

For: FFAS Employees

2009 Federal Employees Benefits Open Season

Approved by: Deputy Administrator, Management



1 Overview

A Purpose

This notice announces and provides guidance about the 2009 Federal Employees Benefits open season. The 2009 open season begins Monday, November 09, 2009, and continues through Monday, December 14, 2009. The Federal Employees Benefits open season allows employees to enroll, cancel enrollment, and make changes to the following:

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

B Washington, DC, Contacts

Washington, DC, 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 www.fsa.usda.gov/FSA/hrdapp?area=home&subject=bnft&topic=hlt-in or www.opm.gov/insure/health .
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 • Natasha Facey at 202-401-0687 • Darla Hensley 202-401-0681 • TDD 202-205-9057.

Disposal Date	Distribution
February 1, 2010	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">• APFO• FSA Kansas City offices• RMA Product Management• RMA Kansas City Compliance Office• St. Louis	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 offices• RMA Regional Offices and Compliance Field Offices, except Kansas City	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• Natasha Facey at 202-401-0687• Darla Hensley at 202-401-0681• TDD 202-205-9057.
State and County Offices	State Office, Administrative Officer.

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 (FEHB-PC).

Note: To learn more about FEHB-PC, 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 3, 2010.
change in enrollment	
new enrollment	January 3, 2010, 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 3, 2010, employees are subject to current plan changes through January 2, 2010.

Example: Susan Jones was enrolled in Aetna during 2009. She makes an open season change and elects Blue Cross and Blue Shield. Even though her new insurance is not effective until January 3, 2010, she is still subject to any 2010 plan changes in her Aetna policy January 1 through 2, 2010. This includes higher co-pays for doctor visits and prescriptions.

3 2010 Benefits and FEHB Guides and Individual Plan Brochures

A Guides

A 2010 Guide to Federal Benefits providing features of each FEHB and overview of FEDVIP, Flexible Spending Accounts, and Long-Term Care Insurance will be available for employees to review through their SPO. The 2010 FEHB guide can also be accessed on the Internet at www.fsa.usda.gov/FSA/hrdapp?area=home&subject=bnft&topic=hlt-in or www.opm.gov/insure/health.

The 2010 FEHB guides are as follows:

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

3 2010 FEHB Guides and Individual Plan Brochures (Continued)

B Access to Plans and Guides

All FFAS employees and SPO's shall download their own electronic copies of FEHB guides and brochures for the 2009 open season from HRD's web site at 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 FEHB guide or brochure by contacting their SPO 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 2010 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 www.fsa.usda.gov/FSA/hrdapp?area=home&subject=bnft&topic=hlt-in or www.opm.gov/insure/health.

Note: Employees:

- currently enrolled in a health plan will receive a 2010 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 2010, if their plan:

- will not be participating in the FEHB Program after December 31, 2009
- 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.

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, 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 <https://www.fsafeds.com/fsafeds/SummaryofBenefits.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.

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 **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's, 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 **<https://www.fsafeds.com/fsafeds/SummaryofBenefits.asp#PreTaxSalaryOfLFSA>**
- provides overall program information.

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

- online at **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.

Note: An employee may **not** have HSA and a Health Care Flexible Spending Account at the same time.

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 Flexible Spending Account
- Dependent Care Flexible Spending Account.

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 www.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 www.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 **www.benefeds.com**.

Note: **www.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 2010 is January 1, 2010.

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7 FEDVIP (Continued)

G 2010 FEDVIP Significant Plan Changes

This table provides the 2010 FEDVIP significant plan change.

Dental Plan Name Change

Area	2009 Plan Name (Old)	2010 plan Name (New)
Puerto Rico	Triple-S	Triple-S Salud

Plans or Codes With Significant Changes or That Are Terminating

**TABLE 1
PLANS LEAVING THE FEHB PROGRAM**

Enrollees in these terminating plans who do not change health plans by making a positive election into another FEHB plan during Open Season will not have health benefits for 2010.

State	Plan Name	3 Digit Plan Code
Arizona	PacifiCare of Arizona	A31, A32
Colorado	PacifiCare of Colorado	D61, D62
Connecticut	ConnectiCare	TE1, TE2 TE4, TE5
Florida	UnitedHealthcare of Florida	R31, R32
Florida	JMH Health Plan	J81, J82 J84, J85
Illinois	PersonalCare Insurance of Illinois	GE1, GE2
Illinois	Group Health Plan	MM1, MM2 MU4, MU5 MM4*, MM5* (*See Table 3 for MM4 & MM5)
Massachusetts	ConnectiCare	TE1, TE2 TE4, TE5
Missouri	Group Health Plan	MM1, MM2 MU4, MU5 MM4*, MM5* (*See Table 3 for MM4 & MM5)
Oklahoma	PacifiCare of Oklahoma	2N1, 2N2
Ohio	UnitedHealthcare of Ohio	AK1, AK2 CA1, CA2
Ohio	Paramount Health Care	U21, U22 U24*, U25* (See Table 3 for U24 & U25)
Pennsylvania	Keystone Health Plan Central	S41, S42 S44, S45
Pennsylvania	Keystone Health Plan East	ED1, ED2 ED4, ED5

Plans or Codes With Significant Changes or That Are Terminating (Continued)

**TABLE 2
PLANS REDUCING THEIR SERVICE AREAS
AND TERMINATING ENROLLMENT CODES**

Enrollees in these terminating enrollment codes who do not change health plans by making a positive election into another FEHB plan during Open Season will not have health benefits for 2010.

State	Plan Name	3 Plan Digit Code	Area Dropped
California	Blue Shield of California Access+ HMO	SJ1, SJ2	Northern California (except Tulare County-see Table 7)
Colorado	Humana CoverageFirst	FC1, FC2	Colorado Springs
		7T1, 7T2	Denver
Delaware	Coventry Health Care	2J1, 2J2 2J4, 2J5 LK1*, LK2* (*See Table 4 for LK1, LK2)	State of Delaware
Florida	Humana CoverageFirst	DL1, DL2	Daytona
		BP1, BP2	Pensacola/Fort Walton
Indiana	Aetna Open Access	RD1, RD2	Southeastern Indiana
Indiana	Humana CoverageFirst	L81, L82	Eastern Indiana
Kansas	UnitedHealthcare of Midwest, Inc.	GX1, GX2	Kansas City
Kentucky	Aetna Open Access	RD1, RD2	Northern Kentucky
Kentucky	Humana CoverageFirst	L81, L82	Northern Kentucky
Missouri	UnitedHealthcare of Midwest, Inc.	GX1, GX2	Kansas City
Nevada	Aetna Open Access	Y11, Y12	Las Vegas and Reno areas
New Jersey	Coventry Health Care	2J1, 2J2 2J4, 2J5 LK1*, LK2* (*See Table 4 for LK1, LK2)	Southern New Jersey
Ohio	Aetna Open Access	ND1, ND2	Columbus area
		RD1, RD2	Greater Cincinnati area

Table 2 - continued on next page 2

Plans or Codes With Significant Changes or That Are Terminating (Continued)

TABLE 2
 (continued from previous page)
PLANS REDUCING THEIR SERVICE AREAS
AND TERMINATING ENROLLMENT CODES

Enrollees in these terminating enrollment codes who do not change health plans by making a positive election into another FEHB plan during Open Season will not have health benefits for 2010.

State	Plan Name	3 Plan Digit Code	Area Dropped
Ohio	Humana CoverageFirst	L81, L82	Cincinnati / Dayton
Oklahoma	Aetna Open Access	SL1, SL2 SL4, SL5	Oklahoma City / Tulsa areas
Tennessee	Aetna Open Access	6J1, 6J2	Nashville area
Texas	Aetna Open Access	8G1, 8G2	Houston area
Texas	FirstCare	6U1, 6U2	Central Texas

Plans or Codes With Significant Changes or That Are Terminating (Continued)

**TABLE 3
EXISTING PLANS TERMINATING THEIR HIGH DEDUCTIBLE HEALTH PLANS
(HDHP) AND TERMINATING THEIR HDHP ENROLLMENT CODES**

Enrollees in these enrollment codes who do not change health plans during Open Season will not have health benefits for 2010.

Enrollees who are active employees and want to continue enrollment in 2010 in a HDHP and receive or make additional contributions to the Health Savings Account (HSA), must change to another HDHP in the FEHB Program during Open Season. They need to contact their current 2009 HDHP HSA Fiduciary and the Internal Revenue Service (IRS) for any guidance and questions about their HSA including tax considerations and penalties. If enrollees are interested in consolidating their HSA accounts, they also need to contact their upcoming 2010 HDHP HSA Fiduciary.

If enrollees do not want to continue in a HDHP, they must change to another health plan option during Open Season or they will not have health benefits for 2010. However, the enrollees must contact the HDHP HSA Fiduciary and IRS for any guidance and questions about the HSA concerning tax considerations and penalties.

State	Plan Name	3 Digit Plan Code
Illinois	Group Health Plan – HDHP (See Table 1 also)	MM4, MM5
Missouri	Group Health Plan – HDHP (See Table 1 also)	MM4, MM5
New York	CDPHP Universal Benefits – HDHP	SX1, SX2
Ohio	Paramount Health Care (See Table 1 also)	U24, U25

Plans or Codes With Significant Changes or That Are Terminating (Continued)

**TABLE 4
HIGH DEDUCTIBLE HEALTH PLANS (HDHP) REDUCING THEIR SERVICE AREAS
BY TERMINATING ENROLLMENT CODES**

Enrollees in these enrollment codes who do not change health plans during Open Season will not have health benefits for 2010.

Enrollees who are active employees and want to continue enrollment in 2010 in a HDHP and receive or make additional contributions to the Health Savings Account (HSA), must change to another HDHP in the FEHB Program during Open Season. They need to contact their current 2009 HDHP HSA Fiduciary and the Internal Revenue Service (IRS) for any guidance and questions about their HSA including tax considerations and penalties. If enrollees are interested in consolidating their HSA accounts, they also need to contact their upcoming 2010 HDHP HSA Fiduciary.

If enrollees do not want to continue in a HDHP, they must change to another health plan option during Open Season or they will not have health benefits for 2010. However, the enrollees must contact their HDHP HSA Fiduciary and IRS for any guidance and questions about the HSA concerning tax considerations and penalties.

State	Plan Name	3 Digit Plan Code	Area Dropped
Delaware	Coventry Health Care HDHP (See Table 2 also)	LK1, LK2	State of Delaware
New Jersey	Coventry Health Care HDHP (See Table 2 also)	LK1, LK2	Southern New Jersey

Plans or Codes With Significant Changes or That Are Terminating (Continued)

**TABLE 5
PLANS REDUCING THEIR SERVICE AREAS
WITHOUT TERMINATING ENROLLMENT CODES**

Enrollees in the service 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 2010.

State	Plan Name	3 Digit Plan Code	Area Dropped
California	PacifiCare of California	CY1, CY2	Entire counties of Alameda, Contra Costa, El Dorado, Marin, Placer, Sacramento, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, Stanislaus and Yolo
California	Anthem Blue Cross	M51, M52	Entire counties of Butte, El Dorado, Lake Lassen, Modoc, Plumas, San Benito and Tulare
Connecticut	Aetna Open Access	JC1, JC2 JC4, JC5	Entire state of Connecticut
Florida	Humana CoverageFirst	QP1, QP2	Entire counties of St. Lucia, Indian River, and Okeehobee
North Carolina	Aetna Open Access	JN1, JN2 JN4, JN5	Charlotte and Raleigh/Durham areas and entire counties of Anson, Cabarrus, Cleveland, Durham, Gaston, Iredell, Lincoln, Mecklenburg, Orange, Rowan Union and Wake
Pennsylvania	Aetna Open Access	P31, P32 P34, P35	Entire counties of Adams, Cumberland, Dauphin, Franklin, Fulton, Lancaster, Lebanon, Perry, Schuylkill and York
Texas	PacifiCare of Texas	GF1, GF2	Entire counties of Collin, Dallas, Denton, Ellis, Hood, Hunt, Johnson, Kaufman, Rockwell, Tarrant and Wise
Texas	FirstCare	CK1, CK2	Entire counties of Andrews, Armstrong, Bailey, Borden, Brewster, Briscoe, Carson, Castro, Childress, Cochran, Collingsworth, Cottle, Crane, Crosby, Dallam, Dawson, Deaf Smith, Dickens, Donley, Ector, Floyd, Gaines, Garza, Glasscock, Gray, Hale, Hall, Hansford, Hartley, Hemphill, Hockley, Howard, Hutchinson, King, Lamb, Lipscomb, Loving, Lubbock, Lynn, Martin, Midland, Motley, Ochiltree, Oldham, Parmer, Pecos, Reagan, Reeves, Roberts, Scurry, Sherman, Terry, Upton, Ward, Wheeler, Winkler, and Yoakum

Table 5 - continued on next page

Plans or Codes With Significant Changes or That Are Terminating (Continued)

TABLE 5
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PLANS REDUCING THEIR SERVICE AREAS
WITHOUT TERMINATING ENROLLMENT CODES

Enrollees in the service 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 2010.

State	Plan Name	3 Digit Plan Code	Area Dropped
Virginia	M.D. IPA	JP1, JP2	Entire cities of Chesapeake, Clifton Forge, Covington, Franklin, Hampton, Newport News, Norfolk, Norton, Poquoson, Portsmouth, Radford, Roanoke, Salem, Staunton, Suffolk, Virginia Beach, Waynesboro, and Williamsburg; and Entire counties of Accomack, Allegheny, Augusta, Bath, Bedford, Bland, Botetourt, Buchanan, Buckingham, Charlotte, Craig, Floyd, Franklin, Giles, Gloucester, Isle of Wight, James City, Mathews, Middlesex, Montgomery, Nelson, Northampton, Patrick, Pulaski, Roanoke, Southampton, Surry, Tazewell and York

Plans or Codes With Significant Changes or That Are Terminating (Continued)

TABLE 6
PLANS DROPPING OPTIONS FOR 2010

Enrollees in these plans will be automatically enrolled in their plans' remaining option unless they make a positive enrollment change to another plan during Open Season.

State	Plan Name	Dropping Options (end of 2009)	Dropping Codes (end of 2009)	Remaining Options and Codes for 2010
Illinois	Health Alliance – HMO	Standard HDHP*	FX4, FX5 FM1*, FM2*	High FX1, FX2
Indiana	Health Alliance – HMO	Standard HDHP*	FX4, FX5 FM1*, FM2*	High FX1, FX2
Iowa	Health Alliance – HMO	Standard HDHP*	FX4, FX5 FM1*, FM2*	High FX1, FX2
New Mexico	Presbyterian Health Plan	Standard	P24, P25	High P21, P22
Pennsylvania (Central)	HealthAmerica Pennsylvania	High	SW1, SW2	Standard SW4, SW5 (**See Note Below)
Pennsylvania (Southeastern)		High	PN1, PN2	Standard PN4, PN5 (**See Note Below)

* Health Alliance's FM1 and FM2 High Deductible Health Plan (HDHP) enrollees who are active employees and want to continue enrollment in 2010 in a HDHP must change to another HDHP in the FEHB Program during Open Season if they want to continue to receive or make additional contributions to the Health Savings Account (HSA). They need to contact their current 2009 HDHP HSA Fiduciary and the Internal Revenue Service (IRS) for any guidance and questions about their HSA including tax considerations and penalties. If enrollees are interested in consolidating their HSA accounts, they also need to contact their upcoming 2010 HDHP HSA Fiduciary.

If Health Alliance's FM1 and FM2 enrollees do not make a positive enrollment change into another HDHP plan or another FEHB plan during Open Season, these enrollees will be moved automatically into Health Alliance's remaining FX1 or FX2 High Option code. (These enrollees should also contact the HSA Fiduciary and the IRS for any guidance and questions about the HSA including tax considerations and penalties.)

**NOTE: Enrollees in HealthAmerica Pennsylvania's High Option codes SW1 and SW2 for Central PA and codes PN1 and PN2 for Southeastern PA will be automatically enrolled in the plan's Standard Option codes SW4 and SW5 for Central PA and PN4 and PN5 for Southeastern PA unless they make a positive enrollment change to another plan during Open Season. However, enrollees in HealthAmerica's HDHP codes YW1 and YW2 for Central PA and codes 9N1 and 9N2 for Southeastern PA are not affected by this change and will remain in their codes unless they make a positive election into another plan code.

Table 6 - continued on next page

Plans or Codes With Significant Changes or That Are Terminating (Continued)

TABLE 6
(continued from previous page)
PLANS DROPPING OPTIONS FOR 2010

Enrollees in these plans will be automatically enrolled in their plans' remaining option unless they make a positive enrollment change to another plan during Open Season.

State	Plan Name	Dropping Options (end of 2009)	Dropping Codes (end of 2009)	Remaining Options and Codes for 2010
Kansas	Blue Cross and Blue Shield Service Benefit Plan (BCBS of Kansas City, Missouri)	Basic Consumer Option Program (HDHP)	114, 115	Basic 111, 112 (***)See Note Below)
Missouri	Blue Cross and Blue Shield Service Benefit Plan (BCBS of Kansas City, Missouri)	Basic Consumer Option Program (HDHP)	114, 115	Basic 111, 112 (***)See Note Below)
Minnesota	Blue Cross and Blue Shield Service Benefit Plan (BCBS of Minnesota)	Basic Consumer Option Program (HDHP)	114, 115	Basic 111, 112 (***)See Note Below)
Ohio	Blue Cross and Blue Shield Service Benefit Plan (Anthem BCBS of Ohio)	Basic Consumer Option Program (HDHP)	114, 115	Basic 111, 112 (***)See Note Below)
Tennessee	Blue Cross and Blue Shield Service Benefit Plan (BCBS of Tennessee)	Basic Consumer Option Program (HDHP)	114, 115	Basic 111, 112 (***)See Note Below)

***NOTE: Enrollees in Blue Cross and Blue Shield Service (BCBS) Benefit Plan's Basic Consumer Option Program High Deductible Health Plan (HDHP) enrollment codes 114 and 115 who are active employees and want to continue enrollment in 2010 in a HDHP must change to another HDHP in the FEHB Program during Open Season if they want to continue to receive or make additional contributions to the Health Savings Account (HSA). They need to contact their current 2009 HDHP HSA Fiduciary and the Internal Revenue Service (IRS) for any guidance and questions about their HSA including tax considerations and penalties. If enrollees are interested in consolidating their HSA accounts, they also need to contact their upcoming 2010 HDHP HSA Fiduciary.

If enrollees in Blue Cross and Blue Shield Service Benefit Plan's Basic Consumer Option Program HDHP codes 114 and 115 do not make a positive enrollment change into another HDHP plan or the BCBS Service Benefit Plan's Standard Option or another FEHB plan during Open Season, these enrollees will be moved automatically into Blue Cross and Blue Shield Service Benefit Plan's 111 or 112 Basic Option codes. (These enrollees should also contact the HSA Fiduciary and the IRS for any guidance and questions about the HSA including tax considerations and penalties.)

Plans or Codes With Significant Changes or That Are Terminating (Continued)

**TABLE 7
SERVICE AREA MOVEMENT WITH ENROLLMENT CODE CHANGE**

For 2010, Blue Shield of California Access+HMO will be terminating its Northern California service area and enrollment codes SJ1 and SJ2 as indicated in Table 2 on page 2. However, **Tulare County**, which is currently in the SJ1 and SJ2 Northern California Region, will not be terminated because it will be merged into the Southern California Region under enrollment codes SI1 and SI2.

Blue Shield of California Access+HMO enrollees residing or working in Tulare County and currently enrolled under code SJ for the Northern California Region **must** make a positive election into code SI for the Southern California Region during Open Season for their enrollment in the Plan to continue. **If an enrollee in Tulare County does not make a positive election into code SI for the Southern California Region or into another health plan during Open Season, they will NOT have health benefits for 2010.**

State	Location	Plan Name	Old 2009 Code & Service Area: Tulare County in Northern California	New 2010 Code & Service Area: Tulare County in Southern California
California	Tulare County	Blue Shield of California Access+HMO	SJ1, SJ2	SI1, SI2

Plans or Codes With Significant Changes or That Are Terminating (Continued)

TABLE 8 ENROLLMENT CODE MERGERS			
The payroll office must automatically move enrollees into their plan's surviving code unless the enrollees select another health plan during Open Season.			
State	Plan Name	Plan Codes (2009)	2010 Surviving Codes
Idaho	Group Health Cooperative	VR1, VR2 VR4, VR5	541, 542 544, 545
Washington	Group Health Cooperative	541, 542, 544, 545 VR1, VR2, VR4, VR5	541, 542 544, 545

TABLE 9 PLAN NAME CHANGES			
State	2009 Plan Name (Old)	Plan Codes	2010 Plan Name (New)
Georgia	Humana, Inc.	DG1, DG2 DG4, DG5	Humana Employers Health Plan of GA, Inc.
Illinois	OSF HealthPlans, Inc	9F1, 9F2 AB4, AB5	Humana Benefit Plan of Illinois, Inc.
New York	Preferred Care	GV1, GV2 GV4, GV5	MVP Health Care – Western Region
Puerto Rico	Triple-S	891, 892	Triple-S Salud
U. S. Virgin Islands	Triple-S	851, 852	Triple-S Salud

TABLE 10 NEW PLANS ENTERING THE FEHB PROGRAM				
State	Plan Name	Plan Type	3 Digit Plan Code	General Location
Arkansas	QualChoice	HMO	DH1, DH2 DH4, DH5	Entire State of Arkansas
Wisconsin	Physician Plus	HMO	LW1, LW2	Entire County of Dane

Plans or Codes With Significant Changes or That Are Terminating (Continued)

TABLE 11
SERVICE AREA EXPANSIONS WITH NEW ENROLLMENT CODES

State	Plan Name	New 3 Digit Plan Code	General Location
Georgia	Humana Employers Health Plan of Georgia, Inc.	DN1, DN2 DN4, DN5	City of Macon and entire county of Bibb
Georgia	Humana Employers Health Plan of Georgia, Inc.	CB1, CB2 CB4, CB5	City of Columbus and entire county of Muscogee
Indiana	Humana Health Plan, Inc.	MH1, MH2 MH4, MH5	Entire counties of Clark, Floyd, Harrison, Scott and Washington
Kentucky	Humana Health Plan, Inc.	MH1, MH2 MH4, MH5	City of Louisville and entire counties of Bullitt, Carroll, Green, Hardin, Henry, Jefferson, Larue, Marion, Meade, Nelson, Oldham, Shelby, Spencer, Taylor, Trimble and Washington
Kentucky	Humana Health Plan, Inc	MI1, MI2 MI4, MI5	City of Lexington and entire counties of Adair, Anderson, Bracken, Breathitt, Bourbon, Boyle, Casey, Clay, Clark, Clinton, Cumberland, Estell, Fayette, Fleming, Franklin, Garrard, Harrison, Jackson, Jessamine, Knox, Laurel, Lee, Lincoln, Madison, Mason, Menifee, Mercer, Montgomery, Nicholas, Owen, Owsley, Powell, Pulaski, Robertson, Rockcastle, Russell, Scott, Wayne, Whitley, Wolfe, and Woodford
Texas	Humana Health Plan of Texas	UC1, UC2 UC4, UC5	City of Corpus Christi and entire counties of Bee, Jim Wells, Kleberg, Nueces, Refugio and San Patricio

Plans or Codes With Significant Changes or That Are Terminating (Continued)

TABLE 12
SERVICE AREA EXPANSIONS WITHOUT NEW ENROLLMENT CODES

State	Plan Name	3 Digit Plan Code	General Location of New Area
Alabama	Aetna HealthFund	221, 222 224, 225	Entire county of Pike
Alaska	Aetna HealthFund	221, 222 224, 225	Entire counties of Prince Wales Outer Ketchikan and Sitka
Arizona	Aetna HealthFund	221, 222 224, 225	Entire counties of Newton, Union and Van Buren
Colorado	Kaiser Foundation Health Plan of Colorado	651, 652 654, 655	Entire county of Pueblo; The following counties by zip code: Crowley: 81039, 81062 Custer: 81069, 81523 El Paso: 81226 Fremont: 81215, 81221, 81222, 81223, 81226, 81232, 81233, 81240, 81244, 81246, 81253, 81290 Huerfano: 81069 Las Animas: 81039 Otero: 81039
Florida	Aetna HealthFund	221, 222 224, 225	Entire counties of Citrus and Highlands
Georgia	Aetna HealthFund	221, 222 224, 225	Entire counties of Elbert, Fannin, Franklin, Gilmer, Habersham, Lumpkin, Murray, Stephens, Talbot, Towns, Union, White, Whitfield and Wilkinson
Hawaii	Aetna HealthFund	221, 222 224, 225	Entire counties of Hawaii, Honolulu, Kauai and Maui
Idaho	Aetna HealthFund	221, 222 224, 225	Entire county of Custer
Idaho	Altius Health Plans	9K1, 9K2 9K4, 9K5 DK4, DK5	Entire counties of Jefferson and Madison
Illinois	Aetna HealthFund	221, 222 224, 225	Entire county of Stark
Iowa	Sanford Health Plan	AU1, AU2 AU4, AU5	Entire counties of Ida and Woodbury
Iowa	UnitedHealthcare Plan of the River Valley Inc.	YH1, YH2	Entire counties of Boone, Bremer, Butler, Buchanan, Dallas, Fayette, Grundy, Guthrie, Madison, and Warren
Iowa	Health Alliance HMO	FX1, FX2	Entire counties of Benton, Blackhawk, Brewer, Clinton, Delaware, Johnson, Linn, Sac, Warren, and Washington
Kentucky	Aetna Health Fund	221, 222 224, 225	Entire counties of Bracken and Martin

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Plans or Codes With Significant Changes or That Are Terminating (Continued)

State	Plan Name	3 Digit Plan Code	General Location of New Area
Louisiana	Aetna HealthFund	221, 222 224, 225	Entire county of Rapides
Louisiana	Vantage Health Plan, Inc.	MV1, MV2 MV4, MV5	The Parish of St. Helena
Massachusetts	Fallon Community Health Plan	JV4, JV5	Entire cities of: Abington, Acushnet, Avon, Braintree, Bridgewater, Carver, Dartmouth, Dedham, East Bridgewater, Easton, East Taunton, East Walpole, East Wareham, East Weymouth, Fairhaven, Foxboro, Halifax, Manomet, Marion, Mansfield, Mattapoisett, Milton, New Bedford, North Carver, North Dighton, North Dartmouth, North Weymouth, Norton, Norwell, Norwood, Pembroke, Plymouth, Randolph, Rochester, South Carver, South Dartmouth, South Weymouth, Wareham, Westport, Westport Point, West Wareham, Westwood, and White Horse Beach
Massachusetts	Fallon Community Health Plan	JG1, JG2	Entire cities of: Abington, Avon, Braintree, Bridgewater, Dedham, East Bridgewater, Easton, East Taunton, East Weymouth, East Walpole, Foxboro, Halifax, Mansfield, Milton, North Dighton, North Weymouth, Norton, Norwell, Norwood, Pembroke, Randolph, South Weymouth, and Westwood
Michigan	HealthPlus MI	X51, X52	Entire county of St. Clair
Minnesota	Aetna HealthFund	221, 222 224, 225	Entire county of Rock
Mississippi	Aetna HealthFund	221, 222 224, 225	Entire counties of Lincoln and Tishomingo
Missouri	Aetna HealthFund	221, 222 224, 225	Entire counties of Carroll, Cedar, Knox, Mercer, Ralls and Vernon
Montana	Aetna HealthFund	221, 222 224, 225	Entire counties of Blaine, Broadwater, Chouteau, Daniels, Fallon, Glacier, Golden Valley, Judith Basin, Liberty, Lincoln, Meagher, Musselshell, Petroleum, Phillips, Prairie, Richland, Sheridan, Treasure and Valley
Montana	New West Health Services	NV1, NV2	Entire cities of Butte, Chester, Conrad, Fallon, Fort Benton, Galata, Inverness, Joplin, Lewistown, Mildred, Plentywood, Rudyard, Sidney, Terry, and White Sulphur Springs

Table 12 – continued on next page 14

Plans or Codes With Significant Changes or That Are Terminating (Continued)

State	Plan Name	3 Digit Plan Code	General Location of New Area
Nebraska	Aetna HealthFund	221, 222 224, 225	Entire counties of Arthur, Banner, Blaine, Boyd, Garfield, Grant, Greeley, Hayes, Hitchcock, Hooker, Keya Paha, Logan, Loup, McPherson, Rock, Sioux, Thomas and Wheeler
Nevada	Aetna HealthFund	221, 222 224, 225	Entire counties of Carson City, Churchill, Douglas, Elko, Humboldt, Lander, Lyon, Mineral, Pershing, Storey, Washoe and White Pine
New York	GHI Health Plan	804, 805	Entire counties of Broome, Cayuga, Chemung, Chenango, Columbia, Cortland, Delaware, Dutchess, Franklin, Greene, Hamilton, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Orange, Oswego, Otsego, Putnam, St. Lawrence, Schuyler, Steuben, Sullivan, Tioga, Tompkins, and Ulster
Oklahoma	Aetna HealthFund	221, 222 224, 225	Entire counties of McCurtain and Stephens
Oregon	Aetna HealthFund	221, 222 224, 225	Entire counties of Baker, Curry and Union
Oregon	Kaiser Foundation Health Plan of Northwest	571, 572 574, 575	The following counties by zip code: Clackamas: 97028, 97049, 97269 Hood River: 97014, 97031, 97041, 97044 Marion: 97342, 97346, 97350, 97373 Washington: 97298
South Carolina	Aetna HealthFund	221, 222 224, 225	Entire county of Hampton
Tennessee	Bluegrass Family Health	KV1, KV2	Entire counties of Campbell, Claiborne, Clay, Dekalb, Fentress, Hickman, Jackson, Lewis, Marshall, Montgomery, Morgan, Overton, Pickett, Putnam, Scott, Trousdale and White
Texas	Aetna HealthFund	221, 222 224, 225	Entire counties of Andrews, Archer, Bailey, Baylor, Borden, Cochran, Cottle, Dawson, Foard, Dickens, Fisher, Gaines, Garza, Glasscock, Haskell, Howard, Jack, Kent, Knox, King, Lamb, Lynn, Martin, Mitchell, Nolan, Scurry, Shackelford, Stephens, Stonewall, Throckmorton, Upton, Yoakum and Young
Texas	Aetna Open Access	P11, P12	Entire county of Bell
Utah	Aetna HealthFund	221, 222 224, 225	Entire county of Emery
Virginia	Aetna HealthFund	221, 222 224, 225	Entire county of Louisa

Table 12 – continued on next page 15

Plans or Codes With Significant Changes or That Are Terminating (Continued)

State	Plan Name	3 Digit Plan Code	General Location of New Area
Virginia	Optima Health Plan	9R1 9R2	Entire cities of Emporia, Harrisonburg, and Winchester; Entire counties of Brunswick, Charlotte, Clarke, Culpeper, Frederick, Greenville, Lancaster, Lunenburg, Mecklenburg, Northumberland, Nottoway, Page, Rappahannock, Richmond, Rockingham, Shenandoah, Spotsylvania, Stafford, Warren, and Westmoreland
Washington	Kaiser Foundation Health Plan of Northwest	571, 572 574, 575	The following county by zip code: Skamania: 98610, 98639, 98651, 98671, and 98648
West Virginia	Aetna HealthFund	221, 222 224, 225	Entire county of Webster