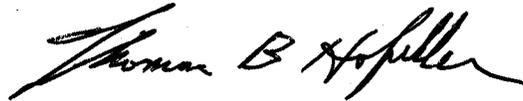


For: FFAS Employees

2007 Federal Employees Benefits Open Season

Approved by: Associate Administrator for Operations and Management



1 Overview

A Purpose

This notice announces and provides guidance about the 2007 Federal Employees Benefits open season. The 2007 open season begins Monday, November 12, 2007, and continues through Monday, December 10, 2007. The Federal Employees Benefits open season allows employees to enroll, cancel enrollment, and make changes to the following:

- Federal Employee Health Benefits (FEHB)
- Health Care and Dependent Care Flexible Spending Account Program (FSAP)
- Federal Employees Dental/Vision Insurance Program (FEDVIP).

B 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 web site at http://www.fsa.usda.gov/FSA/hrdapp?area=home&subject=bnft&topic=hlt-in .
verify enrollment	HRD, Special Projects and Information Management Branch, Personnel and Payroll Operations Section at either of the following: <ul style="list-style-type: none"> • 202-401-0674 • 202-401-0677.
receive policy information	HRD, Employee Programs Branch (EPB) at 1 of the following: <ul style="list-style-type: none"> • Maria Ruiz at 202-401-0685 • Susan Brown at 202-401-0066 • Darla Hensley 202-401-0681 • TDD 202-205-9057.

Disposal Date	Distribution
February 1, 2008	All FAS, FSA, and RMA employees; State Offices relay to County Offices

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1 Overview (Continued)

C 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• St. Louis• RMA Research and Development Division• APFO	HRD, KCHRO, Operations Section at either of the following: <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	HRD, EPB at 1 of the following: <ul style="list-style-type: none">• Maria Ruiz at 202-401-0685• Susan Brown at 202-401-0066• Darla Hensley at 202-401-0681• TDD 202-205-9057.
State and County Offices	State Office, Administrative Division.

D 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.

2 FEHB Eligibility and Effective Dates

A Actions During Open Season

Eligible employees may take the following actions during 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, see 35-PM, paragraph 62.

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2 FEHB Eligibility and Effective Dates (Continued)

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 6, 2008.
change in enrollment	
new enrollment	January 6, 2008, 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 6, 2008, employees are subject to current plan changes through January 5, 2008.

Example: Susan Jones was enrolled in Aetna during 2007. She makes an open season change and elects Blue Cross and Blue Shield. Even though her new insurance is not effective until January 6, 2008, she is still subject to any 2008 plan changes in her Aetna policy January 1 through 5, 2008. This includes higher co-pays for doctor visits and prescriptions.

3 2008 FEHB Guides and Individual Plan Brochures

A Guide to FEHB Plans for Federal Civilian Employees

A 2008 FEHB guide providing 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 2008 FEHB guide can also be accessed on the Internet at <http://www.fsa.usda.gov/FSA/hrdapp?area=home&subject=bnft&topic=hlt-in>.

The 2008 FEHB guide is as follows:

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

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3 2008 FEHB Guides and Individual Plan Brochures (Continued)

B Access to Plans and Guides

All FFAS employees and servicing personnel offices shall download their own electronic copies of FEHB guides and brochures for the 2007 open season from HRD's web site at <http://www.fsa.usda.gov/FSA/hrdapp?area=home&subject=bnft&topic=hlt-in>.

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 EPP at <https://www.nfc.usda.gov>.

Note: Employees who do not have access to a computer at work or home may obtain a copy of an FEHB guide or brochure through their appropriate contact listed in either subparagraph 1 B or C.

C 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.

D Individual Plan Brochures

After examining the 2008 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://www.fsa.usda.gov/FSA/hrdapp?area=home&subject=bnft&topic=hlt-in>.

Note: Employees:

- currently enrolled in a health plan will receive a 2008 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	Immediately review Exhibit 1 and determine whether to take any further action. Note: Exhibit 1 assists employees in identifying nonparticipating plans and other significant plan changes that may affect them. Employees should review Exhibit 1 to determine whether they need to make a health benefits election or change this open season.
2	Access the NFC's EPP at https://www.nfc.usda.gov to make desired open season elections.

B Enrollees Who Continue Their Current Enrollment

Employees who want to continue enrollment in their current FEHB plan **should take no action during this open season**. However, enrollees **must** enroll in a different plan to continue FEHB coverage in 2008, if their plan:

- will not be participating in the FEHB Program after December 31, 2007
- dropped an enrollment area having a separate enrollment code.

Note: See Exhibit 1 for a list of plans and codes with significant changes or that are terminating.

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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.

5 Health Savings Accounts (HSA's)

A Definition of HSA's

HSA's are tax-sheltered trust accounts that employees own to pay qualified medical expenses for themselves, their spouse, and their dependents. Employees enroll in high deductible health plans (HDHP's), which determine whether employees are eligible for HSA's or health reimbursement arrangements, based on the information provided. For more information on HSA's, go to <http://www.opm.gov/hsa/faq.asp>.

B HSA Features

HSA features include the following:

- administration by a trustee/custodian
- employee-owned HSA that is theirs to keep even if they change plans or retire
- tax-free interest
- tax-free withdrawals for qualified medical expenses
- unused funds and interest that are carried over, without limit, from year to year
- voluntary contributions that are tax-deductible.

C HSA Benefits

HSA plans may save the employee money through lower premiums, tax savings, and money deposited in their account that can be used to pay the deductible and other out-of-pocket medical expenses in current or future years.

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6 FSAP

A Overview

FSAP's are tax-favored programs that allow employees to set aside pre-tax money from their pay checks to pay for a variety of eligible expenses. Eligible employees may choose to make a voluntary allotment from their salary to FSAP's during the open season. Employees:

- do not pay employment taxes on FSAP allotments
- shall communicate and enroll directly with the FSAP administrator, SHPS, Inc. by either of the following:
 - online at <http://www.fsafeds.com>
 - telephone at 1-877-FSAFEDS (1-877-372-3337)
- FSAP contributions must come from an employee's salary through allotments.

Because of the tax advantages of FSAP, IRS has strict guidelines for their use. One of these guidelines is commonly known as the “**use or lose**” rule. According to this rule, if an employee has not incurred enough eligible expenses during the benefit year to equal the annual amount contributed to FSAP, **the employee loses the balance remaining in the accounts when the benefit year ends.**

Employees who are unfamiliar with FSAP's benefits and risks are strongly urged to consult with their accountant, tax advisor, or tax preparer **before** electing FSAP or benefit amount. FSAP contributions do not count toward the IRS yearly maximum nontaxable contribution limit. OPM's FSAP web site:

- is <http://www.opm.gov/insure/pretax/fsa/index.asp>
- provides overall program information.

Note: Employees can enroll and file claims with SHPS Inc. by either of the following:

- online at <http://www.fsafeds.com>
- telephone at 1-877-FSAFEDS (1-877-372-3337).

B Enrollment

Unlike FEHB or FEHB-PC, participation in FSAP is **not** automatic. Employees must make a voluntary election on an annual basis. If an employee does **not** make an election during the open enrollment, they will **not** have FSAP in the new benefit year. Employees will need to make the following 2 decisions:

- whether they want to have coverage in 1 or both of the FSAP accounts
- the annual amount of their FSAP.

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6 FSAP (Continued)

C Eligibility

Any employee eligible for FEHB is eligible to enroll in FSAP. Employees do not need to be enrolled in FEHB to participate.

D Two FSAP Accounts

The following two FSAP accounts are available to eligible employees that allow employees to pay either medical or dependent care expenses using pre-tax dollars:

- Health Care FSA
- Dependent Care FSA.

Eligible employees may choose to participate in either or both accounts. There are no government contributions to FSAP's. Employees are encouraged to review OPM's Frequently Asked Questions on FSAP at <https://www.fsafeds.com/fsafeds/summaryofbenefits.asp>.

7 FEDVIP

A Types of Enrollment

There are 3 types of enrollment available under FEDVIP. The following table provides information on the enrollment types.

Type of Enrollment	Description
Self Only	Covers only the enrolled employee. An eligible employee may enroll in Self Only even though he or she has a family, but the family members are not covered.
Self Plus One	Covers the enrolled employee or annuitant plus 1 eligible family member. Eligible individuals may enroll in Self Plus One even though they have more than 1 eligible family member, but the additional family members are not covered. The enrollee must specify during the enrollment process which 1 eligible family member he or she wants to cover under Self Plus One. The enrollee may change the covered family member to another eligible family member during an open season or because of a qualifying life event. Note: Self Plus One is not available under the FEHB Program. FEHB law prohibits such a category.
Self and Family	Covers the enrolled employee and all eligible family members. Enrollees should list all eligible family members when they enroll through benefeds.com to ensure timely claim payments. All the enrollee's eligible family members are automatically covered, even if the enrollee fails to list all of them when enrolling on benefeds.com , but claim payments may be delayed for family members who were omitted.

7 **FEDVIP (Continued)**

B Eligible Employees

Federal and county employees are eligible to enroll in FEDVIP if they are eligible to enroll in the FEHB Program. **Employees do not need to be enrolled in FEHB; they just must meet the eligibility criteria to enroll.**

C How to Enroll

Employees **must** create a **benefeds.com** account by providing demographic and employment information at **<http://www.benefeds.com>**.

Note: **Benefeds.com** contains an online tutorial, extensive online help, and a Frequently Asked Questions section to assist enrollees through the enrollment process.

D FEDVIP Versus FEHB

FEDVIP and FEHB are entirely separate programs. Some FEHB plans will:

- continue to offer coverage of some dental and vision services
- offer non-FEHB dental and vision services.

FEDVIP provides **supplemental** dental and vision insurance coverage. Some carriers participate in both FEHB and FEDVIP. Individuals eligible to enroll in both programs can choose to enroll in 1 of the following:

- FEHB only
- FEDVIP only
- both
- neither.

Note: Individuals eligible can choose different enrollment types for each program.

Example: Individuals eligible can enroll in Self and Family coverage under FEHB, but Self Only coverage under FEDVIP.

E Re-Enrollment

Re-enrollment is automatic each year, unless an enrollee chooses to make a change during open season or a plan terminates its participation in FEDVIP.

F Effective Date of Coverage

The effective date of FEDVIP coverage for 2008 is January 1, 2008.

2008 FEHB Significant Plan Changes

A Plans Leaving the FEHB Program for 2008

Enrollees in these terminating plans who do not change health plans during open season will not have health benefits for 2008.

State	Plan Name	3-Digit Codes
Colorado	United HealthCare of Colorado	CH1, CH2
Indiana	Arnett Health Plan	G21, G22
Indiana	M-Plan	IN1, IN2
Kansas	Preferred Plus of Kansas	VA1, VA2
Michigan	MCARE	EG1, EG2
Missouri	Mercy Health Plan	7M1, 7M2
New York	HMO Blue CNY	EB1, EB2
New York	HMO Blue	AH1, AH2
Ohio	Blue HMO	R51, R52
Oregon	Pacificare of Oregon	7Z1, 7Z2
South Carolina	Carolina Care Plan, Inc.	IB1, IB2
Texas	Mercy Health Plan	HM1, HM2
Texas	HMO Blue Texas	YM1, YM2
Washington (only Clark County in Washington)	Pacificare of Oregon	7Z1, 7Z2
Wyoming	WinHealth Partners	PV1, PV2

B Plan Reducing its Service Area by Terminating an Enrollment Code

Enrollees in this enrollment code who do not change health plans during open season will not have health benefits for 2008.

State	Plan Name	3-Digit Codes	Area Dropped
Louisiana	Humana Coverage First Consumer Driven Health Plan	9S1, 9S2	City of Shreveport

2008 FEHB Significant Plan Changes (Continued)

C Plan Splitting a Service Area

Enrollees in the southern California service area who do not change their enrollment code from “LB” to “LP” during open season will automatically remain enrolled in the northern California LB enrollment code. They will have to travel to the plan’s northern California service area to obtain medical care to receive full benefits from the plan in 2008. Also, the 2008 premiums for the LB codes for the northern California region will be higher than the premiums for the LP codes for the southern California region.

State	Plan Name	General Location	2007 Codes	2008 Codes
California	Health Net of California	California	LB1, LB2	LB1, LB2, LB4, LB5, LP1, LP2, LP4, LP5

Health Net of California will split its California service area, code LB, into 2 service areas (northern California and southern California) resulting in 2 enrollment codes, LB and LP. The plan’s northern California region will retain the current LB enrollment code; however, the plan’s southern California region will receive the new LP enrollment code. Current plan enrollees in the southern California region should make a positive enrollment election into enrollment code LP during open season.

In the plan’s 2008 brochure, check Section 1 (under Service Area) for the plan’s covered counties and ZIP Codes in the northern and southern California regions.

D Plans Dropping an Option for 2008

Enrollees in these plans will be automatically enrolled in their plans’ High Option if they do not make a positive enrollment change to another plan during open season.

State	Plan Name	Option Deleting	3-Digit Codes
Michigan	Bluecare Network of Michigan	Standard	K54, K55, LN4, LN5, LX4, LX5
New York	GHI HMO	Standard	X44, X45, 6V4, 6V5

2008 FEHB Significant Plan Changes (Continued)

E Plans Adding a New Option

Enrollees who do not enroll in their plan’s new option will automatically remain enrolled in their current option.

State	Plan Name	New Option	3-Digit Codes
Nationwide	Mail Handlers Benefit Plan Value Option	Value Option	414, 415
California	Health Net of California (North Region)	Standard	LB4, LB5
Florida	Humana Medical Plan	Standard	EE4, EE5
Florida	JMH Health Plan	Standard	J84, J85
Idaho	Altius Health Plans	Standard	DK4, DK5
Illinois	Group Health Plan	Standard	MU4, MU5
Illinois	Health Alliance HMO	Standard	FX4, FX5
Indiana	Health Alliance HMO	Standard	FX4, FX5
Iowa	Health Alliance HMO	Standard	FX4, FX5
Louisiana	Vantage Health Plan, Inc.	Standard	MV4, MV5
Missouri	Group Health Plan	Standard	MU4, MU5
New Jersey	Amerihealth HMO	Standard	FK4, FK5
New York	Preferred Care	Standard	GV4, GV5
Pennsylvania	UPMC Health Plan	Standard	UW4, UW5
Utah	Altius Health Plans	Standard	DK4, DK5

F New Plans Entering the FEHB Program for 2008

The following table lists new FEHB plans for 2008.

State	Plan Name	Plan Type (HMO, POS, HDHP, CDHP)	3-Digit Codes	General Location
Minnesota	Medica Health Plans	HMO	M21, M22	Most of Minnesota
Michigan	Physicians Health Plan of Mid-Michigan	HMO	9U1, 9U2, 9U4, 9U5	Mid-Michigan
Florida	United HealthCare of Florida	HMO	R31, R32	Central and Southwest Florida

2008 FEHB Significant Plan Changes (Continued)

G Existing Plans Offering HDHP Without New Enrollment Codes

The following table lists existing plans offering HDHP without new enrollment codes.

State	Plan Name	3-Digit Codes
Michigan	Health Alliance Plan	524, 525
Kansas: limited to the counties of Johnson and Wyandotte	Blue Cross and Blue Shield Service Benefit Plan (BCBS of Kansas City, Missouri)	114, 115
Missouri: limited to the counties of Andrew, Atchison, Bates, Benton, Buchanan, Caldwell, Carroll, Cass, Clay, Clinton, Daviess, De Kalb, Gentry, Grundy, Harrison, Henry, Holt, Jackson, Johnson, Lafayette, Livingston, Mercer, Nodaway, Pettis, Platte, Ray, St. Clair, Saline, Vernon, and Worth	Blue Cross and Blue Shield Service Benefit Plan (BCBS of Kansas City, Missouri)	114, 115
Minnesota	Blue Cross and Blue Shield Service Benefit Plan (BCBS of Minnesota)	114, 115
Tennessee	Blue Cross and Blue Shield Service Benefit Plan (BCBS of Tennessee)	114, 115
Ohio	Blue Cross and Blue Shield Service Benefit Plan (Anthem BCBS of Ohio)	114, 115

H Existing Plans Offering HDHP With New Enrollment Codes

The following table lists existing plans offering HDHP with new enrollment codes.

State	Plan Name	3-Digit Codes
Guam	TakeCare	KX1, KX2
Iowa	Health Alliance HMO	FM1, FM2
Illinois	Health Alliance HMO	FM1, FM2
Indiana	Health Alliance HMO	FM1, FM2

I Service Area Expansions With New Enrollment Codes

The following table lists the FEHB plan that has expanded its service area and changed its enrollment code.

State	Plan Name	New 3-Digit Codes	General Location
Florida	Humana Medical Plan	LL1, LL2, LL4, LL5	City of Tampa and entire counties of Citrus, Hernando, Hillsborough, Manatee, Pasco, Pinellas, and Polk

2008 FEHB Significant Plan Changes (Continued)

J Service Area Expansions Without New Enrollment Codes

The following table lists FEHB plans that have expanded their service area and did not change their enrollment code.

State	Plan Name	3-Digit Codes	General Location of New Area
Alabama	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Bullock, Chambers, Crenshaw, Hale, and Macon
Alaska	Aetna HealthFund CDHP/HDHP)	221, 222, 224, 225	Entire Skagway Hoonah Angoon borough
Arizona	United HealthCare Definity High Deductible Health Plan	E91, E92	Entire counties of Apache, Cochise, Coconino, Gila, Graham, Greenlee, La Paz, Maricopa, Mohave, Navajo, Pima, Pinal, Santa Cruz, Yavapai, and Yuma
Arkansas	United HealthCare Definity High Deductible Health Plan	E91, E92	Entire counties of Arkansas, Ashley, Baxter, Benton, Boone, Bradley, Calhoun, Carroll, Chicot, Clark, Clay, Cleburne, Cleveland, Columbia, Conway, Craighead, Crawford, Crittenden, Cross, Dallas, Desha, Drew, Faulkner, Franklin, Fulton, Garland, Grant, Greene, Hempstead, Hot Spring, Howard, Independence, IZard, Jackson, Jefferson, Johnson, Lafayette, Lawrence, Lee, Lincoln, Little River, Logan, Lonoke, Madison, Marion, Miller, Monroe, Montgomery, Nevada, Newton, Ouachita, Perry, Phillips, Pike, Poinsett, Polk, Pope, Prairie, Pulaski, Randolph, Saline, Scott, Searcy, Sebastian, Sevier, Sharp, St. Francis, Stone, Union, Van Buren, Washington, White, Woodruff, and Yell
Arkansas	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Clark, Lincoln, and Montgomery
California	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire Butte County
California	Kaiser California	621, 622	City of Temecula and the following ZIP Codes in Riverside County: 92589, 92590, 92591, 92592, and 92593

2008 FEHB Significant Plan Changes (Continued)

J Service Area Expansions Without New Enrollment Codes (Continued)

State	Plan Name	3-Digit Codes	General Location of New Area
California	United HealthCare Definity High Deductible Health Plan	E91, E92	Entire counties of Alameda, Alpine, Amador, Calaveras, Contra Costa, El Dorado, Fresno, Imperial, Inyo, Kern, Kings, Los Angeles, Madera, Marin, Mariposa, Merced, Mono, Monterey, Napa, Orange, Placer, Riverside, Sacramento, San Benito, San Bernardino, San Diego, San Francisco, San Joaquin, San Luis Obispo, San Mateo, Santa Barbara, Santa Clara, Santa Cruz, Solano, Sonoma, Stanislaus, Tulare, Tuolumne, Ventura, and Yellow
Delaware	Aetna Open Access	P31, P32, P34, P35	Entire counties of Kent, New Castle, and Sussex
Florida	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	City of Tallahassee and entire counties of Collier, Gadsden, Jefferson, Leon, and Wakulla
Florida	Humana Medical Plan	EE1, EE2	City of Tampa and entire counties of Citrus, Hernando, Hillsborough, Manatee, Pasco, Pinellas, and Polk
Florida	United HealthCare Definity High Deductible Health Plan	E91, E92	Entire counties of Brevard, Charlotte, Citrus, Collier, De Soto, Duval, Flagler, Glades, Hardee, Hernando, Highlands, Hillsborough, Indian River, Lake, Lee, Levy, Manatee, Okeechobee, Orange, Osceola, Pasco, Pinellas, Polk, Sarasota, Seminole, St. Lucie, Sumter, and Volusia
Georgia	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Hart and Rabun, and a part of the Greenville/Spartanburg, South Carolina network
Georgia	United HealthCare of Georgia	GN1, GN2	City of Macon and entire counties of Bibb, Crawford, Houston, Jones, Macon, Monroe, Peach, Taylor, and Twiggs

2008 FEHB Significant Plan Changes (Continued)

J Service Area Expansions Without New Enrollment Codes (Continued)

State	Plan Name	3-Digit Codes	General Location of New Area
Georgia	United HealthCare Definity High Deductible Health Plan	E91, E92	Cities of Atlanta/Athens and entire counties of Butts, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, De Kalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Haralson, Heard, Henry, Jackson, Jasper, Jones, Morgan, Newton, Oconee, Paulding, Putnam, Rockdale, Spalding, and Walton; City of Macon and counties of Bibb, Crawford, Crisp, Dodge, Dooly, Houston, Jones, Laurens, Macon, Monroe, Peach, Pulaski, Taylor, Telfair, Treutlen, Twiggs, Wheeler, Wilcox, and Wilkinson
Idaho	Altius Health Plans	9K1, 9K2, 9K4, 9K5, DK4, DK5	Entire Ada County
Illinois	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Alexander, De Kalb, Greene, Johnson, Pulaski, and Scott
Illinois	PersonalCare Insurance of Illinois	GE1, GE2	Entire counties of Edgar, Knox, McHenry, McLean, and Warren
Illinois	United HealthCare Definity High Deductible Health Plan	E91, E92	Entire counties (St. Louis area) of Bond, Calhoun, Clinton, Greene, Jackson, Jefferson, Jersey, Macoupin, Madison, Marion, Monroe, Randolph, and Williamson
Illinois	Unitedhealthcare Plan of The River Valley Inc	YH1, YH2	Entire counties of Knox, Peoria, Stark, and Tazewell
Indiana	Aetna Open Access	IK1, IK2	Entire Porter County
Indiana	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire Ripley County
Iowa	Coventry Health Care of Iowa	SV1, SV2	Entire counties of Buchanan, Buena Vista, Fayette, Floyd, Ida, Johnson, Marshall, Muscatine, Tama, and Washington

2008 FEHB Significant Plan Changes (Continued)

J Service Area Expansions Without New Enrollment Codes (Continued)

State	Plan Name	3-Digit Codes	General Location of New Area
Iowa	United HealthCare Definity High Deductible Health Plan	E91, E92	Entire counties of Adair, Appanoose, Audubon, Boone, Buena Vista, Calhoun, Carroll, Cerro Gordo, Chickasaw, Clarke, Clay, Dallas, Decatur, Dickinson, Emmet, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Howard, Humboldt, Jasper, Kossuth, Lucas, Madison, Mahaska, Marion, Marshall, Mitchell, Monroe, Palo Alto, Pocahontas, Polk, Ringgold, Sac, Story, Tama, Taylor, Union, Warren, Wayne, Webster, Winnebago, Worth, and Wright
Iowa	HealthPartners Open Access Deductible	534, 535	Entire counties of Bremer, Buchanan, Buena Vista, Cerro Gordo, Cherokee, Chickasaw, Clayton, Delaware, Fayette, Floyd, Hancock, Kossuth, Pocahontas, and Woodbury
Iowa	Unitedhealthcare Plan of The River Valley Inc	YH1, YH2	Entire counties of Black Hawk, Marion, Polk, and Story
Kansas	United HealthCare Definity High Deductible Health Plan	E91, E92	Entire counties of Anderson, Atchison, Dickinson, Douglas, Franklin, Johnson, Leavenworth, Linn, Miami, Montgomery, Morris, and Wyandotte
Louisiana	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Cities of Alexandria, Houma/Thibodaux, and Lake Charles, and entire parishes of Catahoula, Franklin, Grant, and West Carroll

2008 FEHB Significant Plan Changes (Continued)

J Service Area Expansions Without New Enrollment Codes (Continued)

State	Plan Name	3-Digit Codes	General Location of New Area
Louisiana	United HealthCare Definity High Deductible Health Plan	E91, E92	Entire parishes of Acadia, Allen, Ascension, Assumption, Avoyelles, Beauregard, Bienville, Bossier, Caddo, Calcasieu, Caldwell, Cameron, Catahoula, Claiborne, Concordia, De Soto, East Baton Rouge, East Carroll, East Feliciana, Evangeline, Franklin, Grant, Iberia, Iberville, Jackson, Jefferson, Jefferson Davis, La Salle, Lafayette, Lafourche, Lincoln, Livingston, Madison, Morehouse, Natchitoches, Orleans, Ouachita, Plaquemines, Pointe Coupee, Rapides, Red River, Richland, Sabine, St. Bernard, St. Charles, St. Helena, St. James, St. John the Baptist, St. Landry, St. Martin, St. Mary, St. Tammany, Tangipahoa, Tensas, Terrebonne, Union, Vermilion, Vernon, Washington, Webster, West Baton Rouge, West Carroll, West Feliciana, and Winn
Louisiana	Vantage Health Plan, Inc	MV1, MV2, MV4, MV5	Entire parishes of Acadia, Calcasieu, Iberia, Iberville, Jefferson, Orleans, and St. Landry
Massachusetts	Fallon Community Health Plan	JV1, JV2, JV4, JV5, DV1, DV2	Entire Western Massachusetts counties of Franklin, Hampden, and Hampshire
Michigan	HealthPlus of Michigan	X51, X52	Entire counties of Clare, Gladwin, Gratiot, Isabella, Midland, Montcalm, and Sanilac
Michigan	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Southwest part of the State, and entire counties of Berrien and Cass
Minnesota	HealthPartners Primary Clinic	HQ1, HQ2	Entire counties of Faribault, Freeborn, and Mower
Minnesota	HealthPartners Classic	531, 532	Entire counties of Aitkin, Grant, Le Sueur, Pine, Pope, Sibley, Wabasha, and Wadena

2008 FEHB Significant Plan Changes (Continued)

J Service Area Expansions Without New Enrollment Codes (Continued)

State	Plan Name	3-Digit Codes	General Location of New Area
Minnesota	HealthPartners Open Access Deductible	534, 535	Entire counties of Carlton, Cook, Koochiching, Lake, Lincoln, St. Louis, and Wadena
Mississippi	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire Pearl River County
Mississippi	United HealthCare Definity High Deductible Health Plan	E91, E92	Entire State of Mississippi
Missouri	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Andrew, Barry, Benton, Clark, Daviess, De Kalb, Douglas, Hickory, Holt, Laclede, Madison, Schuyler, Shannon, Texas, and Wright
Missouri	United HealthCare Definity High Deductible Health Plan	E91, E92	Entire counties of Barry, Bates, Bollinger, Boone, Buchanan, Butler, Caldwell, Callaway, Camden, Cape Girardeau, Carroll, Cass, Chariton, Christian, Clay, Clinton, Cole, Cooper, Crawford, Dade, Dallas, Daviess, De Kalb, Dent, Douglas, Dunklin, Franklin, Gasconade, Greene, Grundy, Henry, Howard, Howell, Iron, Jackson, Jasper, Jefferson, Johnson, Laclede, Lafayette, Lawrence, Lewis, Lincoln, Livingston, Macon, Madison, Maries, McDonald, Mercer, Miller, Mississippi, Moniteau, Monroe, Montgomery, Morgan, New Madrid, Newton, Oregon, Pemiscot, Perry, Pettis, Phelps, Pike, Platte, Polk, Pulaski, Ralls, Randolph, Ray, Reynolds, Ripley, Saline, Scott, St. Charles, St. Clair, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Stoddard, Stone, Taney, Texas, Vernon, Warren, Washington, Wayne, Webster, and Wright

2008 FEHB Significant Plan Changes (Continued)

J Service Area Expansions Without New Enrollment Codes (Continued)

State	Plan Name	3-Digit Codes	General Location of New Area
Montana	New West Health Services	NV1, NV2	Cities of Anaconda, Choteau, Harlowton, Philipsburg, Polson, Shelby, Townsend, and Whitefish
Nevada	United HealthCare Definity High Deductible Health Plan	E91, E92	Entire counties of Carson City, Churchill, Clark, Douglas, Elko, Esmeralda, Eureka, Humboldt, Lander, Lincoln, Lyon, Mineral, Nye, Pershing, Storey, Washoe, and White Pine
New Mexico	United HealthCare Definity High Deductible Health Plan	E91, E92	Entire counties of Bernalillo, Catron, Chaves, Cibola, Colfax, Curry, De Baca, Dona Ana, Eddy, Grant, Guadalupe, Harding, Hidalgo, Lea, Lincoln, Los Alamos, Luna, McKinley, Mora, Otero, Quay, Rio Arriba, Roosevelt, San Juan, San Miguel, Sandoval, Santa Fe, Sierra, Socorro, Taos, Torrance, Union, and Valencia
North Carolina	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Western North Carolina, and entire counties of Cherokee, Clay, Graham, Haywood, Hoke, Jackson, Macon, Scotland, and Swain

2008 FEHB Significant Plan Changes (Continued)

J Service Area Expansions Without New Enrollment Codes (Continued)

State	Plan Name	3-Digit Codes	General Location of New Area
North Carolina	United HealthCare Definity High Deductible Health Plan	E91, E92	Entire counties of Alamance, Alexander, Alleghany, Anson, Ashe, Avery, Beaufort, Bertie, Bladen, Brunswick, Buncombe, Burke, Cabarrus, Caldwell, Carteret, Caswell, Catawba, Chatham, Cherokee, Chowan, Clay, Cleveland, Columbus, Craven, Cumberland, Currituck, Dare, Davidson, Davie, Duplin, Durham, Edgecombe, Forsyth, Gaston, Gates, Graham, Granville, Greene, Guilford, Halifax, Harnett, Haywood, Henderson, Hertford, Hoke, Iredell, Jackson, Johnston, Jones, Lee, Lenoir, Lincoln, Macon, Madison, Martin, McDowell, Mecklenburg, Mitchell, Montgomery, Moore, Nash, New Hanover, Northampton, Onslow, Orange, Pasquotank, Pender, Perquimans, Person, Pitt, Polk, Randolph, Richmond, Robeson, Rockingham, Rowan, Rutherford, Sampson, Scotland, Stanly, Stokes, Surry, Swain, Transylvania, Tyrrell, Union, Vance, Wake, Warren, Washington, Watauga, Wayne, Wilkes, Wilson, Yadkin, and Yancey
North Dakota	HealthPartners Open Access Deductible	534, 535	Entire counties of Benson, Cavalier, Dickey, Eddy, Griggs, Kidder, Logan, Nelson, Ramsey, Towner, and Walsh

2008 FEHB Significant Plan Changes (Continued)

J Service Area Expansions Without New Enrollment Codes (Continued)

State	Plan Name	3-Digit Codes	General Location of New Area
Ohio	United HealthCare Definity High Deductible Health Plan	E91, E92	Entire counties of Allen, Ashland, Ashtabula, Athens, Auglaize, Belmont, Carroll, Columbiana, Coshocton, Crawford, Cuyahoga, Defiance, Delaware, Erie, Fairfield, Fayette, Franklin, Fulton, Gallia, Geauga, Guernsey, Hancock, Hardin, Harrison, Henry, Hocking, Holmes, Huron, Jackson, Jefferson, Knox, Lake, Lawrence, Licking, Lorain, Lucas, Madison, Mahoning, Marion, Medina, Meigs, Mercer, Monroe, Morgan, Morrow, Muskingum, Noble, Ottawa, Paulding, Perry, Pickaway, Pike, Portage, Putnam, Richland, Ross, Sandusky, Scioto, Seneca, Stark, Summit, Trumbull, Tuscarawas, Union, Van Wert, Vinton, Warren, Washington, Wayne, Williams, Wood, and Wyandot
Oklahoma	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire Okfuskee County

2008 FEHB Significant Plan Changes (Continued)

J Service Area Expansions Without New Enrollment Codes (Continued)

State	Plan Name	3-Digit Codes	General Location of New Area
Oklahoma	United HealthCare Definity High Deductible Health Plan	E91, E92	Entire counties of Adair, Alfalfa, Atoka, Beaver, Beckham, Blaine, Bryan, Caddo, Canadian, Carter, Cherokee, Choctaw, Cimarron, Cleveland, Coal, Comanche, Cotton, Craig, Creek, Custer, Delaware, Dewey, Garfield, Garvin, Grady, Grant, Harmon, Haskell, Hughes, Jackson, Jefferson, Johnston, Kay, Kingfisher, Kiowa, Latimer, Le Flore, Lincoln, Logan, Love, Major, Marshall, Mayes, McClain, McCurtain, McIntosh, Murray, Muskogee, Noble, Nowata, Okfuskee, Oklahoma, Okmulgee, Osage, Ottawa, Pawnee, Payne, Pittsburgh, Pontotoc, Pottawatomie, Pushmataha, Roger Mills, Rogers, Seminole, Sequoyah, Stephens, Texas, Tillman, Tulsa, Wagoner, Washington, Washita, and Woodward
Oregon	United HealthCare Definity High Deductible Health Plan	E91, E92	Entire counties of Benton, Clackamas, Clatsop, Columbia, Crook, Curry, Deschutes, Douglas, Hood River, Jackson, Jefferson, Josephine, Lane, Lincoln, Linn, Malheur, Marion, Morrow, Multnomah, Polk, Sherman, Tillamook, Umatilla, Wasco, Washington, and Yamhill
Pennsylvania	Geisinger Health Plan	GG1, GG2	Entire counties of Adams, Potter, and Somerset
Rhode Island	United HealthCare Definity High Deductible Health Plan	E91, E92	Entire counties of Bristol, Kent, Newport, Providence, and Washington
South Carolina	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Abbeville, Beaufort, McCormick, Oconee, and Saluda

2008 FEHB Significant Plan Changes (Continued)

J Service Area Expansions Without New Enrollment Codes (Continued)

State	Plan Name	3-Digit Codes	General Location of New Area
South Dakota	HealthPartners Open Access Deductible	534, 535	Entire counties of Aurora, Beadle, Brown, Campbell, Clark, Davison, Edmunds, Faulk, Hand, Hyde, Jerauld, Lyman, Marshall, McPherson, Miner, Potter, Sanborn, Spink, and Walworth
Tennessee	Aetna Open Access	6J1, 6J2	Partial county of Maury as defined by the town of Spring Hill
Tennessee	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire Claiborne County
Tennessee	United HealthCare Definity High Deductible Health Plan	E91, E92	Entire State of Tennessee
Texas	Aetna Open Access	PU1, PU2, PU4, PU5	Cities of El Paso and Corpus Christi; Entire counties of Aransas, Bee, El Paso, Jim Wells, Kleberg, and San Patricio; Portions of the following counties as defined by the towns listed below: Duval County: Benavides, Concepcion, and San Diego; Live Oak County: George West, Three Rivers, and Dinero; and Nueces County: Agua Dulce, Banquete, Bishop, Chapman Ranch, Driscoll, Port Aransas, and Robstown
Texas	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Clay, Hardeman, Tom Green, Wichita, and Wilbarger
Utah	Altius Health Plans	9K1, 9K2, 9K4, 9K5, DK4, DK5	Entire counties of Beaver, Daggett, Duchesne, Garfield, Kane, Millard, Piute, Rich, San Juan, Sevier, Wayne, and portions of the following counties in these ZIP Codes: Emery – 84513, 84516, 84518, 84521, 84522, 84523, 84528, 84537; Grand – 84515, 84532
Vermont	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Bennington and Windham

2008 FEHB Significant Plan Changes (Continued)

J Service Area Expansions Without New Enrollment Codes (Continued)

State	Plan Name	3-Digit Codes	General Location of New Area
Washington	Aetna Open Access	8J1, 8J2	Entire Mason County
Washington	United HealthCare Definity High Deductible Health Plan	E91, E92	Entire counties of Adams, Asotin, Benton, Chelan, Clallam, Clark, Columbia, Cowlitz, Douglas, Ferry, Franklin, Garfield, Grant, Grays Harbor, Island, Jefferson, King, Kitsap, Kittitas, Klickitat, Lewis, Lincoln, Mason, Okanogan, Pacific, Pend Oreille, Pierce, San Juan, Skagit, Skamania, Snohomish, Spokane, Stevens, Thurston, Wahkiakum, Walla Walla, Whatcom, Whitman, and Yakima
Wisconsin	United HealthCare Definity High Deductible Health Plan	E91, E92	Entire counties of Adams, Ashland, Barron, Bayfield, Brown, Buffalo, Burnett, Calumet, Chippewa, Clark, Columbia, Crawford, Dane, Dodge, Door, Douglas, Dunn, Eau Claire, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Iowa, Iron, Jackson, Jefferson, Juneau, Kenosha, Kewaunee, La Crosse, Lafayette, Langlade, Lincoln, Manitowoc, Marathon, Marinette, Marquette, Menominee, Milwaukee, Monroe, Oconto, Oneida, Outagamie, Ozaukee, Pepin, Pierce, Polk, Portage, Price, Racine, Richland, Rock, Rusk, Sauk, Sawyer, Shawano, Sheboygan, St. Croix, Taylor, Trempealeau, Vernon, Vilas, Walworth, Washburn, Washington, Waukesha, Waupaca, Waushara, Winnebago, and Wood
Wisconsin	HealthPartners Open Access Deductible	534, 535	Entire counties of Adams, Ashland, Bayfield, Clark, Grant, Iron, Juneau, Marathon, Portage, Price, Richland, Rusk, Sauk, Sawyer, Taylor, Vilas, and Wood

2008 FEHB Significant Plan Changes (Continued)

K Plan Name Changes

The following table lists FEHB plans with name changes for 2008.

State	Plan Name (Old)	3-Digit Codes	Plan Name (New)
Nationwide	Government Employees Hospital Association, Inc.	311, 312, 314, 315, 341, 342	Government Employees Health Association, Inc.
Arkansas	United HealthCare Definity High Deductible Health Plan	E91, E92	UnitedHealthcare Insurance Company, Inc.
Arizona	United HealthCare Definity High Deductible Health Plan	E91, E92	UnitedHealthcare Insurance Company, Inc.
California	United HealthCare Definity High Deductible Health Plan	E91, E92	UnitedHealthcare Insurance Company, Inc.
District of Columbia	United HealthCare Definity High Deductible Health Plan	E91, E92	UnitedHealthcare Insurance Company, Inc.
Florida	United HealthCare Definity High Deductible Health Plan	E91, E92	UnitedHealthcare Insurance Company, Inc.
Georgia	United HealthCare Definity High Deductible Health Plan	E91, E92	UnitedHealthcare Insurance Company, Inc.
Illinois	BlueCHOICE	9G1, 9G2	Blue Preferred HMO
Illinois	United HealthCare Definity High Deductible Health Plan	E91, E92	UnitedHealthcare Insurance Company, Inc.
Iowa	United HealthCare Definity High Deductible Health Plan	E91, E92	UnitedHealthcare Insurance Company, Inc.
Iowa	Sioux Valley Health Plan	AU1, AU2, AU4, AU5	Sanford Health Plan
Kansas	United HealthCare Definity High Deductible Health Plan	E91, E92	UnitedHealthcare Insurance Company, Inc.
Louisiana	United HealthCare Definity High Deductible Health Plan	E91, E92	UnitedHealthcare Insurance Company, Inc.
Maryland	United HealthCare Definity High Deductible Health Plan	E91, E92	UnitedHealthcare Insurance Company, Inc.

2008 FEHB Significant Plan Changes (Continued)

K Plan Name Changes (Continued)

State	Plan Name (Old)	3-Digit Codes	Plan Name (New)
Mississippi	United HealthCare Definity High Deductible Health Plan	E91, E92	UnitedHealthcare Insurance Company, Inc.
Missouri	BlueCHOICE	9G1, 9G2	Blue Preferred HMO
Missouri	United HealthCare Definity High Deductible Health Plan	E91, E92	UnitedHealthcare Insurance Company, Inc.
Nevada	United HealthCare Definity High Deductible Health Plan	E91, E92	UnitedHealthcare Insurance Company, Inc.
New Mexico	United HealthCare Definity High Deductible Health Plan	E91, E92	UnitedHealthcare Insurance Company, Inc.
North Carolina	United HealthCare Definity High Deductible Health Plan	E91, E92	UnitedHealthcare Insurance Company, Inc.
Ohio	United HealthCare Definity High Deductible Health Plan	E91, E92	UnitedHealthcare Insurance Company, Inc.
Oklahoma	United HealthCare Definity High Deductible Health Plan	E91, E92	UnitedHealthcare Insurance Company, Inc.
Oregon	United HealthCare Definity High Deductible Health Plan	E91, E92	UnitedHealthcare Insurance Company, Inc.
Rhode Island	United HealthCare Definity High Deductible Health Plan	E91, E92	UnitedHealthcare Insurance Company, Inc.
South Dakota	Sioux Valley Health Plan	AU1, AU2, AU4, AU5	Sanford Health Plan
Tennessee	United HealthCare Definity High Deductible Health Plan	E91, E92	UnitedHealthcare Insurance Company, Inc.
Washington	United HealthCare Definity High Deductible Health Plan	E91, E92	UnitedHealthcare Insurance Company, Inc.
Wisconsin	United HealthCare Definity High Deductible Health Plan	E91, E92	UnitedHealthcare Insurance Company, Inc.
Virginia	UHC Definity High Deductible Health Plan	E91, E92	UnitedHealthcare Insurance Company, Inc.

2008 FEHB Significant Plan Changes (Continued)

L Code Mergers

The payroll office will automatically move enrollees into their plan’s surviving code unless the enrollees select another health plan during open season.

State	Plan Name	3-Digit Codes (2007)	3-Digit Codes (2008)
Nationwide	Mail Handlers Benefit Plan	451, 452	454, 455
Kansas	Coventry Health Care of Kansas	7W1, 7W2, 7W4, 7W5, 7G1, 7G2	HA1, HA2, HA4, HA5, 9H1, 9H2
Illinois	United Healthcare of the Midwest	GX1, GX2	B91, B92
Missouri	United Healthcare of the Midwest	GX1, GX2	B91, B92