

For: FFAS Employees

**2010 Federal Employees Benefits Open Season**

Approved by: Deputy Administrator for Management



**1 Overview**

**A Purpose**

This notice announces and provides guidance about the 2010 Federal Employees Benefits Open Season. The 2010 Open Season begins Monday, November 08, 2010, and continues through Monday, December 13, 2010. 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 National Office Contacts**

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

IF employees need to...	THEN...
<ul style="list-style-type: none"> <li>• obtain SF-2809</li> <li>• obtain a plan brochure</li> </ul>	access either of the following web sites: <ul style="list-style-type: none"> <li>• <a href="http://www.opm.gov/forms">www.opm.gov/forms</a></li> <li>• <a href="http://www.opm.gov/insure">www.opm.gov/insure</a>.</li> </ul>
verify enrollment	check EPP pay period 1 or contact HRD at 202-401-0681.
receive policy information	contact HRD at either of the following: <ul style="list-style-type: none"> <li>• Darla Hensley at 202-401-0681</li> <li>• TDD at 202-205-9057.</li> </ul>

Disposal Date	Distribution
November 1, 2011	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.

<b>IF employee is located in...</b>	<b>THEN contact...</b>
<ul style="list-style-type: none"><li>• Kansas City, Missouri</li><li>• St. Louis</li><li>• RMA Product Management</li><li>• APFO</li><li>• RMA, Kansas City Compliance Office</li></ul>	HRD at the following: <ul style="list-style-type: none"><li>• 816-926-6225</li><li>• TDD 816-926-7440.</li></ul>
<ul style="list-style-type: none"><li>• FAS overseas offices</li><li>• RMA Regional Offices and Compliance Field Offices, <b>except</b> Kansas City</li></ul>	HRD at of the following: <ul style="list-style-type: none"><li>• Darla Hensley at 202-401-0681</li><li>• TDD 202-205-9057.</li></ul>
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:

- eligible 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 or self and family to self only
  - elect or 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.

<b>IF there is a...</b>	<b>THEN the effective date is...</b>
premium rate change	January 2, 2011.
change in enrollment	
new enrollment	January 2, 2011, 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 2, 2011, employees are subject to current plan changes through January 1, 2011.

**Example:** Susan Jones was enrolled in Aetna during 2010. She makes an Open Season change and elects Blue Cross and Blue Shield. Even though her new insurance is not effective until January 2, 2011, she is still subject to any 2010 plan changes in her Aetna policy January 1 2010 through January 1, 2011. This includes higher co-pays for doctor visits and prescriptions.

### 3 2011 Benefits and FEHB Guides and Individual Plan Brochures

#### A Guides

A 2011 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 2011 FEHB guide may also be accessed on the Internet at [www.opm.gov/insure](http://www.opm.gov/insure) or <http://www.fsa.usda.gov/FSA/hrdapp?area=home&subject=bnft&topic=hlt-in>.

The 2011 FEHB guides are 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 2011 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 2010 Open Season from [www.opm.gov/insure](http://www.opm.gov/insure) or HRD's web site located at <http://www.fsa.usda.gov/FSA/hrdapp?area=home&subject=bnft&topic=hlt-in>.

HRD is also requesting that all employees use NFC's Employee Personal Page (EPP) to make FEHB Open Season changes and enrollments. Employees may 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 servicing 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 2011 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 2011 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 Exhibits 1 through 14 for significant plan changes to determine whether to take any further action.  <b>Note:</b> Exhibit 1 assists employees in identifying nonparticipating plans and other significant plan changes that may affect them.
2	Access NFC's EPP at <a href="https://www.nfc.usda.gov">https://www.nfc.usda.gov</a> 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 2011, if their plan:

- will not be participating in the FEHB Program after December 31, 2010 (Exhibit 1).
- is reducing their service area and terminating enrollment codes (Exhibit 2).

**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.

#### D Dependent Coverage Under Affordable Care Act

See Notice PM-2771 for Change in Dependent Eligibility.

## 5 Health Savings Accounts (HSA's)

### A HSA's Definition

HSA's are tax-sheltered trust accounts that employees own to pay qualified medical expenses for themselves, their spouse, and their dependents. Employees may 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.

**Note:** More information on HSA's is provided at <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 may be used to pay the deductible and other out-of-pocket medical expenses in current or future years.

## 6 Flexible Spending Account Program (FSAP)

### A FSAP Definition

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 may 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 FSAP 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 to contribute to 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 a Health Savings Account 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 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 located at <https://www.fsafeds.com/fsafeds/summaryofbenefits.asp>.

**7 Federal Employees Dental/Vision Insurance Program (FEDVIP)**

**A Types of Enrollment**

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

<b>Type of Enrollment</b>	<b>Description</b>
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 <b>not</b> 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 <b>not</b> covered. The enrollee <b>must</b> 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.  <b>Note:</b> Self Plus One is <b>not</b> 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 <b>all</b> eligible family members when they enroll through <a href="http://www.benefeds.com">www.benefeds.com</a> 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 <a href="http://www.benefeds.com">www.benefeds.com</a> , but claim payments may be delayed for family members who were omitted.

## 7 FEDVIP (Continued)

### B Eligible Employees

Federal and County Office 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 may choose to enroll in 1 of the following:

- FEHB only
- FEDVIP only
- both
- neither.

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

**Example:** Individuals eligible may 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 2011 is January 1, 2011.

**Plans or Codes With Significant Changes or That Are Terminating**

**FEHB PROGRAM**  
**TABLE 1**  
**PLANS LEAVING THE FEHB PROGRAM**

**Enrollees in these terminating plans must make a positive election into another FEHB plan during Open Season or they will not have health benefits coverage for 2011.**

State	Plan Name	3 Digit Plan Code
Arizona, Arkansas, California, Colorado, District of Columbia, Florida, Georgia, Illinois, Iowa, Kansas, Louisiana, Maryland, Mississippi, Missouri, Nevada, New Mexico, North Carolina, Ohio, Oklahoma, Oregon, Rhode Island, Tennessee, Texas, Virginia, Washington, Wisconsin	United Healthcare Insurance Company, Inc. <b>High Deductible Health Plan (HDHP)*</b> and Consumer Driven Health Plan (CDHP) (*See Table 3 also for HDHP)	E91*, E92* E94, E95 (*See Table 3 also for E91 & E92)
Louisiana	Vantage Health Plans	MV1, MV2 MV4, MV5
Massachusetts	BlueCHiP Coordinated Health Plan	DA1, DA2
Nevada	PacifiCare of Nevada	K91, K92
New Jersey	AmeriHealth HMO	FK1, FK2 FK4, FK5
New York	Community Blue	BS1, BS2 BX1, BX2 BZ1, BZ2
Rhode Island	BlueCHiP Coordinated Health Plan	DA1, DA2

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 must make a positive election into another FEHB plan during Open Season or they will not have health benefits coverage for 2011.

State	Plan Name	3 Plan Digit Code	Area Dropped
Arizona	Humana CoverageFirst Consumer Driven Health Plan (CDHP)	DB1, DB2	Phoenix/Tucson area
Florida	Humana CoverageFirst CDHP	MQ1, MQ2	Jacksonville area
		YG1, YG2	Orlando area
		9L1, 9L2	Baton Rouge area
Louisiana	Humana CoverageFirst CDHP	9J1, 9J2	New Orleans area
Ohio	Aetna Open Access	7D1, 7D2	Cleveland/Toledo area
Pennsylvania	HealthAmerica Pennsylvania	PN4, PN5 9N1*, 9N2* (*See Table 4 for 9N1 & 9N2)	Southeastern Pennsylvania area
Tennessee	Humana CoverageFirst CDHP	L61, L62	Memphis area
		BT1, BT2	Nashville area
Texas	Humana CoverageFirst CDHP	T81, T82	Dallas area
		T21, T22	Houston area
Utah	Humana CoverageFirst CDHP	IA1, IA2	Salt Lake City area

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

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

Enrollees in these terminating enrollment codes must make a positive election into another FEHB plan during Open Season or they will not have health benefits coverage for 2011.

Enrollees who want to continue enrollment in 2011 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 2010 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 2011 HDHP HSA Fiduciary.

If enrollees do not want to continue in a HDHP, they must change to another FEHB plan during Open Season or they will not have health benefits coverage for 2011. 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
Arizona, Arkansas, California, Colorado, District of Columbia, Florida, Georgia, Illinois, Iowa, Kansas, Louisiana, Maryland, Mississippi, Missouri, Nevada, New Mexico, North Carolina, Ohio, Oklahoma, Oregon, Rhode Island, Tennessee, Texas, Virginia, Washington, Wisconsin	UnitedHealthcare Insurance Company, Inc. High Deductible Health Plan (See Table 1 also)	E91, E92 (See Table 1 also)
Louisiana	Coventry Health Care of Louisiana High Deductible Health Plan	HB1, HB2

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

**TABLE 4  
HIGH DEDUCTIBLE HEALTH PLAN (HDHP) REDUCING ITS SERVICE AREA  
AND TERMINATING ITS ENROLLMENT CODES**

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.

Enrollees in these terminating enrollment codes must make a positive election into another FEHB plan during Open Season or they will not have health benefits coverage for 2011.

Enrollees who want to continue enrollment in 2011 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 2010 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 2011 HDHP HSA Fiduciary.

If enrollees do not want to continue in a HDHP, they must change to another FEHB plan during Open Season or they will not have health benefits coverage for 2011. 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
Pennsylvania	HealthAmerica Pennsylvania	9N1, 9N2 (See Table 2 also)	Southeastern Pennsylvania area

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

**TABLE 5  
PLAN TERMINATING OPTION, OPTION'S SERVICE AREA AND ENROLLMENT CODES**

Enrollees in the plan's terminating option and enrollment codes must make a positive election into another FEHB plan during Open Season or they will not have health benefits coverage for 2011.

State	Plan Name	Terminating 3 Digit Code (end of 2010)	Terminating Option (end of 2010)	Area Dropped
Massachusetts	Fallon Community Health Plan	JV4, JV5	Standard Option (Select Care)	Massachusetts service area for the Standard Option (Select Care) only

Fallon Community Health Plan is terminating their Standard Option (code JV) including the service area for the Standard Option. Fallon Community Health Plan's Basic Option (code JG) will remain; however, the Basic Option's service area is smaller than the terminating Standard Option's service area.

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

**TABLE 6  
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 2011. State

State	Plan Name	3 Digit Plan Code	Area Dropped
Kansas	Coventry of Kansas	HA1, HA2, HA4, HA5, 9H1*, 9H2* (*HDHP See below)	Entire counties of: Butler, Chase, Chautauqa, Coffey, Cowley, Dickinson, Elk, Ellis, Ellsworth, Geary, Greenwood, Harper, Harvey, Kingman, Lincoln, Lyon, Marion, McPherson, Montgomery, Morris, Ottawa, Pratt, Reno, Riley, Russell, Saline, Sedgwick, Sumner, Wilson, Woodson
Tennessee	Bluegrass Family Health Plan	KV1*, KV2* (*HDHP See below)	The entire state of Tennessee

\*Enrollees in 9H1, 9H2 , KV1, or KV2 who change plans but want to continue enrollment in 2011 in a High Deductible Health Plan (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 2010 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 2011 HDHP HSA Fiduciary.

\*Enrollees in 9H1, 9H2, KV1, or KV2 who change plans but do not want to continue in a HDHP, must change to another FEHB plan during Open Season. However, the enrollees must contact the HDHP HAS Fiduciary and IRS for any guidance and questions about the HSA concerning tax considerations and penalties.

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

**TABLE 7  
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 (2010)	2011 Surviving Codes
New York	Univera Healthcare	Q81, Q82, KQ1, KQ2	Q81, Q82

**TABLE 8  
PLANS DROPPING OPTIONS**

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	Dropping Codes	Remaining Options and Codes for 2011
Michigan	Physicians Health Plan of Mid-Michigan	High Option	9U1, 9U2	Standard Option 9U4, 9U5
Pennsylvania	HealthAmerica Pennsylvania	Standard Option	264, 265	High Option 261, 262
Pennsylvania	Geisinger Health Plan	High Option	GG1, GG2	Standard Option GG4, GG5

**TABLE 9  
PLAN NAME CHANGES**

State	2010 Plan Name (Old)	3 Digit Plan Codes	2011 Plan Name (New)	
	Closed Nationwide Fee-for-Service (FFS) Plan Open Only to Specific Groups	Association Benefit Plan	421, 422	Compass Rose Health Plan
Florida	Vista Healthplan of South Florida	5E1, 5E2, 5E4, 5E5	Coventry Health Plan of Florida	

**TABLE 10  
CLOSED NATIONWIDE FEE-FOR-SERVICE (FFS) PLAN FOR SPECIFIC GROUPS  
NEWLY AVAILABLE TO AN AGENCY AND ALL ITS EMPLOYEES AND ANNUITANTS**

State	2010 Plan Name (Old) 2011 Plan Name (New)	3 Digit Plan Codes	Agency	
	Closed Nationwide FFS Plan Open Only to Specific Groups	Association Benefit Plan (2010 Old Plan Name) Compass Rose Health Plan (2011 New Plan Name)	421, 422	Department of State: All Employees and Annuitants

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

**TABLE 11  
NEW PLANS ENTERING THE FEHB PROGRAM**

State	Plan Name	Plan Type	3 Digit Plan Code	General Location
Utah	SelectHealth	HMO	SF1, SF2	Entire counties of: Beaver, Box Elder, Cache, Davis, Duchesne, Garfield, Iron, Juab, Millard, Morgan, Piute, Salt Lake, Sanpete, Sevier, Summit, Tooele, Uintah, Utah, Wasatch, Washington, Wayne, Weber
Wisconsin	MercyCare HMO	HMO	EY1, EY2	Entire counties of: Dane, Green, Jefferson, Rock, Walworth

**TABLE 12  
PLAN 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	New 3 Digit Codes
Montana	New West Health Services	Standard Option	NV4, NV5

**TABLE 13  
SERVICE AREA EXPANSIONS WITH NEW ENROLLMENT CODES**

State	Plan Name	New 3 Digit Plan Code	General Location
Michigan	Blue Care Network	H61, H62	Entire counties of: Benzie, Grand Traverse, Leelanaw
		J31, J32	Entire counties of: Kent, Muskegon, Newago, Oceana, Ottawa

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

**TABLE 14**  
**SERVICE AREA EXPANSIONS WITHOUT NEW ENROLLMENT CODES**

State	Plan Name	3 Digit Plan Code	General Location of New Area
Florida	Capital Health Plan	EA1, EA2	The following counties by zip code: Calhoun: 32449, 32424, 32421, 32430 Liberty: 32334, 32321, 32360
Idaho	Altius Health Plans	9K1, 9K2, 9K4, 9K5, DK4, DK5	Entire counties of Adams and Washington
Iowa	Health Alliance HMO	FX1, FX2	Entire counties of: Butler, Cedar, Fayette, Grundy, Guthrie, Humboldt, Jones, Keokuk, Louisa, Madison, Muscatine, Poweshiek
Massachusetts	Fallon Community Health Plan (Basic Option/ Direct Care)	JG1, JG2	The following cities and towns of: Cohasset, Duxbury, Hingham, Hull, Kingston Marshfield, Marshfield Hills, North Marshfield, North Scituate, Plympton, Scituate
Michigan	Health Plus of Michigan	X51, X52	Entire county of Wayne
Montana	New West Health Services	NV1, NV2, NV4, NV5	Entire cities of: Cut Bank, Ennis, Scobey, Sheridan
Oklahoma	Global health Inc.	IM1, IM2	Entire counties of: Caddo, Carter, Cherokee, Comanche, Custer, Garfield, Jackson, Kingfisher, Kiowa, Love, McIntosh, Murray, Muskogee, Noble, Nowata, Okfuskee Pawnee, Payne, Sequoyah, Stephens, Washington
Pennsylvania	UPMC	8W1, 8W2 8W4, 8W5 UW4, UW5	Entire county of Huntingdon
Virginia	Optima Health Plan	9R1, 9R2 9R4, 9R5	Entire cities of: Bedford City, Buena Vista City, Danville City, Harrisonburg City, Lexington City, Lynchburg City, Martinsville City, Radford City, Roanoke City, Salem City, Staunton City, Waynesboro City; Entire counties of: Alleghany, Amherst, Appomattox, Augusta, Bath, Bedford, Botetourt, Campbell, Covington, Craig, Floyd, Franklin, Giles, Halifax, Henry, Highland, Montgomery, Patrick, Pittsylvania, Pulaski, Roanoke, Rockbridge