

**U.S. DEPARTMENT OF AGRICULTURE
FARM PRODUCTION AND CONSERVATION MISSION AREA
BUSINESS CENTER
WASHINGTON, DC 20250**

FSA/RMA Notice PM-3014

FPAC NOTICE	NUMBER: FPAC-N 4080-001
SUBJECT: 2018 Federal Employee Health Benefits (FEHB) Open Season	DATE: November 20, 2018
APPROVING OFFICIAL: Thomas W. Christensen, Deputy Chief Operating Officer	EXPIRATION DATE: September 30, 2019

1. PURPOSE

To provide general information to all FPAC employees about this year's Federal Benefits Open Season for Federal employees.

2. MESSAGE

- a.** The 2018 Federal Benefits Open Season begins on Monday, November 12, 2018, and ends Monday, December 10, 2018. Employees have the opportunity to make four benefit choices during the upcoming Federal Benefits Open Season. Employees may—
- (1)** Sign up for flexible spending account for health or dependent care under the Flexible Spending Account Program (FSAFEDS) at <https://www.fsafeds.com>.
 - (2)** Enroll in, or change, an existing enrollment in a dental plan under the Federal Employees Dental and Vision Insurance Plan (FEDVIP) at <https://www.benefeds.com>.
 - (3)** Enroll in, or change, an existing enrollment in a vision plan under the Federal Employees Dental and Vision Insurance Plan (FEDVIP) at <https://www.benefeds.com>.
 - (4)** Enroll in, or change, an existing enrollment in a health insurance under the Federal Employees Health Benefits Program (FEHB) at www.opm.gov/openseason.
- b.** The 2019 premiums will be available at www.opm.gov/insure in early November 2018. The “2019 Plan Information” section at www.opm.gov/insure will be available by the first week in November 2018.
- c.** To process your 2018 FEHB Open Season transactions, please refer to “How to Change Your FEHB” in the Employee Personal Page (EPP) at [FEHB Show Me](#).

- d.** The Federal Employees' Group Life Program (FEGLI) and the Federal Long-Term Care Insurance Program (FLTCIP) do not participate in the annual Federal Benefits Open Season.

4. CONTACT

If you have questions regarding this Notice, please submit a ServiceNow ticket at <https://myfpac.usda.gov>.

Attachment A – Plans Leaving the FEHB Program

Attachment B – Federal Benefits Fast Facts

Attachment C – OPM Benefit Administration Letter 18-403

-END-

ATTACHMENT 1 – FEHB PROGRAM

TABLE 1
PLANS LEAVING THE FEHB PROGRAM

Enrollees in these terminating plans must make a positive election into another FEHB plan during Open Season or they will be enrolled in the Blue Cross and Blue Shield Service Benefit Plan FEP Blue Focus (the lowest-cost nationwide plan option for 2019 as determined by OPM).

State	Plan Name	2018 Enrollment Code	General Location
Arizona	Health Net of Arizona, Inc.	A74, A76, A75	Cochise, Gila, Maricopa, Pima, Pinal, and Santa Cruz counties
California	UnitedHealthcare of California	CY1, CY3, CY2, CY4, CY6, CY5	Southern and Central California
Iowa	UnitedHealthcare Plan of the River Valley, Inc.	YH1, YH3, YH2	Eastern and Central Iowa
Illinois	UnitedHealthcare Plan of the River Valley, Inc.	YH1, YH3, YH2	West Central Illinois
Wisconsin	Physicians Plus Insurance Corporation	LW1, LW3, LW2, LW4, LW6, LW5	South Central Wisconsin, including the following counties: Adams, Columbia, Crawford, Dane, Dodge, Grant, Green, Green Lake, Iowa, Jefferson, Juneau, Lafayette, Marquette, Portage, Richland, Rock, Sauk, Vernon, Walworth, Waukesha, Waushara and Wood Counties

TABLE 2
PLANS REDUCING SERVICE AREAS
WITHOUT TERMINATING ENROLLMENT CODES

Enrollees in the areas being dropped who do not change health plans during Open Season will only have emergency services where they live and they will have to travel to their plan's remaining service area to obtain medical care in order to receive full benefits from the plan in 2019.

State	Plan Name	2018 Enrollment Code	Area Dropped
Alaska	Aetna HDHP/Aetna Direct	224, 226, 225, N61, N63, N62	Borough of Wade Hampton
Alaska	Aetna CDHP/Aetna Value Plan	JS1, JS3, JS2, JS4, JS6, JS5	Borough of Wade Hampton
Idaho	Aetna HDHP/Aetna Direct	224, 226, 225, N61, N63, N62	Butte County
Idaho	Aetna CDHP/Aetna Value Plan	H41, H43, H42, H44, H46, H45	Butte County
Kentucky	Aetna HDHP/Aetna Direct	224, 226, 225, N61, N63, N62	Union County
Kentucky	Aetna CDHP/Aetna Value Plan	H41, H43, H42, H44, H46, H45	Union County
Virginia	Aetna Open Access	JN1, JN3, JN2, JN4, JN6, JN5	Surry and Sussex counties
Washington	Kaiser Foundation Health Plan of the Northwest	571, 573, 572, 574, 576, 575	Lewis County

TABLE 3
PLANS TERMINATING OPTION AND ENROLLMENT CODES
Enrollees in the plan's terminating option will be automatically enrolled into the
plan option that is identified in the table below unless they enroll in another plan
during Open Season.

State	Plan Name	Terminating Options (end of 2018)	Terminating Codes (end of 2018)	Option and Codes for 2019
District of Columbia	CareFirst BlueChoice	High Option	2G1, 2G3, 2G2	Standard Option 2G4, 2G5, 2G6
Idaho	Kaiser Foundation Health Plan of Washington	HDHP	PT1, PT3, PT2	Standard Option 544, 546, 545
Maryland	CareFirst BlueChoice	High Option	2G1, 2G3, 2G2	Standard Option 2G4, 2G5, 2G6
New Jersey	GHI Health Plan	High Option	801,803,802	Standard Option 804,806,805
New York	MVP Health Care	High Option	GA1, GA3, GA2, MX1, MX3, MX2, MF1, MF3, MF2, M91, M93, M92, GV1, GV3, GV2	Standard Option GA4, GA6, GA5, MX4, MX6, MX5, M94, M96, M95, MF4, MF6, MF5, GV4, GV6, GV5
New York	GHI Health Plan	High Option	801,803,802	Standard Option 804,806,805
Ohio	Medical Mutual of Ohio	High Option	641, 643, 642	Standard Option 644, 646, 645
Virginia	CareFirst BlueChoice	High Option	2G1, 2G3, 2G2	Standard Option 2G4, 2G5, 2G6
Washington	Kaiser Foundation Health Plan of Washington	HDHP	PT1, PT3, PT2	Standard Option 544, 546, 545

TABLE 4
PLANS ADDING NEW OPTIONS AND ENROLLMENT CODES

State	Plan Name	New Option	2019 Enrollment Codes	General Location
All States	Blue Cross and Blue Shield Service Benefit Plan FEP Blue Focus	FEP Blue Focus	131,133,132	Nationwide
California	Blue Shield of California	Standard	SI4, SI6, SI5	San Diego County
Florida	AvMed	HDHP	WZ1,WZ3,WZ2	South Florida
Kentucky	Humana Health Plan of Ohio, Inc.	Basic	W61,W63, W62	Northern Kentucky
New York	Health Insurance Plan (HIP/HMO)	Standard	YL4, YL6, YL5	Greater New York City Area (including Long Island and surrounding counties)
Ohio	Humana Health Plan of Ohio, Inc.	Basic	W61,W63, W62	Greater Cincinnati
Utah	SelectHealth Plan	HDHP	WX1,WX3,WX2	State of Utah
Virginia	Optima Health Plan	HDHP	PG4, PG6, PG5	Greater Hampton Roads Region

TABLE 5
SERVICE AREA EXPANSIONS WITHOUT NEW ENROLLMENT CODES

State	Plan Name	Plan Option	2019 Enrollment Codes	Location of Areas
California	Blue Shield of California	High	SI1, SI3, SI2	Los Angeles, San Diego, and Kern counties
Illinois	Union Health Service	High	761, 763, 762	Lake County
Michigan	Health Alliance Plan	High, Standard	521, 523, 522, GY4, GY6, GY5	Hillsdale County
Minnesota	Aetna HDHP/Aetna Direct	HDHP	224, 226, 225, N61, N63, N62	Cook, Marshall, Red Lake counties
Minnesota	Aetna CDHP/Aetna Value Plan	CDHP	H41, H43, H42, H44, H46, H45	Cook, Marshall, Red Lake counties
Ohio	Medical Mutual of Ohio	Standard, Basic	644, 646, 645, UX1, UX3, UX2	Ashtabula, Columbiana, Erie, Huron, Richland, and Ashland
Oregon	Kaiser Foundation Health Plan of Northwest	High, Standard	571, 573, 572, 574, 576, 575	Lane, Benton counties; Rest of Linn County
Pennsylvania	UPMC	High, Standard, HDHP	8W1, 8W3, 8W2, UW4, UW6, UW5, 8W4, 8W6, 8W5	Centre County
New York	CDPHP Universal Benefits, Inc.	High Standard	SG1, SG3, SG2, SG4, SG6, SG5	Franklin and Clinton Counties

TABLE 6
SERVICE AREA EXPANSIONS ADDING
NEW ENROLLMENT CODES

State	FEHB Plan Name	Plan Option	2019 New Enrollment Codes	Location of Areas
Florida	Humana CoverageFirst	CDHP	W91, W93, W92	Daytona – Flagler and Volusia counties
	Humana Value Plan	Value	W94, W96, W95	
Florida	Humana CoverageFirst	CDHP	X21, X23, X22	Orlando – Lake, Seminole, Orange and Osceola counties
	Humana Value Plan	Value	X24, X26, X25	
Indiana	Humana CoverageFirst	CDHP	X31, X33, X32	Dearborn, Franklin, Ohio, Ripley and Union counties
	Humana Value Plan	Value	X34, X36, X35	
Kentucky	Humana CoverageFirst	CDHP	X31, X33, X32	Boone, Campbell, Kenton, Gallatin, Grant and Pendleton counties
	Humana Value Plan	Value	X34, X36, X35	
Ohio	Humana CoverageFirst	CDHP	X31, X33, X32	Greater Cincinnati – Adams, Brown, Butler, Clermont, Clinton, Gallia, Hamilton, Highland, Jackson, Lawrence, Pike, Scioto and Warren counties
	Humana Value Plan	Value	X34, X36, X35	
Ohio	Medical Mutual of Ohio	Basic	X61, X63, X62,	Fulton, Lucas, Ottawa, Defiance, Henry, Wood, Sandusky, Seneca, Putnam, and Allen
		Standard	X64, X66, X65	
Ohio	Medical Mutual of Ohio	Basic	YF1, YF3, YF2,	Champaign, Clark, Montgomery, Greene, Butler, Hamilton, Clermont, and Brown counties
		Standard	YF4, YF6, YF5	

TABLE 7
NEW PLAN ENTERING THE FEHB PROGRAM

State	FEHB Plan Name	Plan Option	2019 New Enrollment Codes	Location of Areas
Colorado	BlueAdvantage HMO on the Pathway HMO Network	High	WW1,WW3,WW2	Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Jefferson, El Paso (Colorado Springs Region only) and Larimer (Ft. Collins Region only) counties

Federal Benefits FastFacts

What to do When Your Health Plan is Terminating Coverage in Your Area or Leaving the Federal Employees Health Benefits (FEHB) Program.

There are four ways your plan's enrollment can be affected. Each may require a different response, so be sure to identify your situation.

1. Plan leaves FEHB Program entirely;
2. Plan reduces its service area and eliminates its enrollment code;
3. Plan reduces its service area and keeps its enrollment code; or
4. Plan drops an option.

*** How will I know if my enrollment is affected?** You will receive a letter from your plan stating that it is no longer participating in the FEHB Program, dropping an option, or that it is no longer providing services in your area. You can contact your Human Resources (HR) office with additional questions.

*** What do I do now that I know my enrollment is affected?** You may need to change your enrollment to another plan during Open Season or during the time period set by OPM. Follow the instructions in the letter you received from your plan.

*** My plan is leaving the FEHB Program entirely. What happens if I don't change to another plan?** If you are a Federal employee, annuitant, or Tribal employee and you do not change plans, you will be automatically enrolled into the lowest-cost nationwide plan option available as designated by OPM.

*** My plan is reducing its service area AND eliminating my enrollment code. What happens if I don't change to another plan?** If you are a Federal employee, annuitant, or Tribal employee and you do not change plans, you will be automatically enrolled into the lowest-cost nationwide plan option available as determined by OPM.

*** My plan is reducing its service area where I live/work but keeping my enrollment code. What happens if I don't change to another plan?** You will only have coverage in your area for emergency care services in the new plan year. You must travel to the plan's remaining service area to receive full coverage for your care.

*** My plan is eliminating my option. What happens if I don't change to a remaining option or to another plan?** You will be automatically enrolled into one of the plan's options that remain. If no options remain that are not High Deductible Health Plans (HDHP), you will be automatically enrolled into the lowest cost nationwide plan option as indicated by OPM. Please refer to the letter you received from your plan for more information.

*** If my High Deductible Health Plan (HDHP) is terminating coverage in my service area or is leaving the FEHB Program, what happens to my Health Savings Account (HSA) or my Health Reimbursement Arrangement (HRA)?** If you wish to continue contributing to your HSA, you must enroll in another HDHP. If you do not enroll in another HDHP, you can withdraw money from your HSA for qualified medical expenses. You should check Internal Revenue Service (IRS) guidance on use of HSA dollars for non-qualified medical expenses. You should work directly with your fiduciary to make decisions regarding your HSA.

Unless you use your HRA credits, they will be forfeited once the plan you've elected becomes effective.

*** How do I change my enrollment to another plan?** If you are a Federal employee, use your agency's online self-service system such as Employee Express, MyPay, Employee Personal Page, EBIS, etc. If you need additional help, contact your HR office.

If you are a Tribal employee, contact your Tribal Employer.

If you are a Civil Service Retirement System (CSRS) or Federal Employees Retirement System (FERS) retiree, call Open Season Express at 1.800.332.9798 or access Open Season Online at <https://retireeFEHB.opm.gov>.

If you receive an annuity from another retirement system, please visit www.opm.gov/healthcare-insurance/healthcare/plan-information/enroll/#annuitants for information on how to change your enrollment.

*** When does my old plan or option stop providing coverage and my new plan or option begin?** Your old plan will continue to provide benefits until the plan you've elected during Open Season or during the time period provided by OPM becomes effective. There will be no gaps in coverage

*** What are my rights if I'm pregnant or I have a chronic or disabling condition?** Under the Patients' Bill of Rights, enrollees who are seeing a specialist for a chronic or disabling condition or who are in the second or third trimester of a pregnancy have a right to continued treatment for up to 90 days of care (or treatment through the end of post-partum care) following notice that a health plan is leaving the FEHB Program.

*** How can I compare the different health plans available to me?** There are several resources available to help you compare plans.

- Compare Health Plans
www.opm.gov/fehbcompare
- Health Plan Brochures -
www.opm.gov/FEHBbrochures; or for Tribal employees www.opm.gov/healthcare-insurance/tribal-employers/plan-information
- Consumer's Checkbook -
www.checkbook.org/newhig2/hig.cfm

*** Where can I find the plan brochures?**

- Visit www.opm.gov/FEHBbrochures; or for Tribal employees www.opm.gov/healthcare-insurance/tribal-employers/plan-information
- Call the plan directly
- Contact your HR office or Tribal Employer

*** How do I find out if my doctor is part of the health plan?** You can find provider directories at www.opm.gov/FEHBbrochures or; for Tribal employees www.opm.gov/healthcare-insurance/tribal-employers/plan-information, or call your plan, or contact your provider.

*** I have a supplemental dental plan offered through my old FEHB plan. What happens to that coverage?** Since your plan is terminating coverage, any supplemental dental and/or vision coverage that you have through your plan will also terminate. The Federal Employees Dental and Vision Insurance Program (FEDVIP)¹ offers dental and vision insurance for eligible Federal employees and retirees. To find more information about dental insurance, please visit www.opm.gov/dental. To find more information about vision insurance, please visit www.opm.gov/vision. If you are currently enrolled in FEDVIP, your FEHB plan's termination will not affect your FEDVIP enrollment.

*** I have other supplemental coverage through my old FEHB plan. What happens to that coverage?** Since your plan is terminating coverage, any supplemental coverage that you have through your plan may also terminate. Please contact your plan for more information about your supplemental coverage.

*** Where can I go for more information on Open Season?**

Visit www.opm.gov/openseason; or for Tribal employees www.opm.gov/healthcare-insurance/tribal-employers/open-season. The Open Season website will be updated with information by early November.

*** Who can I contact with additional questions?**

If you have additional questions, you can contact your carrier directly or your local HR office or Tribal employer.

¹

Tribal employees are not eligible for FEDVIP.



Benefits Administration Letter

Number: 18-403

Date: October 26, 2018

Subject: 2018 Federal Benefits Open Season: FSAFEDS, FEDVIP and FEHB Program Significant Plan Changes

This Benefits Administration Letter (BAL) is the third in our series of 2018 Federal Benefits Open Season BALs for the Federal Flexible Spending Account Program (FSAFEDS), the Federal Employees Dental and Vision Insurance Program (FEDVIP) and the Federal Employees Health Benefits (FEHB) Program. This BAL provides information on significant plan changes for the FEHB Program for 2019.

There are no significant changes for 2019 for FSAFEDS or FEDVIP.

This year's Federal Benefits Open Season will run from Monday, November 12 through Monday, December 10, 2018.

FEHB PROGRAM

The remainder of this letter provides important information on the significant changes affecting certain plans in the FEHB Program for the upcoming Open Season. The **first attachment** to this BAL identifies the FEHB plans and their corresponding significant changes. Some of these events will require action on the part of agencies and enrollees.

Please note there are plans leaving the FEHB Program at the end of 2018. Employees in these terminating plans **must** enroll in a new plan during Open Season or they will be enrolled in the Blue Cross and Blue Shield Service Benefit Plan FEP Blue Focus (the lowest-cost nationwide plan option for 2019 as determined by OPM). To inform employees of these terminating plans, please distribute this list throughout your agencies. It is your responsibility to monitor employees who are covered by these terminating plans and follow up with those who have not submitted an enrollment change before the end of Open Season.

TIP: Distribute the attached list of significant FEHB plan changes to all employees so they can check to see if they will be affected by 2019 FEHB plan or service area terminations.

Table 1: Plans Leaving the FEHB Program

What Must Employees Do?

- Employees in terminating plans (**Table 1**) enroll in a new health plan during Open Season. If they do not enroll in a new plan, they will be enrolled in the Blue Cross and Blue Shield Service Benefit Plan FEP Blue Focus (the lowest-cost nationwide plan option for 2019 as determined by OPM).
- **New Coverage:** Coverage under an enrollee's new health plan will be effective the first day of the pay period beginning on or after January 1, 2019; **for most employees this will be Sunday, January 6, 2019.** Enrollees will remain covered and receive the 2018 benefits of the old plan until coverage under the new plan becomes effective.

What Must You Do?

- You must notify employees enrolled in the plans listed in **Table 1** to select new plans. Advise your employees if they do not choose new plans, they will be enrolled in the Blue Cross and Blue Shield Service Benefit Plan FEP Blue Focus (the lowest-cost nationwide plan option for 2019 as determined by OPM).
- Distribute copies of this list to employees with your agency's notice about Open Season along with copies of the **second attachment**, *FastFacts: What to do When Your Health Plan is Terminating Coverage in Your Area or Leaving the Federal Employees Health Benefits (FEHB) Program*.
- Follow up with employees in these plans and remind them to select new plans.
- **Belated changes:** Some employees still might not receive instructions to change plans during Open Season. We encourage you to be liberal in accepting belated Open Season changes from employees enrolled in terminating plans or plans with service area reductions and terminating enrollment codes.

What Will Health Plans Do?

Plan Notification: The plans in **Table 1** have been instructed to notify enrollees of the need to select new plans for 2019; however, because some plans' enrollment and address lists may not be up-to-date, we encourage you to accept belated changes.

Table 2: FEHB Plans Reducing Service Areas without Terminating Enrollment Codes

What Must Employees Do?

Employees in the service areas being terminated should elect a new health plan for 2019; however, employees who do not choose a new health plan will only have emergency services where they live and will have to travel to their plan's remaining service area to receive full benefits.

What Must You Do?

- You must notify employees enrolled in the plans listed in **Table 2** to select a new plan. Advise your employees if they do not choose a new plan, they will only have emergency services where they live and they will have to travel to their plan's remaining service area to receive full benefits in 2019.
- Distribute copies of this list to employees with your agency's notice about Open Season along with copies of the **second attachment**, *FastFacts: What to do When Your Health Plan is Terminating Coverage in Your Area or Leaving the Federal Employees Health Benefits (FEHB) Program*.
- Follow up with employees in these plans and remind them to select a new plan.
- **Belated changes:** Some employees still might not receive instructions to change plans during Open Season. We encourage you to be liberal in accepting belated Open Season changes from employees enrolled in the plan reducing its service area.

What Will Health Plans Do?

Plan Notification: The plans in **Table 2** have been instructed to notify enrollees that their respective service areas are being terminated. If enrollees do not choose another health plan, the enrollees will only have emergency services where they live and they will have to travel to their plan's remaining service area to receive full benefits in 2019. However, because a plan's enrollment and address lists may not be up-to-date, we encourage you to accept belated changes.

Table 3: FEHB Plans Terminating Option and Enrollment Codes

What Must Employees Do?

- Employees in the plan dropping an option (**Table 3**) may choose a new health plan during Open Season or remain with their current plan and be switched automatically into the plan's option specified in **Table 3**.
- **New Coverage:** Coverage under an enrollee's new health plan or option will be effective the first day of the pay period beginning on or after January 1, 2019; **for most employees this will be Sunday, January 6, 2019**. Enrollees will remain covered and receive the 2018 benefits of the old plan or option until coverage under the new plan becomes effective.

What Must You Do?

- Advise your employees who are enrolled in the plan that is dropping an option (**Table 3**) that if they do not choose a new health plan, they will be automatically transferred into the plan's option as specified in **Table 3**.
- Distribute copies of this list to employees with your agency's notice about Open Season.
- Follow up with employees in the plan and remind them that if they do not choose a new health plan, they will be automatically transferred into the plan's option

specified in **Table 3**.

- **Belated changes:** Some employees still might not receive instructions regarding their plan dropping an option. We encourage you to be liberal in accepting belated Open Season changes from employees enrolled in the plan dropping an option listed in **Table 3**.

What Will the Health Plan Do?

- **Plan Notification:** The plan in **Table 3** has been instructed to notify enrollees that their current plan option is being discontinued and that if they do not change to another plan during Open Season, they will be switched automatically into the plan's option specified in **Table 3**.

Table 4: Plans Adding New Options And Enrollment Codes

Table 5: Service Area Expansions Without New Enrollment Codes

Table 6: Service Area Expansions Adding New Enrollment Codes

Table 7: New Plan Entering the FEHB Program

What Must You Do?

You must include the plans with new options, the plans with expanded service areas, and the new plan entering the FEHB Program (Tables 4-7) when you count the number of eligible employees and place your order for brochures.

CONCLUSION

We encourage you and your employees to visit our website at www.opm.gov/openseason for the most up-to-date information. Please note that 2019 plan information will be posted on our website in early November. We look forward to working with you to ensure Federal employees have a successful Open Season.

Sincerely,

Alan P. Spielman
Director
Healthcare and Insurance

Attachments