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Introducing the **NEW** 2008 Guide to Benefits  
For Career United States  
Postal Service Employees

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## 2008 Postal FEHB Premium Categories

**Postal Premium Category 1** applies to APWU (including HQ Operating Services, IT/ASC and MDC), NPMHU (including Tool & Die), and NPPN bargaining unit employees in Rate Schedule Codes (RSC) C, G, K, M, N, P and T.

**Postal Premium Category 1** also applies to certain non-law enforcement nonbargaining unit employees such as EAS, A-E Postmasters and Attorneys in RSC's E, F and U.

**Postal Premium Category 2** applies to FOP, NALC, and NRLCA employees in RSC's Y, Q and R.

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- Make sure your plan code has not been discontinued!
- Make sure the **HMO plan covers your County or State.**
- **Check for premium rate changes;** you may wish to elect a different plan or option!
- Self and Family plan codes end in 5 or 2; Self Only codes end in 4 or 1 -- is your code correct? **Plan codes do not change to Self Only automatically when your last dependent turns 22 years old -- YOU MUST CHANGE through HRSSC or at Open Season.**
- DO NOT WAIT until the last day of Open Season to make your election!
- Know your USPS pin.
- *PostalEASE* Web is preferred over phone for ease of use and accuracy.
- **Keep clicking** on UPDATE and SUBMIT until you get a CONFIRMATION NUMBER!
- DO NOT elect plan code for "Specific Groups" unless you are a member of that group.
- In *PostalEASE*, changes to "View/Update Dependents" DO NOT result in a plan code/option change. Therefore, removing all dependents does not change your enrollment from Self and Family to Self Only.
- CAUTION: **Do not click** on CANCEL to exit *PostalEASE*; this will cancel your FEHB enrollment entirely.
- CAUTION: **Do not click** on DELETE PENDING unless you no longer wish to make the change; DELETE PENDING does not exit the application.
- If you plan to retire or separate before the Open Season effective date, DO NOT use *PostalEASE*; retirees submit SF 2809 to OPM for processing.
- If you are on OWCP rolls and having health benefits deducted from compensation checks, DO NOT use *PostalEASE* for FEHB changes, contact Department of Labor, Office of Workers' Compensation Programs (OWCP).

## Are you using the right Guide?

There are 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 Service Employee (Career)	Guide to Benefits for Career USPS Employees (RI 70-2)
United States Postal Inspector or Office of Inspector General Employee (Law Enforcement)	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)
Former employee or child who lost coverage under family enrollment	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)
Temporary Employee Eligible to enroll in the FEHB Program under 5 U.S.C. 8906a	Certain Temporary Employees (RI 70-8)
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 the Human Resources Shared Service Center (HRSSC) on 1-877-477-3273, Option 5 for a copy of the appropriate Guide to Benefits or visit <http://www.opm.gov/insure/08/guides>

# Introduction to Federal Benefits and This Guide

As a U.S. Postal Service 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 Postal Service 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 Postal Service offers five benefits programs to eligible employees. This Guide includes information on the five programs:

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

If you are a new Postal Service 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 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 a Flexible Spending Account Program (FSA) can potentially provide you with greater benefits without costing you much more? As a Postal Service 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 Postal Service 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. in Iowa and Illinois)
HealthPartners, Inc.	UPMC Health Plan
HealthPlus of Michigan	

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# 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 (FSA). You can use this chart to assist you with the decision-making process of selecting plans and enrolling in these benefit programs.

	<b>If Currently Enrolled in the Program</b>	<b>If Not Enrolled in the Program</b>
<b>FEHB</b>	<ol style="list-style-type: none"> <li>1. Check your plan's 2008 premiums and satisfaction survey results in Appendix F;</li> <li>2. Examine your plan's 2008 brochure for benefit and enrollment/service area changes;</li> <li>3. Check Appendix F 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 6 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. Complete the <i>PostalEASE</i> FEHB Worksheet on page 30 and enroll via <i>PostalEASE</i>.</li> <li>4. Contact the Human Resources Shared Service Center (HRSSC), 1-877-477-3273, option 5, if you require assistance.</li> </ol>
<b>FEDVIP</b>	<ol style="list-style-type: none"> <li>1. Check your plan's 2008 premiums in the FEDVIP Guide 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 the FEDVIP Guide 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 the FEDVIP Guide for details.</li> </ol>	<ol style="list-style-type: none"> <li>1. See page 14 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 15 for information on how to enroll.</li> </ol>
<b>FSA</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 16 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 the FSA brochure for any updated information about the Program.</li> </ol>	<ol style="list-style-type: none"> <li>1. See page 16 for general information on FSA (including eligibility) and for guidance on making a decision whether to participate;</li> <li>2. See the FSA brochure for information on how to enroll.</li> </ol>

# 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.

### FEHB

1. See page 6 for general information on FEHB (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. Complete the *PostalEASE* FEHB Worksheet and enroll via *PostalEASE*. For assistance or additional information, contact the Human Resources Shared Service Center (HRSSC) on 1-877-477-3273, option 5.

### FEDVIP

1. See page 8 for general information on FEDVIP (including eligibility) 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 the 2008 FEDVIP Guide for USPS Employees for complete information.

### FSA

1. See page 16 for general information on FSA (including eligibility) and for guidance on making a decision whether to participate;
2. See the FSA brochure (November 2007) for complete information.

### FEGLI

1. See page 18 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 19 for information on how to enroll.

### FLTCIP

1. See page 20 for general information on FLTCIP (including eligibility) and for guidance on making a decision whether to apply;
2. See page 20 for information on how to apply for coverage.

# Thinking About Retiring?

## 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.

### 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 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.

# Thinking About Retiring?

## Benefits Facts

### FSA

- You may request payment only for the expenses of services or items received up to and including your retirement date.
- Exception: if you retire on December 31, you are eligible for the FSA Grace Period, so you may request payment for expenses through the following March 15.
- Your FSA claims will be processed if they are received by September 30 of the year following the plan year.
- You cannot continue your FSA coverage after you retire.
- You must pay a full period contribution for any pay period during which you are on Postal Service rolls, even if it is only the first day of the pay period. (The payroll system does not prorate your FSA contribution.)
- The collection of FSA contributions (including the collection of missed contributions) relates strictly to the amount of the contributions you were scheduled to make each pay period while you were an FSA participant.
- What you actually claim, whether it is more or less than what you were scheduled to contribute each pay period while you were an FSA participant, does not affect what you must pay in contributions.
- If you missed contributions you were scheduled to make from your paychecks because you were on Leave Without Pay (LWOP) or had low pay, you must make up the missed contributions.
- If you missed contributions, you cannot reduce what you owe by not filing claims. These rule apply to any type of retirement, including a disability retirement.
- Refer to brochure FSA BK1, *Flexible Spending Accounts* (November 2007), which is being mailed to all career employees for the FSA open season, for the details.

### 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.

# Thinking About Retiring?

## **Benefits Facts**

FEGLI (continued)

- 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

## Overview

The United States Postal Service (USPS) provides health benefits to its career employees by participating in the Federal Employees Health Benefits (FEHB) Program, which is administered by the U.S. Office of Personnel Management (OPM), Office of Retirement and Insurance Services. It is the largest employer-sponsored health insurance program in the world. OPM interprets health insurance laws and writes regulations for the FEHB Program. It gives advice and guidance to the USPS and other participating agencies to process your enrollment changes and to deduct your premiums. OPM also contracts with and monitors all of the plans participating in the FEHB Program.

While FEHB eligibility, enrollment requirements and the plans available for 2008 are the same for federal and USPS employees alike, the Postal Service pays a higher percentage contribution towards career Postal employee premium rates than the rest of the federal government. All employee premium rates are calculated using the "Fair Share Formula."

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

### Key Facts

- The FEHB Program is part of the annual 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 Postal 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 Pre-tax Payment of Premiums, enrollment changes can only be made during Open Season or if you experience a qualifying life event (QLE).
- 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.

# Federal Employees Health Benefits (FEHB) Program

## How much does it cost?

The premiums for your enrollment are shared by you and the Postal Service. For **Postal Category 1**, the Postal Service pays the lesser of 84% of the average premium of all plans weighted by the number of enrollees in each plan or but not more than 87.5% of the total premium for any individual plan. For **Postal Category 2**, the Postal Service pays 85% of the average premium of all plans weighted by the number of enrollees in each plan but not more than 88.75% of the total premium for any individual plan.

## Am I eligible to enroll?

All career employees are eligible to enroll in FEHB. Non-career employees are eligible if they meet the eligibility requirements. If you have an appointment other than career and you have not received information about enrollment, you should contact the Human Resources Shared Service Center (HRSSC) on 1-877-477-3273, option 5 for more 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 retirements) 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.**

## Coverage

**New Employees** – New employees have the opportunity to select a health plan within 60 days of being hired.

**Current Employees** – Current employees have an opportunity to select or change plans:

- During Open Season
- When certain life events occur (see table on pages 34 through 37 of this Guide)

**NOTE: These elections MUST be made within certain time limits as specified in the table.**

Your choice of plans and options includes Self Only coverage just for you, or Self and Family coverage for you, your spouse, and unmarried dependent children under age 22 (and in some cases, a disabled child 22 years or older who is incapable of self-support).

**Eligible Family Members** – Eligible family members for “Self and Family” health benefits enrollment purposes include an enrollee’s:

- Spouse
- Unmarried dependent children under age 22, including legally adopted children and recognized natural (born out-of-wedlock) children.
- Unmarried dependent stepchildren and foster children, (including foster children who are also your grandchildren) under age 22 if they live with the enrollee in a regular parent-child relationship.
- Unmarried dependent children age 22 or over who are incapable of self-support because of physical or mental incapacity that existed before their 22nd birthday.

**Ineligible Members** – even though the following family members may live with and/or be dependent upon the enrollee, they are NOT ELIGIBLE for coverage under the enrollee’s “Self and Family” FEHB program enrollment:

- Parents and other relatives
- Former spouses

NOTE: Falsifying or misrepresenting family member eligibility or enrollment is a violation of federal law and may subject an employee to fine, imprisonment and/or disciplinary action.

# Federal Employees Health Benefits (FEHB) Program

**Loss of Coverage** – When an event occurs that causes you or your family member to lose coverage, the FEHB Program offers a continuation of coverage feature, either temporarily or by permanent conversion to a private sector policy. Such events include but are not limited to:

- Child reaching age 22
- Separation
- Retirement
- Divorce
- Application for Spouse Equity
- Death
- Relocation
- LWOP Status\*

\*Leave Without Pay Status – FEHB Program regulations state that you may continue your FEHB coverage for up to 365 days while you are in a Leave Without Pay (LWOP) status, provided that you pay the employee share of the premium, either while on LWOP or when you return to a pay status. The Postal Service will invoice you for our share of the premium unless you complete and submit to the Human Resources Shared Service Center (HRSSC) PS Form 3111, FEHB Coverage or Termination While in Leave Without Pay (LWOP) Status, to terminate coverage. At 365 days in LWOP status, your FEHB coverage terminates.

If you do not pay your FEHB premiums while in a LWOP status, when you return to a pay status the amount owed for unpaid premiums may be significant. If there are FEHB past-due premiums (from one to four unpaid FEHB premiums), up to the entire amount due will be deducted from your salary. In addition, if there are sufficient monies available, the premium for the current pay period will be deducted from your pay. When an accounts receivable account has been created for unpaid FEHB premiums and that receivable is over 45 days old, Payroll automatically takes 15 percent of your disposable net pay per pay period until that accounts receivable account is paid off. This means that an employee who returns to pay status could possibly pay all of these amounts at the same time – the past due

FEHB premiums (maximum of four unpaid FEHB premiums), the current FEHB premium, and up to 15 percent of disposable net pay towards payment of any accounts receivables for unpaid FEHB premiums.

## **It is your responsibility to report life events that may cause you or your family member to lose eligibility.**

It is also our responsibility to complete and submit any required paperwork to change your enrollment and/or apply for any continuation of coverage, if eligible, within the time limits specified in the Table of Permissible Changes on pages 34 through 37 of this Guide. If you have questions, contact the HRSSC on 1-877-477-3273, option 5.

*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.*

## **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. Furthermore, you may enroll, change your enrollment type, or change plans outside of Open Season if you experience a qualifying life event (QLE) such as a change in family or other insurance coverage status. The Table of Permissible Changes on page 34 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 the Postal Service 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

## FEHB Open Season

Each year you have the opportunity to enroll or change enrollment during an Open Season. **The 2007 Open Season is from November 12 through December 11 at 5:00 p.m. Central Time.** Employees may make any one – or a combination – of the following changes:

- Enroll if not enrolled
- Change from one option to another
- Change from Self Only to Self and Family
- Change from Self and Family to Self Only
- Change from pre-tax to post tax premium deductions or vice versa (see pages 12 through 13 of this Guide)
- Cancel enrollment

If you decide to do any of the above actions, you **MUST** follow the instructions on the *PostalEASE* FEHB Worksheet contained in this Guide and enter your election in *PostalEASE* by 5:00 p.m. Central Time on December 11, 2007. It is critical that this be done timely.

Your new enrollment or any changes that you make to your existing coverage will take effect on January 5, 2008 and the change in premium rate deductions will be seen on your January 25, 2008 earnings statement. If you change plans, any covered expenses incurred between January 1 – 4, 2008 will count toward the prior year deductible of the plan you are changing from.

If you decide **NOT** to change your enrollment, **DO NOTHING**, and your present enrollment will continue automatically unless your plan is not participating in 2008. If your plan is not participating in 2008 you **MUST** choose another plan during Open Season or you will not have FEHB coverage. Ask the Human Resources Shared Service Center (HRSSC) for a list of the plans that will terminate at the end of the 2007 plan year.

If you decide to cancel your coverage during Open Season, you must cancel your enrollment in *PostalEASE*, which includes a confirmation by you that you clearly accept the consequences of canceling. The cancellation will become effective on January 4, 2008.

If you pay premium contributions on a pre-tax basis (which most career employees do) you will not be able to cancel or reduce (change from Self and Family to Self Only) coverage unless you experience a qualifying life event (QLE) and your election is in keeping with the change. See pages 12 through 13 of this Guide on Pre-tax Payment of Premium Contributions and the Table of Permissible Changes on pages 34 through 37 of this Guide.

You, as an employee, are responsible for being informed about your health benefits. You should thoroughly read this Guide, the brochures of plans that interest you, and the bulletin board notices on health benefits topics. These include family member eligibility, the option to continue or terminate an enrollment during periods of non-pay status or insufficient pay, dual enrollment prohibition, coverage for former spouses, and discontinued health insurance plans. Be sure to read the section on the pre-tax payment of health insurance premium contributions, which specifies Internal Revenue Service (IRS) restrictions for reducing or canceling coverage (see pages 12 through 13 of this Guide). Also be sure to refer to the Table of Permissible Changes on pages 34 through 37 of this Guide.

You can go to <http://opm.gov/insure/health> and download:

- All of the Benefits Guides including the Guide for USPS Employees, the Guide for United States Postal Service Inspectors and Office of Inspector General Employees, the Guide for Certain Temporary (Non-career) USPS Employees, and the Guide for TCC and Former Spouse Enrollees.
- Plan brochures that include benefits, cost, and other major features of each health plan

After referring to these sources, if you still have questions regarding eligibility, enrollment criteria, continued coverage after certain life events, or on any other FEHB policies, or if you need assistance making your choice in *PostalEASE*, contact the HRSSC on 1-877-477-3273, option 5.

# Federal Employees Health Benefits (FEHB) Program

## How do I enroll?

- Complete the *PostalEASE* FEHB Worksheet on page 30.
- Access *PostalEASE* on the Intranet (from the Blue page), the Internet (<https://liteblue.usps.gov>), an employee Self-Service Kiosk (available in some facilities), or by calling the Employee Service Line toll-free at 1-877-477-3273, option 1.

## 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

## FEHB and *PostalEASE*

The United States Postal Service is now using *PostalEASE* to enter Federal Employee Health Benefit (FEHB) Program Open Season enrollments and changes. By using *PostalEASE* for health benefits, and by sending information to health insurance companies electronically instead of via paper forms as in past open seasons, the Postal Service expects that employees who make health benefits changes will get their new insurance cards more quickly. All the information you need for using *PostalEASE* is included in the FEHB *PostalEASE* Worksheet found on pages 28 to 32 of this Guide. Just follow the instructions to:

- Enroll
- Change Enrollment
- Cancel Enrollment
- Review or change your pending open season transaction
- Review or update your dependent information
- Review your current enrollment information
- Receive a copy of a health benefits election that was processed using *PostalEASE*

If you want to make a change for the 2008 plan year, you may do so during the annual FEHB Open Season, which is from November 12 through December 11, 2007, at 5:00 PM Central Time. If you currently have an FEHB enrollment and you do not want to make any changes, *do nothing*. Your coverage will continue automatically.

**Please do not wait until late in the open season to enter your choice via *PostalEASE*.** If you select Self and Family coverage, then you'll need to enter information about your dependents. Although this will take extra time, providing this information is required under FEHB regulations. Just complete the FEHB *PostalEASE* Worksheet and follow the instructions carefully.

All open season Self Only enrollments, changes to Self Only coverage, and cancellations, should be entered as employee "self service" transactions using *PostalEASE*. Since dependent information is not required, such transactions are simple. Most Self and Family enrollments can also be completed as employee self service transactions, although they require additional information. The easiest way to do this is via the *PostalEASE* Employee Web, which is available through the Blue page, Liteblue page or on a kiosk. Many Self and Family transactions can also be completed by telephone. If you are unable to enter your dependent information via the telephone, the *PostalEASE* system will refer you to the Web, a kiosk, or the Human Resources Shared Service Center (HRSSC). *PostalEASE* provides the enrollment date, processing date, and effective date when you complete your transaction. You may delete or change a pending transaction until it is processed. If you are newly eligible for FEHB as a career employee, you may also use *PostalEASE* during the first 60 days after your date of appointment.

**This Guide contains important FEHB policy information** that used to be provided to you as part of the SF 2809 *Health Benefits Election Form*. Be sure you understand how your health benefits work, including information on which family members are eligible, how you pay for your health benefits premiums using pre-tax dollars, and the limitations on making a health benefits change outside of open season. As a reminder, to continue health benefits coverage during retirement, you must have had five consecutive years of FEHB coverage immediately prior to your retirement. If you need help understanding any of this information, or you need help using *PostalEASE*, you should contact the HRSSC for assistance on 1-877-477-3273, option 5.

# Pre-Tax Payment of Premium Contributions

The Postal Service has established the pre-tax payment of health insurance premium contributions as a tax-saving benefit feature for its employees. This feature has been sponsored by the Postal Service since 1994. Payment of premiums on a pre-tax basis prohibits enrollees from reducing coverage unless they qualify as described in the section “Reducing Coverage” below.

## Pre-Tax Withholding

If you are a career employee, your premium contributions will automatically be withheld from pay as “pre-tax money,” which means the premium amount is not subject to income, Social Security, or Medicare taxes.

Premiums are collected on a pre-tax basis automatically, unless you waive this treatment. Once you begin to pay FEHB premiums with pre-tax money, this method continues each year.

Although you are automatically enrolled to pay premium contributions with pre-tax money, you do have an opportunity during FEHB Open Season, or if you have a qualifying life event, to waive this treatment and pay your premiums with “after-tax money.” This means you give up the tax savings of paying with pre-tax money.

There are two possible disadvantages of paying your premiums with pre-tax money that you should balance against the tax savings you receive.

First, when you retire, if you begin to collect Social Security (normally this occurs at age 62 at the earliest), you may receive a slightly lower Social Security benefit. Paying your FEHB premiums with pre-tax money reduces the earnings reported to the Social Security Administration. (Your Medicare, life insurance, retirement plan, and Thrift Savings Plan benefits are not affected.)

Second, there are some restrictions on reducing or canceling your coverage outside FEHB Open Season that apply if you pay your premium contributions with pre-

tax money. These are explained in the section “Reducing Coverage” below.

Most employees prefer paying their premiums with pre-tax money because they save on taxes. Nevertheless, if for any reason you do not want this method of payment, and instead wish to have premiums paid with after-tax money, you must submit a form that is available from the Human Resources Shared Service Center (HRSSC) to waive the pre-tax treatment. For more information, see the section “How to Waive or Restore Pre-Tax Payment” on page 13 of this Guide.

## Reducing Coverage

When your premium contributions are withheld on a pre-tax basis, certain Internal Revenue Service (IRS) guidelines affect your ability to change coverage. You may elect to reduce your coverage, that is, to cancel your FEHB enrollment, or to go from Self and Family to Self Only coverage, only during an FEHB Open Season, unless you have a qualifying life event. These are shown in the chart on pages 34 to 37 of this Guide titled “USPS Employees: Table of Permissible Changes in FEHB Enrollment and Pre-Tax/After-Tax Premium Payment.” Refer to the column labeled “FEHB Enrollment Change That May Be Permitted” and the header “Cancel or Change to Self Only.” You also must satisfy the time limits shown in the column labeled “Time Limits in Which Change May Be Permitted.”

**If you are the only person left in your Self and Family enrollment** as a result of a qualifying life event in marital or family status, you must elect to reduce the enrollment (elect Self Only coverage or cancel coverage) by submitting the FEHB *PostaleASE* Worksheet to the HRSSC within the time limit shown in the column labeled “Time Limits in Which Change May Be Permitted” in the chart on pages 34 to 37 of this Guide. Otherwise, your Self and Family enrollment will continue until another event (that is, a qualifying life event or FEHB Open Season) occurs that allows you to elect to reduce coverage.

# Pre-Tax Payment of Premium Contributions

Reducing your FEHB coverage outside of FEHB Open Season must be in keeping with, or on account of, your qualifying life event. For example, if you have a new baby, you usually would not change from Self and Family to a Self Only enrollment, or cancel coverage.

To reduce your FEHB coverage outside of FEHB Open Season, submit an FEHB *PostalEASE* Worksheet to the Human Resources Shared Services Center (HRSSC) within the time limits shown in the column labeled “Time Limits in Which Change May be Permitted” in the table on pages 34 to 37 of this Guide. You must provide any supporting documentation requested by the HRSSC. The effective date of a change from Self and Family to Self Only will be the first day of the pay period that follows the pay period in which your Worksheet is received by the HRSSC. The effective date of a cancellation will be the last day of the pay period in which your Worksheet is received by the HRSSC, if received within the specified time limits.

***It is your responsibility to notify and submit necessary forms to the HRSSC on time when you are the only person left on your enrollment.***

Retirement is NOT a qualifying life event that allows cancellation prior to the date of your retirement. If you wish to cancel an enrollment at retirement, the HRSSC will accept your completed SF 2809 and forward it to OPM for processing after separation from the Postal Service. (Annuitants’ FEHB premium contributions are not withheld as a pre-tax payment, thus once you are an annuitant, reduction in coverage is allowed at any time.)

During periods of non-pay status or insufficient pay, you may terminate your FEHB enrollment. The effective date of termination is retroactive to the end of the last pay period in which a premium contribution was withheld from pay. Contact the HRSSC for more information about how termination during periods of non-pay status or insufficient pay affects FEHB enrollment.

## How to Waive or Restore Pre-Tax Payments

If you pay premiums with after-tax money, you will not be affected by the IRS guidelines described above that restrict reductions in coverage. You may reduce your level of FEHB coverage at any time of year without having a qualifying life event. You will give up the tax savings from paying your premium contributions with pre-tax money.

If you wish to pay your premiums with after-tax money, you must contact the HRSSC and ask for Postal Service (PS) Form 8201, Pre-tax Health Insurance Premium Waiver/Restoration Form. During Open Season, complete the form and return it to the HRSSC by close of business December 11, 2007. If this is your initial opportunity to enroll in FEHB, you have 60 days to submit your election to the HRSSC. You also may make such an election when you have a qualifying life event which is shown in the chart on pages 34 to 37 of this Guide. Refer to the column labeled “Premium Conversion Election Change That May Be Permitted.” You must also satisfy the time limits shown in the column labeled “Time Limits in Which Change May Be Permitted.”

If you submit a waiver, your premiums will continue to be paid with after-tax money in future years, unless you later submit another PS Form 8201 to restore pre-tax payment of FEHB premiums.

If you previously submitted a waiver in order to pay with after-tax money, and you want to begin paying your premiums with pre-tax money, you may submit a PS Form 8201 to restore pre-tax payment of your premium contributions. You may change the method of payment from pre-tax to after-tax, or the reverse only during the annual FEHB Open Season or following a qualifying life event and within the time limits described earlier in this section.

# 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 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 net-

works 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.

The FEDVIP Guide lists the available dental and vision insurance plans along with basic benefit information. The FEDVIP Guide will be mailed to your address on record.

## How much does it cost?

You pay the entire premium. There is no Postal Service 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 the FEDVIP Guide to find 1) the rating region assigned to the area where you live by the different

# Federal Employees Dental and Vision Insurance Program (FEDVIP)

dental plans and 2) the related premium you will pay. You may also go to OPM's website at [www.opm.gov/insure/dentalvision](http://www.opm.gov/insure/dentalvision) for premium and rating region information.

## Am I eligible to enroll?

Postal Service 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 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 the FEDVIP Guide 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.

## 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 *PostalEASE*.

## 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?

# USPS Flexible Spending Accounts (FSA) Program

## Flexible Spending Accounts (FSA) Open Season

- Enrollment for 2008 FSAs begins: November 12, 2007
- Enrollment ends: December 29, 2007 (5:00 P.M. Central Time)
- Enrollments are effective: January 1, 2008

## Who Can Enroll

Only career employees are eligible to enroll in FSAs for 2008.

## What Are FSAs for and How Do They Work?

There are two types of FSAs available to you — the Health Care FSA for health care expenses and the Dependent Care FSA for dependent care (day care) expenses.

If you're like most people, you have health care expenses you pay yourself — insurance doesn't cover them. Expenses for you and your family, like prescriptions, doctor and dentist visits, vision care, even over-the-counter medical items like aspirin or bandages. Expenses like FEHB health plan deductibles or copayments. If you enroll in FEDVIP and have dental or vision insurance, amounts for non-cosmetic procedures or items that your plan doesn't cover. But your expenses aren't high enough for you to claim a deduction on your taxes.

You can get a tax break, though, by signing up for Flexible Spending Accounts (FSAs). You decide how much to contribute for 2008. Then, you contribute money every payday to an FSA, which is an account that allows you to cover your eligible health care expenses throughout the year with tax-free money. Meanwhile, whatever you contribute isn't subject to Federal income tax, or Social Security tax, or Medicare tax. Since, you get a tax break each payday, it's cheaper to pay for your health care expenses through an FSA. (Without an FSA, you pay for health care expenses using your checkbook or a credit card, and there's no tax break at all.)

You can use FSAs for dependent care (day care) expenses too, and you'll save on taxes the same way. The full amount that you sign up for is available to you beginning January 1, 2008, to cover your eligible expenses, even though FSA contributions are taken from your pay over the entire year. So, for example, if you have Lasik surgery in February and it costs you \$3,000, you can withdraw the entire amount from your Health Care FSA even though you won't have had that much withheld from your pay at that time. It works the same way for the Dependent Care FSA too. Be sure to read the FSA brochure that's mailed to you as it explains the limitations on using your FSA— for example, there are specific time limits for expenses to be eligible. You can't cover certain expenses, such as cosmetic items or procedures. And there's a deadline for filing your claims. But the brochure explains the details.

## What Are the Contribution Limits?

You can contribute up to \$5,000 to the Health Care FSA.

You can contribute up to \$5,000 to the Dependent Care FSA

## How to Enroll

To use the Employee Web — the easiest way to use *PostalEASE* — access the system in any of these ways:

- On the Internet at <https://liteblue.usps.gov>. Under "Employee Self Service," select *PostalEASE*.
- At an employee self-service kiosk.
- On the Intranet at <http://blue.usps.gov>. Under "Employee Resources," select *Employee Self Service* and then *PostalEASE*.

To use the telephone, call the Employee Service Line at 877-4PS-EASE (877-477-3273), option 1.

If you have a medical condition that interferes or for another reason cannot successfully complete your transaction using *PostalEASE*, contact the Human Resources Shared Service Center (HRSSC) for assistance.



# USPS Flexible Spending Accounts (FSA) Program

## Details Are in the Mail

A leaflet and a brochure, FSA BK1, *Flexible Spending Accounts* (November 2007), with a *PostalEASE* FSA worksheet included, are being mailed to all career employees. If you do not receive yours by November 26, 2007, contact the HRSSC.

## What if I Enroll in a High-Deductible Health Plan with a Health Savings Account?

It is *very important* for you to read the FSA brochure that is mailed to you this FSA open season so that you understand the rules before you sign up for a Health Care FSA. Look for the section that explains the Limited FSA.

## Questions

Hotline for FSA questions: 800-842-2026.

TTY line for employees who are deaf or hard of hearing: 866-649-4869 or 866-206-7810. Advance call to hotline encouraged.

# 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 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 Postal Service pays the full 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.

## How much does it cost?

The Postal Service pays the full cost of your basic life insurance premium.

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 Postal Service employees are eligible to enroll in FEGLI. 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 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.

# Federal Employees' Group Life Insurance Program (FEGLI)

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.

## **How do I enroll?**

Contact the Human Resources Shared Service Center on 1-877-477-3273, option 5 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, unless you have a standard form (SF) 2823, Designation of Beneficiary. FEGLI in your official personnel file. The FE 76-20 FEGLI Program Booklet for USPS Employees, available from the HRSSC 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 form FE-6, *Claim for Death Benefits* to claim FEGLI benefits, available from the HRSSC, 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 the HRSSC on 1-877-477-3273, option 5. 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 Postal Service 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 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 Postal Service).
- 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 Postal Service employees are eligible to apply for coverage. 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).

## 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.** For Postal Category 1, the Postal Service pays the lesser of 84% of the average premium of all plans weighted by the number of enrollees in each plan but not more than 87.5% of the total premium for any individual plan. For Postal Category 2, the Postal Service pays 85% of the average premium of all plans weighted by the number of enrollees in each plan but not more than 88.75% of the total premium for any individual plan.

**Salary deduction.** You pay your share of the premium through a payroll deduction and have the choice of doing so using pre-tax 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 the Table of Permissible Changes in FEHB Enrollment and Pre-Tax/After Tax Premium Payment for details.

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

- \* for you and your family when you retire from the Postal 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 (contact the Human Resource Shared Service Center (HRSSC) 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; contact the HRSSC).

**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 (contact the HRSSC at 1-877-477-3273, option 5).

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/Preferred Provider Organization (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 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 (Pre-tax Premium Payment)** - 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**

### **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).

## Appendix D

### Using the *PostalEASE* FEHB Worksheet

The *PostalEASE* telephone system and web sites provide a convenient, confidential, and secure way for you to newly enroll, change your current enrollment, or cancel your enrollment in the Federal Employees Health Benefits (FEHB) Program. If you have access to *PostalEASE* on the Postal Service Intranet (from the Blue page), the Internet (<https://liteblue.usps.gov>) or at an Employee Self-Service Kiosk (available in some facilities), using either of these may be easier than using the telephone.

#### **Through *PostalEASE* you may:**

- Make a change to your current enrollment during FEHB Open Season (November 12, 2007 – December 11, 2007, 5 p.m. Central Time)
- Make an election as a new employee within 60 days of your date of hire.
- Update your dependents' information — **although if you are not making a change in your enrollment at the same time, you must also contact your health plan carrier directly** with this information. *PostalEASE* will not transmit dependent change information to the insurance carrier if an enrollment transaction has not occurred.

**You cannot use *PostalEASE*** to newly enroll or change your enrollment due to the occurrence of a permitting event, nor to cancel or reduce your coverage due to a qualified life status change. You must contact the HRSSC to assist you with these actions.

***If you are not making any changes to your current FEHB enrollment, then you do not need to do anything.***

### **Preparing for *PostalEASE* FEHB Enrollment**

1. **Read the Privacy Act Statement** on page xx.
2. **Read and understand the RI 70-2, *Guide to Benefits***, which is mailed to you each FEHB open season.
3. **Have the following information** ready before using *PostalEASE*.
  - a. Your USPS personal identification number (**PIN**). If you don't know your PIN, just call the Employee Service Line at 1-877-477-3273. When prompted to enter your PIN, pause and you will be given the option of having it mailed to your address of record. Usually it will be mailed by the next business day. Or, request your USPS PIN from *PostalEASE* on the Intranet (from the Blue page), the Internet (<https://liteblue.usps.gov>) or at an Employee Self-Service Kiosk (available in some facilities).
  - b. Your Employee ID, which is printed at the top of your earnings statement. Enter all 8 digits, even if the first one is a zero.
  - c. Your daytime **phone number**.
  - d. The name of the **health benefits plan** in which you are enrolling.
  - e. The **code** of the health benefits plan in which you are **enrolling**. For the name and code, refer to the list of codes in RI 70-2, *Guide to Benefits*, or to the health plan brochure.
  - f. The names, Social Security Numbers (optional), addresses, and dates of birth for all **eligible family members** that will be covered under your health benefits enrollment. For more information on family member eligibility, see RI 70-2, *Guide to Benefits*.
  - g. The name and policy number of any **other group insurance** you or any of your eligible family members may have (including Tricare, Medicare, etc.).
  - h. If you are changing plans or canceling coverage, the **code** of the health benefits plan in which you are **currently enrolled** — that is, the plan that you will not have after your choice takes effect. The code for your current plan is found on your biweekly earnings statement. It is the three-character code that follows the letters "HP" or "HB." For example, the Blue Cross Self and Family Standard plan will be shown as HP105 or HB105, and you will enter the code 105 in *PostalEASE*. You may also refer to the list of codes in RI 70-2, *Guide to Benefits*.
4. **Complete the worksheet** on following pages, using the information you prepared above.

## Appendix D

### Using the *PostalEASE* FEHB Worksheet

#### **Now You Are Ready To Enroll**

- If you have access to the *PostalEASE* Employee Web on the Intranet (from the Blue page), the Internet (<https://liteblue.usps.gov>) or to an Employee Self-Service Kiosk (available in some facilities), using either may be simpler than using the telephone. Just follow the instructions.
- Otherwise, call the Employee Service Line to reach *PostalEASE* toll-free at 1-877-4PS-EASE (1-877-477-3273, option 1) or 1-866-260-7507 for TTY.
- When prompted, select Federal Employees Health Benefits.
- Follow the script and prompts to enter your Employee ID, your USPS PIN, and information from your completed *PostalEASE* FEHB Worksheet.

#### **After Completing Your Entries You Should Note the Following Information**

- Record the Confirmation number you receive from *PostalEASE* here: \_\_\_\_\_
- Your enrollment will be processed on this date: \_\_\_\_\_
- Your enrollment will be reflected in your paycheck that is dated: \_\_\_\_\_

It is recommended that you keep this information and your *PostalEASE* FEHB Worksheet.

**Note:** If you have any trouble using *PostalEASE*, or if you are unable to use the telephone because you are deaf or hard of hearing, or you cannot use the telephone, Internet, Intranet, or Employee Self Service Kiosk for a medical reason, you may contact the Human Resources Shared Service Center (HRSSC) for assistance. Just call the Employee Service Line at 1-877-477-3273. When prompted, select for the HRSSC. Then select Benefits to speak with a representative who will assist you. To reach the HRSSC using TTY, call 1-866-260-7507. You may also send a FAX to the HRSSC at 1-651-994-3543.

- If you currently have an FEHB enrollment and you do not want to make any changes . . . ***do nothing.***

**WARNING:** Any intentionally false statement in this application or willful misrepresentation relative thereto is a violation of the law punishable by a fine of not more than \$10,000 or imprisonment of not more than 5 years, or both. (18 U.S.C. 1001)

# PostalEASE FEHB Worksheet

This worksheet will help you prepare to call *PostalEASE*, or use *PostalEASE* on the Postal Service Intranet (from the Blue page), the Internet (<https://liteblue.usps.gov>) or on an Employee Self-Service Kiosk (now available in some facilities). You may also prepare this worksheet and contact the Human Resources Shared Service Center (HRSSC) if you cannot enroll or make a change because *PostalEASE* does not accept the required documentation.

**Note:** If you have any trouble using *PostalEASE*, or if you are unable to use the telephone because you are deaf or hard of hearing, or you cannot use the telephone, Internet, or Employee Self-Service Kiosk for medical reasons, you may contact the HRSSC for assistance. **If you contact the HRSSC, be sure to complete this worksheet first.**

## Part 1 – Employee Information

Your Name (Last, First, Middle Initial)	Employee ID
---	-------------

### Type Of Action You Are Requesting

**Open Season:**     New Enrollment     Change Current Enrollment     Cancel Enrollment

**New Hire:**     New Enrollment     Waive Enrollment

**Special Enrollment** (if you are notified that your current plan is being discontinued or your service area is reduced):

Change Current Enrollment     Cancel Enrollment     Other QLE: \_\_\_\_\_

**New Plan Enrollment Code** \_\_\_\_\_ **New Plan Name** \_\_\_\_\_

**Old Plan Enrollment Code** (if you are changing plans or cancelling your current plan) \_\_\_\_\_

**Please note:**

Changes due to a qualifying life event (QLE) cannot be made via *PostalEASE*.

If you wish to make any change that is not listed under “Type of Action You Are Requesting” above, you must contact the HRSSC. You will need to present documentation showing that your election is due to a QLE and that you are contacting the HRSSC within the required time frame.

For more information on qualifying life events, please refer to the RI 70-2, *Guide to Benefits*, which is mailed to you each FEHB open season.

<b>Your Other Group Insurance</b> (Not used for waiving enrollment as a new employee)	
<p><b>Do you have any group health insurance coverage other than under the FEHB plan in which you are now enrolling or already enrolled?</b></p> <p style="text-align: center;"><input type="checkbox"/> Yes    <input type="checkbox"/> No</p>	<p><b>Identify Type of Other Insurance Coverage</b></p> <p><input type="checkbox"/> Medicare Part A    <input type="checkbox"/> Medicare Part B</p> <p><input type="checkbox"/> Tricare or Champus    Policy No. (if known) _____</p> <p>Other Group Insurance Name _____</p> <p>Policy No. (if known) _____</p>

<p><b>Your Gender:</b>    <input type="checkbox"/> Male</p> <p style="text-align: center;"><input type="checkbox"/> Female</p>	<p><b>Married:</b>    <input type="checkbox"/> Yes</p> <p style="text-align: center;"><input type="checkbox"/> No</p>	<p><b>Daytime Telephone Number</b> (with area code)</p>
--	---	---

# PostalEASE FEHB Worksheet

## Part 2 – Dependent Information (for Self and Family coverage only)

A complete mailing address (if different from yours) and other insurance information (if any) must be provided for each covered dependent. If you are adding or updating information for a dependent who does not reside with you, you will need to use the PostalEASE Employee Web on the Postal Service Intranet (Blue page), the Internet (<https://liteblue.usps.gov>) or at an Employee Self-Service Kiosk (available in some facilities) or contact the HRSSC to make or change your FEHB enrollment.

**Please check here if all dependents reside with you.**

Family Member Names <small>(Last, First, Middle Initial)</small>	Address (Street, City, State, Zip) <small>(If different from yours)</small>	Gender	Date of Birth	Rel. Code*	SSN <small>(Optional)</small>	Other Group Insurance Co. <small>Name &amp; Policy No.</small>

\* Relationship Codes:    01 = Spouse  
                                   02 = Spouse from a common law marriage (requires certification to be filed with the HRSSC)  
                                   19 = Child  
                                   09 = Adopted child  
                                   10 = Foster child (requires certification to be filed with the HRSSC)  
                                   17 = Stepson or stepdaughter  
                                   99 = Unmarried child over age 22 incapable of self-support (requires certification to be filed with the HRSSC)

Employee Signature \_\_\_\_\_ Date \_\_\_\_\_ Record the Confirmation Number You Receive From PostalEASE Here \_\_\_\_\_

**For HRSSC Use Only**

**REMARKS:** Specific information on type of qualifying life event, reason for correction, type of certification, supporting documentation, reason for verification, etc., should be provided here.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Employing Office \_\_\_\_\_ Date Received in Personnel Office \_\_\_\_\_

Address \_\_\_\_\_

Contact Name \_\_\_\_\_ Date of QLE/Birth \_\_\_\_\_

**File copy in OPF for any FEHB transaction processed by HRSSC and ASC**

**PRIVACY ACT STATEMENT:** The collection of this information is authorized by 39 USC 401, 1001, 1003, 1005; 5 USC 8339; 42 USC 2000e-16, and Executive Orders 11478 and 11590. This information will be used to process your enrollment in the Federal Employees Health Benefit system and to manage your claim under that plan. As a routine use, the information may be disclosed to an appropriate government agency, domestic or foreign, for law enforcement purposes; where pertinent, in a legal proceeding to which the USPS is a party or has an interest; to a government agency in order to obtain information relevant to a USPS decision concerning employment, security clearances, contracts, licenses, grants, permits or other benefits; to a government agency upon its request when relevant to its decision concerning employment, security clearances, security or suitability investigations, contracts, licenses, grants or other benefits; to a congressional office at your request; to an expert, consultant, or other person under contract with the USPS to fulfill an agency function; to the Federal Records Center for storage; to the Office of Management and Budget for review of private relief legislation; to an independent certified public accountant during an official audit of USPS finances; to an investigator, administrative judge or complaints examiner appointed by the Equal Employment Opportunity Commission for investigation of a formal EEO complaint under 29 CFR 1614; to the Merit Systems Protection Board or Office of Special Counsel for proceedings or investigations involving personnel practices and other matters within their jurisdiction; to a labor organization as required by the National Labor Relations Act; to agencies having taxing authority for taxing purposes; to financial organizations receiving allotments; to State Employment Security Agencies to process unemployment compensation claims; to a Federal or state agency providing parent locator service or to other authorized persons as defined by Pub. L. 93-647; to the National Association of Postal Supervisors that relates to postal supervisors; to a prospective employer for consideration of employment; to management for compilation of a local seniority list for posting; to the EEOC for enforcement of Federal EEO regulations; to the appropriate finance center as required under the provisions of the Dual Compensation Act; to the Office of Personnel Management, Social Security Administration, Veterans Administration, Office of Workers' Compensation Programs; health insurance carriers, or plans, or other program management agencies or retirement systems for use in determining a claim for benefits; and to OPM for its active employee/annuitant data systems used to analyze Federal retirement and insurance costs. Providing the information is voluntary; however, if this information is not provided, we may not be able to process your enrollment. We also request that you provide your social security number so that it may be used as your individual identifier in the Federal Employee Health Benefits system. Executive order 9397 dated November 22, 1943, allows Federal Agencies to use the social security number as an individual identifier to distinguish between people with the same or similar names. Computer Matching: Limited information may be disclosed to a Federal, state, or local government administering benefits or other programs pursuant to statute for purpose of conducting computer matching programs under the Act. These programs include, but are not limited to, matches performed to verify an individual's initial or continuing eligibility for, indebtedness to, or compliance with requirements of a benefit program.



## **Appendix E**

### **USPS Employees Enrolled in Pre-Tax Premium Payment**

#### **Table of Permissible Changes in FEHB Enrollment and Pre-Tax/After-Tax Premium Payment**

All USPS career employees are automatically enrolled for pre-tax payment of health insurance premiums, unless they waive it; noncareer employees must elect to participate. Pre-tax payment of premium contributions allow employees who are eligible for FEHB the opportunity to pay for their share of FEHB premiums with pre-tax dollars. The pre-tax payment of premiums (known also as premium conversion) is governed by Section 125 of the Internal Revenue Code, and IRS rules govern when a participant may change his or her election outside of the annual Open Season. When an employee experiences a qualifying life event (QLE) as described in the *Table of Permissible Changes in FEHB Enrollment and Pre-tax/After Tax Premium Payment* chart, changes to the employee's FEHB coverage (including change to Self Only and cancellation) and pre-tax payment of premium contributors election may be permitted so long as they are because of and consistent with the QLEs. For more information please visit [www.opm.gov/insure/health](http://www.opm.gov/insure/health).

Be aware that time limits apply for requesting changes. A complete listing of QLE's, which includes Table of Permissible Changes in FEHB Enrollment for Individuals who are not participating in Premium Conversion (pre-tax payment) can be found at [www.opm.gov/forms/pdf\\_fill/sf2809.pdf](http://www.opm.gov/forms/pdf_fill/sf2809.pdf).

If you have questions, contact the Human Resources Shared Service Center on 1-877-477-3273, option 5.

All employees must meet the time limits stated in the far right column. Employees who are paying premiums on a pre-tax basis may only make changes that are in keeping with, or on account of, the changes described in the table. For example, if you have a new baby, you would usually not cancel coverage. This restriction does not apply to Open Season changes, or to the initial opportunity to enroll. Employees who are paying premiums on an after-tax basis may cancel coverage or reduce coverage from Self and Family to Self Only at any time--they do not need to have an event.

## USPS Employees: Table of Permissible Changes in FEHB Enrollment and Pre-Tax/After-Tax Premium Payment

Code	QUALIFYING LIFE EVENTS (QLEs) THAT MAY PERMIT CHANGE IN FEHB ENROLLMENT OR PREMIUM CONVERSION ELECTION	FEHB ENROLLMENT CHANGE THAT MAY BE PERMITTED				PREMIUM CONVERSION ELECTION CHANGE THAT MAY BE PERMITTED		TIME LIMITS IN WHICH CHANGE MAY BE PERMITTED
		From Not Enrolled to Enrolled	From Self Only to Self and Family	From One Plan or Option to Another	Cancel or Change to Self Only <sup>1</sup>	Participate	Waive	When You Must File Health Benefits Election with Your Employing Office
1A	Initial Opportunity to Enroll, for example: <ul style="list-style-type: none"> <li>• New employee</li> <li>• Change from excluded position</li> <li>• Temporary (Non-career) employee who completes 1 year of service and is eligible to enroll under 5 USC 8906a</li> </ul>	Yes	N/A	N/A	N/A	Automatic unless waived ( <i>except for temporary employees</i> )	Yes ( <i>Automatic for temporary employees</i> )	Within 60 days after becoming eligible
1B	Open Season	Yes	Yes	Yes	Yes	Yes	Yes	As announced by OPM
1C	Change in family status that results in increase or decrease in number of eligible family members, for example: <ul style="list-style-type: none"> <li>• Marriage, divorce, annulment, legal separation</li> <li>• Birth, adoption, acquiring foster child or stepchild, issuance of court order requiring employee to provide coverage for child</li> <li>• Last dependent child loses coverage, for example child reaches age 22 or marries, stepchild moves out of employee's home, disabled child becomes capable of self-support, child acquires other coverage by court order</li> <li>• Death of spouse or dependent</li> </ul>	Yes	Yes	Yes	Yes	Yes	Yes	Within 60 days after change in family status
		<i>Employees may enroll or change beginning 31 days before the event</i>						
1D	Any change in employee's employment status that could result to entitlement to coverage, for example: <ul style="list-style-type: none"> <li>• Reemployment after a break in service of more than 3 days</li> <li>• Return to pay status from nonpay status, or return to receiving pay sufficient to cover premium withholdings, if coverage terminated (<i>If coverage did not terminate, see 1G</i>)</li> </ul>	Yes	N/A	N/A	N/A	Automatic unless waived	Yes	Within 60 days after employment status change
1E	Any change in employee's employment status that could affect the cost of insurance, including: <ul style="list-style-type: none"> <li>• Change from temporary appointment with eligibility for coverage under 5 USC 8906a to appointment that permits receipt of government contribution</li> <li>• Change from full time to part time career or the reverse</li> </ul>	Yes	Yes	Yes	Yes	Yes	Yes	Within 60 days after employment status change

## USPS Employees: Table of Permissible Changes in FEHB Enrollment and Pre-Tax/After-Tax Premium Payment

*See explanatory note on first page of this chart.*

Code	Event	FEHB ENROLLMENT CHANGE THAT MAY BE PERMITTED				PREMIUM CONVERSION ELECTION CHANGE THAT MAY BE PERMITTED		TIME LIMITS IN WHICH CHANGE MAY BE PERMITTED
		From Not Enrolled to Enrolled	From Self Only to Self and Family	From One Plan or Option to Another	Cancel or Change to Self Only <sup>1</sup>	Participate	Waive	
1F	Employee restored to civilian position after serving in uniformed service <sup>2</sup>	Yes	Yes	Yes	Yes	Yes	Yes	Within 60 days after return to civilian position
1G	Employee, spouse or dependent: <ul style="list-style-type: none"> <li>• begins nonpay status or insufficient pay<sup>3</sup> or</li> <li>• ends nonpay status or insufficient pay if coverage continued</li> <li>• (If employee's coverage terminated, see 1D)</li> <li>• (If spouse's or dependent's coverage terminated, see 1M)</li> </ul>	No	No	No	Yes	Yes	Yes	Within 60 days after employment status change
1H	Salary of temporary employee insufficient to make withholdings for plan in which enrolled	N/A	No	Yes	Yes	Yes	Yes	Within 60 days after receiving notice from employing office
1I	Employee (or covered family member) enrolled in FEHB health maintenance organization (HMO) moves or becomes employed outside the geographic area from which the FEHB carrier accepts enrollments or, if already outside the area, moves further from this area. <sup>4</sup>	N/A	Yes	Yes	N/A (see 1M)	No (see 1M)	No (see 1M)	Upon notifying employing office of move
1J	Transfer from post of duty within a state of the United States or the District of Columbia to post of duty outside a State of the United States or District of Columbia, or reverse	Yes	Yes	Yes	Yes	Yes	Yes	Within 60 days after arriving at new post
		<i>Employees may enroll or change beginning 31 days before leaving the old post of duty</i>						
1K	Separation from Federal Employment when the employee or employee's spouse is pregnant	Yes	Yes	Yes	N/A	N/A	N/A	During employee's final pay period
1L	Employee becomes entitled to Medicare and wants to change to another plan or option. <sup>5</sup>	No	No	Yes (Change may be made only once)	N/A (see 1M)	No (see 1M)	No (see 1M)	Any time beginning on the 30th day before becoming eligible for Medicare

<sup>1</sup> Employees may change to Self Only outside of Open Season only if **the QLE caused** the enrollee to be the last eligible family member under the FEHB enrollment. Employees may cancel enrollment outside of Open Season only if **the QLE caused** the enrollee and all the eligible family members to acquire other health insurance coverage.

<sup>2</sup> Employees who enter active military service are given the opportunity to terminate coverage. Termination for this reason does not count against the employee for purposes of meeting the requirements for continuing coverage after retirement. Additional information on the FEHB coverage of employees who return from active military service will be forthcoming.

<sup>3</sup> Employees who begin nonpay status or insufficient pay **must** be given an opportunity to elect to continue or terminate coverage. A termination differs from a cancellation as it allows conversion to nongroup coverage and does not count against the employee for purposes of meeting the requirements for continuing coverage after retirement.

## USPS Employees: Table of Permissible Changes in FEHB Enrollment and Pre-Tax/After-Tax Premium Payment

*See explanatory note on first page of this chart.*

QUALIFYING LIFE EVENTS (QLEs) THAT MAY PERMIT CHANGE IN FEHB ENROLLMENT OR PREMIUM CONVERSION ELECTION		FEHB ENROLLMENT CHANGE THAT MAY BE PERMITTED				PREMIUM CONVERSION ELECTION CHANGE THAT MAY BE PERMITTED		TIME LIMITS IN WHICH CHANGE MAY BE PERMITTED
Code	Event	From Not Enrolled to Enrolled	From Self Only to Self and Family	From One Plan or Option to Another	Cancel or Change to Self Only	Participate	Waive	When You Must File Health Benefits Election with Your Employing Office
1M	<p>Employees or eligible family member <b>loses</b> coverage under FEHB or another group insurance plan including the following:</p> <ul style="list-style-type: none"> <li>• Loss of coverage under another FEHB enrollment due to termination, cancellation, or change to self-only of the covering enrollment</li> <li>• Loss of coverage due to termination of membership in employee organization sponsoring the FEHB plan <sup>6</sup></li> <li>• Loss of coverage under another federally-sponsored health benefits program, including: TRICARE, Medicare, Indian Health Service</li> <li>• Loss of coverage under Medicaid or similar State-sponsored program of medical assistance for the needy</li> <li>• Loss of coverage under a non-Federal health plan, including foreign, state or local government, private sector</li> <li>• Loss of coverage due to change in worksite or residence (<i>Employees in an FEHB HMO, also see 1I</i>)</li> </ul>	Yes	Yes	Yes	Yes	Yes	Yes	Within 60 days after loss of coverage
<i>Employees may enroll or change beginning 31 days before the event</i>								
1N	Loss of coverage under a non-Federal group health plan because an employee moves out of the commuting area to accept another position and the employee's non-Federally employed spouse terminates employment to accompany the employee	Yes	Yes	Yes	Yes	Yes	Yes	From 31 days before the employee leaves the commuting area to 180 days after arriving in the new commuting area

<sup>4</sup>This code reflects the FEHB regulation that gives employees enrolled in an FEHB HMO who **change from Self Only to Self and Family or from one plan or option to another** a different timeframe than that allowed under 1M. For change to Self Only, cancellation, or change in premium conversion status see 1M.

<sup>5</sup>This code reflects the FEHB regulation that gives employees enrolled in FEHB a one-time opportunity to change plans or options under a different timeframe than that allowed by 1P. For change to Self Only, cancellation, or change in premium conversion status, see 1P.

<sup>6</sup>If employees membership terminates, (e.g., for failure to pay membership dues), the employee organization will notify the agency to **terminate** the enrollment.

## USPS Employees: Table of Permissible Changes in FEHB Enrollment and Pre-Tax/After-Tax Premium Payment

*See explanatory note on first page of this chart.*

Code	Event	FEHB ENROLLMENT CHANGE THAT MAY BE PERMITTED				PREMIUM CONVERSION ELECTION CHANGE THAT MAY BE PERMITTED		TIME LIMITS IN WHICH CHANGE MAY BE PERMITTED
		From Not Enrolled to Enrolled	From Self Only to Self and Family	From One Plan or Option to Another	Cancel or Change to Self Only	Participate	Waive	
10	Employee or eligible family member loses coverage due to discontinuation in whole or part of FEHB plan <sup>7</sup>	Yes	Yes	Yes	Yes	Yes	Yes	During open season, unless OPM sets a different time
1P	Employee or eligible family member <b>gains</b> coverage under FEHB or another group insurance plan, including the following: <ul style="list-style-type: none"> <li>• Medicare (<i>Employees who become eligible for Medicare and want to change plans or options, see 1I</i>)</li> <li>• TRICARE for Life, due to enrollment in Medicare</li> <li>• TRICARE due to change in employment status, including: (1) entry into active military service, (2) retirement from reserve military service under chapter 67, title 10</li> <li>• Medicaid or similar state sponsored program of medical assistance for the needy</li> <li>• Health insurance acquired due to change of worksite or residence that affects eligibility for coverage</li> <li>• Health insurance acquired due to spouse's or dependent's change in employment status (including state, local or foreign government or private sector employment)<sup>8</sup></li> </ul>	No	No	No	Yes	Yes	Yes	Within 60 days after QLE
1Q	Change in spouse's or dependent's coverage options under a non-Federal health plan, for example: <ul style="list-style-type: none"> <li>• Employer starts or stops offering a different type of coverage (<i>If no other coverage is available, also see 1M</i>)</li> <li>• Change in cost of coverage</li> <li>• HMO adds a geographic service area that now makes spouse eligible to enroll in that HMO</li> <li>• HMO removes a geographic area that makes spouse ineligible for coverage under that HMO, but other plans or options are available (<i>If no other coverage is available, see 1M</i>)</li> </ul>	No	No	No	Yes	Yes	Yes	Within 60 days after QLE

<sup>7</sup> Employee's failure to select another FEHB plan is deemed a cancellation for purposes of meeting the requirements for continuing coverage after retirement.

<sup>8</sup> Under IRS rules, this includes start/stop of employment or nonpay status, strike or lockout, and change in worksite.

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# Appendix F

## FEHB Plan Comparison Charts

### Nationwide Fee-for-Service Plans (Pages 40 through 43)

**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 the Human Resources Shared Service Center (HRSSC), 1-877-477-3273, option 5 first.

## 2008 Postal FEHB Premium Categories

**Postal Premium Category 1** applies to APWU (including HQ Operating Services, IT/ASC and MDC), NPMHU (including Tool & Die), and NPPN bargaining unit employees in Rate Schedule Codes (RSC) C, G, K, M, N, P and T.

**Postal Premium Category 1** also applies to certain non-law enforcement nonbargaining unit employees such as EAS, A-E Postmasters and Attorneys in RSC's E, F and U.

**Postal Premium Category 2** applies to FOP, NALC, and NRLCA employees in RSC's Y, Q and R.

Federal premiums apply to the following:

- Office of the Inspector General employees EAS-25 and below (RSC E).
- Inspection Service law enforcement employees (FICA codes 3, 6, 9, or B) in RSC E.
- Forensics employees in RSC E and assigned to the following Finance numbers:

03-2757	07-2757	16-2757	28-2757	36-2757	41-2757	48-2757
05-2755	11-2757	24-2757	33-2757	38-2757	48-2755	51-2757
05-2757	12-2757	25-2757	35-2757	41-2755	48-2756	54-2757

APWU – American Postal Workers Union
EAS – Executive & Administrative Schedule
FOP – Fraternal Order of Police
IT/ASC – Information Technology/Accounting Service Center
MDC – Material Distribution Center
NALC – National Association of Letter Carriers
NPMHU – National Postal Mail Handlers Union
NRLCA – National Rural Letter Carriers' Association

## 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	Telephone Number	Enrollment Code		Biweekly Premium Your Share			
				Postal 1		Postal 2	
		Self Only	Self & Family	Self Only	Self & Family	Self Only	Self & Family
APWU Health Plan-High (APWU)	800-222-2798	471	472	24.01	54.30	21.61	48.87
Blue Cross and Blue Shield Service Benefit Plan-Std (BCBS)	Local phone #	104	105	37.97	90.26	35.96	85.68
Blue Cross and Blue Shield Service Benefit Plan-Basic (BCBS)	Local phone #	111	112	19.57	45.83	17.61	41.25
GEHA Benefit Plan-High (GEHA)	800-821-6136	311	312	67.29	130.56	65.28	125.98
GEHA Benefit Plan-Std (GEHA)	800-821-6136	314	315	16.64	37.81	14.97	34.03
Mail Handlers Benefit Plan-Std (MH)	800-410-7778	454	455	28.05	56.29	26.04	51.71
Mail Handlers Benefit Plan-Value Option (MH)	800-410-7778	414	415	10.25	24.44	9.23	22.00
NALC	888-636-6252	321	322	34.62	59.12	32.61	54.54

### Plan Name: Open Only to Specific Groups (If you are not a member of the specific group, do not elect the plan.)

Association Benefit Plan (ABP) (For employees of specified intelligence agencies only)	800-634-0069	421	422	33.93	83.81	31.92	79.23
Foreign Service Benefit Plan (FS) (Foreign Service employees)	202-833-4910	401	402	24.39	75.93	22.38	71.35
Panama Canal Area Benefit Plan (PCABP) (Annuitants residing in Panama)	800-424-8196	431	432	22.25	46.45	20.03	41.81
Rural Carrier Benefit Plan (Rural) (Active or retired rural letter carriers)	800-638-8432	381	382	67.85	98.16	65.84	93.58
SAMBA-High (Law enforcement)	800-638-6589	441	442	84.33	212.94	82.32	208.36
SAMBA-Std (Law enforcement)	800-638-6589	444	445	22.95	52.43	20.66	47.18



**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		Generic	Brand Name / Non-formulary	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%/N/A	No
	Non-PPO	\$350	None	\$300	25%	25%	Nothing	\$5	25%+/N/A	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	Yes
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./N/A	Yes
	Non-PPO	\$300	None	\$200	30%	30%	Nothing	\$10	25%/\$25 min./N/A	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 C for a fuller explanation of each survey category.

Overall Plan Satisfaction	• How would you rate your overall experience with your health plan?
Getting Needed Care	• Was it easy to get an appointment with specialists? • Was it easy to get the care, tests, or treatment you though you needed?
Getting Care Quickly	• Did you get the advice or help you needed when you called your doctor during regular office hours? • Could you get an appointment for regular or routine care as soon as you thought you needed?
How Well Doctors Communicate	• Did your doctor listen carefully to you and explain things in a way you could understand? • Did your doctor spend enough time with you?
Customer Service	• Was your plan helpful when you called its customer service? • Did the plan's written materials or the Internet provide you with the information you needed about how the plan works?
Claims Processing	• Did your plan pay your claims quickly and correctly?

Plan Name	Plan Code	Member Survey Results (with national averages for Fee-for-Service plans in each category)					
		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		76.5	92.2	92.5	94.7	79.5	84.9
Blue Cross and Blue Shield Service Benefit Plan-Std		83.8	93.1	90.2	93.2	87.7	94.2
Blue Cross and Blue Shield Service Benefit Plan-Basic							
GEHA Benefit Plan-High		82.2	92.6	91.6	94.8	89	97.3
GEHA Benefit Plan-Std		74.9	90.4	91.8	94.9	87.2	95.2
Mail Handlers Benefit Plan-Std		78.1	92.7	90.9	94.1	91.1	93.2
Mail Handlers Benefit Plan- Value Option							
NALC		85.9	94.7	91.7	94.4	91.9	96.5

### Plan Name: Open Only to Specific Groups

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

### Health Maintenance Organization Plans and Plans Offering a Point-of-Service Product (Pages 46 through 69)

**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.

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 C for a description.

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

See page 45 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share			
				Postal 1		Postal 2	
		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	22.82	72.18	20.54	67.60
Health Net of Arizona, Inc. -high- Maricopa/Pima/Other AZ counties	800-289-2818	A71	A72	22.97	81.36	20.67	76.78
Health Net of Arizona, Inc. -std- Maricopa/Pima/Other AZ counties	800-289-2818	A74	A75	19.79	50.13	17.81	45.11
PacifiCare of Arizona -high- Maricopa, Pima and Pinal Counties	866-546-0510	A31	A32	40.02	118.05	38.01	113.47
<b>California</b>							
Aetna HMO - Los Angeles and San Diego Areas	877-459-6604	2X1	2X2	17.66	43.50	15.89	39.15
Blue Cross- HMO -high- Most of California	800-235-8631	M51	M52	48.21	173.54	46.20	168.96
Blue Shield of CA Access+HMO -high- Most of California	800-880-8086	SJ1	SJ2	22.89	70.13	20.60	65.55
Health Net of California -high- Northern Region	800-522-0088	LB1	LB2	81.64	195.84	79.63	191.26
Health Net of California -std- Northern Region	800-522-0088	LB4	LB5	67.54	163.22	65.53	158.64
Health Net of California -high- Southern Region	800-522-0088	LP1	LP2	23.25	53.75	20.92	48.37
Health Net of California -std- Southern Region	800-522-0088	LP4	LP5	22.10	51.10	19.89	45.99
Kaiser Foundation Health Plan of California -high- Northern California	800-464-4000	591	592	54.29	149.36	52.28	144.78
Kaiser Foundation Health Plan of California -std- Northern California	800-464-4000	594	595	19.47	46.47	17.52	41.82
Kaiser Foundation Health Plan of California -high- Southern California	800-464-4000	621	622	23.78	55.43	21.40	50.85
Kaiser Foundation Health Plan of California -std- Southern California	800-464-4000	624	625	14.92	34.48	13.43	31.04
PacifiCare of California -high- Most of California	866-546-0510	CY1	CY2	23.11	53.63	20.80	48.26
<b>Colorado</b>							
Aetna Open Access -high- Denver Area	877-459-6604	9E1	9E2	79.20	198.84	77.19	194.26
Aetna Open Access -basic- Denver Area	877-459-6604	9E4	9E5	25.75	101.91	23.74	97.33
Kaiser Foundation Health Plan of Colorado -high- Denver/Colorado Springs areas	800-632-9700	651	652	38.70	91.95	36.69	87.37
Kaiser Foundation Health Plan of Colorado -std- Denver/Colorado Springs areas	800-632-9700	654	655	17.33	39.69	15.60	35.72
PacifiCare of Colorado -high- Metro Denver/Boulder/Colorado Springs	866-546-0510	D61	D62	53.97	143.27	51.96	138.69
<b>Connecticut</b>							
Aetna Open Access -high- All of Connecticut	877-459-6604	JC1	JC2	47.82	150.03	45.81	145.45
Aetna Open Access -basic- All of Connecticut	877-459-6604	JC4	JC5	23.07	85.16	20.76	80.58
ConnectiCare -high- All of Connecticut	800-251-7722	TE1	TE2	57.96	132.73	55.95	128.15
ConnectiCare -std- All of Connecticut	800-251-7722	TE4	TE5	33.11	76.18	31.10	71.60

Plan Name	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 C-Standard	\$30/\$30	\$500	\$15	\$35/\$35	No	66.6	79.8	83	89.1	79.4	77.3
Kaiser Foundation Health Plan of California-High	\$15/\$15	\$250	\$10	\$30/\$30	No	65	77	74.9	92.2	78.2	76.2
Kaiser Foundation Health Plan of California-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 Colorado-High	\$20/\$30	\$250	\$10	\$25/\$50	No	60.6	76.9	84.4	91.1	82	85.1
Kaiser Foundation Health Plan of Colorado-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 45 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share			
				Postal 1		Postal 2	
		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	72.25	198.45	70.24	193.87
Aetna Open Access -basic- Kent/New Castle/Sussex areas	877-459-6604	P34	P35	23.02	56.64	20.72	52.06
Coventry Health Care -high- All of Delaware	800-833-7423	2J1	2J2	46.22	154.40	44.21	149.82
Coventry Health Care -std- All of Delaware	800-833-7423	2J4	2J5	21.60	54.00	19.44	48.60
<b>District of Columbia</b>							
Aetna Open Access -high- Washington, DC Area	877-459-6604	JN1	JN2	64.21	138.67	62.20	134.09
Aetna Open Access -basic- Washington, DC Area	877-459-6604	JN4	JN5	19.59	45.84	17.63	41.26
CareFirst BlueChoice -high- Washington, D.C. Metro Area	866-296-7363	2G1	2G2	37.45	80.76	35.44	76.18
Kaiser Foundation Health Plan Mid-Atlantic States -high- Washington, DC area	800-777-7902	E31	E32	35.19	94.70	33.18	90.12
Kaiser Foundation Health Plan Mid-Atlantic States -std- Washington, DC area	800-777-7902	E34	E35	13.96	33.23	12.57	29.91
M.D. IPA -high- Washington, DC area	877-835-9861	JP1	JP2	29.99	75.20	27.98	70.62
<b>Florida</b>							
Av-Med Health Plan -high- Broward, Dade and Palm Beach	800-882-8633	ML1	ML2	23.13	96.85	20.82	92.27
Av-Med Health Plan -std- Broward, Dade and Palm Beach	800-882-8633	ML4	ML5	20.89	54.31	18.80	48.88
Capital Health Plan -high- Tallahassee area	850-383-3311	EA1	EA2	20.56	54.49	18.51	49.04
Humana Medical Plan, Inc. -high- South Florida	888-393-6765	EE1	EE2	20.77	47.76	18.69	42.99
Humana Medical Plan, Inc. -std- South Florida	888-393-6765	EE4	EE5	18.23	41.92	16.40	37.73
Humana Medical Plan, Inc. -high- Tampa	888-393-6765	LL1	LL2	35.88	87.56	33.87	82.98
Humana Medical Plan, Inc. -std- Tampa	888-393-6765	LL4	LL5	20.25	46.58	18.23	41.93
JMH Health Plan -high- Broward-Dade counties	800-721-2993	J81	J82	35.99	108.45	33.98	103.87
JMH Health Plan -std- Broward-Dade counties	800-721-2993	J84	J85	27.84	77.86	25.83	73.28
United Healthcare of Florida -high- Central and Southwest Florida	877-835-9861	R31	R32	27.07	61.38	25.06	56.80
Vista Healthplan of South Florida -high- Southern Florida	800-441-5501	5E1	5E2	17.12	47.10	15.41	42.39
<b>Georgia</b>							
Aetna Open Access -high- Atlanta and Athens Areas	877-459-6604	2U1	2U2	24.11	58.39	21.70	53.81
Kaiser Foundation Health Plan of Georgia, Inc. -high- Atlanta Area	888-865-5813	F81	F82	23.42	53.64	21.08	48.28
Kaiser Foundation Health Plan of Georgia, Inc. -std- Atlanta Area	888-865-5813	F84	F85	16.91	38.73	15.22	34.86
United Healthcare of Georgia -high- Athens/Atlanta/Macon Areas	877-835-9861	GN1	GN2	24.64	65.57	22.63	60.99



Plan Name	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.
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-Standard	\$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 Georgia, 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 Georgia, 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 45 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share			
				Postal 1		Postal 2	
		Self Only	Self & Family	Self Only	Self & Family	Self Only	Self & Family
<b>Guam</b>							
TakeCare -high- Guam/N.MarianaIslands/Belau(Palau)	671-647-3526	JK1	JK2	82.42	277.08	80.41	272.50
TakeCare -std- Guam/N.MarianaIslands/Belau(Palau)	671-647-3526	JK4	JK5	28.19	137.16	26.18	132.58
<b>Hawaii</b>							
HMSA -high- All of Hawaii	808-948-6499	871	872	19.97	44.46	17.98	40.02
Kaiser Foundation Health Plan of Hawaii -high- Islands of Hawaii/Kauai/Maui/Oahu808-432-5955		631	632	22.24	47.82	20.02	43.04
Kaiser Foundation Health Plan of Hawaii -std- Islands of Hawaii/Kauai/Maui/Oahu808-432-5955		634	635	11.54	24.81	10.39	22.33
<b>Idaho</b>							
Altius Health Plans -high- Ada County	800-377-4161	9K1	9K2	43.39	83.59	41.38	79.01
Altius Health Plans -std- Ada County	800-377-4161	DK4	DK5	22.67	49.87	20.40	44.88
Group Health Cooperative -high- Kootenai and Latah	888-901-4636	VR1	VR2	65.72	120.94	63.71	116.36
Group Health Cooperative -std- Kootenai and Latah	888-901-4636	VR4	VR5	18.16	41.76	16.34	37.59
<b>Illinois</b>							
Aetna Open Access -high- Chicago Area	877-459-6604	IK1	IK2	19.32	49.03	17.38	44.13
Blue Preferred HMO -high- Madison and St. Clair counties	888-811-2092	9G1	9G2	44.62	78.82	42.61	74.24
Group Health Plan, Inc. -high- Southern/Central	800-755-3901	MM1	MM2	101.42	200.44	99.41	195.86
Group Health Plan, Inc. -std- Southern/Central	800-755-3901	MU4	MU5	80.95	156.19	78.94	151.61
Health Alliance HMO -high- Central/E.Central/N.West/South/West IL	800-851-3379	FX1	FX2	57.31	144.54	55.30	139.96
Health Alliance HMO -std- Central/E.Central/N.West/South/West IL	800-851-3379	FX4	FX5	20.92	52.92	18.83	47.63
Humana Health Plan Inc. -high- Chicago area	888-393-6765	751	752	38.28	93.10	36.27	88.52
Humana Health Plan Inc. -std- Chicago area	888-393-6765	754	755	17.30	39.79	15.57	35.81
OSF Health Plans, Inc. -high- Central/Central-Northwestern Illinois	800-673-5222	9F1	9F2	44.25	177.17	42.24	172.59
PersonalCares HMO -high- Central Illinois	800-431-1211	GE1	GE2	24.78	114.42	22.77	109.84
Unicare HMO -high- Chicagoland Area	888-234-8855	171	172	44.47	89.74	42.46	85.16
Unicare HMO -std- Chicagoland Area	888-234-8855	174	175	18.59	41.24	16.73	37.11
Union Health Service -high- Chicago area	312-829-4224	761	762	18.79	46.61	16.92	41.95
United Healthcare of the Midwest -high- Southwest Illinois	877-835-9861	B91	B92	30.13	61.18	28.12	56.60
UnitedHealthcare Plan of the River Valley Inc. -high- West Central Illinois	800-247-9110	YH1	YH2	20.59	50.44	18.53	45.40

Plan Name	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/days2	\$12	\$30/\$50	Yes						
Health Alliance HMO-High	\$15/\$15	\$250	\$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%/N/A	Yes	63.6	82.3	82	91.9	77.4	77.4
Unicare HMO-Standard	\$20/\$35	10%	\$15	\$30/\$60/20%/N/A	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 45 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share			
				Postal 1		Postal 2	
		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	47.62	124.96	45.61	120.38
Aetna Open Access -high- Northern Indiana Area	877-459-6604	IK1	IK2	19.32	49.03	17.38	44.13
Aetna Open Access -high- Southeastern Indiana Area	877-459-6604	RD1	RD2	55.64	171.79	53.63	167.21
Health Alliance HMO -high- Western Indiana	800-851-3379	FX1	FX2	57.31	144.54	55.30	139.96
Health Alliance HMO -std- Western Indiana	800-851-3379	FX4	FX5	20.92	52.92	18.83	47.63
Humana Health Plan Inc. -high- Lake/Porter/LaPorte Counties	888-393-6765	751	752	38.28	93.10	36.27	88.52
Humana Health Plan Inc. -std- Lake/Porter/LaPorte Counties	888-393-6765	754	755	17.30	39.79	15.57	35.81
M*Plan -high- Indiana Metropolitan Area	317-571-5320	IN1	IN2	55.52	107.26	53.51	102.68
Physicians Health Plan of Northern Indiana -high- Northeast Indiana	260-432-6690	DQ1	DQ2	47.36	100.27	45.35	95.69
Unicare HMO -high- Lake/Porter Counties	888-234-8855	171	172	44.47	89.74	42.46	85.16
Unicare HMO -std- Lake/Porter Counties	888-234-8855	174	175	18.59	41.24	16.73	37.11
<b>Iowa</b>							
Coventry Health Care of Iowa -high- Central/Eastern/Western Iowa	800-257-4692	SV1	SV2	22.97	111.98	20.68	107.40
Health Alliance HMO -high- Central Iowa	800-851-3379	FX1	FX2	57.31	144.54	55.30	139.96
Health Alliance HMO -std- Central Iowa	800-851-3379	FX4	FX5	20.92	52.92	18.83	47.63
HealthPartners Open Access Deductible -std- Iowa	952-883-5000	534	535	58.39	139.36	56.38	134.78
Sanford Health Plan -high- Northwestern Iowa	800-752-5863	AU1	AU2	51.38	123.44	49.37	118.86
Sanford Health Plan -std- Northwestern Iowa	800-752-5863	AU4	AU5	40.86	98.95	38.85	94.37
UnitedHealthcare Plan of the River Valley Inc. -high- Eastern Iowa; W. Central Illinois	800-747-1446	YH1	YH2	20.59	50.44	18.53	45.40
<b>Kansas</b>							
Aetna Open Access -high- Kansas City Area	877-459-6604	KS1	KS2	38.46	123.71	36.45	119.13
Coventry Health Care of Kansas -high- Kansas City/Wichita/Salina areas	800-969-3343	HA1	HA2	22.10	72.14	19.89	67.56
Coventry Health Care of Kansas -std- Kansas City/Wichita/Salina areas	800-969-3343	HA4	HA5	24.55	115.75	22.54	111.17
Humana Health Plan, Inc. -high- Kansas City area	888-393-6765	MS1	MS2	86.36	203.64	84.35	199.06
Humana Health Plan, Inc. -std- Kansas City area	888-393-6765	MS4	MS5	19.54	44.93	17.58	40.44
United Healthcare of the Midwest -high- Kansas City Area	877-835-9861	GX1	GX2	35.21	96.24	33.20	91.66
<b>Kentucky</b>							
Aetna Open Access -high- Northern Kentucky Area	877-459-6604	RD1	RD2	55.64	171.79	53.63	167.21

Plan Name	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/\$15	\$250	\$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
M*Plan-High	\$10/\$35	\$100/day x 5	\$5/\$15	\$25/25%/50%	Yes	67.1	86.5	87.2	93.4	80.4	87.2
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%/N/A	Yes	63.6	82.3	82	91.9	77.4	77.4
Unicare HMO-Standard	\$20/\$35	10%	\$15	\$30/\$60/20%/N/A	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/\$15	\$250	\$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-Standard	\$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 45 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share			
				Postal 1		Postal 2	
		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	23.50	54.58	21.15	49.12
Coventry Health Care of Louisiana -std- New Orleans area	800-341-6613	BJ4	BJ5	23.16	53.79	20.85	48.41
Coventry Health Care of Louisiana -high- Baton Rouge area	800-341-6613	JA1	JA2	80.17	195.03	78.16	190.45
Coventry Health Care of Louisiana -std- Baton Rouge area	800-341-6613	JA4	JA5	101.13	243.75	99.12	239.17
Vantage Health Plan, Inc. -high- Northern and Southern Louisiana	888-823-1910	MV1	MV2	27.15	67.48	25.14	62.90
Vantage Health Plan, Inc. -std- Northern and Southern Louisiana	888-823-1910	MV4	MV5	20.82	47.88	18.74	43.09
<b>Maryland</b>							
Aetna Open Access -high- Northern/Central/Southern Maryland	877-459-6604	JN1	JN2	64.21	138.67	62.20	134.09
Aetna Open Access -basic- Northern/Central/Southern Maryland	877-459-6604	JN4	JN5	19.59	45.84	17.63	41.26
CareFirst BlueChoice -high- All of Maryland	866-296-7363	2G1	2G2	37.45	80.76	35.44	76.18
Coventry Health Care -high- All of Maryland	800-833-7423	IG1	IG2	22.76	71.01	20.48	66.43
Coventry Health Care -std- All of Maryland	800-833-7423	IG4	IG5	17.86	44.65	16.07	40.18
Kaiser Foundation Health Plan Mid-Atlantic States -high- Baltimore/Washington, DC areas	800-777-7902	E31	E32	35.19	94.70	33.18	94.70
Kaiser Foundation Health Plan Mid-Atlantic States -std- Baltimore/Washington, DC areas	800-777-7902	E34	E35	13.96	33.23	12.57	29.91
M.D. IPA -high- All of Maryland	800-251-0956	JP1	JP2	29.99	75.20	27.98	70.62
<b>Massachusetts</b>							
Blue CHIP Coordinated Health Plan - BCBS of RI -high- Southeastern Massachusetts	401-459-5500	DA1	DA2	66.15	239.56	64.14	234.98
ConnectiCare -high- Counties Hampden, Hampshire, Franklin	800-251-7722	TE1	TE2	57.96	132.73	55.95	128.15
ConnectiCare -std- Counties Hampden, Hampshire, Franklin	800-251-7722	TE4	TE5	33.11	76.18	31.10	71.60
Fallon Community Health Plan -high- Central/Eastern Massachusetts	800-868-5200	JV1	JV2	82.58	227.80	80.57	223.22
Fallon Community Health Plan -std- Central/Eastern Massachusetts	800-868-5200	JV4	JV5	56.37	164.07	54.36	159.49

Plan Name	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
90.12Kaiser 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-Standard	\$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>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 45 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share			
				Postal 1		Postal 2	
		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	72.03	165.95	70.02	161.37
Bluecare Network of MI -high- Mid Michigan	800-662-6667	LN1	LN2	123.43	320.62	121.42	316.04
Bluecare Network of MI -high- Southeast MI	800-662-6667	LX1	LX2	19.38	50.35	17.44	45.32
Grand Valley Health Plan -high- Grand Rapids area	616-949-2410	RL1	RL2	25.29	124.65	23.28	120.07
Grand Valley Health Plan -std- Grand Rapids area	616-949-2410	RL4	RL5	21.42	61.35	19.28	56.77
Health Alliance Plan -high- Southeastern Michigan/Flint area	800-422-4641	521	522	19.79	52.45	17.81	47.21
HealthPlus MI -high- East Central Michigan	800-332-9161	X51	X52	39.55	91.92	37.54	87.34
Physicians Health Plan of Mid-Michigan -high- Mid-Michigan	517-364-8400	9U1	9U2	36.03	110.48	34.02	105.90
Physicians Health Plan of Mid-Michigan -std- Mid-Michigan	517-364-8400	9U4	9U5	22.75	54.83	20.48	49.88
<b>Minnesota</b>							
HealthPartners Classic/Open Access Deductible -high- Minnesota	952-883-5000	531	532	79.27	187.83	77.26	183.25
HealthPartners Classic/Open Access Deductible -std- Minnesota	952-883-5000	534	535	58.39	139.36	56.38	134.78
HealthPartners Primary Clinic Plan -high- Minneapolis/St. Paul/St. Cloud	952-883-5000	HQ1	HQ2	94.33	222.48	92.32	217.90
Medica Health Plan -high- Most of Minnesota	800-952-3455	M21	M22	29.51	70.90	27.50	66.32
<b>Missouri</b>							
Aetna Open Access -high- KC and St. Louis Areas, including SW IL	877-459-6604	KS1	KS2	38.46	123.71	36.45	119.13
Blue Preferred HMO -high- StLouis/Central/SW areas	888-811-2092	9G1	9G2	44.62	78.82	42.61	74.24
Coventry Health Care of Kansas -high- Kansas City area	800-969-3343	HA1	HA2	22.10	72.14	19.89	67.56
Coventry Health Care of Kansas -std- Kansas City area	800-969-3343	HA4	HA5	24.55	115.75	22.54	111.17
Group Health Plan, Inc. -high- St. Louis Area	800-755-3901	MM1	MM2	101.42	200.44	99.41	195.86
Group Health Plan, Inc. -std- St. Louis Area	800-755-3901	MU4	MU5	80.95	156.19	78.94	151.61
Humana Health Plan, Inc. -high- Kansas City area	888-393-6765	MS1	MS2	86.36	203.64	84.35	199.06
Humana Health Plan, Inc. -std- Kansas City area	888-393-6765	MS4	MS5	19.54	44.93	17.58	40.44
United Healthcare of the Midwest -high- St. Louis Area	877-835-9861	B91	B92	30.13	61.18	28.12	56.60
United Healthcare of the Midwest -high- Kansas City Area	877-835-9861	GX1	GX2	35.21	96.24	33.20	91.66
<b>Montana</b>							
New West Health Services -high- Most of Montana	800-290-3657	NV1	NV2	42.12	67.24	40.11	62.66



Plan Name	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/\$20	Nothing	\$15	\$25/\$50	Yes						
<b>Minnesota</b>											
HealthPartners Classic/Open Access Deductible-High	\$20/\$20	\$100	\$10	\$12/\$24	Yes	72.8	87.9	90.3	95.3	87.3	89.7
HealthPartners Classic/Open Access Deductible-Standard	\$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	\$12/\$24	Yes						
Medica Health Plan- In-Network	\$15/\$15	\$300	\$10	\$25/\$50/\$50	Yes						
Medica Health Plan- Out-Network	40%/40%	40%	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/day x 2	\$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 45 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share			
				Postal 1		Postal 2	
		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	20.99	52.82	18.89	47.54
Aetna Open Access -high- Las Vegas and Reno Areas	877-459-6604	Y11	Y12	19.51	48.59	17.56	43.73
Health Plan of Nevada -high- Northern Area	800-777-1840	2L1	2L2	19.87	50.88	17.89	45.80
Health Plan of Nevada -high- Las Vegas area	800-777-1840	NM1	NM2	14.00	35.85	12.60	32.27
PacifiCare of Nevada -high- Las Vegas/Clark County	866-546-0510	K91	K92	23.28	52.86	20.96	47.57
<b>New Jersey</b>							
Aetna Open Access -high- Northern New Jersey	877-459-6604	JR1	JR2	84.40	199.23	82.39	194.65
Aetna Open Access -basic- Northern New Jersey	877-459-6604	JR4	JR5	24.15	79.49	21.98	74.91
Aetna Open Access -high- Southern NJ	877-459-6604	P31	P32	72.25	198.45	70.24	193.87
Aetna Open Access -basic- Southern NJ	877-459-6604	P34	P35	23.02	56.64	20.72	52.06
AmeriHealth HMO -high- All of New Jersey	800-454-7651	FK1	FK2	67.34	175.43	65.33	170.85
AmeriHealth HMO -std- All of New Jersey	800-454-7651	FK4	FK5	40.32	111.71	38.31	107.13
Coventry Health Care -high- Southern New Jersey	800-833-7423	2J1	2J2	46.22	154.40	44.21	149.82
Coventry Health Care -std- Southern New Jersey	800-833-7423	2J4	2J5	21.60	54.00	19.44	48.60
GHI Health Plan -high- Northern New Jersey	212-501-4444	801	802	71.10	216.65	69.09	212.07
GHI Health Plan -std- Northern New Jersey	212-501-4444	804	805	22.28	52.01	20.05	46.81
<b>New Mexico</b>							
Lovelace Health Plan -high- All of New Mexico	800-808-7363	Q11	Q12	23.80	82.41	21.42	77.83
Presbyterian Health Plan -high- All counties in New Mexico	800-356-2219	P21	P22	52.50	119.34	50.49	114.76
Presbyterian Health Plan -std- All counties in New Mexico	800-356-2219	P24	P25	41.33	93.98	39.32	89.40

Plan Name	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						
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- ut-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 45 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share			
				Postal 1		Postal 2	
		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	47.82	150.03	45.81	145.45
Aetna Open Access -basic- NYC Area/Upstate NY	877-459-6604	JC4	JC5	23.07	85.16	20.76	80.58
Blue Choice -high- Rochester area	800-462-0108	MK1	MK2	18.45	46.38	16.61	41.74
CDPHP Universal Benefits -high- Upstate, Hudson Valley, Cent New York	877-269-2134	SG1	SG2	33.38	128.91	31.37	124.33
CDPHP Universal Benefits -std- Upstate, Hudson Valley, Cent New York	877-269-2134	SG4	SG5	21.10	54.43	18.99	48.99
GHI HMO Select -high- Brnx/Brklyn/Manhat/Queen/Richmon/Westche	877-244-4466	6V1	6V2	28.81	118.29	26.80	113.71
GHI HMO Select -high- Capital/Hudson Valley Regions	877-244-4466	X41	X42	23.37	94.34	21.04	89.76
GHI Health Plan -high- All of New York	212-501-4444	801	802	71.10	216.65	69.09	212.07
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	22.28	52.01	20.05	46.81
HIP of Greater New York -high- New York City area	800-HIP-TALK	511	512	23.23	136.79	20.91	132.21
HIP of Greater New York -std- New York City area	800-HIP-TALK	514	515	22.68	123.88	20.41	119.30
Independent Health Assoc -high- Western New York	800-501-3439	QA1	QA2	23.22	106.13	20.90	101.55
MVP Health Care -high- Eastern Region	888-687-6277	GA1	GA2	22.75	85.81	20.47	81.23
MVP Health Care -std- Eastern Region	888-687-6277	GA4	GA5	21.24	54.85	19.12	50.08
MVP Health Care -high- Central Region	888-687-6277	M91	M92	24.15	114.73	21.95	110.15
MVP Health Care -std- Central Region	888-687-6277	M94	M95	22.69	84.58	20.42	80.00
MVP Health Care -high- Mid-Hudson Region	888-687-6277	MX1	MX2	33.98	140.06	31.97	135.48
MVP Health Care -std- Mid-Hudson Region	888-687-6277	MX4	MX5	23.78	106.76	21.40	102.18
Preferred Care -high- Rochester area	800-950-3224	GV1	GV2	20.46	54.67	18.41	49.21
Preferred Care -std- Rochester area	800-950-3224	GV4	GV5	16.26	43.46	14.63	39.12
Univera Healthcare -high- Western New York (Southern Counties)	800-427-8490	KQ1	KQ2	51.21	199.05	49.20	194.47
Univera Healthcare -high- Western New York (Northern Counties)	800-427-8490	Q81	Q82	22.50	126.21	20.25	121.63
<b>North Carolina</b>							
Aetna Open Access -high- Charlotte/Raleigh/Durham Areas	877-459-6604	MP1	MP2	23.06	95.08	20.76	90.50

Plan Name	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						

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

See page 45 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share			
				Postal 1		Postal 2	
		Self Only	Self & Family	Self Only	Self & Family	Self Only	Self & Family
<b>North Dakota</b>							
HealthPartners Open Access Deductible -std- North Dakota	952-883-5000	534	535	58.39	139.36	56.38	134.78
Heart of America Health Plan -high- Northcentral North Dakota	800-525-5661	RU1	RU2	19.81	50.92	17.83	45.83
<b>Ohio</b>							
Aetna Open Access -high- Cleveland and Toledo Areas	877-459-6604	7D1	7D2	25.24	78.66	23.23	74.08
Aetna Open Access -high- Columbus Area	877-459-6604	ND1	ND2	22.68	54.75	20.41	49.28
Aetna Open Access -high- Greater Cincinnati Area	877-459-6604	RD1	RD2	55.64	171.79	53.63	167.21
AultCare HMO -high- Stark/Carroll/Holmes/Tuscarawas/Wayne Co.	330-363-6360	3A1	3A2	59.43	177.18	57.42	172.60
HMO Health Ohio -high- Northeast Ohio	800-522-2066	L41	L42	53.60	185.80	51.59	181.22
Kaiser Foundation Health Plan of Ohio -high- Cleveland/Akron areas	800-686-7100	641	642	45.34	142.36	43.33	137.78
Kaiser Foundation Health Plan of Ohio -std- Cleveland/Akron areas	800-686-7100	644	645	17.76	43.59	15.99	39.23
Paramount Health Care -high- Northwest/North Central Ohio	800-462-3589	U21	U22	23.86	73.87	21.47	69.29
SummaCare Health Plan -high- Cleveland, Akron and Canton areas	330-996-8700	5W1	5W2	49.59	119.09	47.58	114.51
SuperMed HMO -high- Northeast Ohio	800-522-2066	5M1	5M2	132.41	387.38	130.40	382.80
The Health Plan of the Upper Ohio Valley -high- Eastern Ohio	800-624-6961	U41	U42	23.88	55.14	21.49	50.56
United Healthcare of Ohio, Inc. -high- Cleveland	877-835-9861	AK1	AK2	37.47	95.33	35.46	90.75
United Healthcare of Ohio, Inc. -high- Columbus	877-835-9861	CA1	CA2	47.87	116.73	45.86	112.15
<b>Oklahoma</b>							
Aetna Open Access -high- Oklahoma City/Tulsa Areas	877-459-6604	SL1	SL2	76.13	184.98	74.12	180.40
Aetna Open Access -basic- Oklahoma City/Tulsa Areas	877-459-6604	SL4	SL5	22.45	65.18	20.21	60.60
Globalhealth, Inc. -high- Oklahoma	877-280-2990	IM1	IM2	19.44	46.86	17.50	42.17
PacifiCare of Oklahoma -high- Central/Northeastern Oklahoma	866-546-0510	2N1	2N2	60.43	153.18	58.42	148.60
<b>Oregon</b>							
Kaiser Foundation Health Plan of Northwest -high- Portland/Salem areas	800-813-2000	571	572	48.66	116.34	46.65	111.76
Kaiser Foundation Health Plan of Northwest -std- Portland/Salem areas	800-813-2000	574	575	22.12	50.81	19.91	45.73

Plan Name	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>North Dakota</b>											
HealthPartners Classic/Open Access Deductible-Standard	\$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						
<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
PacificCare 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 45 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share			
				Postal 1		Postal 2	
		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	72.25	198.45	70.24	193.87
Aetna Open Access -basic- Philadelphia/Central/Southeastern PA	877-459-6604	P34	P35	23.02	56.64	20.72	52.06
Aetna Open Access -high- Pittsburgh and Western PA Areas	877-459-6604	YE1	YE2	16.64	45.89	14.98	41.30
Geisinger Health Plan -high- Pennsylvania	800-447-4000	GG1	GG2	122.67	287.16	120.66	282.58
Geisinger Health Plan -std- Pennsylvania	800-447-4000	GG4	GG5	72.83	172.54	70.82	167.96
HealthAmerica Pennsylvania -high- Greater Pittsburgh area	866-351-5946	261	262	52.68	181.69	50.67	177.11
HealthAmerica Pennsylvania -std- Greater Pittsburgh area	866-351-5946	264	265	19.89	50.73	17.91	45.66
HealthAmerica Pennsylvania -high- Northeast Pennsylvania	866-351-5946	4N1	4N2	120.15	281.38	118.14	276.80
HealthAmerica Pennsylvania -std- Northeast Pennsylvania	866-351-5946	4N4	4N5	62.03	147.71	60.02	143.13
HealthAmerica Pennsylvania -high- Southeastern Pennsylvania	866-351-5946	PN1	PN2	104.55	244.40	102.54	239.82
HealthAmerica Pennsylvania -std- Southeastern Pennsylvania	866-351-5946	PN4	PN5	23.23	53.34	20.91	48.01
HealthAmerica Pennsylvania -high- Central Pennsylvania	866-351-5946	SW1	SW2	103.28	242.57	101.27	237.99
HealthAmerica Pennsylvania -std- Central Pennsylvania	866-351-5946	SW4	SW5	27.14	67.44	25.13	62.86
Keystone Health Plan Central -high- Harrisburg/Northern Region/Lehigh Valley	800-622-2843	S41	S42	84.48	220.95	82.47	216.37
Keystone Health Plan Central -std- Harrisburg/Northern Region/Lehigh Valley	800-622-2843	S44	S45	64.22	172.81	62.21	168.23
Keystone Health Plan East -high- Philadelphia area	800-227-3115	ED1	ED2	53.13	202.32	51.12	197.74
Keystone Health Plan East -std- Philadelphia area	800-227-3115	ED4	ED5	24.16	125.99	22.07	121.41
UPMC Health Plan -high- Western Pennsylvania	888-876-2756	8W1	8W2	50.22	175.57	48.21	170.99
UPMC Health Plan -std- Western Pennsylvania	888-876-2756	UW4	UW5	24.21	109.22	22.20	104.64
<b>Puerto Rico</b>							
Humana Health Plans of Puerto Rico, Inc. -high- Puerto Rico	800-314-3121	ZJ1	ZJ2	15.55	35.76	13.99	32.19
Triple-S -high- All of Puerto Rico	787-774-6060	891	892	15.11	34.75	13.60	31.27
<b>Rhode Island</b>							
Blue ChiP Coordinated Health Plan - BCBS of RI -high- All of Rhode Island	401-459-5500	DA1	DA2	66.15	239.56	64.14	234.98



Plan Name	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	NothingafrDed	\$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
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/\$35	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/\$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 45 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share			
				Postal 1		Postal 2	
		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	58.39	139.36	56.38	134.78
Sanford Health Plan -high- Eastern/Central/Rapid City Areas	800-752-5863	AU1	AU2	51.38	123.44	49.37	118.86
Sanford Health Plan -std- Eastern/Central/Rapid City Areas	800-752-5863	AU4	AU5	40.86	98.95	38.85	94.37
<b>Tennessee</b>							
Aetna Open Access -high- Nashville Area	877-459-6604	6j1	6j2	89.92	206.62	87.91	202.04
Aetna Open Access -high- Memphis Area	877-459-6604	UB1	UB2	21.77	59.88	19.59	55.30
<b>Texas</b>							
Aetna Open Access -high- Houston Area	877-459-6604	8G1	8G2	32.11	118.48	30.10	113.90
Aetna Open Access -high- Austin and San Antonio Areas	877-459-6604	P11	P12	27.77	112.06	25.76	107.48
Aetna Open Access -high- Dallas/Ft. Worth/Corpus Christi/El Paso	877-459-6604	PU1	PU2	79.41	225.82	77.40	221.24
Aetna Open Access -basic- Dallas/Ft. Worth/Corpus Christi/El Paso	877-459-6604	PU4	PU5	33.98	187.13	31.97	182.55
Firstcare -high- Waco area	800-884-4901	6U1	6U2	22.30	47.95	20.07	43.15
Firstcare -high- West Texas	800-884-4901	CK1	CK2	65.32	120.06	63.31	115.48
Humana Health Plan of Texas -high- San Antonio area	888-393-6765	UR1	UR2	109.99	258.02	107.98	253.44
Humana Health Plan of Texas -std- San Antonio area	888-393-6765	UR4	UR5	20.28	46.65	18.25	41.98
Pacificare of Texas -high- San Antonio, Dallas/Ft. Worth	866-546-0510	GF1	GF2	69.08	163.65	67.07	159.07
<b>Utah</b>							
Altius Health Plans -high- Wasatch Front	800-377-4161	9K1	9K2	43.39	83.59	41.38	79.01
Altius Health Plans -std- Wasatch Front	800-377-4161	DK4	DK5	22.67	49.87	20.40	44.88
<b>Vermont</b>							
MVP Health Care -high- All of Vermont	888-687-6277	VW1	VW2	143.52	423.54	141.51	418.96
MVP Health Care -std- All of Vermont	888-687-6277	VW4	VW5	129.59	387.60	127.58	383.02
<b>Virgin Islands</b>							
Triple-S -high- US Virgin Islands	800-981-3241	851	852	23.78	54.00	21.40	48.60

Plan Name	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-Standard	\$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 45 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share			
				Postal 1		Postal 2	
		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	64.21	138.67	62.20	134.09
Aetna Open Access -basic- Northern/Central/Richmond Virginia Area	877-459-6604	JN4	JN5	19.59	45.84	17.63	41.26
CareFirst BlueChoice -high- Northern Virginia	866-296-7363	2G1	2G2	37.45	80.76	35.44	76.18
Kaiser Foundation Health Plan Mid-Atlantic States -high- Washington, DC area	800-777-7902	E31	E32	35.19	94.70	33.18	90.12
Kaiser Foundation Health Plan Mid-Atlantic States -std- Washington, DC area	800-777-7902	E34	E35	13.96	33.23	12.57	29.91
M.D. IPA -high- N.VA/Cntrl VA/Richmond/Tidewater/Roanoke	800-251-0956	JP1	JP2	29.99	75.20	27.98	70.62
Optima Health Plan -high- Hampton Roads and Richmond areas	800-206-1060	9R1	9R2	49.98	134.48	47.97	129.90
Piedmont Community Healthcare -high- Lynchburg area	888-674-3368	2C1	2C2	39.78	94.42	37.77	89.84
<b>Washington</b>							
Aetna Open Access -high- Seattle and Puget Sound Areas	877-459-6604	8J1	8J2	39.77	147.29	37.76	142.71
Group Health Cooperative -high- Most of Western Washington	888-901-4636	541	542	52.96	93.50	50.95	88.92
Group Health Cooperative -std- Most of Western Washington	888-901-4636	544	545	17.70	39.97	15.93	35.97
Group Health Cooperative -high- Central WA/Spokane/Pullman	888-901-4636	VR1	VR2	65.72	120.94	63.71	116.36
Group Health Cooperative -std- Central WA/Spokane/Pullman	888-901-4636	VR4	VR5	18.16	41.76	16.34	37.59
KPS Health Plans -std- All of Washington	800-552-7114	L11	L12	22.22	47.97	20.00	43.17
KPS Health Plans -high- All of Washington	800-552-7114	VT1	VT2	47.88	90.22	45.87	85.64
Kaiser Foundation Health Plan of Northwest -high- Vancouver/Longview	800-813-2000	571	572	48.66	116.34	46.65	111.76
Kaiser Foundation Health Plan of Northwest -std- Vancouver/Longview	800-813-2000	574	575	22.12	50.81	19.91	45.73
Pacificare of Washington -high- Puget Sound/Most of Western Washington	866 546-0510	SA1	SA2	28.82	71.33	26.81	66.75
<b>West Virginia</b>							
The Health Plan of the Upper Ohio Valley -high- Northern/Central West Virginia	800-624-6961	U41	U42	23.88	55.14	21.49	50.56
<b>Wisconsin</b>							
Dean Health Plan -high- South Central Wisconsin	800-279-1301	WD1	WD2	22.81	72.04	20.53	67.46
Group Health Cooperative -high- South Central Wisconsin	608-828-4827	WJ1	WJ2	22.41	93.72	20.17	89.14
HealthPartners Classic/Open Access Deductible -high- Wisconsin	952-883-5000	531	532	79.27	187.83	77.26	183.25
HealthPartners Classic/Open Access Deductible -std- Wisconsin	952-883-5000	534	535	58.39	139.36	56.38	134.78
HealthPartners Primary Clinic Plan -high- West Central Wisconsin	952-883-5000	HQ1	HQ2	94.33	222.48	92.32	217.90

Plan Name	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-Standard	\$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	\$0/\$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	\$12/\$24	Yes	72.8	87.9	90.3	95.3	87.3	89.7
HealthPartners Classic/Open Access Deductible-Standard	\$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	\$12/\$24	Yes						

## **Appendix F**

### **FEHB Plan Comparison Charts**

#### **High Deductible and Consumer-Driven Health Plans With a Health Savings Account or Health Reimbursement Arrangement (Pages 74 through 101)**

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, but you are permitted to participate in a Limited Flexible Spending Account. HSA's 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 F**

### **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 are eligible to have Health Savings Accounts (HSAs).

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.

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 F

### 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 F**

### **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 F

### 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

Plan Name	Telephone Number	Biweekly Premium Your Share					
		Enrollment Code		Postal 1		Postal 2	
		Self Only	Self & Family	Self Only	Self & Family	Self Only	Self & Family
APWU Health Plan -CDHP- Nationwide	866-833-3463	474	475	19.42	43.70	17.48	39.33
GEHA High Deductible Health Plan - Nationwide	800-821-6136	341	342	21.97	50.18	19.77	45.16
Mail Handlers Benefit Plan Consumer Option -Nationwide	800-694-9901	481	482	16.90	38.30	15.21	34.47

#### **For Employees Enrolled in APWU CDHP Enrollment Codes 474 and 475 only**

Employees in Rate Schedule Codes (RSCs) C, G, K, N and P who have been on Postal Service rolls and were enrolled in FEHB as of November 21, 2006, are entitled to the APWU CDHP Preferred Rate. Employees who were not enrolled in FEHB as of November 21, 2006, but who subsequently are enrolled in FEHB for one full year become eligible immediately for the APWU CDHP Preferred Rate.

## Appendix F

### FEHB Plan Comparison Charts

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

amount such as 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

The APWU CDHP Preferred Rate for Enrollment Code 474 is \$7.77 biweekly and the rate for Enrollment Code 475 is \$17.48 biweekly.

## 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 C 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 74 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Biweekly Premium Your Share					
		Enrollment Code		Postal 1		Postal 2	
		Self Only	Self & Family	Self Only	Self & Family	Self Only	Self & Family
<b>Alabama</b>							
Aetna HealthFund -CDHP- Most of Alabama	877-459-6604	221	222	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- Most of Alabama	877-459-6604	224	225	15.46	33.86	13.92	30.47
<b>Alaska</b>							
Aetna HealthFund -CDHP- Anchorage and Fairbanks Areas	877-459-6604	221	222	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- Anchorage and Fairbanks Areas	877-459-6604	224	225	15.46	33.86	13.92	30.47
<b>Arizona</b>							
Aetna HealthFund -CDHP- Phoenix and Tucson Areas	877-459-6604	221	222	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- Phoenix and Tucson Areas	877-459-6604	224	225	15.46	33.86	13.92	30.47
Humana CoverageFirst -CDHP- Phoenix/Tucson Area	888-393-6765	DB1	DB2	14.90	34.26	13.41	30.84
UnitedHealthcare Insurance Company, Inc. -HDHP- Arizona	877-835-9861	E91	E92	20.66	45.70	18.60	41.13
<b>Arkansas</b>							
Aetna HealthFund -CDHP- Little Rock/Central/Northeast/Northwest	877-459-6604	221	222	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- Little Rock/Central/Northeast/Northwest	877-459-6604	224	225	15.46	33.86	13.92	30.47
UnitedHealthcare Insurance Company, Inc. -HDHP- Arkansas	877-835-9861	E91	E92	20.66	45.70	18.60	41.13
<b>California</b>							
Aetna HealthFund -CDHP- Northern/Central Valley/Southern CA	877-459-6604	221	222	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- Northern/Central Valley/Southern CA	877-459-6604	224	225	15.46	33.86	13.92	30.47
UnitedHealthcare Insurance Company, Inc. -HDHP- Most of California	877-835-9861	E91	E92	20.66	45.70	18.60	41.13

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
<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%+/40%+
<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%+/40%+
<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%+/40%+
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>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%+/40%+
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>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%+/40%+
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 74 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Biweekly Premium Your Share					
		Enrollment Code		Postal 1		Postal 2	
		Self Only	Self & Family	Self Only	Self & Family	Self Only	Self & Family
<b>Colorado</b>							
Aetna HealthFund -CDHP- All of Colorado	877-459-6604	221	222	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- All of Colorado	877-459-6604	224	225	15.46	33.86	13.92	30.47
Humana CoverageFirst -CDHP- Denver Area	888-393-6765	7T1	7T2	16.65	38.29	14.98	34.47
Humana CoverageFirst -CDHP- Colorado Springs Area	888-393-6765	FC1	FC2	17.52	40.31	15.77	36.28
<b>Connecticut</b>							
Aetna HealthFund -CDHP- All of Connecticut	877-459-6604	221	222	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- All of Connecticut	877-459-6604	224	225	15.46	33.86	13.92	30.47
<b>Delaware</b>							
Aetna HealthFund -CDHP- All of Delaware	877-459-6604	221	222	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- All of Delaware	877-459-6604	224	225	15.46	33.86	13.92	30.47
Coventry Health Care HDHP -HDHP- All of Delaware	800/833-7423	LK1	LK2	18.19	44.07	16.37	39.67
<b>District of Columbia</b>							
Aetna HealthFund -CDHP- All of Washington DC	877-459-6604	221	222	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- All of Washington DC	877-459-6604	224	225	15.46	33.86	13.92	30.47
UnitedHealthcare Insurance Company, Inc. -HDHP- Washington DC	877-835-9861	E91	E92	20.66	45.70	18.60	41.13



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
<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%+/40%+
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%+/40%+
<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%+/40%+
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%+/40%+
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 74 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Biweekly Premium Your Share					
		Enrollment Code		Postal 1		Postal 2	
		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	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- Most of Florida	877-459-6604	224	225	15.46	33.86	13.92	30.47
Humana CoverageFirst -CDHP- Pensacola Area	888-393-6765	BP1	BP2	19.28	44.34	17.35	39.91
Humana CoverageFirst -CDHP- Daytona Area	888-393-6765	DL1	DL2	21.03	48.37	18.93	43.54
Humana CoverageFirst -CDHP- Tampa Area	888-393-6765	MJ1	MJ2	17.52	40.31	15.77	36.28
Humana CoverageFirst -CDHP- Jacksonville Area	888-393-6765	MQ1	MQ2	20.15	46.35	18.14	41.72
Humana CoverageFirst -CDHP- South Florida Area	888-393-6765	QP1	QP2	15.77	36.27	14.19	32.64
Humana CoverageFirst -CDHP- Orlando Area	888-393-6765	YG1	YG2	19.28	44.34	17.35	39.91
UnitedHealthcare Insurance Company, Inc. -HDHP- Central and Southwest Florida	877-835-9861	E91	E92	20.66	45.70	18.60	41.13
<b>Georgia</b>							
Aetna HealthFund -CDHP- Most of Georgia	877-459-6604	221	222	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- Most of Georgia	877-459-6604	224	225	15.46	33.86	13.92	30.47
Humana CoverageFirst -CDHP- Atlanta Area	888-393-6765	AD1	AD2	14.90	34.26	13.41	30.84
Humana CoverageFirst -CDHP- Macon Area	888-393-6765	LM1	LM2	18.40	42.32	16.56	38.09
Kaiser Foundation Health Plan of Georgia Inc. HDHP -HDHP- Atlanta Area	888/865-5813	GW1	GW2	18.98	42.67	17.08	38.40
UnitedHealthcare Insurance Company, Inc. -HDHP- Atlanta, Athens, Macon Areas	877-835-9861	E91	E92	20.66	45.70	18.60	41.13
<b>Idaho</b>							
Aetna HealthFund -CDHP- Kootenai County	877-459-6604	221	222	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- Kootenai County	877-459-6604	224	225	15.46	33.86	13.92	30.47
Altius Health Plans -HDHP- Ada County	800-377-4161	9K4	9K5	23.01	47.67	20.71	42.90

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
<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%+/40%+
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%+/40%+
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>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%+/40%+
Altius Health Plans		\$550/\$1,100	\$1,100/\$2,200	\$5,000/\$10,000	\$20	10%	10%	Nothing	\$10/\$25/\$50

## High Deductible and Consumer-Driven Health Plans

See page 74 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Biweekly Premium Your Share					
		Enrollment Code		Postal 1		Postal 2	
		Self Only	Self & Family	Self Only	Self & Family	Self Only	Self & Family
<b>Illinois</b>							
Aetna HealthFund -CDHP- Chicago Area/Eastern/Northern/SW IL	877-459-6604	221	222	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- Chicago Area/Eastern/Northern/SW IL	877-459-6604	224	225	15.46	33.86	13.92	30.47
Group Health Plan, Inc. -HDHP- Southern/Central	800-755-3901	MM4	MM5	47.28	80.26	45.27	75.68
Health Alliance HMO -HDHP- Central/E.Central/N.West/South/West IL	800-851-3379	FM1	FM2	22.58	50.61	20.32	45.55
Humana CoverageFirst -CDHP- Chicago Area	888-393-6765	MW1	MW2	14.89	34.25	13.40	30.83
OSF Health Plans, Inc. -HDHP- Central/Central-Northwestern Illinois	800-673-5222	9F4	9F5	23.43	82.50	21.08	77.92
Unicare HMO -HDHP- Chicagoland Area	888-234-8855	721	722	16.81	36.76	15.13	33.08
UnitedHealthcare Insurance Company, Inc. -HDHP- St. Louis Area	877-835-9861	E91	E92	20.66	45.70	18.60	41.13
<b>Indiana</b>							
Advantage Health Solutions, Inc. -HDHP- Most of Indiana	800-553-8933	6Y4	6Y5	19.23	43.19	17.30	38.87
Aetna HealthFund -CDHP- Evansville/Ft. Wayne/Indianapolis/SE	877-459-6604	221	222	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- Evansville/Ft. Wayne/Indianapolis/SE	877-459-6604	224	225	15.46	33.86	13.92	30.47
Bluegrass Family Health -HDHP- Southern Indiana	800-787-2680	KV1	KV2	22.00	40.00	19.80	36.00
Health Alliance HMO -HDHP- Western Indiana	800-851-3379	FM1	FM2	22.58	50.61	20.32	45.55
Humana CoverageFirst -CDHP- Indianapolis Area	888-393-6765	HZ1	HZ2	17.52	40.31	15.77	36.28
Humana CoverageFirst -CDHP- Eastern Indiana Area	888-393-6765	L81	L82	17.52	40.31	15.77	36.28
Humana CoverageFirst -CDHP- Lake/Porter/LaPorte Counties	888-393-6765	MW1	MW2	14.89	34.25	13.40	30.83
Unicare HMO -HDHP- Lake/Porter Counties	888-234-8855	721	722	16.81	36.76	15.13	33.08

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
<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%+/40%+
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		N/A	\$2000/\$4000	\$2000/\$4000	Nothing	Nothing	Nothing	N/A	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%	All/All/All
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	N/A	\$2,200/\$4,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$20/\$30/\$30
Bluegrass Family Health-	Out-Network	N/A	\$4,000/\$8,000	\$8,000/\$16,000	30%	30%	30%	Ded/30%	N/A
Health Alliance HMO		N/A	\$2000/\$4000	\$2000/\$4000	Nothing	Nothing	Nothing	N/A	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 74 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Biweekly Premium Your Share					
		Enrollment Code		Postal 1		Postal 2	
		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	23.05	93.44	20.74	88.86
Health Alliance HMO -HDHP- Central Iowa	800-851-3379	FM1	FM2	22.58	50.61	20.32	45.55
UnitedHealthcare Insurance Company, Inc. -HDHP- Central Iowa	877-835-9861	E91	E92	20.66	45.70	18.60	41.13
<b>Kansas</b>							
Aetna HealthFund -CDHP- Kansas City Area and Southeastern KS	877-459-6604	221	222	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- Kansas City Area and Southeastern KS	877-459-6604	224	225	15.46	33.86	13.92	30.47
Blue Cross and Blue Shield Service Benefit Plan -HDHP- Certain Counties in Kansas City	Local phone #	114	115	19.57	45.83	17.61	41.25
Coventry Health Care of Kansas (Kansas City)-HDHP -HDHP- Kansas City/Wichita/Salina Areas	800-969-3343	9H1	9H2	20.62	53.20	18.56	47.88
Humana CoverageFirst -CDHP- Kansas City Area	888-393-6765	PH1	PH2	14.02	32.24	12.62	29.02
UnitedHealthcare Insurance Company, Inc. -HDHP- Kansas City Area	877-835-9861	E91	E92	20.66	45.70	18.60	41.13
<b>Kentucky</b>							
Aetna HealthFund -CDHP- Lexington/Louisville/Eastern/Northern KY	877-459-6604	221	222	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- Lexington/Louisville/Eastern/Northern KY	877-459-6604	224	225	15.46	33.86	13.92	30.47
Bluegrass Family Health -HDHP- Kentucky	800-787-2680	KV1	KV2	22.00	40.00	19.80	36.00
Humana CoverageFirst -CDHP- Lexington Area	888-393-6765	6N1	6N2	19.28	44.34	17.35	39.91
Humana CoverageFirst -CDHP- Northern Kentucky	888-393-6765	L81	L82	17.52	40.31	15.77	36.28

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	
<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		N/A	\$2000/\$4000	\$2000/\$4000	Nothing	Nothing	Nothing	N/A	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%+/40%+	
Blue Cross and Blue Shield Service Benefit Plan		\$900/\$1,800	\$2,900/\$5,800	\$2,900/\$5,800	\$0 after ded &	cat\$0 after ded &	cat\$0 after ded &	cat	Nothing	\$0 after ded & cat
Coventry Health Care of Kansas (Kansas City)-HDHP		\$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%+/40%+	
Bluegrass Family Health-	In-Network	N/A	\$2,200/\$4,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$20/\$30/\$30	
Bluegrass Family Health-	Out-Network	N/A	\$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 74 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Biweekly Premium Your Share					
		Enrollment Code		Postal 1		Postal 2	
		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	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- Most of Louisiana	877-459-6604	224	225	15.46	33.86	13.92	30.47
Coventry Health Care of Louisiana HDHP -HDHP- New Orleans area	800/341-6613	HB1	HB2	19.01	44.15	17.11	39.73
Coventry Health Care of Louisiana HDHP -HDHP- Baton Rouge area	800/341-6613	LT1	LT2	21.89	50.68	19.70	45.61
Humana CoverageFirst -CDHP- New Orleans Area	888-393-6765	9J1	9J2	16.65	38.29	14.98	34.47
Humana CoverageFirst -CDHP- Baton Rouge Area	888-393-6765	9L1	9L2	18.40	42.32	16.56	38.09
UnitedHealthcare Insurance Company, Inc. -HDHP- Louisiana	877-835-9861	E91	E92	20.66	45.70	18.60	41.13
<b>Maine</b>							
Aetna HealthFund -CDHP- All of Maine	877-459-6604	221	222	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- All of Maine	877-459-6604	224	225	15.46	33.86	13.92	30.47
<b>Maryland</b>							
Aetna HealthFund -CDHP- All of Maryland	877-459-6604	221	222	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- All of Maryland	877-459-6604	224	225	15.46	33.86	13.92	30.47
Coventry Health Care HDHP -HDHP- All of Maryland	800/833-7423	GZ1	GZ2	15.25	36.86	13.72	33.18
UnitedHealthcare Insurance Company, Inc. -HDHP- Maryland	877-835-9861	E91	E92	20.66	45.70	18.60	41.13
<b>Massachusetts</b>							
Aetna HealthFund -CDHP- Most of Massachusetts	877-459-6604	221	222	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- Most of Massachusetts	877-459-6604	224	225	15.46	33.86	13.92	30.47
Fallon Community Health Plan HDHP -HDHP- Central/Eastern Massachusetts	800/868-5200	DV1	DV2	44.60	135.52	42.59	130.94



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
<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%+/40%+
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/\$40
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+/30%+/40%+
<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%+/40%+
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%+/40%+
Fallon Community Health Plan HDHP		\$63/\$125	\$1500/\$3000	\$3000/\$6000	Ded/\$20	Ded/\$0	Ded/\$0	Nothing	\$10/\$25/\$50

## High Deductible and Consumer-Driven Health Plans

See page 74 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Biweekly Premium Your Share					
		Enrollment Code		Postal 1		Postal 2	
		Self Only	Self & Family	Self Only	Self & Family	Self Only	Self & Family
<b>Michigan</b>							
Aetna HealthFund -CDHP- Most of Michigan	877-459-6604	221	222	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- Most of Michigan	877-459-6604	224	225	15.46	33.86	13.92	30.47
Health Alliance Plan -HDHP- Southeastern Michigan/Flint area	800-422-4641	524	525	21.59	54.78	19.43	49.52
Humana CoverageFirst -CDHP- Detroit Area	888-393-6765	BW1	BW2	14.90	34.26	13.41	30.84
Humana CoverageFirst -CDHP- Most of Michigan	888-393-6765	FT1	FT2	17.52	40.31	15.77	36.28
Humana CoverageFirst -CDHP- Grand Rapids Area	888-393-6765	GT1	GT2	18.40	42.32	16.56	38.09
<b>Minnesota</b>							
Blue Cross and Blue Shield Service Benefit Plan -HDHP- Minnesota	Local phone #	114	115	19.57	45.83	17.61	41.25
<b>Mississippi</b>							
Aetna HealthFund -CDHP- Grenvl/Gulfprt/Jackson/Vicksburg/No. MS	877-459-6604	221	222	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- Grenvl/Gulfprt/Jackson/Vicksburg/No. MS	877-459-6604	224	225	15.46	33.86	13.92	30.47
UnitedHealthcare Insurance Company, Inc. -HDHP- Mississippi	877-835-9861	E91	E92	20.66	45.70	18.60	41.13
<b>Missouri</b>							
Aetna HealthFund -CDHP- Most of Missouri	877-459-6604	221	222	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- Most of Missouri	877-459-6604	224	225	15.46	33.86	13.92	30.47
Blue Cross and Blue Shield Service Benefit Plan -HDHP- Certain Counties in Kansas City	Local phone #	114	115	19.57	45.83	17.61	41.25
Coventry Health Care of Kansas (Kansas City)-HDHP -HDHP- Kansas City Area	800/969-3343	9H1	9H2	20.62	53.20	18.56	47.88
Group Health Plan, Inc. -HDHP- St. Louis Area	800-755-3901	MM4	MM5	47.28	80.26	45.27	75.68
Humana CoverageFirst -CDHP- Kansas City Area	888-393-6765	PH1	PH2	14.02	32.24	12.62	29.02
UnitedHealthcare Insurance Company, Inc. -HDHP- Kansas City, Springfield, St. Louis Area	877-835-9861	E91	E92	20.66	45.70	18.60	41.13

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
<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%+/40%+
Health Alliance Plan		N/A	\$3,000/\$1,500	\$5,000/\$10,000	\$15	\$250	Nothing	N/A	\$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		\$900/\$1,800	\$2,900/\$5,800	\$2,900/\$5,800	\$0 after ded & cat	\$0 after ded & cat	\$0 after ded & cat	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%+/40%+
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%+/40%+
Blue Cross and Blue Shield Service Benefit Plan		\$900/\$1,800	\$2,900/\$5,800	\$2,900/\$5,800	\$0 after ded & cat	\$0 after ded & cat	\$0 after ded & cat	Nothing	\$0 after ded & cat
Coventry Health Care of Kansas (Kansas City)-HDHP		\$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 74 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Biweekly Premium Your Share					
		Enrollment Code		Postal 1		Postal 2	
		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	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- Las Vegas/Clark and Nye Counties	877-459-6604	224	225	15.46	33.86	13.92	30.47
UnitedHealthcare Insurance Company, Inc. -HDHP- Nevada	877-835-9861	E91	E92	20.66	45.70	18.60	41.13
<b>New Hampshire</b>							
Aetna HealthFund -CDHP- Most of New Hampshire	877-459-6604	221	222	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- Most of New Hampshire	877-459-6604	224	225	15.46	33.86	13.92	30.47
<b>New Jersey</b>							
Aetna HealthFund -CDHP- All of New Jersey	877-459-6604	221	222	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- All of New Jersey	877-459-6604	224	225	15.46	33.86	13.92	30.47
Coventry Health Care HDHP -HDHP- Southern New Jersey	800/833-7423	LK1	LK2	18.19	44.07	16.37	39.67
<b>New Mexico</b>							
UnitedHealthcare Insurance Company, Inc. -HDHP- New Mexico	877-835-9861	E91	E92	20.66	45.70	18.60	41.13
<b>New York</b>							
Aetna HealthFund -CDHP- NY City Area/Upstate NY	877-459-6604	221	222	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- NY City Area/Upstate NY	877-459-6604	224	225	15.46	33.86	13.92	30.47
CDPHP Universal Benefits - HDHP -HDHP- Upstate, Hudson Valley, Cent New York	877/269-2134	SX1	SX2	15.95	41.15	14.35	37.03
Independent Health Assoc -HDHP- Western New York	800/501-3439	QA4	QA5	16.66	41.93	15.00	37.74

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
<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%+/40%+
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%+/40%+
<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%+/40%+
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%+/40%+
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	\$63.33/\$166.66	\$2000/\$4000	\$5000/\$10000	\$15	Nothing	20%	\$15	\$7/\$25/\$40
Independent Health Assoc-	Out-Network	\$63.33/\$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 74 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Biweekly Premium Your Share					
		Enrollment Code		Postal 1		Postal 2	
		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	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- Ralgh/Durhm/Charlot/Win-Sal/Central/West	877-459-6604	224	225	15.46	33.86	13.92	30.47
UnitedHealthcare Insurance Company, Inc. -HDHP- Most of North Carolina	877-835-9861	E91	E92	20.66	45.70	18.60	41.13
<b>Ohio</b>							
Aetna HealthFund -CDHP- Cincinnati/Cleveland/Columbus/Toledo	877-459-6604	221	222	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- Cincinnati/Cleveland/Columbus/Toledo	877-459-6604	224	225	15.46	33.86	13.92	30.47
AultCare HMO -HDHP- Stark/Carroll/Holmes/Tuscarawas/Wayne Co.	330-363-6360	3A4	3A5	21.07	42.21	18.96	37.99
Blue Cross and Blue Shield Service Benefit Plan -HDHP- Ohio	Local phone #	114	115	19.57	45.83	17.61	41.25
Humana CoverageFirst -CDHP- Cincinnati/Dayton Area	888-393-6765	L81	L82	17.52	40.31	15.77	36.28
UnitedHealthcare Insurance Company, Inc. -HDHP- Cleveland and Columbus Areas	877-835-9861	E91	E92	20.66	45.70	18.60	41.13
<b>Oklahoma</b>							
Aetna HealthFund -CDHP- Oklahoma City and Tulsa Areas	877-459-6604	221	222	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- Oklahoma City and Tulsa Areas	877-459-6604	224	225	15.46	33.86	13.92	30.47
UnitedHealthcare Insurance Company, Inc. -HDHP- Central and North East Oklahoma	877-835-9861	E91	E92	20.66	45.70	18.60	41.13
<b>Oregon</b>							
UnitedHealthcare Insurance Company, Inc. -HDHP- Metro Portland/Salem/Corvallis/Eugene	877-835-9861	E91	E92	20.66	45.70	18.60	41.13

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
<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%+/40%+
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%+/40%+
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		\$900/\$1,800	\$2,900/\$5,800	\$2,900/\$5,800	\$0 after ded & cat	\$0 after ded & cat	\$0 after ded & cat	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>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 74 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Biweekly Premium Your Share					
		Enrollment Code		Postal 1		Postal 2	
		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	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- Phil/Pitts/Lehigh Vly/Cent/NE/SE PA	877-459-6604	224	225	15.46	33.86	13.92	30.47
Health America Pennsylvania-HDHP -HDHP- Southeastern Pennsylvania	866-351-5946	9N1	9N2	22.21	50.11	19.99	45.10
Health America Pennsylvania-HDHP -HDHP- Greater Pittsburgh Area	866-351-5946	Y61	Y62	18.99	46.68	17.09	42.01
Health America Pennsylvania-HDHP -HDHP- Northeast Pennsylvania	866-351-5946	YN1	YN2	71.19	161.18	69.18	156.60
Health America Pennsylvania-HDHP -HDHP- Central Pennsylvania	866-351-5946	YW1	YW2	22.78	51.45	20.50	46.30
UPMC Health Plan -HDHP- Western Pennsylvania	888-876-2756	8W4	8W5	48.62	141.10	46.61	136.52
<b>Rhode Island</b>							
UnitedHealthcare Insurance Company, Inc. -HDHP- Rhode Island	877-835-9861	E91	E92	20.66	45.70	18.60	41.13
<b>South Carolina</b>							
Aetna HealthFund -CDHP- The Midlands and Upstate	877-459-6604	221	222	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- The Midlands and Upstate	877-459-6604	224	225	15.46	33.86	13.92	30.47
<b>Tennessee</b>							
Aetna HealthFund -CDHP- Most of Tennessee	877-459-6604	221	222	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- Most of Tennessee	877-459-6604	224	225	15.46	33.86	13.92	30.47
Blue Cross and Blue Shield Service Benefit Plan -HDHP- Tennessee	Local phone #	114	115	19.57	45.83	17.61	41.25
Humana CoverageFirst -CDHP- Nashville Area	888-393-6765	BT1	BT2	19.28	44.34	17.35	39.91
Humana CoverageFirst -CDHP- Memphis Area	888-393-6765	L61	L62	19.28	44.34	17.35	39.91
UnitedHealthcare Insurance Company, Inc. -HDHP- Tennessee	877-835-9861	E91	E92	20.66	45.70	18.60	41.13



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
<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%+/40%+
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	100%	\$300	100%	Nothing	\$15/\$30/\$50/\$50/\$100
UPMC Health Plan-	Out-Network	\$104/\$208	\$2,500/\$5,000	\$5,500/\$11,000	80%	80%	80%	80%	None/None/None
<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%+/40%+
<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%+/40%+
Blue Cross and Blue Shield Service Benefit Plan		\$900/\$1,800	\$2,900/\$5,800	\$2,900/\$5,800	\$0 after ded & cat	\$0 after ded & cat	\$0 after ded & cat	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 74 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Biweekly Premium Your Share					
		Enrollment Code		Postal 1		Postal 2	
		Self Only	Self & Family	Self Only	Self & Family	Self Only	Self & Family
<b>Texas</b>							
Aetna HealthFund -CDHP- Most of Texas	877-459-6604	221	222	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- Most of Texas	877-459-6604	224	225	15.46	33.86	13.92	30.47
Humana CoverageFirst -CDHP- Houston Area	888-393-6765	T21	T22	18.40	42.32	16.56	38.09
Humana CoverageFirst -CDHP- Dallas/Ft. Worth Area	888-393-6765	T81	T82	21.03	48.37	18.93	43.54
Humana CoverageFirst -CDHP- Corpus Christi Area	888-393-6765	TP1	TP2	18.40	42.32	16.56	38.09
Humana CoverageFirst -CDHP- San Antonio Area	888-393-6765	TU1	TU2	17.52	40.30	15.77	36.27
Humana CoverageFirst -CDHP- Austin Area	888-393-6765	TV1	TV2	18.40	42.32	16.56	38.09
<b>Utah</b>							
Altius Health Plans -HDHP- Wasatch Front	800-377-4161	9K4	9K5	23.01	47.67	20.71	42.90
<b>Vermont</b>							
Aetna HealthFund -CDHP- Bennington and Windham areas	877-459-6604	221	222	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- Bennington and Windham areas	877-459-6604	224	225	15.46	33.86	13.92	30.47
<b>Virginia</b>							
Aetna HealthFund -CDHP- Most of Virginia	877-459-6604	221	222	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- Most of Virginia	877-459-6604	224	225	15.46	33.86	13.92	30.47
Piedmont Community Healthcare -HDHP- Lynchburg area	888-674-3368	2C4	2C5	72.89	145.90	70.88	141.32
UnitedHealthcare Insurance Company, Inc. -HDHP- Virginia	877-835-9861	E91	E92	20.66	45.70	18.60	41.13

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
<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%+/40%+
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		\$550/\$1,100	\$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%+/40%+
<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%+/40%+
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 74 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Biweekly Premium Your Share					
		Enrollment Code		Postal 1		Postal 2	
		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	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- Seattle/Puget Sound/Spokane(EastWA)	877-459-6604	224	225	15.46	33.86	13.92	30.47
KPS Health Plans -HDHP- All of Washington	800/552-7114	L14	L15	18.41	40.23	16.57	36.21
UnitedHealthcare Insurance Company, Inc. -HDHP- Most of Washington	877-835-9861	E91	E92	20.66	45.70	18.60	41.13
<b>West Virginia</b>							
Aetna HealthFund -CDHP- Most of West Virginia	877-459-6604	221	222	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- Most of West Virginia	877-459-6604	224	225	15.46	33.86	13.92	30.47
<b>Wisconsin</b>							
Aetna HealthFund -CDHP- Milwaukee and Southeast WI	877-459-6604	221	222	18.94	43.56	17.04	39.20
Aetna HealthFund -HDHP- Milwaukee and Southeast WI	877-459-6604	224	225	15.46	33.86	13.92	30.47
Humana CoverageFirst -CDHP- Milwaukee Area	888-393-6765	FB1	FB2	20.15	46.35	18.14	41.72
UnitedHealthcare Insurance Company, Inc. -HDHP- Wisconsin	877-835-9861	E91	E92	20.66	45.70	18.60	41.13

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
<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%+/40%+
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%+/40%+
<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%+/40%+
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

## Summary Information

	<b>New Hires Can Enroll</b>	<b>Federal Benefits Open Season</b>	<b>How to Enroll</b>	<b>Program Website</b>
<b>FEHB</b>	Within 60 days from new hire date	Annual – November 12 to December 11, 2007 5 P.M. Central Time	<i>PostalEASE</i> <a href="https://liteblue.usps.gov">https://liteblue.usps.gov</a> 1-877-477-3273, option 5	<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 11:59 p.m. Eastern Time	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>FSA</b>	During 26th or 27th pay period after career appointment	Annual – November 12 to December 29, 2007 5 P.M. Central Time	<i>PostalEASE</i>	<b><a href="https://liteblue.usps.gov">https://liteblue.usps.gov</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	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>

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