



United States Department of the Interior
U. S. GEOLOGICAL SURVEY
12201 Sunrise Valley Drive
Reston, VA 20192

BENEFITS BULLETIN

October 8, 2010

BULLETIN NO: 10-04

SUBJECT: Federal Benefits Open Season – Significant Plan Changes

TO: All USGS Employees

This year's Federal Benefits Open Season will run from Monday, November 8 through Monday, December 13, 2010. The attached tables identify the plans and the corresponding significant changes affecting certain plans in the Federal Employees Health Benefit (FEHB) program for the upcoming Open Season. Some of the events listed below require action on the part of enrollees:

- Table 1-5 – 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 2011.**
- Table 6 – Plans 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 7 - Enrollment code mergers. You will be switched automatically to the plan's surviving code unless you make an Open Season election.
- Table 8 - Plans dropping an option. You will be switched automatically to the plan's remaining option unless you make an Open Season election.
- Table 9 – Plan name changes – no action required
- Table 10-14 – New plans, options and expanded service areas for your information

Please review the information carefully to ensure that there are no surprises during Open Season. Health plans that are opting out have been instructed to send notices to their enrollees.

All Benefits Bulletins are posted on the USGS Employee Benefits Intranet webpage at <http://internal.usgs.gov/ops/hro/benefits>. Contact your Human Resources Benefits Specialist if you have any questions regarding the information in this Bulletin.

Kathy Shearman
Benefits Officer

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	UnitedHealthcare Insurance Company, Inc. High Deductible Health Plan (HDHP)* 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

**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
Louisiana	Humana CoverageFirst CDHP	9L1, 9L2	Baton Rouge area
		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

**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

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

**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.

**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	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 HSA Fiduciary and IRS for any guidance and questions about the HAS concerning tax considerations and penalties.

**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

**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

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	HealthPlus 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	Globalhealth 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