

# BENEFITS BULLETIN

October 13, 2011

BULLETIN NO: 11-09

SUBJECT: Federal Benefits Open Season – Significant Plan Changes

TO: All Employees

FROM: Kathy Shearman, Benefits Officer

This year's Federal Benefits Open Season will run from Monday, November 14 through Monday, December 12, 2011. In preparation, please review the attached tables that list significant changes affecting certain plans in the Federal Employees Dental & Vision Program (FEDVIP) and the Federal Employees Health Benefit (FEHB) program for 2012. The specific tables bulleted below **require action** by enrollees in order to ensure that you have the proper coverage for next year. Don't be caught by surprise!

- Table 1 FEHB lists plans opting out of the federal program. If you are enrolled in one of the plans listed you must select another plan during the Open Season enrollment period **or you will not have health insurance in 2012.**
- Table 2 lists plan reducing service areas without terminating enrollment codes. If your service area is being terminated and you do not choose a new plan during Open Season, you will have to travel to your plan's remaining service area to receive full benefits.
- Table 3 lists plans dropping an option. You will be switched automatically to the plan's surviving code unless you make an Open Season election.

Health Plans that are opting out of FEHB or making changes to coverage have been instructed to send notices to their enrollees. You can also read the "[What to do When Your Health Plan is Terminating Coverage in Your Area or Leaving the Federal Employees Health Benefits \(FEHB\) Program](#)" for more information.

New 2012 plan information will be available on the Office of Personnel Management (OPM) [Open Season website](#) in early November.

Contact your [Benefits Specialist](#) if you have any questions regarding the information in this Bulletin. All Benefits Bulletins are posted on the Pay & Benefits webpage at <http://www.usgs.gov/humancapital/pb/index.html>.

**ATTACHMENT 1 - FEDVIP**

**TABLE 1  
DENTAL PLAN NAME CHANGE**

| <b>Area</b>  | <b>2011 Plan Name (Old)</b> | <b>2012 Plan Name (New)</b> |
|--|-----------------------------|-----------------------------|
| Southwestern,<br>Southeastern,<br>Midwestern, and<br>Mid-Atlantic States | Humana/CompBenefits         | Humana Dental Company       |

## ATTACHMENT 2 - FEHB PROGRAM

**TABLE 1  
PLANS LEAVING THE FEHB PROGRAM**

Enrollees in these terminating plans who do not change health plans by enrolling in another FEHB plan during Open Season **will not have health benefits for 2012.**

| State      | Plan Name  | 3 Digit Plan Code    |
|------------|--|----------------------|
| California | Anthem Blue Cross  | M51, M52             |
| Indiana    | Welborn Health Plan  | W11, W12             |
| Indiana    | Bluegrass Family Health High Deductible Health Plan (HDHP) * | KV1, KV2             |
| Kentucky   | Bluegrass Family Health HDHP*                                | KV1, KV2             |
| Minnesota  | Medica Health Plan   | M21, M22             |
| Montana    | New West Health Services                                     | NV1, NV2<br>NV4, NV5 |
| New York   | Univera Healthcare   | Q81, Q82             |

\*Enrollees who want to continue enrollment in 2012 in an 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. You will need to contact your current 2011 HDHP HSA Fiduciary and the Internal Revenue Service (IRS) for guidance and questions about your HSA, including tax considerations and penalties. If you are interested in consolidating your HSA accounts, you will also need to contact your upcoming 2012 HDHP HSA Fiduciary.

If you do not want to continue in an HDHP, you must change to another health plan option during Open Season or you will not have health benefits for 2012. However, you must contact your HDHP HSA Fiduciary and IRS for any guidance and questions about the HSA concerning tax considerations and penalties.

**TABLE 2**  
**PLAN REDUCING ITS SERVICE AREA**  
**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 2012.

| <b>State</b> | <b>Plan Name</b>                 | <b>3 Digit Plan Code</b> | <b>Area Dropped</b>          |
|--------------|----------------------------------|--------------------------|------------------------------|
| Illinois     | Humana Benefits Plan of Illinois | 9F1, 9F2<br>AB4, AB5     | Counties of Kane and McHenry |

**TABLE 3  
PLANS TERMINATING OPTIONS AND ENROLLMENT CODES**

Enrollees in these plans' options will be automatically deemed and enrolled into their plans' option that is identified in the table below unless they enroll in another plan option or plan during Open Season.

| <b>State</b> | <b>Plan Name</b>  | <b>Terminating Options (end of 2011)</b> | <b>Terminating Codes (end of 2011)</b> | <b>Deemed Options and Codes for 2012</b> |
|--------------|---|--|--|--|
| Georgia      | Kaiser Foundation Health Plan of Georgia, Inc. High Deductible Health Plan (HDHP) | HDHP*                                    | GW1, GW2                               | Standard F84, F85                        |
| Michigan     | Health Alliance Plan HDHP   | HDHP*                                    | 524, 525                               | High 521, 522                            |

\*Enrollees in the terminating HDHP options who want to continue enrollment in 2012 in an 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). You will need to contact your current 2011 HDHP HSA Fiduciary and the Internal Revenue Service (IRS) for any guidance and questions about your HSA, including tax considerations and penalties. If you are interested in consolidating your HSA accounts, you will also need to contact your upcoming 2012 HDHP HSA Fiduciary.

If you do not enroll in another HDHP plan or another FEHB plan during Open Season, you will be automatically switched into your plan's 2012 deemed option. You should also contact the HSA Fiduciary and the IRS for any guidance and questions about the HSA, including tax considerations and penalties.

**TABLE 4  
PLANS ADDING NEW OPTIONS AND ENROLLMENT CODES**

| <b>State</b>         | <b>Plan Name</b>                | <b>New Option</b>                  | <b>New 3-digit Codes</b> |
|----------------------|---------------------------------|------------------------------------|--------------------------|
| District of Columbia | CareFirst BlueChoice            | Healthy Blue (Standard)            | 2G4, 2G5                 |
| Florida              | Coventry Health Plan of Florida | High Deductible Health Plan (HDHP) | J41, J42                 |
| Maryland             | CareFirst BlueChoice            | Healthy Blue (Standard)            | 2G4, 2G5                 |
| Michigan             | Health Alliance Plan            | Standard                           | GY4, GY5                 |
| Virginia             | CareFirst BlueChoice            | Healthy Blue (Standard)            | 2G4, 2G5                 |

**TABLE 5  
PLAN NAME CHANGES**

| <b>State</b> | <b>2011 Plan Name (Old)</b>                       | <b>Plan Codes</b>    | <b>2012 Plan Name (New)</b>              |
|--------------|---|----------------------|--|
| California   | PacifiCare of California                          | CY1, CY2             | UnitedHealthcare of California           |
| Iowa         | HealthPartners Open Access Copay / Three for Free | V31, V32<br>V34, V35 | HealthPartners High and Standard Option  |
| Michigan     | Physicians Health Plan of Mid-Michigan            | 9U4, 9U5             | Physicians Health Plan                   |
| Minnesota    | HealthPartners Open Access Copay / Three for Free | V31, V32<br>V34, V35 | HealthPartners High and Standard Option  |
| North Dakota | HealthPartners Open Access Copay / Three for Free | V31, V32<br>V34, V35 | HealthPartners High and Standard Option  |
| South Dakota | HealthPartners Open Access Copay / Three for Free | V31, V32<br>V34, V35 | HealthPartners High and Standard Option  |
| Texas        | PacifiCare of Texas                               | GF1, GF2             | UnitedHealthcare Benefits of Texas, Inc. |
| Wisconsin    | HealthPartners Open Access Copay / Three for Free | V31, V32<br>V34, V35 | HealthPartners High and Standard Option  |

**TABLE 6**  
**SERVICE AREA EXPANSIONS WITH NEW ENROLLMENT CODES**

| <b>State</b> | <b>Plan Name</b>         | <b>New 3 Digit Plan Code</b> | <b>General Location</b>   |
|--------------|--------------------------|------------------------------|---|
| Illinois     | Humana CoverageFirst     | GB1, GB2                     | Counties of Boone, Bureau, DeKalb, Dewitt, Fulton, Henderson, Henry, Knox, LaSalle, Lee, Livingston, Marshall, McDonough, McLean, Mercer, Ogle, Peoria, Putnam, Stark, Stephenson, Tazewell, Warren, Whiteside, Winnebago, and Woodford |
| Kansas       | Aetna Open Access        | HY1, HY2                     | Counties of Atchison, Douglas, Franklin, Johnson, Leavenworth, Miami, and Wyandotte   |
| Missouri     | Aetna Open Access        | HY1, HY2                     | Counties of Buchanan, Cass, Clay, Jackson, Lafayette, Platte, and Ray   |
| Nevada       | Aetna Open Access        | HF1, HF2                     | County of Clark; Partial county of Nye in the following zip codes: 89041, 89048, 89060, and 89061   |
| Tennessee    | Humana Health Plan, Inc. | GJ1, GJ2<br>GJ4, GJ5         | Counties of Anderson, Blount, Campbell, Carter, Claiborne, Cocke, Grainger, Greene, Hamblen, Hancock, Hawkins, Jefferson, Johnson, Knox, Loudon, Morgan, Roane, Scott, Sevier, Sullivan, Unicoi, Union, and Washington                  |

**TABLE 7**  
**SERVICE AREA EXPANSIONS WITHOUT NEW ENROLLMENT CODES**  
(continued on next page )

| <b>State</b> | <b>Plan Name</b>   | <b>3 Digit Plan Code</b>         | <b>General Location</b>  |
|--------------|--|----------------------------------|--|
| Arkansas     | Aetna HealthFund<br>Consumer Driven<br>Health Plan (CDHP)<br>High Deductible<br>Health Plan (HDHP) | 221, 222<br><br>224, 225         | Counties of Clay, Fulton, and<br>Randolph  |
| California   | Aetna HealthFund<br>CDHP and HDHP  | 221, 222<br><br>224, 225         | Counties of Humboldt and Tehama  |
| California   | Kaiser Foundation<br>Health Plan of<br>California  | 621, 622<br>624, 625             | The following seven zip codes in the<br>Northern San Diego area: 92003,<br>92028, 92059, 92060, 92061, 92086,<br>and 92088 |
| Georgia      | Aetna Open Access  | 2U1, 2U2                         | Counties of Dawson, Floyd, Gordon,<br>Greene, Jasper, Lamar, Morgan, Pike,<br>and Polk                                     |
| Illinois     | Aetna HealthFund<br>CDHP and HDHP  | 221, 222<br>224, 225             | Counties of Edwards and Lawrence   |
| Illinois     | Health Alliance<br>HMO   | FX1, FX2                         | Counties of Bond, Calhoun, Clinton,<br>Fulton, Kane, Kankakee, Monroe, and<br>Will   |
| Iowa         | Coventry Health Care<br>of Iowa  | SV1, SV2<br>SY4, SY5<br>SV4, SV5 | Counties of Cass, Crawford, Fremont,<br>Harrison, Mills, Monona,<br>Montgomery, Page, Pottawattamie,<br>and Shelby         |
| Kansas       | Aetna HealthFund<br>CDHP and HDHP  | 221, 222<br>224, 225             | County of Doniphan   |

**TABLE 7**  
**SERVICE AREA EXPANSIONS WITHOUT NEW ENROLLMENT CODES**  
(continued from prior page )

| State       | Plan Name                      | 3 Digit Plan Code    | General Location  |
|-------------|--------------------------------|----------------------|---|
| Louisiana   | Aetna HealthFund CDHP and HDHP | 221, 222<br>224, 225 | Counties of Avoyelles, La Salle, Morehouse, and Tensas;<br>Partial county of Concordia in the following zip codes: 71326, 71334, and 71377  |
| Michigan    | HealthPlus of Michigan         | X51, X52             | City of Bad Axe;<br>County of Huron and Washtenaw;<br>Townships of Bingham, Caseville, Chandler, Colfax, Dwight, Fairhaven, Hume, Lake, Lincoln, McKinley, Meade, Oliver, Port Austin, Sheridan, Verona, Village-Port Austin and Windsor  |
| Michigan    | Physicians Health Plan         | 9U4, 9U5             | Counties of Hillsdale and Jackson;<br>Partial County of Lenawee in the following Townships/zip codes: Cambridge – 49265, Hudson – 49247, Rollin – 49220, and Woodstock – 49233;<br>Partial county of Washtenaw in the following Townships/ zip codes: Bridgewater – 48115, Lima 48118, Manchester – 48158, Saline – 49236, Scio – 48130, Sharon – 49240, Sylvan – 48118, and Webster – 48189  |
| Mississippi | Aetna HealthFund CDHP and HDHP | 221, 222<br>224, 225 | Counties of Clay, Issaquena, Leake, Smith, Wayne, Yalobusha, and Yazoo  |
| Missouri    | Aetna HealthFund CDHP and HDHP | 221, 222<br>224, 225 | Counties of Atchison, Gentry, Harrison, Nodaway, Saint Clair, and Worth   |
| New York    | Aetna HealthFund CDHP and HDHP | 221, 222<br>224, 225 | Counties of Franklin, Lewis, Otsego, and Schoharie;<br>Partial county of Saint Lawrence in the following zip codes: 12922, 12927, 12965, 12967, 13613, 13614, 13617, 13621, 13623, 13625, 13630, 13633, 13635, 13639, 13642, 13643, 13646, 13647, 13649, 13652, 13654, 13648, 13660, 13662, 13664, 13666, 13667, 13668, 13669, 13670, 13672, 13676, 13677, 13678, 13680, 13681, 13683, 13684, 13687, 13690, 13694, 13695, 13696, 13697. And 13699 |

**TABLE 7**  
**SERVICE AREA EXPANSIONS WITHOUT NEW ENROLLMENT CODES**  
(continued from prior page )

| <b>State</b>  | <b>Plan Name</b>                               | <b>3 Digit Plan Code</b> | <b>General Location</b>   |
|---------------|--|--------------------------|---|
| Oklahoma      | Globalhealth, Inc.                             | IM1, IM2                 | Counties of Adair, Alfalfa, Atoka, Beaver, Beckman, Bryan, Choctaw, Cimarron, Coal, Cotton, Craig, Delaware, Dewey, Ellis, Grant, Greet, Harper, Haskell, Jefferson, Kay, Latimer, LeFlore, Marshall, McCurtain, Ottawa, Pittsburg, Pushmataha, Roger Mills, Texas, Tillman, Washita, Woods, and Woodward |
| Pennsylvania  | Geisinger Health Plan                          | GG4, GG5                 | County of Fulton  |
| Tennessee     | Aetna HealthFund CDHP and HDHP                 | 221, 222<br>224, 225     | Counties of Bledsoe and Hardin  |
| Washington    | Aetna HealthFund CDHP and HDHP                 | 221, 222<br>224, 225     | County of Wahkiakum   |
| Washington    | Kaiser Foundation Health Plan of Northwest     | 571, 572<br>574, 575     | Partial county of Skamania in the following zip code: 98605   |
| West Virginia | Aetna HealthFund CDHP and HDHP                 | 221, 222<br>224, 225     | Counties of Hampshire and Mineral   |
| West Virginia | The Health Plan of the Upper Ohio Valley, Inc. | U41, U42                 | Berkeley, Boone, Braxton, Cabell, Clay, Fayette, Greenbrier, Hampshire, Jackson, Jefferson, Kanawha, Lincoln, Logan, Mason, Mercer, Monroe, Morgan, Nicholas, Pocahontas, Putman, Raleigh, Roane, Wayne, and Wyoming  |