Please Note:** Most plans require that you be continuously enrolled in the same dental plan for the full waiting period before accessing orthodontia services. There are no other waiting periods for services.

Dental plans provide a comprehensive range of services, including but not limited to the following:

- Class A (Basic) services, which include oral examinations, prophylaxis, diagnostic evaluations, sealants and x-rays.
- Class B (Intermediate) services, which include restorative procedures such as fillings, prefabricated stainless steel crowns, periodontal scaling, tooth extractions, and denture adjustments.
- Class C (Major) services, which include endodontic services such as root canals, periodontal services such as gingivectomy, major restorative services such as crowns, oral surgery, bridges and prosthodontic services such as complete dentures.
- Class D (Orthodontic) services with up to a 24-month waiting period for dependents up to age 19.

Please review the dental plans' benefits material for detailed information on the benefits covered, cost-sharing requirements and provider directories.

### **Vision Insurance**

Vision plans provide comprehensive eye examinations and coverage for lenses, frames and contact lenses (in lieu of eye glasses). Other benefits, such as discounts on lasik surgery, may also be available.

Please review the vision plans' benefits material for detailed information on the benefits covered, cost-sharing requirements and provider directories.

## Appendix I Federal Employees Dental and Vision Insurance Program (FEDVIP)

### *Nationwide and International Dental Plans Open to All*

Plan Name	Telephone & Website	You Pay:				Deductible	Calendar Year Maximum
		Class A	Class B	Class C	Class D		
Aetna High (In-Network Benefits)	1-800-537-9384 www.aetnafeds.com	0%	40%	60%	70%	\$0	\$1,200 per year (standard and high option) per person \$1,500 lifetime max per person (orthodontic services only) 24-month waiting period for orthodontia services
Aetna High (Out-of-Network Benefits)		0%	40%	60%	70%	\$0	
GEHA Standard (In-Network Benefits)	1-877-434-2336 www.gehadental.com	\$10 Copay	45%	65%	70%	\$0	\$1,200 per year (standard and high option) per person \$1,500 lifetime max per person (orthodontic services only) 24 month waiting period for orthodontia services
GEHA Standard (Out-of-Network Benefits)		\$10 Copay	45%	65%	70%	\$0	
GEHA High (In-Network Benefits)		0%	20%	50%	70%	\$0	
GEHA High (Out-of-Network Benefits)		0%	20%	50%	70%	\$0	
MetLife Standard (In-Network Benefits)	1-888-865-6854 www.federaldental.metlife.com	0%	45%	65%	50%	\$0	\$1,200 standard option in-network annual non-orthodontic maximum per person \$600 standard option out-network annual non-orthodontic maximum per person \$3,000 high option non-orthodontic maximum per person \$1,500 standard option in-network lifetime max per person for orthodontics \$1,000 standard option out-of-network lifetime max per person for orthodontics There is no calendar year deductible for Class D services 24-month waiting period for orthodontia services
MetLife Standard (Out-of-Network Benefits)		40%	60%	80%	50%	\$100/person	
MetLife High (In-Network Benefits)		0%	30%	50%	50%	\$0	
MetLife High (Out-of-Network Benefits)		10%	40%	60%	50%	\$50/person	
United Concordia High	1-877-438-8224 (Open Season) 1-877-394-8224 (General) www.uccifedvip.com	0%	20%	50%	50%	\$25 self/\$50 self & family/self plus one Class B and Class C	\$1,200 per year per person \$1,500 lifetime max per person (orthodontic services only) There is no calendar year deductible for Class A and D services Out-of-network benefits <b>NOT</b> provided 24-month waiting period for orthodontia services

**Please Note:** Out-of-Network Benefits – members are responsible for paying the difference between the plan’s payment and the non-network provider’s billed charges.



# Appendix I

## Federal Employees Dental and Vision Insurance Program (FEDVIP)

### **Regional Dental Plans** *Only Open to Persons Living in Specific Geographic Areas*

						<b>You pay:</b>	<b>Calendar Year Maximum</b>
<b>Plan Name</b>	<b>Telephone &amp; Website</b>	Class A	Class B	Class C	Class D	<b>Deductible</b>	
CompBenefits High (Open to residents of the Southeastern, Midwestern, and Mid-Atlantic states)	1-877-692-2468 www.fed.dentaladvantage.compbenefits.com	0%	Flat Rate	Flat Rate	Flat Rate	\$0	No maximum Unlimited lifetime orthodontic coverage Out-of-network benefits <b>NOT</b> provided 24-month waiting period for orthodontia services
GHI High (In-network benefits)  (Open to NY and Northern NJ residents and parts of CT and PA)	212-501-4444 www.ghi.com	0%	0%	0%	0%	\$50 self/\$150 self & family/self plus one Class B and Class C	\$1,200 per year per person \$2,000 lifetime max per person (orthodontic services only) There is no calendar year deductible for Class A and D services Out-of-network benefits available – paid at the same in-network rate
GHI High (Out-of-network benefits)		0%	0%	0%	0%		
Triple S High (Open to Puerto Rico residents)	787-774-6060 787-749-4777 1-800-981-3241 TTY 787-774-6098 www.ssspr.com	0%	30%	60% / 30%	50%	0%	No maximum \$1,500 lifetime max per person (orthodontic services only) Out-of-network benefits <b>NOT</b> provided 24 month waiting period for orthodontia services

**Please Note:** Out-of-Network Benefits – members are responsible for paying the difference between the plan's payment and the non-network provider's billed charges.

# Appendix I

## Federal Employees Dental and Vision Insurance Program (FEDVIP)

### **Nationwide and International Vision Plans Open to All**

The table below highlights the selected features of available vision plans. Always consult plan brochures before making a decision. The chart does not show all of your possible out-of-pocket costs.

Vision plans provide comprehensive eye examinations and coverage for lenses, frames and contact lenses (in lieu of eye glasses). There are no deductibles or waiting periods. Other benefits such as discounts on lasik surgery may also be available.

<b>Plan Name</b>	<b>Frames</b>	<b>Lenses</b>	<b>Exams</b>	<b>Co-payments</b>	<b>Lenses Options Covered</b>	<b>Additional Features</b>
FEP BlueVision Standard	Every 24 months	Every 12 months	Every 12 months	\$0	Single Conventional Bifocal Conventional Trifocal Lenticular	Breakage warranty; Laser vision corrections discount; low vision coverage. \$130 plus 20% of remaining cost frame allowance. Additional lenses options covered with a co-pay. Out-of-network benefits <b>NOT</b> provided. Flat rate reimbursement limited access services.
FEP BlueVision High	Every 12 months	Every 12 months	Every 12 months	\$0	Single Lined Bifocal Lined Trifocal Lenticular	Breakage warranty; Laser vision corrections discount; low vision coverage. \$130 plus 20% of remaining cost frame allowance. Additional lenses options covered with a co-pay. Out-of-network benefits <b>NOT</b> provided Flat rate reimbursement limited access services
Spectera Standard	Every 12 months	Every 12 months	Every 12 months	\$10 exam/ \$25 material	Single Lined Bifocal Lined Trifocal Lenticular Polycarbonate Scratch-resistant coating	Low vision; prosthetic eye; vision therapy; Laser vision corrections discount. \$130 frame allowance. Additional lenses option discounts. Out-of-network benefits available— paid at a lower rate. Flat rate reimbursement for international, out-of-network and limited access services.
Spectera High	Every 12 months	Every 12 months	Every 12 months	\$10 exam/ \$10 material	Single Lined Bifocal Lined Trifocal Lenticular Polycarbonate Scratch-resistant coating Tinted lenses UV coating	Low vision; prosthetic eye; vision therapy; Laser vision corrections discount. \$130 frame allowance. Additional lenses option discounts. Out-of-network benefits available— paid at a lower rate. Flat rate reimbursement for international, out-of-network and limited access services.
VSP (Vision Service Plan) Standard	Every 12 months	Every 12 months	Every 12 months	\$10 exam/ \$20 material	Single Lined Bifocal Lined Trifocal Lenticular Polycarbonate Scratch-resistant coating	Laser vision corrections discount. \$120 frame allowance. Additional lenses options covered at a discount. Out-of-network benefits available – paid at a lower rate. Additional lenses option and contact lens exam discounts. Additional prescription glasses and sunglasses discounts. FSAFEDS paperless reimbursement available.
VSP (Vision Service Plan) High	Every 12 months	Every 12 months	Every 12 months	\$10 exam and glasses	Single Lined Bifocal Lined Trifocal Lenticular Polycarbonate Scratch-resistant coating Anti-reflective coating Lenses that transition to light UV coating Select tints	Laser vision corrections discount. \$150 frame allowance. Out-of-network benefits available – paid at a lower rate. Additional lenses option and contact lens exam discounts. Additional prescription glasses and sunglasses discounts. FSAFEDS paperless reimbursement available

## Appendix J

### Federal Employees Dental and Vision Insurance Program (FEDVIP)

#### Rating Areas

State	State/ZIP (first 3)	Aetna	GEHA Std	GEHA High	MetLife Std	MetLife High	United Concordia	Comp Benefits	GHI	Triple-S
AK	entire state	5	5	5	5	5	5	#N/A	#N/A	#N/A
AL	356-358	1	1	1	1	1	1	1	#N/A	#N/A
AL	rest of state	2	1	1	1	1	1	1	#N/A	#N/A
AR	entire state	2	1	1	1	1	1	5	#N/A	#N/A
AZ	entire state	3	3	3	1	1	1	#N/A	#N/A	#N/A
CA	900-918, 922-935	3	4	4	5	5	3	#N/A	#N/A	#N/A
CA	919-921	3	4	4	4	4	4	#N/A	#N/A	#N/A
CA	939-941, 943-954	4	5	5	5	5	5	#N/A	#N/A	#N/A
CA	rest of state	4	4	4	5	5	4	#N/A	#N/A	#N/A
CA	942, 956-958	4	4	4	4	4	4	#N/A	#N/A	#N/A
CO	entire state	3	4	4	4	4	3	#N/A	#N/A	#N/A
CT	060-063	5	4	4	5	5	5	#N/A	#N/A	#N/A
CT	064-069	3	5	5	5	5	5	#N/A	1	#N/A
DC	entire state	2	4	4	4	4	4	4	#N/A	#N/A
DE	entire state	2	3	3	3	3	2	#N/A	#N/A	#N/A
FL	327-328, 347	2	2	2	1	1	1	2	#N/A	#N/A
FL	330-334	2	4	4	3	3	3	2	#N/A	#N/A
FL	rest of state	3	2	2	1	1	1	2	#N/A	#N/A
GA	300-303, 311	3	3	3	2	2	1	3	#N/A	#N/A
GA	rest of state	4	2	2	1	1	1	5	#N/A	#N/A
GU	entire state	5	1	1	5	5	5	#N/A	#N/A	#N/A
HI	entire state	4	3	3	4	4	5	#N/A	#N/A	#N/A
IA	entire state	3	1	1	1	1	2	#N/A	#N/A	#N/A
ID	entire state	4	2	2	1	1	2	#N/A	#N/A	#N/A
IL	600-608	2	3	3	4	4	3	1	#N/A	#N/A
IL	620-622	2	2	2	1	1	1	1	#N/A	#N/A
IL	rest of state	3	1	1	1	1	1	1	#N/A	#N/A
IN	460-462	2	2	2	1	1	1	1	#N/A	#N/A
IN	463-464	2	3	3	4	4	3	1	#N/A	#N/A
IN	rest of state	3	1	1	1	1	2	1	#N/A	#N/A
KS	660-662	1	2	2	1	1	2	1	#N/A	#N/A
KS	rest of state	3	1	1	1	1	2	1	#N/A	#N/A
KY	410	2	2	2	1	1	1	1	#N/A	#N/A
KY	rest of state	1	1	1	1	1	1	1	#N/A	#N/A

## Appendix J

### Federal Employees Dental and Vision Insurance Program (FEDVIP)

#### Rating Areas

State	State/ZIP (first 3)	Aetna	GEHA Std	GEHA High	MetLife Std	MetLife High	United Concordia	Comp Benefits	GHI	Triple-S
LA	entire state	2	2	2	1	1	1	5	#N/A	#N/A
MA	101-013	5	4	4	5	5	5	#N/A	#N/A	#N/A
MA	rest of state	5	4	4	5	5	5	#N/A	#N/A	#N/A
MD	206-218	2	4	4	4	4	4	4	#N/A	#N/A
MD	219	2	3	3	3	3	2	#N/A	#N/A	#N/A
MD	rest of state	2	2	2	2	2	4	#N/A	#N/A	#N/A
ME	entire state	5	3	3	2	2	3	#N/A	#N/A	#N/A
MI	480-485	3	3	3	3	3	2	#N/A	#N/A	#N/A
MI	rest of state	3	2	2	2	2	3	#N/A	#N/A	#N/A
MN	550-555	2	3	3	4	4	3	#N/A	#N/A	#N/A
MN	rest of state	3	2	2	2	2	2	#N/A	#N/A	#N/A
MO	630-633	2	2	2	1	1	1	1	#N/A	#N/A
MO	640-641	1	2	2	1	1	2	1	#N/A	#N/A
MO	rest of state	3	1	1	1	1	1	1	#N/A	#N/A
MS	entire state	2	1	1	1	1	1	5	#N/A	#N/A
MT	entire state	4	2	2	1	1	1	#N/A	#N/A	#N/A
NC	entire state	4	2	2	1	1	1	5	#N/A	#N/A
ND	entire state	3	1	1	1	1	2	#N/A	#N/A	#N/A
NE	entire state	1	1	1	1	1	2	#N/A	#N/A	#N/A
NH	entire state	5	4	4	5	5	5	#N/A	#N/A	#N/A
NJ	080-084	2	3	3	3	3	2	#N/A	#N/A	#N/A
NJ	rest of state	3	5	5	5	5	5	#N/A	1	#N/A
NM	entire state	3	3	3	1	1	1	#N/A	#N/A	#N/A
NV	rest of state	2	3	3	2	2	2	#N/A	#N/A	#N/A
NV	897	4	4	4	4	4	4	#N/A	#N/A	#N/A
NY	004, 005	3	5	5	5	5	5	#N/A	1	#N/A
NY	100-119, 124-126	3	5	5	5	5	5	#N/A	1	#N/A
NY	rest of state	4	2	2	2	2	3	#N/A	1	#N/A
OH	430-432	2	2	2	1	1	2	3	#N/A	#N/A
OH	440-443	2	2	2	1	1	3	1	#N/A	#N/A
OH	450-452	2	2	2	1	1	1	1	#N/A	#N/A
OH	453-455	2	2	2	1	1	2	1	#N/A	#N/A
OH	rest of state	3	1	1	1	1	1	1	#N/A	#N/A
OK	entire state	2	2	2	1	1	1	3	#N/A	#N/A
OR	970-973	4	3	3	4	4	5	#N/A	#N/A	#N/A
OR	rest of state	5	3	3	3	3	4	#N/A	#N/A	#N/A

## Appendix J

### Federal Employees Dental and Vision Insurance Program (FEDVIP)

#### Rating Areas

State	State/ZIP (first 3)	Aetna	GEHA Std	GEHA High	MetLife Std	MetLife High	United Concordia	Comp Benefits	GHI	Triple-S
PA	150-154, 156, 160	1	1	1	1	1	1	#N/A	#N/A	#N/A
PA	183	3	5	5	5	5	5	#N/A	1	#N/A
PA	189-194	2	3	3	3	3	2	#N/A	#N/A	#N/A
PA	rest of state	3	1	1	1	1	1	#N/A	#N/A	#N/A
PR	entire state	3	1	1	1	1	1	#N/A	#N/A	1
RI	entire state	5	4	4	5	5	5	#N/A	#N/A	#N/A
SC	entire state	4	2	2	1	1	1	5	#N/A	#N/A
SD	entire state	3	1	1	1	1	2	#N/A	#N/A	#N/A
TN	entire state	1	2	2	1	1	1	1	#N/A	#N/A
TX	750-753, 760-762	2	3	3	1	1	1	3	#N/A	#N/A
TX	770-775	2	3	3	1	1	1	3	#N/A	#N/A
TX	rest of state	2	2	2	1	1	1	3	#N/A	#N/A
UT	entire state	2	1	1	1	1	2	#N/A	#N/A	#N/A
VA	201, 220-226	2	4	4	4	4	4	4	#N/A	#N/A
VA	230-232, 238	3	2	2	1	1	2	5	#N/A	#N/A
VA	rest of state	3	2	2	1	1	1	4	#N/A	#N/A
VI	entire state	overseas	1	1	5	5	5	#N/A	#N/A	#N/A
VT	entire state	5	2	2	2	2	3	#N/A	#N/A	#N/A
WA	980-985	5	5	5	5	5	5	#N/A	#N/A	#N/A
WA	986	4	3	3	4	4	5	#N/A	#N/A	#N/A
WA	rest of state	5	4	4	4	4	4	#N/A	#N/A	#N/A
WI	530-534	3	2	2	2	2	3	#N/A	#N/A	#N/A
WI	540	2	3	3	4	4	3	#N/A	#N/A	#N/A
WI	rest of state	3	2	2	2	2	2	#N/A	#N/A	#N/A
WV	entire state	4	2	2	1	1	1	3	#N/A	#N/A
WY	entire state	4	1	1	1	1	2	#N/A	#N/A	#N/A

## Appendix K

### Federal Employees Dental and Vision Insurance Program (FEDVIP)

#### **Nationwide Dental Rates**

**Please note:** Rating areas for each carrier are not the same for all plans. Please refer to Appendix J to determine your specific region.

Plan Name	Option	Rating Region	Biweekly Premium			Monthly Premium		
			Self Only	Self Plus One	Self & Family	Self Only	Self Plus One	Self & Family
Aetna PPO	High (In and Out-of-Network benefits)	1	\$12.16	\$24.33	\$36.49	\$26.35	\$52.72	\$79.06
		2	\$13.37	\$26.74	\$40.12	\$28.97	\$57.94	\$86.93
		3	\$14.21	\$28.44	\$42.65	\$30.79	\$61.62	\$92.41
		4	\$15.67	\$31.33	\$47.01	\$33.95	\$67.88	\$101.86
		5	\$17.00	\$33.99	\$50.99	\$36.83	\$73.65	\$110.48
GEHA PPO	Standard (In and Out-of-Network benefits)	1	\$9.37	\$18.75	\$28.12	\$20.30	\$40.63	\$60.93
		2	\$10.27	\$20.53	\$30.80	\$22.25	\$44.48	\$66.73
		3	\$11.62	\$23.23	\$34.85	\$25.18	\$50.33	\$75.51
		4	\$12.52	\$25.04	\$37.56	\$27.13	\$54.25	\$81.38
		5	\$13.87	\$27.74	\$41.61	\$30.05	\$60.10	\$90.16
GEHA PPO	High (In and Out-of-Network benefits)	1	\$13.06	\$26.12	\$39.18	\$28.30	\$56.59	\$84.89
		2	\$14.34	\$28.66	\$43.00	\$31.07	\$62.10	\$93.17
		3	\$16.22	\$32.45	\$48.67	\$35.14	\$70.31	\$105.45
		4	\$17.49	\$34.99	\$52.48	\$37.90	\$75.81	\$113.71
		5	\$19.40	\$38.79	\$58.19	\$42.03	\$84.05	\$126.08
MetLife PPO	Standard (In and Out-of-Network benefits)	1	\$7.92	\$15.85	\$23.77	\$17.16	\$34.34	\$51.50
		2	\$8.55	\$17.11	\$25.66	\$18.53	\$37.07	\$55.60
		3	\$9.45	\$18.90	\$28.35	\$20.48	\$40.95	\$61.43
		4	\$10.48	\$20.96	\$31.44	\$22.71	\$45.41	\$68.12
		5	\$11.49	\$23.00	\$34.49	\$24.90	\$49.83	\$74.73
MetLife PPO	High (In and Out-of-Network benefits)	1	\$13.03	\$26.05	\$39.07	\$28.23	\$56.44	\$84.65
		2	\$14.56	\$29.13	\$43.69	\$31.55	\$63.12	\$94.66
		3	\$15.84	\$31.67	\$47.50	\$34.32	\$68.62	\$102.92
		4	\$17.12	\$34.23	\$51.35	\$37.09	\$74.17	\$111.26
		5	\$19.16	\$38.30	\$57.46	\$41.51	\$82.98	\$124.50
United Concordia PPO	High (In-Network benefits only except for emergency services)	1	\$12.03	\$24.05	\$36.09	\$26.07	\$52.11	\$78.20
		2	\$13.78	\$27.55	\$41.32	\$29.86	\$59.69	\$89.53
		3	\$14.95	\$29.87	\$44.82	\$32.39	\$64.72	\$97.11
		4	\$16.11	\$32.20	\$48.32	\$34.91	\$69.77	\$104.69
		5	\$17.86	\$35.70	\$53.54	\$38.70	\$77.35	\$116.00

## Appendix K

### Federal Employees Dental and Vision Insurance Program (FEDVIP)

#### **Regional Dental Rates**

**Please note:** Rating areas for each carrier are not the same for all plans. Please refer to Appendix J to determine your specific region.

Plan Name	Option	Rating Region	Biweekly Premium			Monthly Premium		
			Self Only	Self Plus One	Self & Family	Self Only	Self Plus One	Self & Family
CompBenefits PPO	High	1	\$10.00	\$20.00	\$30.00	\$21.67	\$43.33	\$65.00
		2	\$10.26	\$20.51	\$30.77	\$22.23	\$44.44	\$66.67
		3	\$10.82	\$21.65	\$32.47	\$23.44	\$46.91	\$70.35
		4	\$14.05	\$28.10	\$42.14	\$30.44	\$60.88	\$91.30
		5	\$14.80	\$29.60	\$44.40	\$32.07	\$64.13	\$96.20
GHI PPO	High	1	\$16.45	\$32.90	\$49.34	\$35.64	\$71.28	\$106.90
Triple S PPO	High	1	\$4.29	\$8.59	\$11.33	\$9.30	\$18.61	\$24.55

#### **International Dental Rates**

**Please note:** International premium rates are not regionally based.

Plan Name	Biweekly Premium			Monthly Premium		
	Self Only	Self Plus One	Self & Family	Self Only	Self Plus One	Self & Family
Aetna	\$18.15	\$36.31	\$54.46	\$39.33	\$78.67	\$118.00
GEHA Standard	\$9.37	\$18.75	\$28.12	\$20.30	\$40.63	\$60.93
GEHA High	\$13.06	\$26.12	\$39.18	\$28.30	\$56.59	\$84.89
MetLife Standard	\$11.49	\$23.00	\$34.49	\$24.90	\$49.83	\$74.73
MetLife High	\$19.16	\$38.30	\$57.46	\$41.51	\$82.98	\$124.50
United Concordia	\$17.86	\$35.70	\$53.54	\$38.70	\$77.35	\$116.00

## Appendix K

### Federal Employees Dental and Vision Insurance Program (FEDVIP)

#### **Nationwide Vision Rates**

Plan Name	Telephone & Website	Plan Option	Biweekly Premium			Monthly Premium		
			Self Only	Self Plus One	Self & Family	Self Only	Self Plus One	Self & Family
FEP BlueVision	1-888-550-2583 fepblue.org	Standard	\$3.97	\$7.95	\$11.93	\$8.60	\$17.23	\$25.85
		High	\$5.01	\$10.02	\$15.03	\$10.86	\$21.71	\$32.57
Spectera	1-866-375-3263 spectera.com/myfedvision	Standard	\$2.76	\$5.41	\$8.05	\$5.98	\$11.72	\$17.44
		High	\$3.59	\$7.01	\$10.45	\$7.78	\$15.19	\$22.64
VSP (Vision Service Plan)	1-800-807-0764 choosevsp.com	Standard	\$3.82	\$7.66	\$11.48	\$8.28	\$16.60	\$24.87
		High	\$5.40	\$10.82	\$16.22	\$11.70	\$23.44	\$35.14

#### **International Vision Rates**

Plan Name	Telephone & Website	Plan Option	Biweekly Premium			Monthly Premium		
			Self Only	Self Plus One	Self & Family	Self Only	Self Plus One	Self & Family
FEP BlueVision	1-888-550-2583 fepblue.org	Standard	\$3.97	\$7.95	\$11.93	\$8.60	\$17.23	\$25.85
		High	\$5.01	\$10.02	\$15.03	\$10.86	\$21.71	\$32.57
Spectera	1-866-375-3263 spectera.com/myfedvision	Standard	\$2.76	\$5.41	\$8.05	\$5.98	\$11.72	\$17.44
		High	\$3.59	\$7.01	\$10.45	\$7.78	\$15.19	\$22.64
VSP (Vision Service Plan)	1-800-807-0764 choosevsp.com	Standard	\$3.82	\$7.66	\$11.48	\$8.28	\$16.60	\$24.87
		High	\$5.40	\$10.82	\$16.22	\$11.70	\$23.44	\$35.14



## Summary Information

	<b>New Hires Can Enroll</b>	<b>Federal Benefits Open Season</b>	<b>How to Enroll</b>	<b>OPM's Program Website</b>
<b>FEHB</b>	Within 60 days from new hire date	Annual – November 12 to December 10, 2007	Varies by agency; automated enrollment or via SF 2809	<b><a href="http://www.opm.gov/insure/health">www.opm.gov/insure/health</a></b>
<b>FEDVIP</b>	Within 60 days from new hire date	Annual – November 12 to December 10, 2007	Go to <a href="http://www.BENEFEDS.com">www.BENEFEDS.com</a> or call 1-877-888-3337	<b><a href="http://www.opm.gov/insure/dentalvision">www.opm.gov/insure/dentalvision</a></b>
<b>FSAFEDS</b>	Within 60 days from new hire date	Annual – November 12 to December 10, 2007	Go to <a href="http://www.FSAFEDS.com">www.FSAFEDS.com</a> or call 1-877-372-3337	<b><a href="http://www.opm.gov/insure/pretax/fsa">www.opm.gov/insure/pretax/fsa</a></b>
<b>FEGLI</b>	Within 31 days from new hire date for optional insurance; automatically enrolled in Basic insurance until you take action to cancel	NO annual Open Season	Varies by agency; automated enrollment or via SF 2817 for new hires  Others provide medical information on SF 2822	<b><a href="http://www.opm.gov/insure/life">www.opm.gov/insure/life</a></b>
<b>FLTCIP</b>	APPLY (not necessarily enroll) within 60 days from new hire date with abbreviated underwriting	NO annual Open Season	Go to <a href="http://www.LTCFEDS.com">www.LTCFEDS.com</a> or call 1-800-582-3337	<b><a href="http://www.opm.gov/insure/ltc">www.opm.gov/insure/ltc</a></b>

