

For: FFAS Employees

2005 Federal Employees Health Benefits (FEHB) Open Season

Approved by: Deputy Administrator, Management



1 Overview

A Purpose

This notice announces and provides guidance about the 2005 FEHB open season. The 2005 FEHB open season began on Monday, November 14, 2005, and continues through Monday, December 12, 2005.

B New for 2005

HRD is moving toward increasing the use of web-based functions during the 2005 and subsequent FEHB open seasons. HRD has noticed the receipt of FEHB guides and brochures has become very erratic over the past several years. This practice has driven up the distribution costs of the guides and brochures, even after the agency began printing its own guides and brochures.

Therefore, all FFAS employees and servicing personnel offices shall download their own electronic copies of FEHB guides and brochures for the 2005 open season from HRD's web site at <http://hr.ffas.usda.gov/employees/fehb.htm>.

HRD is also requesting that all employees use the NFC's Employee Personal Page (EPP) to make FEHB open season changes and enrollments. Employees can access the EPP at <https://www.nfc.usda.gov>. Please refer to Exhibit 1 for more information on EPP.

Note: Employees who do not have access to a computer at work or home may obtain a copy of a FEHB guide or brochure through their appropriate contact listed in either subparagraph C or D.

Disposal Date	Distribution
February 1, 2006	All FSA, FAS, and RMA employees; State Offices relay to County Offices

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1 Overview (Continued)

C National Office Contacts

National Office employees shall use the following table for additional information.

IF employee needs to...	THEN contact...
<ul style="list-style-type: none">• obtain SF-2809• obtain a plan brochure	HRD's website at http://hr.ffas.usda.gov/employees/fehb.htm .
verify enrollment	HRD, Domestic Operations Branch, Services Group at: <ul style="list-style-type: none">• 202-418-9135• 202-418-9136.
receive policy information	HRD, Performance Management Benefits and Awards Branch (PMBAB): <ul style="list-style-type: none">• Maria Ruiz at 202-418-9034• Susan Brown at 202-418-9039• Darla Hensley 202-418-9021• TDD 202-418-9116.

D Field Office Contacts

Field Office employees shall use the following table for additional information.

IF employee is located in...	THEN contact...
<ul style="list-style-type: none">• FSA Kansas City Offices• RMA Research and Development Division• APFO	KCHRO, HRD, OS, Processing Section at: <ul style="list-style-type: none">• 816-926-6225• TDD 816-926-7440.
<ul style="list-style-type: none">• FAS overseas employees• RMA Regional Offices and Compliance Field Offices• FSA National Office employees	HRD, PMBAB: <ul style="list-style-type: none">• Maria Ruiz at 202-418-9034• Susan Brown at 202-418-9039• Darla Hensley at 202-418-9021• TDD 202-418-9116.
State and County Office	State Office, Administrative Division.

E OMB Notification

Information provided by enrolling in the FEHB Program may also be used for computer matching with Federal, State, or local agencies' files to determine whether employees qualify for benefits, payments, or eligibility in the FEHB Program, Medicare, or other Government benefits programs.

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1 Overview (Continued)

F Labor Management Obligations

Where exclusive representation exists, bargaining may be requested to the extent allowed by applicable statutes. Where contract language already addresses these policies and procedures for bargaining unit employees, contract language prevails.

2 Eligibility and Effective Dates

A Actions During Open Season

Eligible employees may take the following actions during FEHB open season.

- unregistered employees may enroll
- enrollees may do any of the following:
 - change from 1 plan or option to another
 - change from self-only to self and family
 - elect and waive FEHB-Premium Conversion.

Note: To learn more about Premium Conversion, visit OPM's website at <http://www.opm.gov/insure/health/pretaxfehb/index.asp>.

B Effective Dates of Enrollments and Changes

Use the following table for additional information.

IF there is a...	THEN the effective date is...
premium rate change	January 8, 2006.
change in enrollment	
new enrollment	January 8, 2006, if the employee is in a pay status for any part of the previous pay period. Otherwise, enrollment will become effective in the pay period after the first pay period in pay status.

Note: Although new enrollments are not effective until January 8, 2006, employees are subject to current plan changes through January 7, 2006.

Example: Susan Jones was enrolled in Aetna during 2005. She makes an open season change and elects Blue Cross and Blue Shield. Even though her new insurance is not effective until January 8, 2006, she is still subject to any 2006 plan changes in her Aetna policy January 1 through 7, 2006. This includes higher co-pays for doctor visits and prescriptions.

3 2006 FEHB Guides and Individual Plan Brochures

A Guide to FEHB Plans for Federal Civilian Employees

A 2006 FEHB guide provides features of each plan, including the enrollee's share of the bi-weekly premium rates, will be available for employees to review through their servicing personnel office. The 2006 FEHB guide can also be accessed on the internet at <http://hr.ffas.usda.gov/employees/fehb.htm>.

The 2006 FEHB guide is as follows:

- RI-70-1 for nontemporary employees
- RI-70-8 for temporary employees
- RI-70-10 for visually impaired employees.

B Supervisory Action

Supervisors shall provide RI-70-1 or RI-70-8 to employees who are away from the work site in a nonpay or nonduty status.

C Individual Plan Brochures

After examining the 2006 FEHB guide, employees interested in enrolling or changing plans should review the individual plan brochures for a complete description of benefits to make an informed decision. Employees may access all FEHB brochures at <http://hr.ffas.usda.gov/employees/fehb.htm>.

Note: Employees:

- currently enrolled in a health plan will receive a 2006 benefit plan brochure directly from their health plan
- who elect a new health insurance plan will receive a personal copy from the new insurance carrier.

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4 Employee Action

A Action Required by Employees

Employees must take the following action.

Step	Action
1	<p>Immediately review Exhibit 2, the updated 2005 FEHB Significant Plan Changes, and determine whether to take any further action.</p> <p>Note: Exhibit 2 assists employees in identifying nonparticipating plans and other significant plan changes that may affect them. Employees should review Exhibit 2 to determine whether they need to make a health benefits election or change this open season.</p>
2	<p>Access the NFC's EPP at https://www.nfc.usda.gov to make desired open season elections.</p> <p>Note: Employees should refer to Exhibit 2 for information on obtaining a Personal Identification Number and instructions for making open season changes through the EPP.</p>

B Enrollees Who Continue Their Current Enrollment

Employees who want to continue their current enrollment **should take no action during this open season**. However, enrollees must enroll in a different plan to continue FEHB coverage in 2006, if their plan:

- will not be participating in the FEHB program after December 31, 2005
- dropped an enrollment area having a separate enrollment code.

Note: See Exhibit 2 for a list of plans and codes with significant changes or that are terminating.

4 Employee Action (Continued)

C Continuing FEHB Coverage After Retirement

To continue FEHB coverage after retirement, employees must have been continuously enrolled, or covered as a family member, under the FEHB program for either of the following:

- the 5 years immediately before retirement
- if less than 5 years, for all service since the employee was eligible for these benefits unless these requirements are waived.

Note: OPM now has the authority to grant pre-approved waivers to employees retiring in conjunction with a Voluntary Separation Incentive Payment or Voluntary Early Retirement Authority.

Using EPP During FEHB Open Season

A Requesting an EPP Personal Identification Number (PIN)

A PIN is required to access EPP. Employees that do not have a PIN should follow the steps outlined below to request a PIN.

Step	Action
1	Access EPP through NFC Home Page at https://www.nfc.usda.gov .
2	Select " Employee Personal Page " under the " Application Launchpad " section. A warning page will be displayed. Click " Accept " to continue to EPP.
3	Click the " Signup " button under the " New User? " section.
4	Select " U. S. Department of Agriculture " from the organization list, and click " Continue ".
5	Enter Social Security number under " New User Signup " and click 1 of the signup options.
6	<p>A temporary password will be generated and sent to the employee's address of record within a few days.</p> <p>Notes: Do not attempt to use EPP until PIN is received.</p> <p>HR offices will be accepting hard copies of SF-2809 from employees who cannot obtain a PIN in time for open season.</p>

B Lost or Forgotten EPP PIN

If EPP PIN has been lost or forgotten, a new PIN may be requested and can be received by mail or e-mail. From the main EPP screen, click "**Forgot Your Password?**" and click either of the following:

- "**Request Password by Mail**" and a new PIN will be mailed to the address of record

Note: The new PIN should be received within 7 to 10 business days. EPP cannot be accessed until the new PIN has been received.

- "**Request Password by E-mail**" to receive a new PIN by e-mail.

Note: To receive a new PIN by e-mail, a valid e-mail address must be stored in the EPP preferences. The new PIN will be e-mailed after the verification process is completed and should be received by the next business day.

Using EPP During FEHB Open Season (Continued)

C Accessing EPP

Employees shall follow the steps below to submit FEHB open season enrollments or changes through EPP.

Step	Action
1	Access EPP through NFC Home Page at https://www.nfc.usda.gov . Select " Employee Personal Page " under the " Application Launchpad " section. A warning page will be displayed, click " Accept " to continue to EPP.
2	EPP will be displayed. Under the " Returning User? " section, enter Social Security number and password, then click the " Log in " button.
3	Click the " self service " tab at the top of the page to access additional options.
4	Click the "+" next to " FEHB (Health Insurance) " to view present coverage.
5	To make changes to present coverage or enroll for the first time, click " Make Changes " and complete the form.
6	Employees shall print a copy for their records.

D EPP Contact

For general questions about using and accessing EPP, contact NFC by e-mail to nfc.webmaster@usda.gov. Include the following information in the e-mail:

- full name
- employing agency's name
- detailed description of the problem.

Note: For security reasons, do **not** include SSN or password in the e-mail.

2005 FEHB Significant Plan Changes

TABLE 1
PLANS DROPPING OUT OF THE FEHB PROGRAM FOR 2006

Enrollees in these terminating plans who do not change health plans during Open Season will not have health benefits for 2006:

State	Plan Name	Codes
California	UHP Healthcare	C41, C42
Kentucky	Humana Health Plan – Louisville	D21, D22
Nevada	NevadaCare	IF1, IF2
Wisconsin	PHP Insurance Plan – Prevea	ID1, ID2

TABLE 2
PLANS DROPPING AN OPTION

Enrollees in United Healthcare of Ohio's Standard Option (Codes 3U4, 3U5) who do not change health plans during Open Season will automatically be enrolled in the Plan's High Option Plan (Codes 3U1, 3U2), if they do not choose to make a positive enrollment in another plan during Open Season.

State	Plan Name	Codes
Ohio	United Healthcare of Ohio – <i>Standard Option</i>	3U4, 3U5

TABLE 3
PLANS REDUCING THEIR SERVICE AREAS
WITHOUT TERMINATING AN ENROLLMENT CODE

Enrollees in the area being dropped who do not change health plans during Open Season 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 2006.

State	Plan Name	Codes	Area Dropped
California	Universal Care	6Q1, 6Q2	San Diego County
Georgia	Aetna Open Access	2U1, 2U2	Dawson, Haralson, Heard, Lamar, Madison and Pike Counties
Illinois	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Alexander and Montgomery Counties
Minnesota	Avera Health Plan	AV1, AV2	Cottonwood, Jackson, Lincoln, Murray, Nobles, Pipestone and Rock counties

2005 FEHB Significant Plan Changes (Continued)

TABLE 3 (Continued)
PLANS REDUCING THEIR SERVICE AREAS
WITHOUT TERMINATING AN ENROLLMENT CODE

State	Plan Name	Codes	Area Dropped
Minnesota	Health Partners Classic	531, 532	The following zip codes in Minnesota: 56248, 56271, 56309 and 56311
Texas	Aetna Open Access	P11, P12	Williamson County, except for Georgetown, Round Rock and Taylor
Virginia	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	City of Winchester

TABLE 4
NEW PLANS ENTERING THE PROGRAM FOR 2006

State	Plan Name	Codes	General Location
Colorado	United HealthCare – Colorado	CH1, CH2	Colorado
Indiana	M*Plan Indiana	IN1, IN2	Indiana
Kansas	United HealthCare – Midwest – Kansas City	GX1, GX2	Kansas City area
Missouri	United HealthCare –Midwest – St. Louis	B91, B92	St. Louis area

TABLE 5
EXISTING PLANS OFFERING A HIGH DEDUCTIBLE HEALTH PLAN (HDHP) WITHOUT
NEW ENROLLMENT CODES

State	Plan Name	Codes
California	Universal Care of California	6Q4, 6Q5
New York	Independent Health Association	QA4, QA5
Utah	Altius Health Plan	9K4, 9K5
Washington	KPS Health Plan	L14, L15

2005 FEHB Significant Plan Changes (Continued)

TABLE 6
EXISTING AND/OR NEW PLANS OFFERING HDHP WITH NEW ENROLLMENT CODES

State	Plan Name	Codes
Delaware	Coventry Health Care HDHP	LK1, LK2
Georgia	Kaiser of Georgia	GW1, GW2
Illinois	Unicare HMO	721, 722
Indiana	Unicare HMO	721, 722
Louisiana	Coventry Health Care of Louisiana HDHP	HB1, HB2
Louisiana	Coventry Health Care of Louisiana HDHP	L31, L32
Louisiana	Coventry Health Care of Louisiana HDHP	LT1, LT2
Maryland	Coventry Health Care HDHP	GZ1, GZ2
Massachusetts	Fallon CHP	DV1, DV2
New Jersey	Coventry Health Care HDHP	LK1, LK2

TABLE 7
SERVICE AREA EXPANSIONS WITH NEW ENROLLMENT CODES

State	Plan Name	New Codes	General Location
Colorado	Humana CoverageFirst	FC1, FC2	Entire County of: El Paso
Florida	Humana CoverageFirst	DL1, DL2	City of: Daytona; Entire Counties of Flagler and Volusia
Florida	Humana CoverageFirst	BP1, BP2	Cities of: Pensacola/Ft. Walton; Entire Counties of: Escambia, Okaloosa, Santa Rosa and Walton
Georgia	Humana CoverageFirst	AD1, AD2	Cities of: Atlanta and Macon; Entire Counties of: Barrow, Barton, Cherokee, Clayton, Cobb, Coweta, Dekalb, Douglas, Fayette, Forsyth, Gulton, Gwinett, Hall, Newton, Paulding, Rockdale, Spalding, and Walton
Georgia	Humana CoverageFirst	LM1, LM2	Entire Counties of: Macon , Bibb, Houston, Jones, and Twiggs
Indiana	Humana CoverageFirst	HZ1, HZ2	City of Indianapolis; Entire Counties of: Boone, Hamilton, Hancock, Hendricks, Johnson, Madison, Marion, Morgan, and Shelby

2005 FEHB Significant Plan Changes (Continued)

TABLE 7 (Continued)
SERVICE AREA EXPANSIONS WITH NEW ENROLLMENT CODES

State	Plan Name	New Codes	General Location
Louisiana	Coventry HealthCare of Louisiana	HS1,HS2	Entire Parishes of: Bossier, Caddo, DeSoto Red River and Webster
Louisiana	Coventry Health Care of Louisiana	L31, L32	Entire Parishes of: Bossier, Caddo, DeSoto Red River and Webster
Michigan	Humana CoverageFirst	BW1, BW2	Entire Counties of: Macomb, Oakland, St. Clair and Wayne
Michigan	Humana CoverageFirst	GT1, GT2	Entire Counties of Allegan, Kent Muskegon and Ottawa
Michigan	Humana CoverageFirst	FT1, FT2	Entire counties of: Alcona, Alger, Alpena, Antrim, Arenac, Baraga, Barry, Bay, Benzie, Berrien, Branch, Calhoun, Cass, Cheboygan, Chippewa, Clinton, Delta, Dickinson, Eaton, Emmet, Genesee, Gogebic, Grand traverse, Gratiot, Hillsdale, Houghton, Huron, Ingham, Ionia, Iosco, Iron, Jackson, Kalamazoo, Kalkaska, Keweenaw, Lake, Lapeer, Leelanau, Lenawee, Livingston, Luce, Mackinac, Manistee, Marquette, Mason, Mecosta, Menominee, Missaukee, Monroe, Montcalm, Montmorency, Newaygo, Oceana, Ogemaw, Ontonagon, Osceola, Oscoda, Otsego, Presque Isle, and Roscommon
Ohio	United Healthcare of OH	AK1, AK2	City of: Cleveland
Ohio	United Healthcare of OH	CA1, CA2	City of: Columbus
Tennessee	Humana CoverageFirst	BT1, BT2	City of Nashville; Entire Counties of: Bedford, Cannon, Cheatham, Coffee, Davidson, DeKalb, Dickson, Franklin, Giles, Lewis, Macon, Montgomery, Moore, Robertson, Rutherford, Smith, Sumner, Trousdale, Williamson and Wilson

2005 FEHB Significant Plan Changes (Continued)

TABLE 8
SERVICE AREA EXPANSIONS WITHOUT NEW ENROLLMENT CODES

State	Plan Name	Codes	General Location of New Area
Alabama	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire Counties of: Choctaw and Sumter
Arizona	Humana CoverageFirst	DB1, DB2	City of Phoenix; Entire County of: Pinal
Arkansas	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire Counties in the Little Rock Area: Arkansas, Benton, Boone, Carroll, Cleburne, Columbia, Conway, Craighead, Crawford, Faulkner, Franklin, Garland, Grant, Hot Spring, Independence, Jackson, Jefferson, Johnson, Lawrence, Logan, Lonoke, Madison, Monroe, Ouachita, Perry, Poinsett, Pope, Prairie, Pulaski, Saline, Scott, Sebastian, Sharp, Stone, Washington, White, Woodruff, and Yell
California	Aetna HMO	2X1, 2X2	Town in the County of Riverside: Moreno Valley
Colorado	Aetna Open Access	9E1, 9E2	County in the Denver Area: Weld
Colorado	Humana CoverageFirst	7T1, 7T2	Entire Counties of: Boulder and Larimer
Connecticut	Aetna Open Access	JC1, JC2	Entire State of Connecticut
Florida	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire Counties of: Brevard, Indian River, Martin, Okeechobee, Palm Beach and St. Lucie. Entire Counties in the Florida Panhandle Area: Escambia, Holmes, Okaloosa, Santa Rosa, and Walton. Entire Counties in the Gainesville Area: Alachua, Bradford, Columbia, Gilchrist, Levy, Putnam, Suwannee and Union

2005 FEHB Significant Plan Changes (Continued)

TABLE 8 (Continued)
SERVICE AREA EXPANSIONS WITHOUT NEW ENROLLMENT CODES

State	Plan Name	Codes	General Location of New Area
Georgia	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire Counties in Northwestern GA: Catoosa, Dade and Walker. Entire Counties in the Augusta Area: Burke, Columbia, Glascock, Jefferson, Lincoln, McDuffie, Richmond, Taliaferro, Warren and Wilkes. Entire Counties in the Savannah Area: Appling, Bryan, Bulloch, Candler, Chatham, Effingham, Evans, Liberty, Long and Tattnall
Hawaii	Kaiser of Hawaii	631, 632, 634, 635	Entire Island of: Kauai
Idaho	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire County of: Kootenai
Illinois	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire Counties in Eastern IL: Clark and Edgar; Entire Counties in Northern IL: Boone, Champaign, Fulton, Knox, LaSalle, Lee, Marshall, Ogle, Peoria, Tazewell, Vermillion, Winnebago, and Woodford
Illinois	Group Health Plan, Inc.	MM1, MM2, MM4, MM5	Counties in Illinois: Cass, Greene, Jackson, Jefferson, Macon, Marion, Moultrie, Perry, Randolph, Schuyler, Scott Shelby, Union, and Washington
Illinois	PersonalCare of Illinois	GE1, GE2	Following Counties in Illinois: Bond, Calhoun, Effington, LaSalle, Lee, Madison, Marshall, Montgomery, Monroe, Ogle, St. Clair, Stark, Stephenson, Washington, Whiteside, Winnebago and Woodford

2005 FEHB Significant Plan Changes (Continued)

TABLE 8 (Continued)
SERVICE AREA EXPANSIONS WITHOUT NEW ENROLLMENT CODES

State	Plan Name	Codes	General Location of New Area
Indiana	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire Counties in the Evansville Area: Gibson, Knox, Pike, Posey, Vanderburgh, and Warrick; Entire Counties in the Fort Wayne Area: Adams, Allen, Blackford, Cass, DeKalb, Huntington, Jay, Kosciusko, Lagrange, Miami, Noble, Steuben, Wabash, Wells and Whitley; Entire Counties in the Indianapolis Area: Benton, Boone, Brown, Carroll, Clay, Clinton, Decatur, Delaware, Fountain, Grant, Greene, Hamilton, Hancock, Hendricks, Henry, Howard, Johnson, Lawrence, Madison, Marion, Monroe, Montgomery, Morgan, Owen, Parke, Putnam, Randolph, Rush, Shelby, Sullivan, Tippecanoe, Tipton, Vermillion, Vigo, Warren and White; Entire Counties in Southeastern Indiana: Clark, Floyd, Harrison, Jefferson, Scott and Washington
Indiana	Physicians Health of Northern IN	DQ1, DQ2	Entire County of: St. Joseph
Iowa	Coventry Health Care of Iowa	SV1, SV2, SV4, SV5	Entire Counties of: Appanoose, Calhoun, Cedar, Davis, Decatur, Grundy, Iowa, Jones, Keokuk, Plymouth, Pocahontas, Sac, Scott and Webster
Iowa	HealthPartners Open Access Deductible	534, 535	Portions of Iowa (Allamakee, Clay, Dickinson, Emmet, Howard, Lyon, Mitchell, O'Brien, Osceola, Palo Alto, Plymouth, Sioux, Winnebago, Winneshiek and Worth)
Kansas	Aetna HealthFund (CDHP/HDHP)	221,222, 224, 225	Entire County in Southeastern KS: Cherokee

2005 FEHB Significant Plan Changes (Continued)

TABLE 8 (Continued)
SERVICE AREA EXPANSIONS WITHOUT NEW ENROLLMENT CODES

State	Plan Name	Codes	General Location of New Area
Kentucky	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire Counties of Western KY: Henderson and Union; Entire Counties of Eastern KY: Bell, Breathitt, Elliott, Floyd, Harlan, Johnson, Knott, Letcher, Magoffin, Morgan, Perry and Pike; Entire Counties in the Lexington Area: Anderson, Bourbon, Clark, Estill, Fayette, Franklin, Harrison, Jessamine, Madison, Owen, Robertson, Scott, and Woodford. Entire Counties in the Louisville Area: Breckinridge, Bullitt, Carroll, Hardin, Henry, Jefferson, Larue, Marion, Meade, Nelson, Oldham, Shelby, Spencer, Trimble and Washington
Louisiana	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire Parishes in the Baton Rouge/Lafayette Areas: Acadia, Allen, Ascension, Assumption, Beauregard, Calcasieu, Cameron, East Baton Rouge, East Feliciana, Evangeline, Iberia, Iberville, Jefferson Davis, Lafayette, Livingston, Pointe Coupee, St. Helena, St. James, St. Landry, St. Martin, St. Mary, Tangipahoa, Vermilion, West Baton Rouge and West Feliciana. Entire Parishes in the New Orleans Area: Jefferson, Lafourche, Orleans, Plaquemines, St. Bernard, St. Charles, St. Tammany, St. John the Baptist, Terrebonne, and Washington. Entire Parishes in the Shreveport Area: Bienville, Bossier, Caddo, Claiborne, De Soto, Jackson, Lincoln, Natchitoches, Ouachita, Red River, Sabine, Union, Webster, and Winn. Entire Counties in Northeast LA: East Carroll, and Madison.
Louisiana	Vantage Health Plan, Inc.	MV1, MV2	Parishes in the Alexandria Area: Beauregard, Catahoula, Concordia and Vernon
Maine	Aetna HealthFund (CDHP/HDHP)	221,222, 224,225	Entire State of Maine
Michigan	Aetna HealthFund (CDHP/HDHP)	221,222, 224,225	Entire Counties in Central/Western MI: Allegan, Barry, Bay, Calhoun, Clare, Clinton, Eaton, Gladwin, Gratiot, Hillsdale, Huron, Ingham, Ionia, Isabella, Jackson, Kalamazoo, Kent, Lake, Lenawee, Manistee, Midland, Montcalm, Muskegon, Newaygo, Oceana, Ottawa, Saginaw, St. Joseph, Tuscola, and Van Buren

2005 FEHB Significant Plan Changes (Continued)

TABLE 8 (Continued)
SERVICE AREA EXPANSIONS WITHOUT NEW ENROLLMENT CODES

State	Plan Name	Codes	General Location of New Area
Minnesota	HealthPartners Classic	531, 532	New Zip Codes in Minnesota have been added: 54759, 55467, 55735 and 56571
Minnesota	HealthPartners Open Access Deductible	534, 535	Portions of Minnesota (Aitkin, Becker, Beltrami, Big Stone, Blue Earth, Brown, Cass, Chippewa, Clay, Clearwater, Cottonwood, Crow Wing, Dodge, Douglas, Faribault, Freeborn, Grant, Hubbard, Itasca, Jackson, Kanabec, Kandiyohi, Kittson, Lac Qui Parle, Lyon, Mahnommen, Marshall, Martin, Mower, Murray, Nicollet, Nobles, Norman, Otter Tail, Pennington, Pine, Pipestone, Polk, Pope, Red Lake, Redwood, Renville, Rock, Roseau, Sibley, Stevens, Swift, Todd, Traverse, Waseca, Watonwan, Wilkin, and Yellow Medicine)
Mississippi	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire Counties in the Gulfport Area: George, Hancock, Harrison, Jackson, and Stone. Entire Counties in the Jackson/Vicksburg Areas: Adams, Amite, Attala, Carroll, Claiborne, Clarke, Copiah, Covington, Forrest, Hinds, Holmes, Jefferson Davis, Jones, Lamar, Lauderdale, Lawrence, Leflore, Madison, Marion, Newton, Noxubee, Perry, Pike, Rankin, Scott, Simpson, Sunflower, Tallahatchie, Walthall, and Warren.
Missouri	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire Counties in the Columbia/Jefferson City Areas: Adair, Audrain, Boone, Callaway, Camden, Chariton, Cole, Cooper, Gasconade, Howard, Linn, Macon, Maries, Miller, Moniteau, Monroe, Montgomery, Morgan, Osage, Pettis, Phelps, Pulaski, Putnam, Randolph, Saline, Scotland, and Sullivan. Entire Counties in the Joplin Area: Barton, Jasper, McDonald, and Newton. Entire Counties in the Springfield Area: Christian, Dade, Dallas, Greene, Lawrence, Polk, and Webster

2005 FEHB Significant Plan Changes (Continued)

TABLE 8 (Continued)
SERVICE AREA EXPANSIONS WITHOUT NEW ENROLLMENT CODES

State	Plan Name	Codes	General Location of New Area
Missouri	Group Health Plan	MM1, MM2, MM4, MM5	Following Counties in Missouri: Boone, Cole, Montgomery, St. Francis and Washington
Montana	New West Health Services	NV1, NV2	City of Bozeman
Nebraska	Avera Health Plans	AV1, AV2	Following Counties in Nebraska have been added: Boyd, Cedar, Holt and Knox
Nebraska	Coventry HealthCare of Nebraska	IE1, IE2	Entire counties of Nebraska: Arthur, Blaine, Buffalo, Chase, Clay, Colfax, Custer, Dawson, Dundy, Franklin, Frontier, Furnas, Gage, Garden, Garfield, Gosper, Grant, Greely, Hamilton, Hayes, Hitchcock, Holt, Hooker, Kearney, Keith, Lincoln, Logan, Loup, McPherson, Nance, Nuckolls, Perkins, Phelps, Platte, Red Willow, Rock, Seward, Sherman, Thayer, Thomas, Valley, Wheeler and York
New Jersey	GHI Health Plan – Standard Option	804, 805	Portions of Northern New Jersey
North Carolina	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire Counties in the Winston-Salem (Triad) Area: Davidson, Davie, Forsyth, Guilford, Randolph, Rockingham, Stokes, Surry and Yadkin
North Dakota	HealthPartners Open Access Deductible	534, 535	Portions of North Dakota (Barnes, Cass, Grand Forks, LaMoure, Pembina, Ransom, Richland, Sargent, Steele, Stutsman and Traill)
Ohio	United Healthcare of Ohio	3U1, 3U2	Cities of: Cleveland and Columbus

2005 FEHB Significant Plan Changes (Continued)

TABLE 8 (Continued)
SERVICE AREA EXPANSIONS WITHOUT NEW ENROLLMENT CODES

State	Plan Name	Codes	General Location of New Area
Oklahoma	GlobalHealth	IM1, IM2	Following Counties in Oklahoma: Canadian, Cleveland, Creek, Lincoln, Logan, Mayes, Oklahoma, Osage, Pottowatomie, Rogers, Tulsa and Wagoner
Pennsylvania	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire Counties in Central PA: Adams, Cumberland, Dauphin, Franklin, Fulton, Lancaster, Lebanon, Perry, Schuylkill, and York. Entire Counties in The Lehigh Valley Area: Lehigh, and Northampton. Entire Counties in Northeastern PA: Bradford, Carbon, Clinton, Columbia, Lackawanna, Luzerne, Lycoming, Northumberland, Pike, Snyder, Sullivan, Susquehanna, Wayne, and Wyoming
Pennsylvania	HealthAmerica	261, 262, 264, 265	Bedford County
South Carolina	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire Counties of: Aiken, Barnwell and Edgefield
South Dakota	HealthPartners Open Access Deductible	534, 535	Portions of South Dakota (Bon Homme, Brookings, Brule, Charles Mix, Clay, Codington, Day, Deuel, Douglas, Grant, Gregory, Hamlin, Hutchinson, Kingsbury, Lake Lincoln, McCook, Minnehaha, Moody, Roberts, Tripp, Turner, Union and Yankton).
Tennessee	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire Counties in the Chattanooga Area: Bradley, Hamilton, Marion, Meigs and Sequatchie. Entire Counties in the Jackson Area: Chester, Crockett, Decatur, Gibson, Hardeman, Haywood, Henderson, and Madison. Entire Counties in the Knoxville Area: Anderson, Blount, Cocke, Grainger, Hamblen, Jefferson, Knox, Loudon, Morgan, Roane, Sevier and Union. Entire Counties in the Tri-Cities Area: Carter, Greene, Hancock, Hawkins, Johnson, Sullivan, Unicoi and Washington

2005 FEHB Significant Plan Changes (Continued)

TABLE 8 (Continued)
SERVICE AREA EXPANSIONS WITHOUT NEW ENROLLMENT CODES

State	Plan Name	Codes	General Location of New Area
Texas	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire Counties in the Abilene Area: Jones and Taylor. Entire Counties in the Brownwood Area: Bosque, Brown, Coleman, Comanche, Hamilton and Mills. Entire Counties in the Bryan/College Station Areas: Brazos, Burleson, Madison, Milam, Robertson and Washington. Entire Counties in the Victoria Area: Calhoun, Jackson and Victoria. Entire Counties in the Corpus Christi Area: Aransas, Bee, Duval, Jim Wells, Kleberg, Live Oak, Nueces and San Patricio. Entire County in the El Paso Area: El Paso. Entire Counties in the Hill Country Area: Blanco, Edwards, Gillespie, Kerr, Kimble, Llano, Mason, Real and San Saba. Entire Counties in the Karnes City Area: Goliad, Gonzales, Karnes, Lavaca and Refugio. Entire Counties in the Laredo Area: Brooks, Dimmit, Frio Jim Hogg, Kenedy, Kinney, La Salle Maverick, McMullen, Uvalde, Webb, Zapata and Zavala. Entire Counties in the Rio Grande Valley Area: Cameron, Hidalgo, Starr and Willacy. Entire Counties in Western Texas: Brewster, Crockett, Culberson, Hudspeth, Jeff Davis, Loving, Pecos, Presidio, Reeves, Sutton, Terrell, Val Verde, Ward and Winkler
Texas	Aetna Open Access	P11, P12	County in the Austin/San Antonio Area: Caldwell
Virginia	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire Counties and Cities in the Hampton Roads/Norfolk Area: Chesapeake City, Essex, Franklin City, Gloucester, Hampton City, Isle of Wight, James City, King and Queen, Lancaster, Mathews, Middlesex, Newport News City, Norfolk City, Northumberland, Poquoson City, Portsmouth City, Southampton, Suffolk City, Surry, Sussex, Virginia Beach City, Williamsburg City, and York. Entire counties and Cities in the Roanoke Area: Alleghany, Bedford, Bland, Botetourt, Buchanan, Carroll, Covington City, Craig, Dickenson, Floyd, Franklin, Galax City, Giles, Grayson, Henry, Lee, Martinsville City, Montgomery, Norton City, Patrick, Pulaski, Radford, Roanoke, Roanoke City, Russell, Salem, Smyth, Tazewell, Wise, and Wythe. Entire Counties and City in Southwestern VA: Bristol City, Scott, and Washington.

2005 FEHB Significant Plan Changes (Continued)

TABLE 8 (Continued)
SERVICE AREA EXPANSIONS WITHOUT NEW ENROLLMENT CODES

State	Plan Name	Codes	General Location of New Area
Virginia	Optima Health Plan	9R1, 9R2	Richmond Area: the city of Petersburg as well as the counties of Amelia, Brunswick, Caroline, Chesterfield, Cumberland, Dinwiddie, Essex, Fluvanna, Goochland, Greensville, Hanover, Henrico, King and Queen, Lancaster, Louisa, Lunenburg, Mecklenburg, Middlesex, Northumberland, Nottoway, Powhatan, Prince Edward, Prince George, Richmond, Sussex and Westmoreland.
Washington	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire Counties in the Eastern WA (Spokane) Area: Adams, Asotin, Benton, Chelan, Columbia, Douglas, Ferry, Franklin, Garfield, Grant, Kittitas, Lincoln, Okanogan, Pend Oreille, Spokane, Stevens, Walla Walla, Whitman and Yakima.
Washington	Aetna Open Access	8J1, 8J2	Counties in the Seattle and Puget Sound Areas: Clallam, Lewis, Skagit, Thurston and Walla Walla.
West Virginia	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire Counties of: Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Greenbrier, Hancock, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mason, McDowell, Mercer, Mingo, Monongalia, Monroe, Nicholas, Ohio, Pleasants, Preston, Putnam, Raleigh, Ritchie, Roane, Summers, Tyler, Upshur, Wayne, Wetzell, Wirt, Wood, and Wyoming
Wisconsin	HealthPartners Open Access Deductible	534, 535	Entire Counties of: Barron, Burnett, Chippewa, Crawford, Douglas, Eau Claire, Jackson, Monroe, Trempeleau, Vernon and Washburn

2005 FEHB Significant Plan Changes (Continued)

**TABLE 9
PLAN NAME CHANGES**

State	Plan Name (Old)	Codes	Plan Name (New)
Nationwide	Aetna	2U1, 2U2, 2X1, 2X2, 6J1, 6J2, 7D1, 7D2, 8G1, 8G2, 8J1, 8J2, 9E1, 9E2, IK1, IK2, JC1, JC2, JR1, JR2, KS1, KS2, ND1, ND2, P11, P12, P31, P32, PU1, PU2, RD1, RD2, SL1, SL2, UB1, UB2, WQ1, WQ2, Y11, Y12, YE1, YE2	Aetna Open Access
Massachusetts	Blue Chip Coordinated Health Partners	DA1, DA2	Blue Cross and Blue Shield of Rhode Island
Rhode Island	Blue Chip Coordinated Health Partners	DA1, DA2	Blue Cross and Blue Shield of Rhode Island

**TABLE 10
PLANS ADDING A NEW STANDARD OPTION**

Enrollees who do not choose the Standard Option will automatically be enrolled in the High Option.

State	Plan Name	Codes
Connecticut	ConnectiCare	TE4, TE5
Delaware	Coventry Health Care	2J4, 2J5
Illinois	Unicare HMO	174, 175
Indiana	Unicare HMO	174, 175
Louisiana	Coventry Health Care of Louisiana	BJ4, BJ5, JA4, JA5, HS4, HS5
Maryland	Coventry Health Care	IG4, IG5
Michigan	BlueCare Network of Michigan	K54, K55, KR4, KR5, LN4, LN5, LX4, LX5
New Jersey	Coventry Health Care	2J4, 2J5
New York	CDPHP	SG4, SG5
New York	Vytra Health Plan	J64, J65
Ohio	Kaiser Foundation Health Plan of Ohio	644, 645
Pennsylvania	Keystone Health Plan Central-Harrisburg	S44, S45

2005 FEHB Significant Plan Changes (Continued)

**TABLE 11
PLANS SPLITTING A SERVICE AREA**

In 2006, enrollment codes **P31, P32** will cover Southern New Jersey (Counties of: Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Mercer and Salem) and Southeast Pennsylvania only. Enrollment Code **JR1, JR2** will cover the Northern New Jersey Area to include: Bergen, Essex, Hudson, Hunterdon, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union and Warren. If you live and/or work in the Northern New Jersey Area and want to remain in this plan, you must change to the new enrollment code **JR1, JR2** or select another health plan during Open Season.

State	Plan Name	General Location	Codes (2005)	Codes (2006)
New Jersey	Aetna Open Access	Entire Counties in the Northern New Jersey Area: Bergen, Essex, Hudson, Hunterdon, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union and Warren.	P31, P32	JR1, JR2

**TABLE 12
SERVICE AREA MOVEMENT**

Kaiser Foundation Health Plan of California – Plan Codes 621, 622, 624 and 625, which serves the Southern California Area will move two Zip Codes in Tulare County: 93238 and 93261 to its Northern California Plan – Plan Codes 591, 592, 594 and 595.

Southern California members enrolled in Plan Codes 621, 622, 624 and 625 who live in Zip Codes 93238 or 93261 **must** make a positive Open Season change to enroll in the Kaiser Northern California - Plan Codes 591, 592, 594 and 595 or elect another health plan during the open season. **Southern California members will not be transferred automatically to the Northern California Plan – Code 591, 592, 594 and 595.**

State	Plan Name	Codes (2005)	Codes (2006)	General Location
California	Kaiser Foundation Health Plan of California	621, 622, 624, 625	591, 592, 594, 595,	Tulare County Zip Codes: 93238 and 93261