



The **2011**

Guide To Benefits

*For United States Postal
Inspectors and Office of
Inspector General Employees*

◆ **Health Care Reform and Your Federal Benefits p. 3**

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Key Information – Please Read

- Make sure your plan code has not been discontinued!
- If your plan is not a national plan (such as an HMO), **make sure it covers your County or State.**
- **Check for premium rate changes;** you may wish to elect a different plan or option!
- Self and Family plan codes end in 5 or 2; Self Only codes end in 4 or 1 -- is your code correct? **Plan codes do not change to Self Only automatically when your last dependent turns 26 years old -- YOU MUST CHANGE through HRSSC or at Open Season. Paying for coverage you can't use is a waste of your money.**
- In *PostalEASE*, changes to "View/Update Dependents" DO NOT result in a plan code/option change. Therefore, removing all dependents does not change your enrollment from Self and Family to Self Only.
- DO NOT WAIT until the last day of Open Season to make your election!
- Know your USPS PIN.
- *PostalEASE* Web is preferred to the phone for ease of use.
- **Keep clicking** on UPDATE and SUBMIT until you get a CONFIRMATION NUMBER! Until you have one, your transaction has **not** processed.
- CAUTION: **Do not click** on CANCEL to exit *PostalEASE*; this will cancel your FEHB enrollment entirely.
- CAUTION: **Do not click** on DELETE PENDING unless you no longer wish to make the change; DELETE PENDING does not exit the application.
- DO NOT elect a plan code for "Specific Groups" unless you are a member of that group.
- If you plan to retire or separate before the Open Season effective date in January 2011, DO NOT use *PostalEASE*; submit OPM 2809 to the H.R. Shared Service Center with your retirement application for processing.
- Before cancelling your FEHB coverage, read and understand the 5-year requirement for continuing FEHB into retirement (see p. 9).
- If you are on OWCP rolls and having health benefits deducted from compensation checks, DO NOT use *PostalEASE* for FEHB changes, contact Department of Labor, Office of Workers' Compensation Programs (OWCP).
- Retirees access OPM'S Open Season Online at www.opm.gov/retire/fehb or call Open Season Express at 1-800-332-9798.

Summary Information

	New Hires Can Enroll	Open Season	How to Enroll	Program Website
FEHB	Within 60 days from new hire date	Annual – November 8 to December 14, 2010 5 p.m. Central Time	<i>PostalEASE</i> https://liteblue.usps.gov 1-877-477-3273, option 1	www.opm.gov/insure/health
FEDVIP	Within 60 days from new hire date	Annual – November 8 to December 13, 2010 11:59 p.m. Eastern Time	Go to www.BENEFEDS.com or call 1-877-888-3337	www.opm.gov/insure/dental www.opm.gov/insure/vision
FSA	During 26th or 27th pay period after career appointment	Annual – November 8 to December 26, 2010 5 p.m. Central Time	<i>PostalEASE</i>	https://liteblue.usps.gov
FEGLI	Within 31 days from new hire date for optional insurance; automatically enrolled in Basic insurance until you take action to cancel*	No annual Open Season	Via SF 2817 for new hires Others provide medical information on SF 2822	www.opm.gov/insure/life
FLTCIP	Apply (not necessarily enroll) within 60 days from new hire date with abbreviated underwriting	No annual Open Season	Go to www.LTCFEDS.com/usps or call 1-800-582-3337	www.opm.gov/insure/ltc

* At press time, new FEGLI regulations were awaiting enactment. These proposed regulations expand the time limit to 60 days. Visit www.opm.gov/insure/life for the latest updates.

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Introduction to Benefits and This Guide

As a U.S. Postal Service employee, the benefits available to you represent a significant piece of your compensation package. They may provide important insurance coverage to protect you and your family and, in some cases, offer tax advantages that reduce the burden in paying for some health products and services, or dependent or elder care services.

The purpose of this Guide is to provide you basic information about the benefits offered to you as a Postal Service employee, and assist you in making informed choices about these benefits as you move through your career and prepare for retirement.

Benefits Programs included in this Guide

In addition to your Civil Service or Federal Employees Retirement System benefits and the Thrift Savings Plan, the Postal Service offers five benefits programs to eligible employees. This Guide includes information on the five programs:

- Federal Employees Health Benefits Program
- Federal Employees Dental and Vision Insurance Program
- USPS Flexible Spending Accounts Program
- Federal Employees' Group Life Insurance Program
- Federal Long Term Care Insurance Program

If you are a new Postal Service employee or have recently become eligible for benefits, this Guide will walk you through the benefits offered, and provide information on how and when to make your choices. If you are a current employee, it will provide the most current information regarding the benefit programs, and will support you as you make decisions during the annual Open Season, or experience life events that cause you to reconsider previous choices.

This Guide also contains some tips on what to consider as you make your decisions. For instance, did you know that the Federal Employees Health Benefits (FEHB) Program, the Federal Employees Dental and Vision Insurance Program (FEDVIP) and the Flexible Spending Accounts Program (FSA) can potentially provide you with greater benefits without costing you much more? As a Postal Service employee, you can choose to pay the FEDVIP and FEHB premiums with pre-tax dollars and you can use pre-tax FSA dollars to pay for eligible expenses, including FEDVIP and FEHB copays and deductibles. Dental and vision care are also eligible FSA expenses, whether combined with FEDVIP coverage or not. Please take a moment to review the information in this Guide and decide upon the right choices for you.

Additional Information

You will find references throughout this Guide to websites or other locations to obtain more detailed information than is available here. We encourage you to access these sites to become a more educated decision-maker and consumer of Postal Service benefit programs.

Health Reform Changes for Federal Benefit Programs Effective January 1, 2011

On March 23, 2010, President Obama signed the Affordable Care Act, (ACA), Public Law 111-148. Several provisions of the ACA will affect eligibility and benefits under the Federal Employees Health Benefits (FEHB) Program and the Flexible Spending Accounts Program (FSA) beginning January 1, 2011. Please read the information below carefully.

Federal Employees Health Benefits (FEHB) Program

Please read the following section carefully as the actions you take will impact when your child's FEHB coverage begins under this new law.

What Are the Changes to FEHB Program Dependent Eligibility Rules Under the ACA?

All changes are effective on January 1, 2011.

Children	Effect of ACA
Between ages 22 and 26	Children between the ages of 22 and 26 are covered under their parent's Self and Family enrollment up to age 26.
Married Children	Married children (but NOT their spouse or their own children) are covered up to age 26. This is true even if the child is currently under age 22.
Children with or eligible for employer-provided health insurance	Children who are eligible for or have their own employer-provided health insurance are eligible for coverage up to age 26.
Stepchildren	Stepchildren do not need to live with the enrollee in a parent-child relationship to be eligible for coverage up to age 26.
Children Incapable of Self-Support	Children who are incapable of self-support because of a mental or physical disability that began before age 26 are eligible to continue coverage. Contact the Human Resources Shared Services Center (HRSSC) at 1-877-477-3273 option 5; TTY 1-866-260-7507 for additional information.
Foster Children	Foster children are eligible for coverage up to age 26.

Children **do not** have to live with their parent, be financially dependent upon their parent or be students to be covered up to age 26. There is also no requirement that the child have prior or current insurance coverage. FEHB Program plans will send notice to all their enrollees of the coverage eligibility changes as a part of that plan's Open Season communications.

In cases where children have employer-provided health insurance and are covered under their parent's Self and Family enrollment, the children's employer-provided health insurance will be the primary payer. FEHB will be the secondary payer.

Health Reform Changes for Federal Benefit Programs Effective January 1, 2011

How Do I Add a Newly Eligible Child To My Enrollment?

What you must do:

- If you currently have a Self and Family enrollment and you do not change to another health plan or option during Open Season, contact your FEHB plan and give them information on your newly eligible child. Do not complete *PostalEASE* FEHB Worksheet, or enter dependent information in *PostalEASE* to add your child to an existing Self and Family enrollment. Your child will be covered on January 1, 2011.
- If you currently have a Self Only enrollment and you have newly eligible children, you must change your enrollment from Self Only to Self and Family if you want your children to be covered. You must use a *PostalEASE* FEHB Worksheet or *PostalEASE* to make this change.
- If you are not currently enrolled and you want FEHB coverage since your children are now eligible, you must enroll for Self and Family coverage to provide coverage for your children. You must use a *PostalEASE* FEHB Worksheet or *PostalEASE* to make this change.

Important: If you are enrolling or changing your enrollment, be sure to include all children up to age 26 when completing your *PostalEASE* FEHB Worksheet or using *PostalEASE*.

How can I enroll or change my enrollment so that my child is covered January 1st?

Be aware: The effective date of coverage for your newly eligible children depends upon the event used to enroll or change enrollment.

If you are an Office of Workers' Compensation (OWCP) recipient, and you want your child covered on January 1, 2011, then you must enroll or change your enrollment as a "change in family status" – qualifying life event (QLE). The qualifying life event code to use on the SF 2809 is '2B' for OWCP recipients.

If you enroll or change your enrollment as an Open Season change, it will take effect on the first day of the first pay period that begins in 2011. This will be **January 1, 2011**. For the Office of Workers' Compensation, this will be **January 16, 2011**.

The table below shows the different date of coverage for most employees and OWCP recipients enrolling in FEHB or changing from a Self Only to a Self and Family enrollment as a "change in family status" – QLE change or as an Open Season change.

Please visit www.opm.gov/insure for the most up-to-date information.

Health Reform Changes for Federal Benefit Programs Effective January 1, 2011

Effective Date of Coverage for Newly Eligible Children		
Enrollee	Change in Family Status (QLE Change):	Open Season Change:
USPS Employees	January 1, 2011	January 1, 2011
OWCP Recipients	January 1, 2011	January 16, 2011

For United States Postal Service employees, CSRS/FERS annuitants, Temporary Continuation of Coverage (TCC) enrollees and former spouses, an enrollment or change in enrollment made either as a “change in family status” QLE or as an Open Season change will provide coverage of eligible children on January 1, 2011.

If you have a Self Only enrollment and would like your newly eligible child to be covered, you must change to a Self and Family enrollment. If you do not change to a Self and Family enrollment as an Open Season change then your child will not be covered.

How Does This Affect Eligibility For Temporary Continuation of Coverage (TCC)?

Children who lose coverage due to reaching age 26 are eligible for TCC for up to 36 months even if they previously had TCC.

If you are a child of an FEHB enrollee and you are now enrolled under Temporary Continuation of Coverage (TCC), you may no longer need your TCC enrollment since you will be covered under your parent’s Self and Family enrollment. Once you are assured of coverage under your parent’s Self and Family enrollment, you may want to cancel your TCC enrollment. To cancel your TCC, contact the National Finance Center at:

USDA, National Finance Center
DPRS Billing Unit
PO Box 61760
New Orleans, LA 70161-1760

If you have additional questions, please contact the National Finance Center at 800-242-9630 or nfc.dprs@usda.gov.

What is a Grandfathered Health Plan Under ACA?

The Affordable Care Act requires that health plans include certain consumer protections and benefits coverage that affect some FEHB plan benefits for 2011. All plans in the FEHB Program have complied with all required provisions. However, certain protections and coverage terms depend upon whether the plan is considered a “grandfathered health plan” under the Act.

A grandfathered health plan may preserve basic health coverage that was in effect when the law was enacted. If an FEHB plan indicates that it is a grandfathered plan that means certain benefit features including cost sharing, premium payments and covered services have not significantly changed from last year.

Please visit www.opm.gov/insure for the most up-to-date information.

Health Reform Changes for Federal Benefit Programs Effective January 1, 2011

While grandfathered health plans must comply with certain benefit requirements under the ACA, being a grandfathered plan also means that plan may not have included all benefit protections and coverage terms that apply to other plans. Information on a plan's specific benefit changes under the ACA will be available in the plan's brochure.

How Does the ACA Affect Benefits for High Deductible Health Plans?

Beginning January 1, 2011, currently eligible over-the-counter (OTC) products that are medicines or drugs will not be eligible for reimbursement from your Health Savings Account (HSA) or your Health Reimbursement Arrangement (HRA) – unless – you have a prescription for that item written by your physician. The only exception is insulin - you will not need a prescription from January 1, 2011 forward. Other currently eligible OTC items that are not medicines or drugs will not require a prescription.

Effective January 1, 2011, the 10% penalty for non-eligible medical expenses paid from an HSA will increase to 20%.

USPS Flexible Spending Accounts Program (FSA) - ACA Changes

Coverage of Over-the-Counter Medicines or Drugs

Beginning January 1, 2011, currently eligible over-the-counter (OTC) products that are medicines or drugs will not be eligible for reimbursement from your Health Care FSA – unless – you have a prescription for that item written by your health care provider. The only exception is insulin - you will not need a prescription. Other currently eligible OTC items that are not medicines or drugs will not require a prescription. You will only be reimbursed for eligible OTC medicines and drugs purchased before January 1, 2011, and you must submit your claim on or before September 30, 2012.

Expanded Definition of Children as Qualified Dependents

Your qualified dependents for the Health Care FSA have been expanded to include children who are not your dependents—but only until December 31 of the year before the year in which they turn age 27. “Children” include your natural children, stepchildren, adopted children, eligible foster children, or children who are placed with you for legal adoption. **NOTE:** Because qualified dependent status for non-dependent children ends under this new rule on December 31 of the year before the year of a child's 27th birthday, you may only claim eligible expenses for services or items received by or for your child on or before December 31 of the year before the year of your child's 27th birthday. This means that if you end that year with an available balance in your FSA, you may not claim expenses for that child that are incurred during the normal January 1 through March 15 grace period in the following year. (Qualified dependents still include your natural born or adopted child who you (or if you are divorced, you or your ex-spouse) may claim as a dependent on your federal tax return.)

The ACA does not affect Dependent Care FSAs.

Need more information? Call FSA at 1-800-842-2026. Employees who are deaf or hard of hearing may call this number via 711, the Telecommunications Relay Service (TRS).

Other Federal Benefits Programs

Other Federal benefits programs are not affected by the Affordable Care Act for 2011. The Act has made no changes to the Federal Employees Dental and Vision Insurance Program (FEDVIP), the Federal Employees' Group Life Insurance Program (FEGLI) or the Federal Long Term Care Insurance Program (FLTCIP). Health care reform does not extend coverage for children until age 26 or provide coverage for married dependent children under these programs.

Please visit www.opm.gov/insure for the most up-to-date information.

Benefits Snapshot

New or Newly Eligible Employees

As a new or newly eligible employee, you may have the opportunity to enroll in the benefit programs noted below. Use this chart to assist you with the decision-making process of selecting and enrolling in the benefit programs below that meet your needs. The chart gives you things to consider as you make your decisions.

FEHB	<ol style="list-style-type: none">1. See page 12 for general information on FEHB (including eligibility) and for guidance on choosing a plan;2. If you decide to enroll, examine the 2011 brochure of each plan you consider to ensure the benefits and premiums meet your needs and the plan is available in your area;3. Complete the <i>PostalEASE</i> FEHB Worksheet and enroll via <i>PostalEASE</i>. For assistance or additional information, contact the Human Resources Shared Service Center (HRSSC) on 1-877-477-3273, option 5.
FEDVIP	<ol style="list-style-type: none">1. See page 21 for general information on FEDVIP (including eligibility) for guidance on choosing a FEDVIP dental plan and/or vision plan;2. If you decide to enroll, examine the 2011 brochure of each plan you consider to ensure the benefits and premiums meet your needs and the plan is available in your area;3. See the 2011 FEDVIP Guide for USPS Employees for complete information.
FSA	<ol style="list-style-type: none">1. See page 24 for general information on FSA (including eligibility) and for guidance on making a decision whether to participate;2. See the USPS FSA brochure (November 2010) for complete information.
FEGLI	<ol style="list-style-type: none">1. See page 26 for general information on FEGLI (including eligibility) and for guidance on making a decision whether to select optional insurance (Basic FEGLI is automatic);2. See page 27 for information on how to enroll.
FLTCIP	<ol style="list-style-type: none">1. See page 28 for general information on FLTCIP (including eligibility) and for guidance on making a decision whether to apply;2. See page 28 for information on how to apply for coverage.

Open Season Snapshot

Current Employees

During Open Season, you have the opportunity to make changes in the Federal Employees Health Benefits (FEHB) Program, the Federal Employees Dental and Vision Insurance Program (FEDVIP) and the Flexible Spending Accounts Program (FSA). You can use this chart to assist you with the decision-making process of selecting plans and enrolling in these benefit programs.

	If Currently Enrolled in the Program	If Not Enrolled in the Program
FEHB	<ol style="list-style-type: none"> 1. Check your plan's 2011 premiums and satisfaction survey results in Appendix F; 2. Examine your plan's 2011 brochure for benefit and enrollment/service area changes; 3. Check Appendix F for any new plans and plan options available to you; 4. If satisfied with your plan's rates, survey results and benefits for 2011, do nothing – your enrollment will continue automatically; 5. If not satisfied with your current plan for 2011, see Appendix B for guidance on choosing another plan. 6. See page 9 for information on FEHB and retirement. 	<ol style="list-style-type: none"> 1. See page 12 for general information on FEHB (including eligibility) and Appendix B for guidance on choosing a plan; 2. If you decide to enroll, examine the 2011 brochure of each plan you consider to ensure the benefits and premiums meet your needs and the plan is available in your area; 3. Complete the <i>PostalEASE</i> FEHB Worksheet on pages 37 and 39 and enroll via <i>PostalEASE</i>. 4. Contact the Human Resources Shared Service Center (HRSSC), 1-877-477-3273, option 5, if you require assistance.
FEDVIP	<ol style="list-style-type: none"> 1. Check your plan's 2011 premiums in the FEDVIP Guide and examine your plan's 2011 brochure for benefit and enrollment/service area changes; 2. If also enrolled in FEHB, check your 2011 FEHB brochure for any changes in dental and/or vision benefits; 3. If satisfied with your plan's rates and benefits for 2011, do nothing – your enrollment will continue automatically; 4. If not satisfied with your current plan for 2011, see the FEDVIP Guide for guidance on choosing another plan and for information on how to change your enrollment; 5. If you no longer want FEDVIP, you must cancel during Open Season by contacting BENEFEDES. After Open Season you cannot cancel; see the FEDVIP Guide for details. 6. See page 10 for information on FEDVIP and retirement. 	<ol style="list-style-type: none"> 1. See page 21 for general information on FEDVIP (including eligibility) and for guidance on choosing a FEDVIP plan; 2. If you decide to enroll, examine the 2011 brochure of the plans in which you are interested to ensure the benefits and premiums meet your needs and the plan is available in your area; 3. See page 21 and the 2011 FEDVIP Guide for information on how to enroll.
FSA	<ol style="list-style-type: none"> 1. If you want to participate in 2011, you must make a new election. Keep in mind your election and enrollment do not carry over from year to year; see page x for information on how to enroll; 2. Check your 2011 FEHB and 2011 FEDVIP plan brochures to see how any benefit changes may affect your out-of-pocket health care expenses; 3. See the USPS FSA brochure for any updated information about the Program. 4. See page 10 for information on FSA and retirement. 	<ol style="list-style-type: none"> 1. See page 24 for general information on FSA (including eligibility) and for guidance on making a decision whether to participate; 2. See page 24 and the USPS FSA brochure (November 2010) for information on how to enroll.

Thinking About Retiring?

Benefits Facts

FEHB

- When you retire, you are eligible to continue health benefits coverage if you meet all of the following requirements:
 - you are entitled to retire on an immediate annuity under a retirement system for civilian employees (including the Federal Employees Retirement System (FERS) Minimum Retirement Age (MRA) + 10 retirement); and
 - you have been continuously enrolled (or covered as a family member) in any FEHB plan(s) for the 5 years of service immediately before the date your annuity starts, or for the full period(s) of service since your first opportunity to enroll (if less than 5 years).
- The 5 year requirement period can include the following:
 - the time you are covered as a family member under another person's FEHB enrollment; or
 - the time you are covered under the Uniformed Services Health Benefits Program (also known as TRICARE) as long as you are covered under an FEHB enrollment at the time of your retirement.
- As an annuitant, you are entitled to the same benefits and Government contributions as Federal employees enrolled in the same plan.
- The event of retirement is not a qualifying life event (QLE); however, there are other opportunities to change FEHB enrollment including during Open Season or when you experience a QLE.
- If you are not enrolled in FEHB (or covered as a family member) at the time of your retirement, you cannot enroll when you retire.
- If you are enrolled in a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) at the time of your retirement, you can still contribute to your HSA provided you have no other insurance coverage other than those specifically allowed, and are not claimed as a dependent on someone else's tax return. Some examples of other coverage that would cause ineligibility are: Medicare, TRICARE, other non-high deductible health insurance, or having received VA benefits within the previous three months. If you don't qualify for an HSA, your plan will enroll you in a Health Reimbursement Arrangement (HRA).
- If you cancel your FEHB enrollment as an annuitant, you will never be able to re-enroll in FEHB **unless** you had suspended your FEHB enrollment because you had become covered by a Medicare Advantage plan, TRICARE or CHAMPVA, Medicaid or similar State-sponsored program of medical assistance, or Peace Corps Volunteer coverage.
- If you want your surviving family members to continue your health benefits enrollment after your death, you must be enrolled for Self and Family at the time of your death, and at least one family member must be entitled to an annuity as your survivor.
- Consider whether you need to sign up for Medicare when you become eligible.

Thinking About Retiring?

Benefits Facts *continued*

FEDVIP

- There is no 5 year requirement for continuing FEDVIP coverage into retirement.
- Your coverage will continue as a retiree. Retirees may also enroll during the annual Federal Benefits Open Season or when you experience a qualifying life event (QLE). Keep in mind that **retirement is not a QLE**.
- In most cases, changing from payroll deduction to annuity deduction is automatic, but may take one to three months to occur. You will pay premiums on an after-tax, not pre-tax basis.
- BENEFEDS cannot deduct premiums from your annuity while you are receiving “special” or “interim” pay. Once your annuity is finalized, premium deductions will begin. If you miss one or more premium payments before your annuity is final, BENEFEDS will make double deductions until any balance due is paid. They will notify you before deducting this additional premium amount. Once there is no past due balance, the amount of premium deducted will return to the regular monthly premium.

FSA

- You may request payment only for the expenses of services or items received up to and including your retirement date.
- Exception: if you retire on December 31, you are eligible for the FSA Grace Period, so you may request payment for expenses through the following March 15.
- Your FSA claims will be processed if they are received by September 30 of the year following the plan year.
- You cannot continue your FSA coverage after you retire.
- You must pay a full period contribution for any pay period during which you are on Postal Service rolls, even if it is only the first day of the pay period. (The payroll system does not prorate your FSA contribution.)
- The collection of FSA contributions (including the collection of missed contributions) relates strictly to the amount of the contributions you were scheduled to make each pay period while you were an FSA participant.
- What you actually claim, whether it is more or less than what you were scheduled to contribute each pay period while you were an FSA participant, does not affect what you must pay in contributions.
- If you missed contributions you were scheduled to make from your paychecks because you were on Leave Without Pay (LWOP) or had low pay, you must make up the missed contributions.
- If you missed contributions, you cannot reduce what you owe by not filing claims. These rules apply to any type of retirement, including a disability retirement.
- Refer to brochure FSA BK1, *Flexible Spending Accounts* (November 2010), which is being mailed to all career employees for the FSA open season, for the details.

Thinking About Retiring?

Benefits Facts *continued*

Fegli

- When you retire, you are eligible to continue your FEGLI life insurance coverage(s) if you retire on an immediate annuity and had the coverage for:
 - the five years of service immediately before the starting date of your annuity or, for annuitants retiring under FERS who postpone receiving their annuity, the five years immediately before their separation date for annuity purposes, or
 - all period(s) of service during which that coverage was available to you if it is less than five years, and
 - you (or your assignees) do not convert the coverage to a private policy.
- If you are eligible, you will choose via Standard Form (SF) 2818 how you wish your coverage(s) to continue during your retirement.
- If you are not enrolled in FEGLI at the time of your retirement, you cannot enroll when you retire.
- You cannot newly elect or increase existing coverage after you retire. You may only reduce or cancel coverage.
- Your premiums are subject to change in the future. Your premium could change based on your age and the experience of the Program. You will be notified if there is any change in your deductions from your annuity.

FLTCIP

- Your coverage continues into retirement provided you continue to pay premiums.
- If you pay premiums via payroll deduction, then shortly before you retire, you should notify Long Term Care Partners (LTCP) at 1-800-582-3337 to make other arrangements for premium payment.
- You may elect annuity deduction if you desire. LTCP cannot deduct your premium from “special” or “interim” pay. LTCP will send you a direct bill during this time. Premium deduction will begin from your annuity once it is finalized.

Federal Employees Health Benefits (FEHB) Program

Overview

The United States Postal Service (USPS) provides health benefits to its career employees by participating in the Federal Employees Health Benefits (FEHB) Program, which is administered by the U.S. Office of Personnel Management (OPM), Office of Retirement and Benefits. It is the largest employer-sponsored health insurance program in the world. OPM interprets health insurance laws and writes regulations for the FEHB Program. It gives advice and guidance to the USPS and other participating agencies to process your enrollment changes and to deduct your premiums. OPM also contracts with and monitors all of the plans participating in the FEHB Program.

What does this program offer?

The FEHB Program offers a wide variety of plans and coverage to help you meet your health care needs. It is group coverage available to employees, retirees and their eligible family members. If you continuously maintain your FEHB enrollment, or are covered by another FEHB enrollment as a family member, or a combination of both, for the five years of service immediately preceding your retirement, and you retire on an immediate annuity, you can continue to participate in the FEHB Program after retirement. The benefits you receive as a retiree are the same coverage Federal employees receive and at the same cost. If you leave government employment before retiring, the Program offers temporary continuation of coverage (TCC) and an opportunity to convert your enrollment to non-group (private) coverage.

Appendix F includes a comparison chart of all the plans in the FEHB Program with information comparing basic benefits and costs.

Key FEHB Facts

- The FEHB Program is part of the annual Open Season.
- FEHB coverage continues each year. You do not need to re-enroll each year. If you are happy with your current coverage, do nothing. **Please note that your premiums and benefits may change. Also, if your plan is not a national plan, the service area may change.**
- You can choose from Consumer-Driven and High Deductible plans that offer catastrophic risk protection with higher deductibles, health savings/reimbursement accounts and lower premiums, or Health Maintenance Organizations or Fee-for-Service plans with comprehensive coverage and higher premiums.
- There are no waiting periods and no pre-existing condition limitations, even if you change plans.
- If you are an active Postal employee, you can use your Health Care Flexible Spending Account or Limited Health Care Flexible Spending Account with your FEHB plan.
- If you participate in Pre-tax Payment of Premiums, enrollment changes can only be made during Open Season or if you experience a qualifying life event (QLE).
- All nationwide FEHB plans offer international coverage.
- There are separate and/or different provider networks for each plan.
- Utilizing an in-network provider will reduce your out-of-pocket costs.

What enrollment types are available?

- Self Only, which covers only the enrolled employee.
- Self and Family, which covers the enrolled employee and all eligible family members.

Federal Employees Health Benefits (FEHB) Program

How much does it cost?

The premiums for your enrollment are shared by you and the Postal Service. The Postal Service pays the lesser of 72% of the average premium of all plans weighted by the number of enrollees in each plan but not more than 75% of the total premium for any individual plan. If you are a career employee, you automatically pay your share of the premium through a payroll deduction using pre-tax dollars unless you waive this treatment and pay your premiums with after-tax money. The charts in Appendix F provide cost information for all plans in the FEHB Program.

Am I eligible to enroll?

All career employees are eligible to enroll in FEHB. Non-career employees are eligible if they meet the eligibility requirements. If you have an appointment other than career and you have not received information about enrollment, you should contact the Human Resources Shared Service Center (HRSSC) on 1-877-477-3273, option 5 for more information.

When you retire, you are eligible to continue health benefits coverage if you retire on an immediate annuity under a retirement system for civilian employees (including FERS MRA + 10 retirements) and you have been continuously enrolled (or covered as a family member) in any FEHB plan(s) for the 5 years of service immediately before the date your annuity starts, or for the full period(s) of service since your first opportunity to enroll (if less than 5 years).

If you suspend your FEHB coverage as a retiree because you are covered by TRICARE or CHAMPVA, a Medicare Advantage Plan, Medicaid, or Peace Corps volunteer coverage you may reenroll under certain conditions. (You should contact OPM for information on your eligibility.) **If you are not enrolled in or covered as a family member under FEHB when you retire, you will not be able to enroll after retirement.**

Coverage

New Employees – New employees have the opportunity to select a health plan within 60 days of being hired.

Current Employees – Current employees have an opportunity to select or change plans:

- During Open Season
- When certain life events occur (see table on pages 42 through 45 of this Guide) **NOTE: These elections MUST be made within certain time limits as specified in the table.**

Eligible Family Members – Eligible family members for “Self and Family” health benefits enrollment purposes include an enrollee’s:

- Spouse
- Children up to age 26
- Married children up to age 26, but not their spouse or their own children
- Stepchildren and foster children up to age 26
- Children who are incapable of self-support because of physical or mental incapacity that existed before their 26th birthday.

Ineligible Members – even though the following family members may live with and/or be dependent upon the enrollee, they are NOT ELIGIBLE for coverage under the enrollee’s “Self and Family” FEHB Program enrollment:

- Parents and other relatives
- Former spouses

Loss of Coverage – When an event occurs that causes you or your family member to lose coverage, the FEHB Program offers a continuation of coverage feature, either temporarily or by permanent conversion to a private sector policy. Such events include but are not limited to:

- | | |
|---------------------------------|----------------|
| • Child reaching age 26 | • Separation |
| • Retirement | • Divorce |
| • Application for Spouse Equity | • Death |
| • Relocation | • LWOP Status* |

NOTE: Falsifying or misrepresenting family member eligibility or enrollment is a violation of federal law and may subject an employee to fine, imprisonment and/or disciplinary action.

Federal Employees Health Benefits (FEHB) Program

*Leave Without Pay Status – FEHB Program regulations state that you may continue your FEHB coverage for up to 365 days while you are in a Leave Without Pay (LWOP) status, provided that you pay the employee share of the premium, either while on LWOP or when you return to a pay status.

The 365 days of continued enrollment during leave without pay status is not considered to be broken by any period(s) in pay status of less than 4 consecutive months. If you are in a pay status during any part of a pay period, the entire pay period is not counted toward the 365-day limit.

If you return to pay status for at least 4 consecutive months during which you are paid for at least part of each pay period, you are entitled to begin a new 365-day period of continued enrollment while in leave without pay status.

The Postal Service will invoice you for our share of the premium unless you complete and submit to the Human Resources Shared Service Center (HRSSC) PS Form 3111, *FEHB Coverage or Termination While in Leave Without Pay (LWOP) Status*, to terminate coverage. At 365 days in LWOP status, your FEHB coverage terminates.

If you do not pay your FEHB premiums while in an LWOP status, when you return to a pay status the amount owed for unpaid premiums may be significant. If there are FEHB past-due premiums (from one to four unpaid FEHB premiums), up to the entire amount due will be deducted from your salary. In addition, if there are sufficient monies available, the premium for the current pay period will be deducted from your pay. When an accounts receivable account has been created for unpaid FEHB premiums and that receivable is over 45 days old, Payroll automatically takes 15 percent of your disposable net pay per pay period until that accounts receivable account is paid off. This means that an employee who returns to pay status could possibly pay all of these amounts at the same time – the past due FEHB premiums (maximum of four unpaid FEHB premiums), the current FEHB premium, and up to 15 percent of disposable net pay towards payment of any accounts receivables for unpaid FEHB premiums.

It is your responsibility to report life events that may cause you or your family member to lose eligibility. It is also your responsibility to complete and submit any required paperwork to change your enrollment and/or apply for any continuation of coverage, if eligible, within the time limits specified in the Table of Permissible Changes on pages 42 through 45 of this Guide. If you have questions, contact the HRSSC on 1-877-477-3273, option 5.

If you lose coverage under the FEHB Program, you should automatically receive a Certificate of Group Health Plan Coverage from the last FEHB plan to cover you. If not, the plan must give you one on request. This certificate may be important to qualify for benefits if you join a non-FEHB plan.

When can I enroll?

If you are a new employee who is eligible for FEHB or an employee who has become newly eligible to enroll, you may enroll within 60 days of becoming eligible. You may also enroll during the annual Open Season. Furthermore, you may enroll, change your enrollment type, or change plans outside of Open Season if you experience a qualifying life event (QLE) such as a change in family or other insurance coverage status. See the Table of Permissible Changes on pages 42 through 45 for more specific information about qualifying life events that permit employees to enroll or change enrollment in the FEHB Program.

For new or newly eligible employees who elect to enroll, coverage will be effective on the first day of the first pay period that begins after the Postal Service receives your enrollment. An Open Season enrollment or change is effective on the first day of the first full pay period that begins in January.

Federal Employees Health Benefits (FEHB) Program

FEHB Open Season

Each year you have the opportunity to enroll or change enrollment during an Open Season. **The 2010 Open Season is from November 8 through December 14 at 5:00 p.m. Central Time.** Employees may make any one – or a combination – of the following changes:

- Enroll if not enrolled
- Change from one option to another
- Change from Self Only to Self and Family
- Change from Self and Family to Self Only
- Change from pre-tax to post tax premium deductions or vice versa (see pages 19 through 20 of this Guide)
- Cancel enrollment

If you decide to do any of the above actions, you **MUST** follow the instructions on the *PostalEASE* FEHB Worksheet contained in this Guide and enter your election in *PostalEASE* by 5:00 p.m. Central Time on December 14, 2010. It is critical that this be done timely.

Please do not wait until late in the open season to enter your change via *PostalEASE*.

Your new enrollment or any changes that you make to your existing coverage will take effect on January 1, 2011, and the change in premium rate deductions will be seen on your January 21, 2011, earnings statement.

If you decide NOT to change your enrollment, DO NOTHING, and your present enrollment will continue automatically unless your plan is not participating in 2011. If your plan is not participating in 2011 you **MUST** choose another plan during Open Season or you will not have FEHB coverage.

If you decide to cancel your coverage during Open Season, you must cancel your enrollment in *PostalEASE*, which includes a confirmation by you that you clearly accept the consequences of canceling. The cancellation will become effective on December 31, 2010.

If you pay premium contributions on a pre-tax basis (which most career employees do) you will not be able to cancel or reduce (change from Self and Family to Self Only) coverage outside of open season unless you experience a qualifying life event (QLE) and your election is in keeping with the change. See pages 19 through 20 of this Guide on Pre-tax Payment of Premium Contributions and the Table of Permissible Changes on pages 42 through 45 of this Guide.

You, as an employee, are responsible for being informed about your health benefits. You should thoroughly read this Guide, the brochures of plans that interest you, and the bulletin board notices on health benefits topics. These include family member eligibility, the option to continue or terminate an enrollment during periods of non-pay status or insufficient pay, dual enrollment prohibition, coverage for former spouses, and discontinued health insurance plans. Be sure to read the section on the pre-tax payment of health insurance premium contributions, which specifies Internal Revenue Service (IRS) restrictions for reducing or canceling coverage (see pages 19 through 20 of this Guide). Also be sure to refer to the Table of Permissible Changes on pages 42 through 45 of this Guide.

You can go to <https://liteblue.usps.gov> and download all of the Benefits Guides including the Guide for Career USPS Employees, the Guide for United States Postal Service Inspectors and Office of Inspector General Employees, the Guide for Certain Temporary (Non-career) USPS Employees, and the Guide for TCC and Former Spouse Enrollees. Plan brochures that include benefits, cost, and other major features of each health plan are available at www.opm.gov/insure/health.

After referring to these sources, if you still have questions regarding eligibility, enrollment criteria, continued coverage after certain life events, or on any other FEHB policies, or if you need assistance making your choice in *PostalEASE*, contact the HRSSC on 1-877-477-3273, option 5.

Federal Employees Health Benefits (FEHB) Program

How do I enroll?

- Complete the *PostalEASE* FEHB Worksheet on pages 37 and 39.
- Access *PostalEASE* on the Internet (<https://liteblue.usps.gov>), at an Employee Self-Service Kiosk (available in some facilities), on the Intranet (from the Blue page), or by calling the Employee Service Line toll-free on 1-877-477-3273, option 1.

How do I get more information about this Program?

Visit the FEHB Program online at www.opm.gov/insure/health for information including:

- How to compare and choose among health plans
- Health plan websites and plan brochures
- How to file a disputed claim request
- Getting quality healthcare
- Medicare and FEHB

Federal Employees Health Benefits (FEHB) Program

Did You Know... Health Information Technology can improve your health!

What is Health Information Technology? Health Information Technology (HIT) allows doctors and hospitals to manage medical information and to securely exchange information among patients and providers. In a variety of ways, HIT has a demonstrated benefit in improving health care quality, preventing medical errors, reducing costs, and decreasing paperwork.

What are examples of HIT at work?

- You can go online to review your medical, pharmacy, and laboratory claims information;
- If you complete a Health Risk Assessment (HRA), your health plan can identify you as a candidate for case management or disease management and offer suggestions on healthy lifestyle strategies and how to reduce or eliminate health risks. Health plans can provide you with tips and educational material about good health habits, and information about routine care that is age and gender appropriate.
- Physicians can have the very best clinical guidelines at their fingertips for managing and treating diseases;
- While with a patient, a physician can enter a prescription on a computer where potential allergies and adverse reactions are shown immediately;
- Computer alerts are sent to physicians to remind them of a patient's preventive care needs and to track referrals and test results.

One feature of HIT is the **Personal Health Record (PHR)**. The electronic version of your medical records allows you to maintain and manage health information for yourself and your family in a private and secure electronic environment. Some health plans include your medical claims data in your PHR, which gives a more complete picture of your health status and history.

You can also find a PHR on OPM's website at www.opm.gov/insure/health/phr/tools.asp. This PHR is a fillable and downloadable form that you complete yourself and save on your home computer. We encourage you to take a look at this PHR option and, if you determine it will fulfill your record-keeping needs, take advantage of this opportunity.

Price/cost transparency is another element of health information technology. For example, many health plans allow you to use online tools that will show what the plan will pay on average for a specific procedure or for a specific prescription drug. You can also review healthcare quality indicators for physician and hospital services.

The health plans listed on our HIT website at www.opm.gov/insure/health/reference/hittransparency.asp have taken steps to help you become a better consumer of health care and have met OPM's HIT, quality and price/cost transparency standards.

No one is more responsible for your health care than you – HIT tools can help.

FEHB and *PostalEASE*

The United States Postal Service uses *PostalEASE* to enter Federal Employees Health Benefits (FEHB) Program Open Season enrollments and changes. By using *PostalEASE* for health benefits, and by sending information to health insurance companies electronically instead of via paper forms as in past open seasons, the Postal Service expects that employees who make health benefits changes will get their new insurance cards more quickly. All the information you need for using *PostalEASE* is included in the FEHB *PostalEASE* Worksheet found on pages 34 - 40 of this Guide. Just follow the instructions to:

- Enroll
- Change Enrollment
- Cancel Enrollment
- Review or change your pending open season transaction
- Review or update your dependent information
- Review your current enrollment information
- Receive a copy of a health benefits election that was processed using *PostalEASE*

If you want to make a change for the 2011 plan year, you may do so during the annual FEHB Open Season, which is from November 8 through December 14, 2010, at 5:00 PM Central Time. If you currently have an FEHB enrollment and you do not want to make any changes, *do nothing*. Your coverage will continue automatically.

Please do not wait until late in the open season to enter your choice via *PostalEASE*. If you select Self and Family coverage, then you'll need to enter information about your dependents. Although this will take extra time, providing this information is required under FEHB regulations. Just complete the FEHB *PostalEASE* Worksheet and follow the instructions carefully.

All open season Self Only enrollments, changes to Self Only coverage, and cancellations, should be entered as employee "self service" transactions using *PostalEASE*. Since dependent information is not required, such transactions are simple. Most Self and Family enrollments can also be completed as employee self service transactions, although they require additional information. The easiest way to do this is via the *PostalEASE* Employee Web, which is available through the LiteBlue page, Blue page, or on a kiosk. Many Self and Family transactions can also be completed by telephone. If you are unable to enter your dependent information via the telephone, the *PostalEASE* system will refer you to the Web, a kiosk, or the Human Resources Shared Service Center (HRSSC). *PostalEASE* provides the enrollment date, processing date, and effective date when you complete your transaction. You may delete or change a pending transaction until it is processed. If you are newly eligible for FEHB as a career employee, you may also use *PostalEASE* during the first 60 days after your date of appointment.

This Guide contains important FEHB policy information that used to be provided to you as part of the SF 2809 *Health Benefits Election Form*. Be sure you understand how your health benefits work, including information on which family members are eligible, how you pay for your health benefits premiums using pre-tax dollars, and the limitations on making a health benefits change outside of open season. As a reminder, to continue health benefits coverage during retirement, you must have had five consecutive years of FEHB coverage immediately prior to your retirement. If you need help understanding any of this information, or you need help using *PostalEASE*, you should contact the HRSSC for assistance on 1-877-477-3273, option 5. TTY 1-866-260-7507.

Pre-Tax Payment of Premium Contributions

The Postal Service has established the pre-tax payment of health insurance premium contributions as a tax-saving benefit feature for its employees. This feature has been sponsored by the Postal Service since 1994. Payment of premiums on a pre-tax basis prohibits enrollees from reducing coverage unless they qualify as described in the section “Reducing Coverage” below.

Pre-Tax Withholding

If you are a career employee, your premium contributions will automatically be withheld from pay as “pre-tax money,” which means the premium amount is not subject to income, Social Security, or Medicare taxes.

Premiums are collected on a pre-tax basis automatically, unless you waive this treatment. Once you begin to pay FEHB premiums with pre-tax money, this method continues each year.

Although you are automatically enrolled to pay premium contributions with pre-tax money, you do have an opportunity during FEHB Open Season, or if you have a qualifying life event, to waive this treatment and pay your premiums with “after-tax money.” This means you give up the tax savings of paying with pre-tax money.

There are two possible disadvantages of paying your premiums with pre-tax money that you should balance against the tax savings you receive.

First, when you retire, if you begin to collect Social Security (normally this occurs at age 62 at the earliest), you may receive a slightly lower Social Security benefit. Paying your FEHB premiums with pre-tax money reduces the earnings reported to the Social Security Administration. (Your Medicare, life insurance, retirement plan, and Thrift Savings Plan benefits are not affected.)

Second, there are some restrictions on reducing or canceling your coverage outside FEHB Open Season that apply if you pay your premium contributions with pre-tax money. These are explained in the section “Reducing Coverage” below.

Most employees prefer paying their premiums with pre-tax money because they save on taxes. Nevertheless, if for any reason you do not want this method of payment, and instead wish to have premiums paid with after-tax money, you must submit a form that is available from the Human Resources Shared Service Center (HRSSC) to waive the pre-tax treatment. For more information, see the section “How to Waive or Restore Pre-Tax Payment” on page 20 of this Guide.

Reducing Coverage

When your premium contributions are withheld on a pre-tax basis, certain Internal Revenue Service (IRS) guidelines affect your ability to change coverage. You may elect to reduce your coverage, that is, to cancel your FEHB enrollment, or to go from Self and Family to Self Only coverage, only during an FEHB Open Season, unless you have a qualifying life event. These are shown in the chart on pages 42 to 45 of this Guide titled “USPS Employees: Table of Permissible Changes in FEHB Enrollment and Pre-Tax/After-Tax Premium Payment.” Refer to the column labeled “FEHB Enrollment Change That May Be Permitted” and the header “Cancel or Change to Self Only.” You also must satisfy the time limits shown in the column labeled “Time Limits in Which Change May Be Permitted.”

If you are the only person left in your Self and Family enrollment as a result of a qualifying life event in marital or family status, you must elect to reduce the enrollment (elect Self Only coverage or cancel coverage) by submitting the FEHB *PostalEASE* Worksheet to the HRSSC within the time limit shown in the column labeled “Time Limits in Which Change May Be Permitted” in the chart on pages 42 to 45 of this Guide. Otherwise, your Self and Family enrollment will continue until another event (that is, a qualifying life event or FEHB Open Season) occurs that allows you to elect to reduce coverage.

Reducing your FEHB coverage outside of FEHB Open Season must be in keeping with, or on account of, your qualifying life event. For example, if you have a new baby, you usually would not change from Self and Family to a Self Only enrollment, or cancel coverage.

Pre-Tax Payment of Premium Contributions

To reduce your FEHB coverage outside of FEHB Open Season, submit an FEHB *PostalEASE* Worksheet to the Human Resources Shared Services Center (HRSSC) within the time limits shown in the column labeled “Time Limits in Which Change May Be Permitted” in the table on pages 42 to 45 of this Guide. You must provide any supporting documentation requested by the HRSSC. The effective date of a change from Self and Family to Self Only will be the first day of the pay period that follows the pay period in which your Worksheet is received by the HRSSC. The effective date of a cancellation will be the last day of the pay period in which your Worksheet is received by the HRSSC, if received within the specified time limits.

It is your responsibility to notify and submit necessary forms to the HRSSC on time when you are the only person left on your enrollment.

Retirement is NOT a qualifying life event that allows cancellation prior to the date of your retirement. If you wish to cancel an enrollment at retirement, the HRSSC will accept your completed OPM 2809 and forward it to OPM for processing after separation from the Postal Service. (Annuitants’ FEHB premium contributions are not withheld as a pre-tax payment, thus once you are an annuitant, reduction in coverage is allowed at any time.)

During periods of non-pay status or insufficient pay, you may terminate your FEHB enrollment. The effective date of termination is retroactive to the end of the last pay period in which a premium contribution was withheld from pay. Contact the HRSSC for more information about how termination during periods of non-pay status or insufficient pay affects FEHB enrollment.

How to Waive or Restore Pre-Tax Payments

If you pay premiums with after-tax money, you will not be affected by the IRS guidelines described above that restrict reductions in coverage. You may reduce your level of FEHB coverage at any time of year without having a qualifying life event. You will give up the tax savings from paying your premium contributions with pre-tax money.

If you wish to pay your premiums with after-tax money, you must contact the HRSSC and ask for Postal Service (PS) Form 8201, *Pre-tax Health Insurance Premium Waiver/Restoration Form*. During Open Season, complete the form and return it to the HRSSC by close of business December 14, 2010. If this is your initial opportunity to enroll in FEHB, you have 60 days to submit your election to the HRSSC. You also may make such an election when you have a qualifying life event which is shown in the chart on pages 42 to 45 of this Guide. Refer to the column labeled “Premium Conversion Election Change That May Be Permitted.” You must also satisfy the time limits shown in the column labeled “Time Limits in Which Change May Be Permitted.”

If you submit a waiver, your premiums will continue to be paid with after-tax money in future years, unless you later submit another PS Form 8201 to restore pre-tax payment of FEHB premiums.

If you previously submitted a waiver in order to pay with after-tax money, and you want to begin paying your premiums with pre-tax money, you may submit a PS Form 8201 to restore pre-tax payment of your premium contributions. You may change the method of payment from pre-tax to after-tax, or the reverse only during the annual FEHB Open Season or following a qualifying life event and within the time limits described earlier in this section.

Pre-Tax Payment of Premium Contributions

Your Right to More Information

This section of the FEHB Guide serves as your summary plan description of the USPS Plan for the Pre-tax Payment of Health Insurance Premiums. There is also a legal plan document containing the full legal plan provisions, which you may arrange to view by writing to:

PRETAX PAYMENT OF HEALTH INSURANCE
PREMIUMS
PLAN ADMINISTRATOR
475 L'ENFANT PLAZA SW ROOM 9670
WASHINGTON DC 20260-4210

Federal Employees Dental and Vision Insurance Program (FEDVIP)

What does this Program offer?

The Federal Employees Dental and Vision Insurance Program provides comprehensive dental and vision insurance at competitive group rates. There are seven dental plans and three vision plans from which to choose. FEDVIP features nationwide, international, and regional plans.

A dental or vision insurance plan is much like a health insurance plan; you may be required to meet a deductible and provide a copay or coinsurance payments for your dental or vision services. With any plan choice, you should look at all the information and find a plan that will best fit your needs. You should also review your FEHB plan brochure to determine what dental and/or vision coverage the FEHB plan provides.

If you are currently enrolled in FEDVIP and you take no action during Open Season, your current coverage will continue in 2011, provided you remain eligible for the program. Enrollments continue year to year, automatically. **Please Note:** your premiums and benefits may change for 2011.

Key FEDVIP facts

- FEDVIP is separate and different from the FEHB Program.
- The new health care law does not change the age or unmarried requirement for dependents in FEDVIP.
- FEDVIP coverage continues each year. You do not need to re-enroll each year. If you do not want to change plans or enrollment type, do nothing.
- You can only cancel FEDVIP coverage during Open Season, upon deployment to active military duty or upon transfer to another agency where you enroll in their dental and/or vision plan and the agency pays at least 50% of the premium. You cannot cancel just because you retire or because you can no longer afford the premiums.

- If you are enrolled in an FEHB Plan, it is a requirement under the FEDVIP law that your FEHB plan function as the first payer. The FEDVIP plan is always the secondary payer to the FEHB plan.
- You can use your Flexible Spending Account (FSA) with FEDVIP. You can submit your FEDVIP copayments and deductibles as eligible expenses against your FSA account.
- All nationwide FEDVIP plans provide international coverage.
- There are separate and/or different provider networks for each plan.
- Utilizing an in-network provider will reduce your out-of-pocket costs.
- There are no pre-existing condition limitations for enrollment.
- There is no opportunity to convert to a private plan when your FEDVIP coverage ends. There is no 31-day extension of coverage, Temporary Continuation of Coverage (TCC), Spouse Equity coverage, or right to convert to an individual policy (conversion policy).

What enrollment types are available?

- Self Only, which covers only the enrolled employee or retiree;
- Self Plus One, which covers the enrolled employee or retiree plus one eligible family member specified by the enrollee; and
- Self and Family, which covers the enrolled employee or retiree and all eligible family members.

The FEDVIP Guide lists the available dental and vision insurance plans along with basic benefit information. The FEDVIP Guide will be mailed to your address on record.

Federal Employees Dental and Vision Insurance Program (FEDVIP)

How much does it cost?

You pay the entire premium. There is no Postal Service contribution to the premium. If you are an active employee, your premiums are taken from your salary on a pre-tax basis if your salary is sufficient to make the premium withholding. When you retire, premiums will be withheld from your monthly annuity check on a post-tax basis if your annuity is sufficient.

Premiums for the nationwide dental plans and one regional dental plan are based on where you live. This is called your rating region. Your home ZIP code is used to find your rating region. Rating regions vary by carrier. The vision plans do not have rating regions. Enrolling in a FEDVIP plan will not reduce your FEHB premium.

See the FEDVIP Guide to find 1) the rating region assigned to the area where you live by the different dental plans and 2) the related premium you will pay. You may also go to OPM's website at www.opm.gov/insure/dental and www.opm.gov/insure/vision for premium and rating region information.

Am I eligible to enroll?

In general, Postal Service employees eligible for FEHB coverage (whether or not actually enrolled) and retirees (regardless of FEHB status) are eligible to enroll in a dental and/or vision plan. Former spouses and deferred annuitants are NOT eligible to enroll. Anyone receiving an insurable interest annuity who is not also an eligible family member is NOT eligible to enroll.

When can I enroll?

If you are a new employee eligible for FEDVIP, or an employee who has become newly eligible to enroll, you may enroll within 60 days of first becoming eligible. This is a one-time opportunity outside of Open Season to enroll. There is a separate 60-day enrollment period for dental and vision. For example: you may enroll in a dental plan on day 30 and a vision plan on day 59. Once you enroll, your 60-day opportunity for that type of plan ends.

An eligible employee or retiree may also enroll during the annual FEDVIP Open Season, which runs from the Monday of the second full work week in November through 11:59 p.m. Eastern Time the Monday of the second full work week in December. An eligible employee or retiree may enroll, cancel, or change enrollment type or options during Open Season. You may enroll or make changes outside of Open Season if you experience a qualifying life event (QLE) such as a change in family or other insurance coverage status. Please see the FEDVIP Guide for more information about QLEs that permit employees and retirees to enroll or make changes in FEDVIP.

If you enroll during Open Season, premiums are deducted beginning the first full pay period on or after January 1. For new or newly eligible employees who elect to enroll, coverage is effective the first day of the pay period following the one in which BENEFEDS receives your enrollment. An Open Season enrollment or change is effective January 1.

Federal Employees Dental and Vision Insurance Program (FEDVIP)

How do I enroll?

You may enroll on the Internet at www.BENEFEDS.com. BENEFEDS is a secure enrollment website sponsored by OPM. For those without access to a computer, please call 1-877-888-FEDS (1-877-888-3337) (TTY number, 1-877-889-5680).

You cannot enroll in a FEDVIP plan using the Health Benefits Election Form (SF 2809) or through *PostalEASE*.

What should I consider in making my decision to participate in this Program?

There are questions you should ask yourself when deciding to enroll in FEDVIP or selecting a FEDVIP plan. By considering these questions thoroughly, you will be able to determine if FEDVIP is a good option for you.

1. Does my FEHB plan provide dental or vision coverage?
2. Does the FEDVIP plan coordinate benefits with the FEHB plan and how is the coordination of benefits calculated?
3. How affordable is the plan?
 - How much will it cost me on a bi-weekly or monthly basis? Can I afford that for the entire year?
 - Must I pay a deductible?
 - If I use a FEDVIP provider outside of the network, how much will I pay to get care?
 - How frequently can I visit the dentist and how much do I have to pay at each visit?
 - Will the plan provide benefits if I am also covered by another dental or vision plan?

4. Do I have access to any provider?
 - Does the plan give me the freedom to choose my own dentist or am I restricted to a panel of dentists selected by the plan?
 - Are there enough of the kinds of dentists I want to see?
 - Where will I go for care? Are these places near where I work or live?
 - Do I need to get permission before I see a dental specialist?
 - Will the plan allow referrals to specialists? Will my dentist and I be able to choose the specialist?
5. Does the plan provide coverage for specialty services?
 - Are dentures, orthodontics, implants or replacement of missing teeth covered?
 - What are the plan's limitations or exclusions?
 - Are there annual limits on the types of services included?
6. Should I enroll in FEDVIP or cover out-of-pocket expenses through a Postal Service Health Care Flexible Spending Account (FSA)?

Note: Both FEDVIP premiums and FSA contributions are pre-tax. If you enroll in FEDVIP, you can still cover any out-of-pocket dental and vision expenses that FEDVIP does not cover through a Health Care FSA.

How do I find my premium rate?

A brochure, FEDVIP BK-1, *Guide to Federal Employees Dental and Vision Insurance Program* (November 2010), will be mailed to all employees.

How do I get more information about this program?

Visit FEDVIP online at www.opm.gov/insure/dental and www.opm.gov/insure/vision for information including:

- How to enroll
- FEDVIP plan website, brochures, and provider searches
- Dental premium rates
- Vision premium rates

USPS Flexible Spending Accounts Program (FSA)

Flexible Spending Accounts (FSA) Open Season

- Enrollment for 2010 FSAs begins:
November 8, 2010
- Enrollment ends: December 26, 2010
(5:00 P.M. Central Time)
- Enrollments are effective: January 1, 2011

Who Can Enroll

Only career employees are eligible to enroll in FSAs for 2011.

What Are FSAs for and How Do They Work?

There are two types of FSAs available to you — the Health Care FSA for health care expenses and the Dependent Care FSA for dependent care (day care) expenses.

If you're like most people, you have health care expenses you pay yourself — insurance doesn't cover them. Expenses for you and your family, like prescriptions, doctor and dentist visits and vision care. Expenses like health plan deductibles or copayments. If you enroll in FEDVIP and have dental or vision insurance, amounts for non-cosmetic procedures or items that your plan doesn't cover. But your expenses aren't high enough for you to claim a deduction on your taxes.

You can get a tax break, though, by signing up for Flexible Spending Accounts (FSAs). You decide how much to contribute for 2011. Then, you contribute money every payday to an FSA, which is an account that allows you to cover your eligible health care expenses throughout the year with tax-free money. Meanwhile, whatever you contribute isn't subject to Federal income tax, or Social Security tax, or Medicare tax. Since, you get a tax break each payday, it's cheaper to pay for your health care expenses through an FSA. (Without an FSA, you pay for health care expenses using your checkbook or a credit card, and there's no tax break at all.)

You can use FSAs for dependent care (day care) expenses too, and you'll save on taxes the same way.

The full amount that you sign up for is available to you beginning January 1, 2011, to cover your eligible expenses, even though FSA contributions are taken from your pay over the entire year. So, for example, if you have Lasik surgery in February and it costs you \$3,000, you can withdraw the entire amount from your Health Care FSA even though you won't have had that much withheld from your pay at that time. It works the same way for the Dependent Care FSA too.

Be sure to read the FSA brochure that's mailed to you as it explains the limitations on using your FSA—for example, there are specific time limits for expenses to be eligible. You can't cover certain expenses, such as cosmetic items or procedures. And there's a deadline for filing your claims. The brochure explains the details.

What Are the Contribution Limits?

You can contribute up to \$5,000 to the Health Care FSA. You can contribute up to \$5,000 to the Dependent Care FSA.

How to Enroll

To use the Employee Web — the easiest way to use *PostalEASE* — access the system in any of these ways:

- On the Internet at <https://liteblue.usps.gov>. Under "Employee Self Service," select *PostalEASE*.
- At an employee self-service kiosk.
- On the Intranet at <http://blue.usps.gov>. Under "Employee Resources," select *Employee Self Service* and then *PostalEASE*.

To use the telephone, call the Employee Service Line at 877-477-3273, option 1.

If you have a medical condition that interferes or for another reason cannot successfully complete your transaction using *PostalEASE*, contact the Human Resources Shared Service Center (HRSSC) for assistance.

USPS Flexible Spending Accounts Program (FSA)

Details Are in the Mail

A leaflet and a brochure, FSA BK1, *Flexible Spending Accounts* (November 2010), with a *PostalEASE* FSA worksheet included, are being mailed to all career employees. If you do not receive yours by November 22, 2010, contact the HRSSC.

What if I Enroll in a High-Deductible Health Plan with a Health Savings Account?

It is *very important* for you to read the FSA brochure that is mailed to you this FSA open season so that you understand the rules before you sign up for a Health Care FSA. Look for the section that explains the Limited FSA.

Questions

Hotline for FSA questions: 800-842-2026.

Employees who are deaf or hard of hearing may call this number via 711, the Telecommunications Relay Service (TRS).

Federal Employees' Group Life Insurance (FEGLI) Program

What does this Program offer?

The FEGLI Program offers group term life insurance.

Key FEGLI facts

- There is no annual Open Season for FEGLI.
- Employees in eligible positions are automatically covered under Basic life insurance, unless they choose to waive that coverage.
- Employees must have Basic insurance in order to have or elect Optional insurance.
- Employees must take action, within strict time limits, to elect Optional insurance. Coverage is not automatic.
- The Postal Service pays the full cost of Basic insurance. Enrollees pay 100% of the cost of Optional insurance.
- FEGLI does not have any cash or paid-up value. You cannot get a loan by borrowing from this insurance.
- Retirees may be able to continue their FEGLI coverage into retirement, but they cannot newly elect FEGLI coverage as a retiree.
- Living benefits are life insurance benefits paid to you while you are still living, rather than paid to a beneficiary or survivor when you die. You are eligible to elect a living benefit if you are an employee, retiree, or compensation covered under the FEGLI Program who has been diagnosed as terminally ill with a life expectancy of nine months or less, and you have not assigned your insurance.

What coverage is available?

Basic insurance – your annual salary, rounded up to the next even \$1,000, plus \$2,000. Basic insurance includes accidental death and dismemberment coverage for employees (not for retirees).

Optional insurance

- **Option A - Standard** – \$10,000 of insurance. Option A includes accidental death and dismemberment coverage for employees (not retirees).
- **Option B - Additional** – 1, 2, 3, 4 or 5 times your annual rate of basic pay after rounding it up to the next even \$1,000.
- **Option C - Family** – coverage for your spouse and all of your eligible dependent children. You can elect 1, 2, 3, 4 or 5 multiples. Each multiple is equal to \$5,000 for your spouse and \$2,500 for each eligible child.

How much does it cost?

The Postal Service pays the full cost of your Basic life insurance premium.

You pay 100% of the premium for Optional insurance. The cost depends on your age, based on 5-year age groups.

Am I eligible to enroll?

Most Postal Service employees are eligible to enroll in FEGLI. Retirees are eligible to carry their FEGLI into retirement if they meet the following requirements: eligible to retire on an immediate annuity (including FERS MRA+10 retirement), have not converted the coverage to a private plan, and have been insured under FEGLI for the five years immediately preceding retirement or for all periods of service during which FEGLI was available to them if they have been covered for less than 5 years. **There is no waiver of this five-year rule.**

When can I enroll?

There is no annual Open Season for FEGLI.

If you are a new employee who is eligible for FEGLI, or an employee who has become newly eligible to enroll, you will be automatically enrolled in Basic. If you do not want Basic, you must file a waiver.

Federal Employees' Group Life Insurance (FEGLI) Program

As a new or newly eligible employee, you may enroll in Optional insurance within 31 days of becoming eligible.* If you take no action, you will have Basic and will not have any Optional insurance.

If you are not a new employee or newly eligible, you may enroll in Basic life insurance and, if you wish, Option A and/or Option B coverage by providing satisfactory medical information at your own expense using the Request for Life Insurance (Standard Form 2822). You cannot enroll in Option C this way.

If you already have Basic insurance, you may elect or increase Option B and/or Option C within 60 days of experiencing a qualifying life event (marriage, divorce, death of a spouse or birth or adoption of children). You cannot enroll in Option A this way.**

You may also enroll during a FEGLI Open Season, which is held infrequently. You will receive plenty of notice when there is a FEGLI Open Season. The most recent FEGLI Open Seasons were held in 2004 and in 1999.

How do I enroll?

Contact the Human Resources Shared Service Center (HRSSC) on 1-877-477-3273, option 5 for details on how you can enroll.

Who gets the benefits paid after my death?

When you die, the Office of Federal Employees' Group Life Insurance (OFEGLI), an administrative unit of Metropolitan Life Insurance Company (MetLife), will pay life insurance benefits in a particular order set by law, unless you have a standard form (SF) 2823, Designation of Beneficiary. FEGLI in your official personnel file. The FE 76-20 FEGLI Program Booklet for USPS Employees, available from the HRSSC and at www.opm.gov/insure/life, contains more details.

How does my beneficiary file a claim?

He or she must use form FE-6, *Claim for Death Benefits* to claim FEGLI benefits, available from the HRSSC, or retirement system or at www.opm.gov/insure/life.

How do I get more information about this Program?

Contact the HRSSC on 1-877-477-3273, option 5. If you are retired, contact OPM's Retirement Operations Center at retire@opm.gov or by calling 1-888-767-6738. Neither OFEGLI nor OPM's Insurance Operation offices maintain records for active Postal Service employees or retirees.

** At press time, new FEGLI regulations were awaiting enactment. These proposed regulations expand the time limit to 60 days. Visit www.opm.gov/insure/life for the latest updates.*

*** At press time, new FEGLI regulations were awaiting enactment. These proposed regulations allow an employee to elect all FEGLI coverage - Basic, Option A, Option B, and Option C - without restriction based on a FEGLI qualifying life event. Visit www.opm.gov/insure/life for the latest updates.*

Federal Long Term Care Insurance Program (FLTCIP)

What does this Program offer?

The FLTCIP offers insurance that helps cover the costs of certain long term care services. Long term care is the assistance you receive to perform activities of daily living – such as bathing or dressing yourself – or supervision you receive because of a severe cognitive impairment, such as Alzheimer's disease. Long term care can be provided in a facility, like a nursing home, but is most often provided at home.

Key FLTCIP facts

- The FLTCIP is **not** part of the annual Federal Benefits Open Season.
- You must apply and answer questions about your health to find out if you are eligible to enroll.
- You can apply for coverage at any time using the full underwriting application; you do not have to wait for an Open Season.
- New/newly eligible employees and their spouses and newly married spouses of employees can apply with abbreviated underwriting (fewer questions about their health) within 60 days of becoming eligible.
- Qualified family members, including same sex domestic partners can also apply, with full underwriting.
- Once enrolled, you can keep your coverage even if you are no longer in an eligible group (for example, you leave your job with the Federal Government).

How much does it cost?

If you are approved for coverage, your premium is based on your age on the date your application is received and on the benefit options you select. You may pay your premiums through deductions from pay or annuity, by automatic bank withdrawal, or by direct bill.

Please Note: Your premiums do not change because you get older or your health changes after your coverage becomes effective. However, premiums are not guaranteed. We may only increase premiums if you are among a group of enrollees whose premium is determined to be inadequate.

Am I eligible to apply?

Most Federal employees are eligible to apply for coverage; those who are not eligible usually have limited appointments of short duration, or work sporadically

only during certain seasons or when needed by their Federal agency. If you are eligible for the FEHB Program you are eligible to apply for coverage under the FLTCIP, even if you are not enrolled in the FEHB Program. Retirees are eligible to apply. Spouses, adult children and same-sex domestic partners of eligible employees and retirees may also apply, as well as parents, parents-in-law, and stepparents of employees (but not of retirees).

How do I apply?

You apply by completing an application found at www.ltcfeds.com/usps or by calling 1-800-LTC-FEDS. You must pass a medical screening (called underwriting). Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. By applying while you're in good health, you could avoid the risk of having a future change in your health disqualify you from obtaining coverage. Also, the younger you are when you apply, the lower your premiums.

If you are a new or newly eligible employee, you (and your spouse, if applicable) have 60 days to apply using the abbreviated underwriting application, which asks fewer questions about your health. Newly married spouses of employees also have 60 days to apply using abbreviated underwriting.

The next Open Season is planned for Spring 2011, but you don't have to wait for an Open Season – you and your qualified relatives, including same sex domestic partners may apply anytime using the full underwriting application.

What should I consider in making my decision to participate in this Program?

Remember that FEHB plans do not cover the cost of long term care. While Medicare covers some care in nursing homes and at home, it does so only for a limited time, subject to restrictions. The need for long term care can strike anyone at any age and the cost of care can be substantial.

Be sure to visit www.ltcfeds.com/usps for the most up-to-date information about the FLTCIP before deciding whether to apply.

How do I get more information about this Program?

Call 1-800-LTC-FEDS (1-800-582-3337) (TTY 1-800-843-3557) or visit www.ltcfeds.com/usps.

Appendix A

FEHB Program Features

No waiting periods. You can use your benefits as soon as your coverage becomes effective. There are no pre-existing condition limitations even if you change plans.

A choice of coverage. You can choose Self Only coverage just for you, or Self and Family coverage for you, your spouse, and children under age 26. Under certain circumstances, your FEHB enrollment may cover your disabled child 26 years old or older who is incapable of self-support.

A choice of plans and options. The FEHB Program offers Fee-for-Service plans, plans offering a Point-of-Service product, Health Maintenance Organizations, High Deductible Health Plans and Consumer-Driven Health Plans.

A Government contribution. The Postal Service pays the lesser of 72% of the average premium of all plans weighted by the number of enrollees in each plan but not more than 75% of the total premium for any individual plan.

Salary deduction. You pay your share of the premium through a payroll deduction and have the choice of doing so using pre-tax dollars.

Annual enrollment opportunities. Each year you can enroll or change your health plan enrollment during Open Season. Open Season runs from the Monday of the second full work week in November through the Monday of the second full work week in December. Other events allow for certain types of changes throughout the year; see the Table of Permissible Changes in FEHB Enrollment and Pre-Tax/After Tax Premium Payment for details.

Continued group coverage. The FEHB Program offers continued FEHB coverage:

- * for you and your family when you retire from the Postal Service (normally you need to be covered under the FEHB Program for the five years of service immediately before you retire),
- * for your former spouse if you divorce and he or she has a qualifying court order (contact the Human Resources Shared Service Center (HRSSC) for more information),
- * for your family if you die, or
- * for you and your family when you move, transfer, go on leave without pay, or enter military service (certain rules about coverage and premium amounts apply; contact the HRSSC).

Coverage after FEHB ends. The FEHB Program offers temporary continuation of coverage (TCC) and conversion to non-group (private) coverage:

- * for you and your family if you leave Federal service (including when you are not eligible to carry FEHB into retirement),
- * for your covered child if he or she turns age 26, or
- * for your former spouse if you divorce and he or she does not have a qualifying court order (contact the HRSSC at 1-877-477-3273, option 5).

If you lose coverage under the FEHB Program, you should automatically receive a Certificate of Group Health Plan Coverage from the last FEHB plan to cover you. If not, the plan must give you one on request. This certificate may be important to qualify for benefits if you join a non-FEHB plan.

Appendix B

Choosing an FEHB Plan

What type of health plan is best for you?

You have some basic questions to answer about how you pay for and access medical care. Here are the different types of plans from which to choose.

	Choice of doctors, hospitals, pharmacies, and other providers	Specialty care	Out-of-pocket costs	Paperwork
Fee-for-Service w/Preferred Provider Organization (PPO)	You must use the plan's network to reduce your out-of-pocket costs. Not using PPO providers means only some or none of your claims will be paid.	Referral not required to get benefits.	You pay fewer costs if you use a PPO provider than if you don't.	Some, if you don't use network providers.
Health Maintenance Organization	You generally must use the plan's network to reduce your out-of-pocket costs.	Referral generally required from primary care doctor to get benefits.	Your out-of-pocket costs are generally limited to copayments.	Little, if any.
Point-of-Service	You must use the plan's network to reduce your out-of-pocket costs. You may go outside the network but you will pay more.	Referral generally required to get maximum benefits.	You pay less if you use a network provider than if you don't.	Little, if you use the network. You have to file your own claims if you don't use the network.
Consumer-Driven Plans	You may use network and non-network providers. You will pay more by not using the network.	Referral not required to get maximum benefits from PPOs.	You will pay an annual deductible and cost-sharing. You pay less if you use the network.	Some, if you don't use network providers.
High Deductible Health Plans w/Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA)	Some plans are network only, others pay something even if you do not use a network provider.	Referral not required to get maximum benefits from PPOs.	You will pay an annual deductible and cost-sharing. You pay less if you use the network.	If you have an HSA or HRA account, you may have to file a claim to obtain reimbursement.

Appendix B

Choosing an FEHB Plan

What should you consider when choosing a plan?

Having a variety of plans to choose from is a good thing, but it can make the process confusing. There is a tool on the Office of Personnel Management's (OPM) website that will help you narrow your plan choice based on the benefits that are important to you; go to www.opm.gov/insure/health/search/plansearch.aspx. You can also find help in selecting a plan using tools provided by PlanSmartChoice and Consumer's Checkbook at www.opm.gov/insure/health/planinfo/index.asp.

Ask yourself these questions:

- 1. How much does the plan cost?** This includes the premium you pay.
- 2. What benefits does the plan cover?** Make sure the plan covers the services or supplies that are important to you, and know its limitations and exclusions.
- 3. What are my out of pocket costs?** Does the plan charge a deductible (the amount you must first pay before the plan begins to pay benefits)? What is the copayment or coinsurance (the amount you share in the cost of the service or supply)?
- 4. Who are the doctors, hospitals, and other care providers I can use?** Your costs are lower when you use providers who are part of the plan; these are "in-network" providers.
- 5. How well does my plan provide quality care?** Quality care varies from plan to plan, and here are three sources for reviewing quality.

* Member survey results – evaluations by current plan members are posted within the health plan benefit charts in this Guide.

* Effectiveness of care – how a plan performs in preventing or treating common conditions is measured by the Healthcare Effectiveness Data and Information Set and is found at www.opm.gov/insure/health/planinfo/quality/hedis.aspx.

* Accreditation – evaluations of health plans by independent accrediting organizations. Check the cover of your health plan's brochure for its accreditation level or go to <http://reportcard.ncqa.org/plan/external/plansearch.aspx>.

Appendix B

Choosing an FEHB Plan

Definitions

Brand name drug - A prescription drug that is protected by a patent, supplied by a single company, and marketed under the manufacturer's brand name.

Coinsurance - The amount you pay as your share for the medical services you receive, such as a doctor's visit. Coinsurance is a percentage of the plan's allowance for the service (you pay 20%, for example).

Copayment - The amount you pay as your share for the medical services you receive, such as a doctor's visit. A copayment is a fixed dollar amount (you pay \$15, for example).

Deductible - The dollar amount of covered expenses an individual or family must pay before the plan begins to pay benefits. There may be separate deductibles for different types of services. For example, a plan can have a prescription drug benefit deductible separate from its calendar year deductible.

Formulary or Prescription Drug List - A list of both generic and brand name drugs, often made up of different cost-sharing levels or tiers, that are preferred by your health plan. Health plans choose drugs that are medically safe and cost effective. A team including pharmacists and physicians determines the drugs to include in the formulary.

Generic Drug - A generic medication is an equivalent of a brand name drug. A generic drug provides the same effectiveness and safety as a brand name drug and usually costs less. A generic drug may have a different color or shape than the brand name, but it must have the same active ingredients, strength, and dosage form (pill, liquid, or injection).

In-Network - You receive treatment from the doctors, clinics, health centers, hospitals, medical practices, and other providers with whom your plan has an agreement to care for its members.

Out-of-Network - You receive treatment from doctors, clinics, health centers, hospitals, and medical practices other than those with whom the plan has an agreement at additional cost. Members who receive services outside the network may pay all charges.

Premium Conversion - A program to allow Federal employees to use pre-tax dollars to pay health insurance premiums to the Federal Employees Health Benefits (FEHB) Program. Based on Federal tax rules, employees can deduct their share of health insurance premiums from their taxable income, which reduces their taxes.

Provider - A doctor, hospital, health care practitioner, pharmacy, or health care facility.

Qualifying Life Events - An event that may allow participants in the FEHB Program to change their health benefits enrollment outside of an Open Season. These events also apply to employees under premium conversion and include such events as change in family status, loss of FEHB coverage due to termination or cancellation, and change in employment status.

Additional definitions are located at the beginning of the sections introducing the different types of health plans.

Appendix C

FEHB Member Survey Results

Each year Federal Employees Health Benefits plans with 500 or more subscribers mail the Consumers Assessment of Healthcare Providers and Systems (CAHPS)¹ to a random sample of plan members. For Health Maintenance Organizations (HMO)/Point-of-Service (POS) and High Deductible Health Plans (HDHP) and Consumer-Driven Health Plans (CDHP), the sample includes all commercial plan members, including non-Federal members. For Fee-for-Service (FFS)/Preferred Provider Organization (PPO) plans, the sample includes Federal members only. The CAHPS survey asks questions to evaluate members' satisfaction with their health plans. Independent vendors certified by the National Committee for Quality Assurance administer the surveys.

OPM reports each plan's scores on the various survey measures by showing the percentage of satisfied members on a scale of 0 to 100. Also, we list the national average for each measure. Since we offer HMO plans, FFS/PPO plans, HDHP, and CDHP plans, we compute a separate national average for each plan type.

Survey findings and member ratings are provided for the following key measures of member satisfaction:

- Overall Plan Satisfaction – This measure is based on the question, “Using any number from 0 to 10, where 0 is the worst health plan possible and 10 is the best health plan possible, what number would you use to rate your health plan?” We report the percentage of respondents who rated their plan 8 or higher.
- Getting Needed Care – How often was it easy to get an appointment, the care, tests, or treatment you thought you needed through your health plan?
- Getting Care Quickly – When you needed care right away, how often did you get care as soon as you thought you needed? Not counting the times you needed care right away, how often did you get an appointment at a doctor's office or clinic as soon as you thought you needed?
- How Well Doctors Communicate – How often did your personal doctor explain things in a way that was easy to understand? How often did your personal doctor listen carefully to you, show respect for what you had to say, and spend enough time with you?
- Customer Service – How often did the written materials or the Internet provide the information you needed about how your health plan works? How often did your health plan's customer service give you the information or help you needed? How often were the forms from your health plan easy to fill out?
- Claims Processing – How often did your health plan handle your claims quickly and correctly?
- Plan Information on Costs – How often were you able to find out from your health plan how much you would have to pay for a health care service or equipment, or for specific prescription drug medicines?

In evaluating plan scores, you can compare individual plan scores against other plans and against the national averages. Generally, new plans and those with fewer than 500 FEHB subscribers do not conduct CAHPS. Therefore, some of the plans listed in the Guide will not have survey data.

¹ CAHPS is a registered trademark of the Agency for Healthcare Research and Quality (AHRQ).

Appendix D

How to Use *PostalEASE* to Manage Your FEHB Enrollment

The *PostalEASE* telephone system and web sites provide a convenient, confidential, and secure way for you to newly enroll, change your current enrollment, or cancel your enrollment in the Federal Employees Health Benefits (FEHB) Program. If you have access to *PostalEASE* on the Internet (<https://liteblue.usps.gov>), at an Employee Self-Service Kiosk (available in some facilities), or on the Postal Service Intranet (from the Blue page), using either of these may be easier than using the telephone.

Through *PostalEASE* you may:

- Make a change to your current enrollment during FEHB Open Season (November 8, 2010 – December 14, 2010, 5 p.m. Central Time)
- Make an election as a new employee within 60 days of your date of hire.
- Update your dependents' information — **although if you are not making a change in your enrollment at the same time, you must also contact your health plan carrier directly** with this information. *PostalEASE* will **not** transmit dependent change information to the insurance carrier if an enrollment transaction has not occurred.

Qualifying Life Event (QLE):

You cannot use *PostalEASE* to newly enroll or change your enrollment due to the occurrence of a permitting event, nor to cancel or reduce your coverage due to a qualifying life event (QLE). You must contact the Human Resources Shared Service Center (HRSSC) to assist you with these actions.

If you are not making any changes to your current FEHB enrollment, then you do not need to do anything.

Preparing for *PostalEASE* FEHB Enrollment

1. **Read the Privacy Act Statement on page 5.**
2. **Read and understand the appropriate *Guide to Benefits* – RI 70-2** for career USPS employees, **RI 70-2IN** for career U.S. Postal Inspectors and Office of the Inspector General employees, **RI 70-8PS** for certain temporary (noncareer) USPS employees-mailed to you for FEHB Open Season.
3. **Have the following information** ready before using *PostalEASE*.
 - a. Your USPS personal identification number (**PIN**). If you don't know your PIN, just call the Employee Service Line at 1-877-477-3273. When prompted to enter your PIN, pause and you will be given the option of having it mailed to your address of record. Usually it will be mailed by the next business day. Or, request your USPS PIN from *PostalEASE* on the Internet (<https://liteblue.usps.gov>), at an Employee Self-Service Kiosk (available in some facilities), or on the Intranet (from the Blue Page).
 - b. Your Employee ID, which is printed at the top of your earnings statement. Enter all 8 digits, even if the first one is a zero.
 - c. Your daytime **phone number**.
 - d. The name of the **health benefits plan** in which you are enrolling.
 - e. The **enrollment code** of the health benefits plan in which you are **enrolling**. For the name and enrollment code, refer to your *Guide to Benefits*, or to the health plan brochure.
 - f. The names, Social Security Numbers, addresses, and dates of birth for all **eligible family members** that will be covered under your health benefits enrollment. For more information on family member eligibility, see your *Guide to Benefits*.
 - g. The name and policy number of any **other group insurance** you or any of your eligible family members may have (including TRICARE, Medicare, etc.).
 - h. If you are changing plans or canceling coverage, the **enrollment code** of the health benefits plan in which you are **currently enrolled** — that is, the plan that you will not have after your choice takes effect. The enrollment code for your current plan is found on your biweekly earnings statement. It is the three-character code that follows the letters "HP" or "HB." For example, the Blue Cross Self and Family Standard plan will be shown as HP105 or HB105, and you will enter the code 105 in *PostalEASE*. You may also refer to your *Guide to Benefits*.
4. **Complete the worksheet** on the following pages, using the information you prepared above.

Appendix D

How to Use *PostalEASE* to Manage Your FEHB Enrollment

Now You Are Ready To Enroll

- If you have access to the *PostalEASE* Employee Web on the Internet (<https://liteblue.usps.gov>), at an Employee Self-Service Kiosk (available in some facilities), or on the Postal Service Intranet (from the Blue page), using these may be simpler than using the telephone. Just follow the instructions.
- Otherwise, call the Employee Service Line to reach *PostalEASE* toll-free at 1-877-4PS-EASE (1-877-477-3273, option 1) or 1-866-260-7507 for TTY.
- When prompted, select Federal Employees Health Benefits.
- Follow the script and prompts to enter your Employee ID, your USPS PIN, and information from your completed *PostalEASE* FEHB Worksheet.

After Completing Your Entries You Should Note the Following Information

- Record the confirmation number you receive from *PostalEASE*: _____
- Your enrollment will be processed on this date: _____
- Your enrollment will be reflected in your paycheck that is dated: _____

It is recommended that you keep this information and your *PostalEASE* FEHB Worksheet.

You may contact the Human Resources Shared Service Center (HRSSC) for assistance if:

- you are deaf or hard of hearing, or
- you cannot use the telephone, Internet, Employee Self Service kiosk or Intranet for a medical reason, or
- you receive a message in *PostalEASE* directing you to contact the HRSSC when attempting to make a change

Just call the Employee Service Line at 1-877-477-3273. When prompted, select 5 for the HRSSC. Then select Benefits to speak with a representative who will assist you.

To reach the HRSSC using TTY, call 1-866-260-7507. Leave your name and email address or phone number where you can be reached along with a message indicating your call is regarding a *PostalEASE* related issue.

If you currently have an FEHB enrollment and you do not want to make any changes . . . ***do nothing.***

WARNING: Any intentionally false statement in this application or willful misrepresentation relative thereto is a violation of the law punishable by a fine of not more than \$10,000 or imprisonment of not more than 5 years, or both. (18 U.S.C. 1001)

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PostalEASE FEHB Worksheet

Changes due to a qualifying life event (QLE) cannot be made via PostalEASE

This worksheet will help you prepare to call *PostalEASE*, or use *PostalEASE* on the Internet (<https://liteblue.usps.gov>), on an Employee Self-Service Kiosk (now available in some facilities) or on the Postal Service Intranet (from the Blue page). You may contact the Human Resources Shared Service Center (HRSSC) by calling 1-877-477-3273, Opt 5 or TTY, 1-866-260-7507 for assistance if:

- you are deaf or hard of hearing or
- you cannot use the telephone, Internet, Employee Self Service kiosk or Intranet for a medical reason or
- you receive a message in *PostalEASE* directing you to contact the HRSSC when attempting to make a change.

Please Note:

- If you wish to make any change that is not listed under "Type of Action You Are Requesting" below, you must submit your paperwork to the HRSSC. You will need to **provide documentation** showing that your election is due to a QLE and that you are contacting the HRSSC within the required time frame.

For more information on QLEs, please refer to the appropriate Guide to Benefits mailed to you for FEHB Open Season:

- RI 70-2 for career USPS employees,
- RI 70-2IN for career U.S. Postal Inspectors and Office of the Inspector General employees,
- RI 70-8PS for certain temporary (noncareer) USPS employees.

Except for open season and the adding of new family members, most enrollments and changes of enrollment are effective on the first day of the pay period after receipt of this form at the HRSSC. The HRSSC can give you the specific date on which your enrollment or enrollment change will take effect.

Part 1 – Employee Information

Your Name (Last, First, Middle Initial)	Employee ID
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Part 2 – Type Of Action You Are Requesting

1) Open Season: <input type="checkbox"/> New Enrollment <input type="checkbox"/> Change Current Enrollment <input type="checkbox"/> Cancel Enrollment		
2) New Hire: <input type="checkbox"/> New Enrollment <input type="checkbox"/> Waive Enrollment		
3) Special Enrollment <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <input type="checkbox"/> Change Current Enrollment <i>(if you are notified that your current plan is being discontinued or your service area is reduced)</i> </div> <div style="width: 45%;"> <input type="checkbox"/> Cancel Enrollment <i>(if you are notified that your current plan is being discontinued or your service area is reduced)</i> </div> </div>	Part 3 – QLE Actions (Supporting Documentatn Needed) Marriage: _____ (Date) Divorce: _____ (Date) Birth of Child: _____ (Date) Dependent Death: _____ (Date) Other: _____ (Date)	

Part 4 – Enrollment Name And Code

Update Dependent List ☐ Yes ☐ No

1) New Plan Name: _____	2) New Enrollment Code: _____
3) Old Plan Enrollment Code <i>(if you are changing plans or canceling your current plan)</i> _____	

Part 5 – Your Other Group Insurance (Not used for waiving enrollment as a new employee).

1) Do you have any group health insurance coverage other than under the FEHB plan in which you are now enrolling or already enrolled? <div style="text-align: center;"> <input type="checkbox"/> Yes <input type="checkbox"/> No </div>	2) Identify Type of Other Insurance Coverage <div style="display: flex; justify-content: space-around;"> <input type="checkbox"/> Medicare Part A <input type="checkbox"/> Medicare Part B </div> <input type="checkbox"/> TRICARE or CHAMPUS Policy No. (if known) _____ Other Group Insurance Name _____ Policy No. (if known) _____
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Part 6 – Personal Information

Your Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	Married: <input type="checkbox"/> Yes <input type="checkbox"/> No	Daytime Telephone Number (including area code) _____
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PostalEASE FEHB Worksheet

Employee Name: _____ EIN: _____

Part 7 – Dependent Information *(for Self and Family coverage only)*

A complete mailing address (if different from the USPS employee's) and other insurance information, if any, must be provided for each covered dependent. If you are adding or updating information for a dependent who does not reside with you, you will need to use the PostalEASE Employee Web on the Internet (<https://liteblue.usps.gov>), an Employee Self-Service Kiosk (available in some facilities) or on the Postal Service Intranet (Blue page) or contact the HRSSC to process your FEHB enrollment or change.

1) <input type="checkbox"/> Please check here if all dependents reside with you.						
2) Complete the following information for each dependent						
Family Member Names (Last, First, Middle Initial)	Address (Street, City, State, ZIP) (If different from yours)	Gender	Date of Birth	Relationship Code*	SSN	Other Group Insurance Co. Name & Policy No.

*** Relationship Codes:**
 01 = Spouse
 02 = Spouse From a Common Law Marriage (Requires Certification to be Filed With the HRSSC)
 19 = Child
 09 = Adopted Child
 10 = Foster Child (Requires Certification to be Filed With the HRSSC)
 17 = Stepson or Stepdaughter
 99 = Unmarried Child Over Age 26 Incapable of Self-Support (Requires Certification to be Filed With the HRSSC)

Part 8

Employee Signature _____ Date _____

For HRSSC Use Only

REMARKS: Specific information on type of qualifying life event, reason for correction, type of certification, supporting documentation, reason for verification, etc., should be provided here.

Processing NOTES:

Employing Office:	HRSSC COMP & BENEFITS	LATE / UNPROCESSED ACTION?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Address:	PO BOX 970400	DATE RECEIVED at HRSSC:	
City/State/Zip:	GREENSBORO NC 27497-0400	QLE DATE:	
PROCESSED BY:	PPS @ HRSSC	EFFECTIVE DATE:	
Date Scanned To Eagan:	File copy in OPF for any FEHB transaction processed by HRSSC and ASC		

PostalEASE FEHB Worksheet

Privacy Act Statement: Your information will be used to process your enrollment in the Federal Employees Health Benefits system and to manage your claim under that plan. Collection is authorized by 39 U.S.C. 401, 409, 410, 1001, 1003, 1004, 1005, and 1206 and 1206; and 29 U.S. 2601 et seq.

Providing the information is voluntary, but if not provided, we may not process your request. We may disclose your information as follows: in relevant legal proceedings; to law enforcement when the U.S. Postal Service (USPS) or requesting agency becomes aware of a violation of law; to a congressional office at your request; to entities or individuals under contract with USPS; to entities authorized to perform audits; to labor organizations as required by law; to federal, state, local or foreign government agencies regarding personnel matters; to the Equal Employment Opportunity Commission; to the Merit Systems Protection Board or Office of Special Counsel; the Selective Service System, records pertaining to supervisors and postmasters may be disclosed to supervisory and other managerial organizations recognized by USPS; and to financial entities regarding financial transaction issues.

OPM Privacy Act and Paperwork Reduction Act Notice: The information you provide on this form is needed to document your enrollment in the Federal Employees Health Benefits Program (FEHB) under Chapter 89, title 5, U.S. Code. This information will be shared with the health insurance carrier you select so that it may (1) identify your enrollment in the plan, (2) verify your and/or your family's eligibility for payment of a claim for health benefits services or supplies, and (3) coordinate payment of claims with other carriers with whom you might also make a claim for payment of benefits. This information may be disclosed to other Federal agencies or Congressional offices which may have a need to know it in connection with your application for a job, license, grant, or other benefit. May also be shared and is subject to verification, via paper, electronic media, or through the use of computer matching programs, with national, state, local, or other charitable or social security administrative agencies to determine and issue benefits under their programs or to obtain information necessary for determination or continuation of benefits under this program. In addition, to the extent this information indicates a possible violation of civil or criminal law, it may be shared and verified, as noted above, with an appropriate Federal, state, or local law enforcement agency. While the law does not require you to supply all the information requested on this form, doing so will assist in the prompt processing of your enrollment. We request that you provide your Social Security Number so that it may be used as your individual identifier in the FEHB Program. Executive Order 9397 (November 22, 1943) allows Federal agencies to use the Social Security Number as an individual identifier to distinguish between people with the same or similar names. Failure to furnish the requested information may result in the U.S. Office of Personnel Management's (OPM) inability to ensure the prompt payment of your and/or your family's claims for health benefits services or supplies. Agencies other than the OPM may have further routine uses for disclosure of information from the records system in which they file copies of this form. If this is the case, they should provide you with any such uses which are applicable at the time they ask you to complete this form.

Public Burden Statement: We think this form takes an average of 30 minutes to complete, including the time for reviewing instructions, getting the needed data, and reviewing the completed form. Send comments regarding our time estimate or any other aspect of this form, including suggestions for reducing completion time, to the Office of Personnel Management, OPM Forms Officer, (3206-0160), Washington, D.C. 20415-7900. The OMS number 3206-0160 is currently valid. OPM may not collect this information, and you are not required to respond, unless this number is displayed.

Appendix E

USPS Employees Enrolled in Pre-Tax Premium Payment

Table of Permissible Changes in FEHB Enrollment and Pre-Tax/After-Tax Premium Payment

All USPS career employees are automatically enrolled for pre-tax payment of health insurance premiums, unless they waive it; noncareer employees must elect to participate. Pre-tax payment of premium contributions allow employees who are eligible for FEHB the opportunity to pay for their share of FEHB premiums with pre-tax dollars. The pre-tax payment of premiums (known also as premium conversion) is governed by Section 125 of the Internal Revenue Code, and IRS rules govern when a participant may change his or her election outside of the annual Open Season. When an employee experiences a qualifying life event (QLE) as described in the *Table of Permissible Changes in FEHB Enrollment and Pre-tax/After Tax Premium Payment* chart, changes to the employee's FEHB coverage (including change to Self Only and cancellation) and pre-tax payment of premium contributors election may be permitted so long as they are because of and consistent with the QLEs. For more information please visit www.opm.gov/insure/health.

Be aware that time limits apply for requesting changes. A complete listing of QLE's, which includes Table of Permissible Changes in FEHB Enrollment for Individuals who are not participating in Premium Conversion (pre-tax payment) can be found at www.opm.gov/forms/pdf_fill/sf2809.pdf.

If you have questions, contact the Human Resources Shared Service Center on 1-877-477-3273, option 5.

All employees must meet the time limits stated in the far right column. Employees who are paying premiums on a pre-tax basis may only make changes that are in keeping with, or on account of, the changes described in the table. For example, if you have a new baby, you would usually not cancel coverage. This restriction does not apply to Open Season changes, or to the initial opportunity to enroll. Employees who are paying premiums on an after-tax basis may cancel coverage or reduce coverage from Self and Family to Self Only at any time—they do not need to have an event.

USPS Employees: Table of Permissible Changes in FEHB Enrollment and Pre Tax/After Tax Premium Payment

Code	Qualifying Life Events (QLEs) that May Permit Change in FEHB Enrollment or Premium Conversion Election	FEHB Enrollment Change that May Be Permitted				Premium Conversion Election Change that May Be Permitted		Time Limits in which Change May Be Permitted
		From Not Enrolled to Enrolled	From Self Only to Self and Family	From One Plan or Option to Another	Cancel or Change to Self Only ¹	Participate	Waive	
1A	Initial Opportunity to Enroll, for example: <ul style="list-style-type: none"> New employee Change from excluded position Temporary (Non-career) employee who completes 1 year of service and is eligible to enroll under 5 USC 8906a 	Yes	N/A	N/A	N/A	Automatic unless waived (except for temporary employees)	Yes (Automatic for temporary employees)	Within 60 days after becoming eligible
1B	Open Season	Yes	Yes	Yes	Yes	Yes	Yes	As announced by OPM
1C	Change in family status that results in increase or decrease in number of eligible family members, for example: <ul style="list-style-type: none"> Marriage, divorce, annulment, legal separation Birth, adoption, acquiring foster child or stepchild, issuance of court order requiring employee to provide coverage for child Last child loses coverage, for example child reaches age 26, disabled child becomes capable of self-support, child acquires other coverage by court order Death of spouse or dependent 	Yes	Yes	Yes	Yes	Yes	Yes	Within 60 days after change in family status
		<i>Employees may enroll or change beginning 31 days before the event</i>						
1D	Any change in employee's employment status that could result to entitlement to coverage, for example: <ul style="list-style-type: none"> Reemployment after a break in service of more than 3 days Return to pay status from nonpay status, or return to receiving pay sufficient to cover premium withholdings, if coverage terminated (If coverage did not terminate, see 1G) 	Yes	N/A	N/A	N/A	Automatic unless waived	Yes	Within 60 days after employment status change
1E	Any change in employee's employment status that could affect the cost of insurance, including: <ul style="list-style-type: none"> Change from temporary appointment with eligibility for coverage under 5 USC 8906a to appointment that permits receipt of government contribution Change from full time to part time career or the reverse 	Yes	Yes	Yes	Yes	Yes	Yes	Within 60 days after employment status change

USPS Employees: Table of Permissible Changes in FEHB Enrollment and Pre Tax/After Tax Premium Payment

Code	QUALIFYING LIFE EVENTS (QLEs) THAT MAY PERMIT CHANGE IN FEHB ENROLLMENT OR PREMIUM CONVERSION ELECTION	FEHB ENROLLMENT CHANGE THAT MAY BE PERMITTED				PREMIUM CONVERSION ELECTION CHANGE THAT MAY BE PERMITTED		TIME LIMITS IN WHICH CHANGE MAY BE PERMITTED
		From Not Enrolled to Enrolled	From Self Only to Self and Family	From One Plan or Option to Another	Cancel or Change to Self Only ¹	Participate	Waive	
1F	Employee restored to civilian position after serving in uniformed service ²	Yes	Yes	Yes	Yes	Yes	Yes	Within 60 days after return to civilian position
1G	Employee, spouse or dependent: <ul style="list-style-type: none"> • begins nonpay status or insufficient pay ³ or • ends nonpay status or insufficient pay if coverage continued • (If employee's coverage terminated, see 1D) • (If spouse's or dependent's coverage terminated, see 1M) 	No	No	No	Yes	Yes	Yes	Within 60 days after employment status change
1H	Salary of temporary employee insufficient to make withholdings for plan in which enrolled	N/A	No	Yes	Yes	Yes	Yes	Within 60 days after receiving notice from employing office
1I	Employee (or covered family member) enrolled in FEHB health maintenance organization (HMO) moves or becomes employed outside the geographic area from which the FEHB carrier accepts enrollments or, if already outside the area, moves further from this area. ⁴	N/A	Yes	Yes	N/A (see 1M)	No (see 1M)	No (see 1M)	Upon notifying employing office of move
1J	Transfer from post of duty within a state of the United States or the District of Columbia to post of duty outside a State of the United States or District of Columbia, or reverse	Yes	Yes	Yes	Yes	Yes	Yes	Within 60 days after arriving at new post
1K	Separation from Federal Employment when the employee or employee's spouse is pregnant	Yes	Yes	Yes	N/A	N/A	N/A	During employee's final pay period
1L	Employee becomes entitled to Medicare and wants to change to another plan or option. ⁵	No	No	Yes (Change may be made only once)	N/A (see 1M)	No (see 1M)	No (see 1M)	Any time beginning on the 30th day before becoming eligible for Medicare

¹ Employees may change to Self Only outside of Open Season only if **the QLE caused** the enrollee to be the last eligible family member under the FEHB enrollment. Employees may cancel enrollment outside of Open Season only if **the QLE caused** the enrollee and all the eligible family members to acquire other health insurance coverage. Employees paying premiums post-tax may cancel enrollment or change from Self and Family to Self Only at any time.

² Employees who enter active military service are given the opportunity to terminate coverage. Termination for this reason does not count against the employee for purposes of meeting the requirements for continuing coverage after retirement. Additional information on the FEHB coverage of employees who return from active military service is available from the HRSSC.

³ Employees who begin nonpay status or insufficient pay **must** be given an opportunity to elect to continue or terminate coverage. A termination differs from a cancellation as it allows conversion to nongroup coverage and does not count against the employee for purposes of meeting the requirements for continuing coverage after retirement.

USPS Employees: Table of Permissible Changes in FEHB Enrollment and Pre Tax/After Tax Premium Payment

Code	Event	FEHB ENROLLMENT CHANGE THAT MAY BE PERMITTED				PREMIUM CONVERSION ELECTION CHANGE THAT MAY BE PERMITTED		TIME LIMITS IN WHICH CHANGE MAY BE PERMITTED
		From Not Enrolled to Enrolled	From Self Only to Self and Family	From One Plan or Option to Another	Cancel or Change to Self Only	Participate	Waive	
1M	<p>Employees or eligible family member loses coverage under FEHB or another group insurance plan including the following:</p> <ul style="list-style-type: none"> • Loss of coverage under another FEHB enrollment due to termination, cancellation, or change to self-only of the covering enrollment • Loss of coverage due to termination of membership in employee organization sponsoring the FEHB plan ⁶ • Loss of coverage under another federally-sponsored health benefits program, including: TRICARE, Medicare, Indian Health Service • Loss of coverage under Medicaid or similar State-sponsored program of medical assistance for the needy • Loss of coverage under a non-Federal health plan, including foreign, state or local government, private sector • Loss of coverage due to change in worksite or residence (<i>Employees in an FEHB HMO, also see 1I</i>) 	Yes	Yes	Yes	Yes	Yes	Yes	Within 60 days after loss of coverage
		<i>Employees may enroll or change beginning 31 days before the event</i>						
1N	Loss of coverage under a non-Federal group health plan because an employee moves out of the commuting area to accept another position and the employee's non-Federally employed spouse terminates employment to accompany the employee	Yes	Yes	Yes	Yes	Yes	Yes	From 31 days before the employee leaves the commuting area to 180 days after arriving in the new commuting area

⁴ This code reflects the FEHB regulation that gives employees enrolled in an FEHB HMO who **change from Self Only to Self and Family or from one plan or option to another** a different timeframe than that allowed under 1M. For change to Self Only, cancellation, or change in premium conversion status see 1M.

⁵ This code reflects the FEHB regulation that gives employees enrolled in FEHB a one-time opportunity to change plans or options under a different timeframe than that allowed by 1P. For change to Self Only, cancellation, or change in premium conversion status, see 1P.

⁶ If employees membership terminates, (e.g., for failure to pay membership dues), the employee organization will notify the agency to **terminate** the enrollment.

USPS Employees: Table of Permissible Changes in FEHB Enrollment and Pre Tax/After Tax Premium Payment

Code	QUALIFYING LIFE EVENTS (QLEs) THAT MAY PERMIT CHANGE IN FEHB ENROLLMENT OR PREMIUM CONVERSION ELECTION	FEHB ENROLLMENT CHANGE THAT MAY BE PERMITTED				PREMIUM CONVERSION ELECTION CHANGE THAT MAY BE PERMITTED		TIME LIMITS IN WHICH CHANGE MAY BE PERMITTED
		From Not Enrolled to Enrolled	From Self Only to Self and Family	From One Plan or Option to Another	Cancel or Change to Self Only	Participate	Waive	
10	Employee or eligible family member loses coverage due to discontinuation in whole or part of FEHB plan ⁷	Yes	Yes	Yes	Yes	Yes	Yes	During open season, unless OPM sets a different time
1P	Employee or eligible family member gains coverage under FEHB or another group insurance plan, including the following: <ul style="list-style-type: none"> • Medicare (<i>Employees who become eligible for Medicare and want to change plans or options, see 1I</i>) • TRICARE for Life, due to enrollment in Medicare • TRICARE due to change in employment status, including: (1) entry into active military service, (2) retirement from reserve military service under chapter 67, title 10 • Medicaid or similar state sponsored program of medical assistance for the needy • Health insurance acquired due to change of worksite or residence that affects eligibility for coverage • Health insurance acquired due to spouse's or dependent's change in employment status (including state, local or foreign government or private sector employment)⁸ 	No	No	No	Yes	Yes	Yes	Within 60 days after QLE
1Q	Change in spouse's or dependent's coverage options under a non-Federal health plan, for example: <ul style="list-style-type: none"> • Employer starts or stops offering a different type of coverage (<i>If no other coverage is available, also see 1M</i>) • Change in cost of coverage • HMO adds a geographic service area that now makes spouse eligible to enroll in that HMO • HMO removes a geographic area that makes spouse ineligible for coverage under that HMO, but other plans or options are available (<i>If no other coverage is available, see 1M</i>) 	No	No	No	Yes	Yes	Yes	Within 60 days after QLE

⁷ Employee's failure to select another FEHB plan is deemed a cancellation for purposes of meeting the requirements for continuing coverage after retirement.

⁸ Under IRS rules, this includes start/stop of employment or nonpay status, strike or lockout, and change in worksite.

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Appendix F

FEHB Plan Comparison Charts

Nationwide Fee-for-Service Plans (Pages 47 through 50)

Fee-for-Service (FFS) plans with a Preferred Provider Organization (PPO) – A Fee-for-Service plan provides flexibility in using medical providers of your choice. You may choose medical providers who have contracted with the health plan to offer discounted charges. You may also choose medical providers who do not contract with the plan, but you will pay more of the cost.

Medical providers who have contracts with the health plan (Preferred Provider Organization or PPO) have agreed to accept the health plan's reimbursement. You usually pay a copayment or a coinsurance amount and do not file claims or other paperwork. Going to a PPO hospital does not guarantee PPO benefits for all services received in the hospital, however. Lab work, radiology and other services from independent practitioners within the hospital are frequently not covered by the hospital's PPO agreement. If you receive treatment from medical providers who are not contracted with the health plan, you either pay them directly and submit a claim for reimbursement to the health plan or the health plan pays the provider directly according to plan coverage, and you pay a deductible, coinsurance or the balance of the billed charge. In any case, you pay a greater amount in out-of-pocket costs.

PPO-only – A PPO-only plan provides medical services only through medical providers that have contracts with the plan. With few exceptions, there is no medical coverage if you or your family members receive care from providers not contracted with the plan.

Fee-for-Service plans open only to specific groups – Several Fee-for-Service plans that are sponsored or underwritten by an employee organization strictly limit enrollment to persons who are members of that organization. If you are not certain if you are eligible, check with the Human Resources Shared Service Center (HRSSC), 1-877-477-3273, option 5 first.

The Health Maintenance Organization (HMO) and Point-of-Service (POS) section begins on page 51.

The High Deductible Health Plan (HDHP) and Consumer-Driven Health Plan (CDHP) section begins on page 76.

Nationwide Fee-for-Service Plans

How to read this chart:

The table below highlights selected features that may help you narrow your choice of health plans. *Always consult plan brochures before making your final decision.* The chart does not show all of your possible out-of-pocket costs.

The **Deductibles** shown are the amount of covered expenses that you pay before your health plan begins to pay.

Calendar Year deductibles for families are two or more times the per person amount shown.

In some plans your combined **Prescription Drug** purchases from Mail Order and local pharmacies count toward the deductible. In other plans, only purchases from local pharmacies count. Some plans require each family member to meet a per person deductible.

The **Hospital Inpatient** deductible is what you pay each time you are admitted to a hospital.

Doctors shows what you pay for inpatient surgical services and for office visits.

Your share of **Hospital Inpatient Room and Board** covered charges is shown.

Plan Name: Open to All	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
APWU Health Plan (APWU) -high	800-222-2798	471	472	55.05	124.47
Blue Cross and Blue Shield Service Benefit Plan (BCBS) -std	Local phone #	104	105	86.39	199.20
Blue Cross and Blue Shield Service Benefit Plan (BCBS) -basic	Local phone #	111	112	52.32	122.53
GEHA Benefit Plan (GEHA) -high	800-821-6136	311	312	81.32	191.85
GEHA Benefit Plan (GEHA) -std	800-821-6136	314	315	39.99	90.95
Mail Handlers Benefit Plan (MH) -std	800-410-7778	454	455	101.43	241.60
Mail Handlers Benefit Plan Value (MHV)	800-410-7778	414	415	32.99	78.65
NALC -high	888-636-6252	321	322	74.14	151.07
SAMBA -high	800-638-6589	441	442	124.73	315.21
SAMBA -std	800-638-6589	444	445	57.90	132.22

Plan Name: Open Only to Specific Groups

Compass Rose Health Plan (CRHP)* -high	800-634-0069	421	422	58.90	142.91
Foreign Service Benefit Plan (FS) -high	202-833-4910	401	402	56.99	141.31
Panama Canal Area Benefit Plan (PCABP)** -high	800-424-8196	431	432	47.22	98.56
Rural Carrier Benefit Plan (Rural) -high	800-638-8432	381	382	80.49	133.36

* Formerly The Association Benefit Plan

Prescription Drug Payment Levels Plans use a variety of terms to define what you pay for prescription drugs such as *generic, brand name, Tier I, Tier II, Level I, etc.* The 2 to 3 payment levels that plans use follow: **Level I** includes most generic drugs, but may include some preferred brands. **Level II** may include generics and preferred brands not included in Level I. **Level III** includes all other covered drugs, with some exceptions for specialty drugs. Many plans are basing how much you pay for prescription drugs on what they are charged.

Mail Order Discounts If your plan has a Mail Order program and that program is superior to the purchase of medications at the pharmacy (e.g., you get a greater quantity or pay less through Mail Order), your plan's response is "yes." If the plan does not have a Mail Order program or it is not superior to its pharmacy benefit, the plan's response is "no."

The prescription drug copayments or coinsurances described in this chart do not represent the complete range of cost-sharing under these plans. Many plans have variations in their prescription drug benefits (e.g., you pay the greater of a dollar amount or a percentage, or you pay one amount for your first prescription and then a different amount for refills). **You must read the plan brochure for a complete description of prescription drug and all other benefits.**

Plan	Benefit Type	Medical-Surgical – You Pay								
		Deductible			Copay (\$)/Coinsurance (%)					
		Per Person		Hospital Inpatient	Doctors		Hospital Inpatient R&B	Prescription Drugs		
		Calendar Year	Prescription Drug		Office Visits	Inpatient Surgical Services		Level I	Level II / Level III	Mail Order Discounts
FFS National Average										
APWU -high	PPO Non-PPO	\$275 \$500	None None	None \$300	\$18 30%+diff.	10% 30%+diff.	10% 30%	\$8 50%	25%/25% 50%/50%	Yes Yes
BCBS -std	PPO Non-PPO	\$350 \$350	None None	\$250 \$350	\$20 35%	15% 35%	Nothing 35%	20% 45% +	30%/30% 45%+/45%+	Yes Yes
BCBS -basic	PPO	None	None	\$150/day x 5	\$25	\$150	Nothing	\$10	\$40/\$50 or 50%	N/A
GEHA -high	PPO Non-PPO	\$350 \$350	None None	\$100 \$300	\$20 25%	10% 25%	Nothing Nothing	\$5 \$5	25% Max \$150/N/A 25% Max \$150 +/N/A	Yes Yes
GEHA -std	PPO Non-PPO	\$350 \$350	None None	None None	\$10 35%	15% 35%	15% 35%	\$5 \$5	50% Max \$200/N/A 50% Max \$200 +/N/A	Yes Yes
MH -std	PPO Non-PPO	\$400 \$600	None None	\$200 \$500	\$20 30%	10% 30%	Nothing 30%	\$10 50%	30%(\$200 max)/50%(\$200 max) 50%/50%	Yes Yes
MH Value	PPO Non-PPO	\$600 \$900	None Not Covered	None None	\$30 40%	20% 40%	20% 40%	\$10 Not Covered	50%/50% Not Covered	No No
NALC -high	PPO Non-PPO	\$300 \$300	None None	\$200 \$350	\$20 30%	15% 30%	Nothing 30%	20% 45% 45%+	30%/30% 45%+/45%+	Yes Yes
SAMBA -high	PPO Non-PPO	\$300 \$300	None None	\$200 \$300	\$20 30%	10% 30%	Nothing 30%	\$10 \$10	15%(\$55 max)/30%(\$90 max) 15%(\$55 max)/30%(\$90 max)	Yes Yes
SAMBA -std	PPO Non-PPO	\$350 \$350	None None	\$200 \$300	\$20 30%	15% 30%	Nothing 30%	\$10 \$10	25%(\$70 max)/35%(\$100 max) 25%(\$70 max)/35%(\$100 max)	Yes Yes

CRHP	PPO	\$300	None	\$150	\$10	10%	Nothing	\$5	\$30/30% or \$45	Yes
	Non-PPO	\$300	None	\$350	30%	30%	30%	\$5	\$30/30% or \$45	Yes
FS	PPO	\$300	None	Nothing	10%	10%	Nothing	\$10	25%/30%+\$50 min	Yes
	Non-PPO	\$300	None	\$200	30%	30%	20%	\$10	25%/30%+\$50 min	Yes
PCABP	POS	None	None	\$25	\$5	Nothing	Nothing	20%	20%/20%	No
	FFS	None	None	\$100	50%	50%	50%	20%	20%/20%	No
Rural	PPO	\$350	\$200	\$100	\$20	10%	Nothing	30%	30%/30%	Yes
	Non-PPO	\$400	\$200	\$300	25%	20%	20%	30%	30%/30%	Yes

**The Panama Canal Area Plan provides a Point-of-Service product within the Republic of Panama.

Nationwide Fee-for-Service Plans

Member Survey results are collected, scored, and reported by an independent organization – not by the health plans. See Appendix C for a fuller explanation of each survey category.

Overall Plan Satisfaction	• How would you rate your overall experience with your health plan?
Getting Needed Care	• How often was it easy to get an appointment, the care, tests, or treatment you thought you needed through your health plan?
Getting Care Quickly	• When you needed care right away, how often did you get care as soon as you thought you needed? • Not counting the times you needed care right away, how often did you get an appointment at a doctor's office or clinic as soon as you thought you needed?
How Well Doctors Communicate	• How often did your personal doctor explain things in a way that was easy to understand? • How often did your personal doctor listen carefully to you, show respect for what you had to say, and spend enough time with you?
Customer Service	• How often did written materials or the Internet provide the information you needed about how your health plan works? • How often did your health plan's customer service give you the information or help you needed? • How often were the forms from your health plan easy to fill out?
Claims Processing	• How often did your health plan handle your claims quickly and correctly?
Plan Information on Costs	• How often were you able to find out from your health plan how much you would have to pay for a health care service or equipment, or for specific prescription drug medicines?

Plan Name: Open to All	Member Survey Results							
	Plan Code	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Customer service	Claims processing	Plan Information on Costs
FFS National Average		78.9	92.1	92.2	94.4	89.7	92.6	74.6
APWU Health Plan -high	47 47	78.4	91.8	93.6	94.6	86.4	89.7	76.9
Blue Cross and Blue Shield Service Benefit Plan -std	10 10	80.5	93.9	92.5	94.9	89.7	95.6	73.8
Blue Cross and Blue Shield Service Benefit Plan -basic	11	73.9	93.1	89.6	94.9	92	94.6	73
GEHA Benefit Plan -high	31 31	85.8	93.9	92.1	95.1	93.3	97	76.7
GEHA Benefit Plan -std	31 31	76.6	90.5	90	94.4	90.1	93.9	73.4
Mail Handlers Benefit Plan -std	45 45	78.8	92.4	91.8	94.6	90.4	94.1	69
Mail Handlers Benefit Plan Value	41 41	52.4	84.6	89	94.1	86.6	84.5	66.5
NALC -high	32 32	84.8	94	92.8	93.4	89.7	94.5	77.8
SAMBA -high	44 44	85.9	94.7	94.1	95.7	90.9	94.9	79.2
SAMBA -std	44 44	82.6	93.6	93.9	95.2	93.1	93.8	77.7

Plan Name: Open Only to Specific Groups

FFS National Average		78.9	92.1	92.2	94.4	89.7	92.6	74.6
Compass Rose Health Plan	42 42	86.4	93.9	95.1	93.6	92.4	94.9	78.2
Foreign Service Benefit Plan	40 40	75.7	87.1	92.7	93	83.5	84.9	68.6
Panama Canal Area Benefit Plan	43 43							
Rural Carrier Benefit Plan	38 38	83.9	95.2	94	95.7	91.1	94	77.4

Fee-for-Service Plans – Blue Cross and Blue Shield Service Benefit Plan – Member Survey Results for Select States

Again this year we are providing more detailed information regarding the quality of services provided by our health plans. We are including the results of the Member Satisfaction survey at the *state level* for eight local Blue Cross Blue Shield (BCBS) Plans.

		Member Survey Results							
		Plan Code	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Customer service	Claims processing	Plan Information on Costs
Plan Name	Location								
FFS National Average			78.9	92.1	92.2	94.4	89.7	92.6	74.6
Blue Cross and Blue Shield Service - Standard Benefit Plan	Arizona	10	79.5	93	91	92.5	86.5	93.4	75.1
		11	72.8	88.9	85	90.5	88.7	94.5	64.9
Blue Cross and Blue Shield Service - Standard Benefit Plan	California	10	79	91.9	87.5	94.4	86.4	93.9	68.9
		11	66.9	88.3	81.4	91.2	86.6	86.1	65.7
Blue Cross and Blue Shield Service - Standard Benefit Plan	District of Columbia	10	75.8	92.6	91.9	95	86.9	90.1	67.4
		11	65.2	86.8	86.1	88.2	82.6	90.3	61.9
Blue Cross and Blue Shield Service - Standard Benefit Plan	Florida	10	85.1	93.5	90.1	94.5	89.2	92.5	77.5
		11	74.7	90.6	89.4	91.5	87.5	91.2	69.2
Blue Cross and Blue Shield Service - Standard Benefit Plan	Illinois	10	79.8	93	92.9	95.1	88	94.2	72.7
		11	72.9	89.7	87.1	92.9	86.5	94.5	69.7
Blue Cross and Blue Shield Service - Standard Benefit Plan	Maryland	10	80.2	93.6	92.2	93	93.1	97.3	72.8
		11	74.1	91.3	89.6	93	90.1	96.2	69.7
Blue Cross and Blue Shield Service - Standard Benefit Plan	Texas	10	84.7	93.8	89.4	93.9	88.4	95.6	74.1
		11	76.5	91.2	88.5	92.1	90.1	94.2	66.7
Blue Cross and Blue Shield Service - Standard Benefit Plan	Virginia	10	81.8	91.6	91	94.4	91.6	96.3	73.2
		11	70.1	90.2	86.4	91.8	87.8	94.3	70.4

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Appendix F

FEHB Plan Comparison Charts

Health Maintenance Organization Plans and Plans Offering a Point-of-Service Product (Pages 52 through 75)

Health Maintenance Organization (HMO) – A Health Maintenance Organization provides care through a network of physicians and hospitals in particular geographic or service areas. HMOs coordinate the health care service you receive and free you from completing paperwork or being billed for covered services. Your eligibility to enroll in an HMO is determined by where you live or, for some plans, where you work.

- The HMO provides a comprehensive set of services – as long as you use the doctors and hospitals affiliated with the HMO. HMOs charge a copayment for primary physician and specialist visits and sometimes a copayment for in-hospital care.
- Most HMOs ask you to choose a doctor or medical group as your primary care physician (PCP). Your PCP provides your general medical care. In many HMOs, you must get authorization or a “referral” from your PCP to see other providers. The referral is a recommendation by your physician for you to be evaluated and/or treated by a different physician or medical professional. The referral ensures that you see the right provider for the care appropriate to your condition.
- Medical care from a provider not in the plan’s network is not covered unless it’s emergency care or your plan has an arrangement with another plan.

Plans Offering a Point-of-Service (POS) Product – A Point-of-Service plan is like having two plans in one – an HMO and an FFS plan. A POS allows you and your family members to choose between using, (1) a network of providers in a designated service area (like an HMO), or (2) Out-of-Network providers (like an FFS plan). When you use the POS network of providers, you usually pay a copayment for services and do not have to file claims or other paperwork. If you use non-HMO or non-POS providers, you pay a deductible, coinsurance, or the balance of the billed charge. In any case, your out-of-pocket costs are higher and you file your own claims for reimbursement.

The tables on the following pages highlight what you are expected to pay for selected features under each plan. *Always consult plan brochures before making your final decision.*

Primary care/Specialist office visit copay – Shows what you pay for each office visit to your primary care doctor and specialist. Contact your plan to find out what providers it considers specialists.

Hospital per stay deductible – Shows the amount you pay when you are admitted into a hospital.

Prescription drug – Plans use a variety of terms to define what you pay for prescription drugs such as generic, brand, Level I, Level II, Tier I, Tier II, etc. In capturing these differences we use the following: **Level I** includes most generic drugs, but may include some preferred brands. **Level II** may include generics and preferred brands not included in Level I. **Level III** includes all other covered drugs with some exceptions for specialty drugs. The level in which a medication is placed and what you pay for prescription drugs is often based on what the plan is charged.

Mail Order Discount – If your plan has a mail order program and that program is superior to the purchase of medications at the pharmacy (e.g., you get a greater quantity or pay less through mail order), your plan’s response is “yes.” If the plan does not have a mail order program or it is not superior to its pharmacy benefit, the plan’s response is “no.”

Member Survey Results – See Appendix C for a description.

Health Maintenance Organization (HMO) and Point-of-Service (POS) Plans

See page 51 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
Arizona					
Aetna Open Access -high- Phoenix and Tucson Areas	877-459-6604	WQ1	WQ2	67.45	195.99
Health Net of Arizona, Inc. -high- Maricopa/Pima/Other AZ counties	800-289-2818	A71	A72	58.67	189.83
Health Net of Arizona, Inc. -std- Maricopa/Pima/Other AZ counties	800-289-2818	A74	A75	52.72	133.41
Arkansas					
QualChoice - high - All of Arkansas	800-235-7111	DH1	DH2	67.62	177.45
QualChoice - std - All of Arkansas	800-235-7111	DH4	DH5	48.41	113.37
California					
Aetna HMO - Los Angeles and San Diego Areas	877-459-6604	2X1	2X2	50.57	124.57
Anthem Blue Cross - HMO -high- Most of California	800-235-8631	M51	M52	90.83	258.52
Blue Shield of CA Access+HMO -high- Southern Region	800-880-8086	SI1	SI2	60.94	142.04
Health Net of California -high- Northern Region	800-522-0088	LB1	LB2	195.05	464.71
Health Net of California -std- Northern Region	800-522-0088	LB4	LB5	177.16	423.34
Health Net of California -high- Southern Region	800-522-0088	LP1	LP2	74.11	185.06
Health Net of California -std- Southern Region	800-522-0088	LP4	LP5	59.80	149.10
Kaiser Foundation Health Plan of California -high- Northern California	800-464-4000	591	592	106.34	281.12
Kaiser Foundation Health Plan of California -std- Northern California	800-464-4000	594	595	60.06	158.18
Kaiser Foundation Health Plan of California -high- Southern California	800-464-4000	621	622	55.26	127.72
Kaiser Foundation Health Plan of California -std- Southern California	800-464-4000	624	625	35.41	81.84
PacifiCare of California -high- Most of California	866-546-0510	CY1	CY2	54.69	124.85
Colorado					
Kaiser Foundation Health Plan of Colorado -high- Denver/Boulder/Southern Colorado	800-632-9700	651	652	69.84	162.16
Kaiser Foundation Health Plan of Colorado -std- Denver/Boulder/Southern Colorado	800-632-9700	654	655	37.01	83.64

Plan Name – Location	Primary care/ Specialist office copay	Hospital per stay deductible	Prescription Drugs			Member Survey Results						
			Level I	Level II/ Level III	Mail order discount	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Customer service	Claims processing	Plan Information on Costs
HMO/POS National Average						64.2	84.7	85.6	93.1	84	87.4	67.2
Arizona												
Aetna Open Access-High	\$20/\$35	\$250/day x 4	\$10	\$35/\$65	Yes	61.3	86.6	83.1	89.9	86.9	87.9	66.7
Health Net of Arizona, Inc.-High	\$15/\$30	\$200/day x 3	\$10	\$30/\$50	Yes	66.8	90.7	84.1	93.1	82.3	87.3	63
Health Net of Arizona, Inc.-Std	\$15/\$40	\$250/day x 3	\$10	\$40/\$70	Yes	66.8	90.7	84.1	93.1	82.3	87.3	63
Arkansas												
QualChoice-In-Network	\$20/\$30 preventive \$0	\$100max\$500	\$0	\$40/\$60	Yes							
QualChoice-Out-Network	40%/40%	40%	N/A	N/A	N/A							
QualChoice-In-Network	\$20/\$40 preventive \$0	\$200max\$1,000	\$5	\$40/\$60	Yes							
California												
Aetna Open Access-High	\$20/\$35	\$250/day x 4	\$10	\$35/\$65	Yes	52.4	76.2	75.8	88.4	79.3	92.1	67.5
Anthem Blue Cross - HMO-High	\$25/\$25	\$200/day x 3	\$10/\$35/45%	\$35 or 45%/45%	Yes	60.8	81.9	77.5	88.5	66	85.4	57.6
Blue Shield of CA Access+HMO-High	\$20/\$30	\$150/ day x 3	\$10	\$35/\$50	Yes	64.9	83.8	80.9	90.3	81.7	85.3	63.5
Health Net of California-High	\$15/\$30	\$100/day x 3	\$10	\$35/\$50	Yes	64.9	82	80.4	92	77.7	83.6	57.1
Health Net of California-Std	\$30/\$50	\$300	\$15	\$35/\$60	Yes	64.9	82	80.4	92	77.7	83.6	57.1
Health Net of California-High	\$15/\$30	\$100/day x 3	\$10	\$35/\$50	Yes	64.9	82	80.4	92	77.7	83.6	57.1
Health Net of California-Std	\$30/\$50	\$300	\$15	\$35/\$60	Yes	64.9	82	80.4	92	77.7	83.6	57.1
Kaiser Foundation HP-High	\$15/\$15	\$250	\$10	\$30/\$30	Yes	69	83.5	82.2	91.3	80.3	80.2	59.8
Kaiser Foundation HP-Std	\$30/\$30	\$500	\$15	\$35/\$35	Yes	69	83.5	82.2	91.3	80.3	80.2	59.8
Kaiser Foundation HP-High	\$15/\$15	\$250	\$10	\$30/\$30	Yes	72	80	79.4	91.9	78.4	78	63.4
Kaiser Foundation HP-Std	\$30/\$30	\$500	\$15	\$35/\$35	Yes	72	80	79.4	91.9	78.4	78	63.4
PacifiCare of California-High	\$20/\$30	\$100/day x 5	\$10	\$35/\$60	Yes	63.2	76.2	81.5	90.6	77	86.1	64.4
Colorado												
Kaiser Foundation HP-High	\$20/\$30	\$250	\$10	\$25/\$50	Yes	63.1	79.4	87.1	92.7	80.8	92	68.5
Kaiser Foundation HP-Std	\$25/\$45	\$250/day x 3	\$15	\$35/\$70	Yes	63.1	79.4	87.1	92.7	80.8	92	68.5

Health Maintenance Organization (HMO) and Point-of-Service (POS) Plans

See page 51 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
Delaware					
Aetna Open Access -high- Kent/New Castle/Sussex areas	877-459-6604	P31	P32	203.39	522.67
Aetna Open Access -basic- Kent/New Castle/Sussex areas	877-459-6604	P34	P35	107.21	260.76
District of Columbia					
Aetna Open Access -high- Washington, DC Area	877-459-6604	JN1	JN2	160.69	360.61
Aetna Open Access -basic- Washington, DC Area	877-459-6604	JN4	JN5	54.57	127.71
CareFirst BlueChoice -high- Washington, D.C. Metro Area	866-296-7363	2G1	2G2	69.70	159.24
Kaiser Foundation Health Plan Mid-Atlantic States -high- Washington, DC area	877-574-3337	E31	E32	62.35	154.95
Kaiser Foundation Health Plan Mid-Atlantic States -std- Washington, DC area	877-574-3337	E34	E35	38.14	87.71
M.D. IPA -high- Washington, DC area	877-835-9861	JP1	JP2	61.02	153.32
Florida					
Av-Med Health Plan -high- Broward, Dade and Palm Beach	800-882-8633	ML1	ML2	59.47	167.00
Av-Med Health Plan -std- Broward, Dade and Palm Beach	800-882-8633	ML4	ML5	55.08	132.19
Capital Health Plan -high- Tallahassee area	850-383-3311	EA1	EA2	47.20	125.08
Coventry Health Care of Florida -high- Southern Florida	800-441-5501	5E1	5E2	55.31	169.58
Coventry Health Care of Florida -std- Southern Florida	800-441-5501	5E4	5E5	47.73	123.68
Humana, Inc. -high- South Florida	888-393-6765	EE1	EE2	76.24	174.06
Humana, Inc. -std- South Florida	888-393-6765	EE4	EE5	56.24	126.55
Humana, Inc. -high- Tampa	888-393-6765	LL1	LL2	109.99	249.97
Humana, Inc. -std- Tampa	888-393-6765	LL4	LL5	59.06	132.88
Georgia					
Aetna Open Access -high- Atlanta and Athens Areas	877-459-6604	2U1	2U2	106.81	255.64
Humana Employers Health of Georgia, Inc. -high- Columbus	888-393-6765	CB1	CB2	59.72	134.37
Humana Employers Health of Georgia, Inc. -std- Columbus	888-393-6765	CB4	CB5	53.75	120.93
Humana Employers Health of Georgia, Inc. -high- Atlanta	888-393-6765	DG1	DG2	68.65	156.96
Humana Employers Health of Georgia, Inc. -std- Atlanta	888-393-6765	DG4	DG5	59.72	134.37
Humana Employers Health of Georgia, Inc. -high- Macon	888-393-6765	DN1	DN2	59.21	133.21
Humana Employers Health of Georgia, Inc. -std- Macon	888-393-6765	DN4	DN5	56.24	126.55
Kaiser Foundation Health Plan of GA, Inc. -high- Atlanta, Athens, Columbus, Macon, Savannah	888-865-5813	F81	F82	60.90	148.00
Kaiser Foundation Health Plan of GA, Inc. -std- Atlanta, Athens, Columbus, Macon, Savannah	888-865-5813	F84	F85	41.28	94.33

Plan Name – Location	Primary care/ Specialist office copay	Hospital per stay deductible	Prescription Drugs			Member Survey Results						
			Level I	Level II/ Level III	Mail order discount	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Customer service	Claims processing	Plan Information on Costs
HMO/POS National Average						64.2	84.7	85.6	93.1	84	87.4	67.2
Delaware												
Aetna Open Access-High	\$20/\$35	\$150/day x 5	\$10	\$35/\$65	Yes	62.6	86.2	85.2	92.8	86.8	88.6	65.5
Aetna Open Access-Basic	\$15/\$35	20% Plan Allow	\$5	\$35/\$65	Yes	62.6	86.2	85.2	92.8	86.8	88.6	65.5
District of Columbia												
Aetna Open Access-High	\$15/\$30	\$150/day x 3	\$5	\$35/\$65	Yes	58.9	83	84.5	90	88.8	85.5	65.2
Aetna Open Access-Basic	\$20/\$35	10% Plan Allow	\$10	\$35/\$65	Yes	58.9	83	84.5	90	88.8	85.5	65.2
CareFirst BlueChoice-High	\$25/\$35	\$150/ day x 3	\$10	\$30/\$50	Yes	53.3	81.6	81.1	90.2	68.5	81.7	51.3
Kaiser Foundation HP-High	\$10/\$20	\$100	\$7/\$17 Net	\$30/\$50/\$45/\$65	Yes	71.1	81.2	83.6	88.9	81.2	84.8	70
Kaiser Foundation HP-Std	\$20/\$30	\$250/day x 3	\$12/\$22Net	\$35/\$55/\$50/\$70	Yes	71.1	81.2	83.6	88.9	81.2	84.8	70
M.D. IPA-High	\$25/\$35	\$150/day x 3	\$7	\$25/\$60/\$100	No	58	79.1	86.6	89.7	83.9	88.8	63.8
Florida												
Av-Med Health Plan-High	\$15/\$40	\$150/day x 5	\$15	\$30/\$50/30%	No	78.1	85.1	86.7	92.5	86.6	87.4	59.6
Av-Med Health Plan-Std	\$25/\$45	\$175/day x 5	\$20	\$40/\$60/30%	No	78.1	85.1	86.7	92.5	86.6	87.4	59.6
Capital Health Plan-High	\$15/\$25	\$250	\$15	\$30/\$50	No	84	89.5	90.3	92.3	93	94.3	81.4
Coventry Health Care of Florida-High	\$15/\$30	Ded+\$150x3 days	\$20	\$40/\$60/20%	Yes	52.9	79.3	77.3	90.3	83.2	83	61.5
Coventry Health Care of Florida-Standard	\$20/\$45	Ded+\$175x5 days	\$10	\$45/\$65/20%	Yes	52.9	79.3	77.3	90.3	83.2	83	61.5
Humana, Inc.-High	\$20/\$35	\$250/day x 3	\$10	\$40/\$60	Yes	60.5	84.9	80.2	90.9	82.4	81.4	60.3
Humana, Inc.-Standard	\$25/\$40	\$500/day x 3	\$10	\$40/\$60	Yes	60.5	84.9	80.2	90.9	82.4	81.4	60.3
Humana, Inc.-High	\$20/\$35	\$250/day x 3	\$10	\$40/\$60	Yes							
Humana, Inc.-Standard	\$25/\$40	\$500/day x 3	\$10	\$40/\$60	Yes							
Georgia												
Aetna Open Access-High	\$20/\$35	\$250/day x 4	\$10	\$35/\$65	Yes	60.9	87.5	83.9	92.7	87.6	87.3	64.5
Humana Employers Health of Georgia, Inc.-High	\$20/\$35	\$250/day x 3	\$10	\$40/\$60	Yes							
Humana Employers Health of Georgia, Inc.-Std	\$25/\$40	\$500/day x 3	\$10	\$40/\$60	Yes							
Humana Employers Health of Georgia, Inc.-High	\$20/\$35	\$250/day x 3	\$10	\$40/\$60	Yes	49.9	85.6	84	95.8	89.1	82.5	70.5
Humana Employers Health of Georgia, Inc.-Std	\$25/\$40	\$500/day x 3	\$10	\$40/\$60	Yes	49.9	85.6	84	95.8	89.1	82.5	70.5
Humana Employers Health of Georgia, Inc.-High	\$20/\$35	\$250/day x 3	\$10	\$40/\$60	Yes							
Humana Employers Health of Georgia, Inc.-Std	\$25/\$40	\$500/day x 3	\$10	\$40/\$60	Yes							
Kaiser Foundation HP-High	\$10/\$25	\$250	\$10/\$16 Comm	\$30/\$36 Comm	Yes	63.1	82.4	79.8	91.3	78.2	83.3	62.9
Kaiser Foundation HP-Std	\$20/\$30	\$250/day x 3	\$20/\$26 Comm	\$30/\$36 Comm	Yes	63.1	82.4	79.8	91.3	78.2	83.3	62.9

Health Maintenance Organization (HMO) and Point-of-Service (POS) Plans

See page 51 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
Guam					
TakeCare -high- Guam/N.Mariana Islands/Belau (Palau)	671-647-3526	JK1	JK2	57.45	199.88
TakeCare -std- Guam/N.Mariana Islands/Belau (Palau)	671-647-3526	JK4	JK5	50.97	134.59
Hawaii					
HMSA -high- All of Hawaii	808-948-6499	871	872	52.18	116.14
Kaiser Foundation Health Plan of Hawaii -high- Hawaii/Kauai/Lanai/Maui/Molokai/Oahu	808-432-5955	631	632	58.72	126.25
Kaiser Foundation Health Plan of Hawaii -std- Hawaii/Kauai/Lanai/Maui/Molokai/Oahu	808-432-5955	634	635	26.03	55.96
Idaho					
Altius Health Plans -high- Southern Region	800-377-4161	9K1	9K2	96.41	205.61
Altius Health Plans -std- Southern Region	800-377-4161	DK4	DK5	45.94	101.07
Group Health Cooperative -high- Kootenai and Latah	888-901-4636	541	542	84.56	166.25
Group Health Cooperative -std- Kootenai and Latah	888-901-4636	544	545	42.88	96.81
Illinois					
Aetna Open Access -high- Chicago Area	877-459-6604	IK1	IK2	98.32	267.79
Blue Preferred Plus POS -high- Madison and St. Clair counties	888-811-2092	9G1	9G2	81.48	163.58
Health Alliance HMO -high- Central/E.Central/N. Cent/South/West Illinois	800-851-3379	FX1	FX2	75.22	192.49
Humana Benefit Plan of Illinois Inc. formerly OSF -high- Central/Central Northwestern	888-393-6765	9F1	9F2	133.53	302.97
Humana Benefit Plan of Illinois Inc. formerly OSF -std- Central/Central Northwestern	888-393-6765	AB4	AB5	59.72	134.37
Humana Health Plan Inc. -high- Chicago Area	888-393-6765	751	752	114.91	261.05
Humana Health Plan Inc. -std- Chicago Area	888-393-6765	754	755	56.24	126.55
Union Health Service -high- Chicago area	312-829-4224	761	762	54.64	126.85
United Healthcare of the Midwest -high- Southwest Illinois	877-835-9861	B91	B92	69.83	155.63
United Healthcare Plan of the River Valley Inc. -high- West Central Illinois	800-747-1446	YH1	YH2	52.83	129.43

Plan Name – Location	Primary care/ Specialist office copay	Hospital per stay deductible	Prescription Drugs			Member Survey Results							
			Level I	Level II/ Level III	Mail order discount	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Customer service	Claims processing	Plan Information on Costs	
HMO/POS National Average						64.2	84.7	85.6	93.1	84	87.4	67.2	
Guam													
TakeCare-High	\$20/\$40	\$100/day for 5 days	\$10	\$15/\$25/\$50	No	62.6	74.4	63	88.3	73.2	73.1	59.8	
TakeCare-Std	\$25/\$40	\$150/day for 5 days	\$15	\$20/\$40/\$80	No	62.6	74.4	63	88.3	73.2	73.1	59.8	
Hawaii													
HMSA- HMSA-	In-Network Out-Network	\$15/\$15 30%/30%	\$100 30%	\$7 \$7 + 20%	\$30/\$65 \$30+20%/ \$65+20%	Yes No	83.7 83.7	90 90	88.7 88.7	94.2 94.2	87.1 87.1	94.8 94.8	71.9 71.9
Kaiser Foundation HP-High		\$15/\$15	None	\$15	\$15/\$15	Yes	69.1	81.2	83.2	94	79	83.5	68.8
Kaiser Foundation HP-Std		\$25/\$25	10%	\$20	\$20/\$20	Yes	69.1	81.2	83.2	94	79	83.5	68.8
Idaho													
Altius Health Plans-High		\$20/\$30	\$200	\$7	\$25/\$50	Yes	56.8	84.2	87.7	94.6	83.4	87.4	66.8
Altius Health Plans-Std		\$20/\$35	None	\$7	\$35/\$60	Yes	56.8	84.2	87.7	94.6	83.4	87.4	66.8
Group Health Cooperative-High		\$25/\$25	\$350/day x 3	\$20	\$40/\$60	Yes	67	87	89.9	94.2	87.9	85.4	71.6
Group Health Cooperative-Std		\$25+20%/\$25+20%	\$500/day x 3	\$20	\$40/\$60	Yes	67	87	89.9	94.2	87.9	85.4	71.6
Illinois													
Aetna Open Access-High		\$20/\$35	\$250/day x 4	\$10	\$35/\$65	Yes	53.9	76.5	86.4	93.2	81.6	74.7	64.1
Blue Preferred Plus POS	In-Network	\$25/\$25	\$500	\$10	\$30/\$40	N/A	69.3	91.5	89.9	94.9	88.5	93.2	66.9
Blue Preferred Plus POS	Out-Network	30% after ded	30% after ded.	N/A	N/A	Yes	69.3	91.5	89.9	94.9	88.5	93.2	66.9
Health Alliance HMO-High		\$20/\$30	\$250/3 days	\$15	\$30/\$50	Yes	82.9	88.2	90.2	95.3	90.8	92.9	76.6
Humana BP of Illinois Inc.-High		\$20/\$35	\$200 x 3	\$10	\$40/\$60	Yes	74.5	92	90.9	95.7	92.1	89.2	76.7
Humana BP of Illinois Inc.-Std		\$25/\$40	\$300 X 3	\$10	\$40/\$60	Yes	74.5	92	90.9	95.7	92.1	89.2	76.7
Humana Health Plan, Inc.-High		\$20/\$35	\$250/day x 3	\$10	\$40/\$60	Yes	58.8	81.3	80.9	90.5	84.5	84.6	67.5
Humana Health Plan, Inc.-Std		\$25/\$40	\$500/day x 3	\$10	\$40/\$60	Yes	58.8	81.3	80.9	90.5	84.5	84.6	67.5
Union Health Service-High		\$15/\$15	None	\$15	\$30/\$30	No							
UHC of the Midwest, Inc.-High		\$25/\$35	\$450	\$7	\$30/\$60	Yes	59.2	87	86.9	94.2	81.7	89.6	61.2
UHC Plan of the River Valley, Inc.-High		\$20/\$40	20%	\$10	\$35/\$50	Yes	65.4	87.7	86.2	96.4	83.1	91.8	68.5

Health Maintenance Organization (HMO) and Point-of-Service (POS) Plans

See page 51 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
Indiana					
Aetna Open Access -high- Northern Indiana Area	877-459-6604	IK1	IK2	98.32	267.79
Health Alliance HMO -high- New Comparison Guide Location	800-851-3379	FX1	FX2	75.22	192.49
Humana Health Plan Inc. -high- Lake/Porter/LaPorte Counties	888-393-6765	751	752	114.91	261.05
Humana Health Plan Inc. -std- Lake/Porter/LaPorte Counties	888-393-6765	754	755	56.24	126.55
Humana Health Plan Inc. -high- Southern Indiana	888-393-6765	MH1	MH2	59.72	134.37
Humana Health Plan Inc. -std- Southern Indiana	888-393-6765	MH4	MH5	53.75	120.93
Physicians Health Plan of Northern Indiana -high- Northeast Indiana	260-432-6690	DQ1	DQ2	78.03	171.80
Welborn Health Plans -high- Evansville Area	800-521-0265	W11	W12	66.45	174.29
Iowa					
Coventry Health Care of Iowa -high- Central/Eastern/Western Iowa	800-257-4692	SV1	SV2	57.92	202.86
Coventry Health Care of Iowa -std- Central/Eastern/Western Iowa	800-257-4692	SY4	SY5	41.67	97.93
Health Alliance HMO -high- New Comparison Guide Location	800-851-3379	FX1	FX2	75.22	192.49
HealthPartners Open Access Copay -high- Northern Iowa	952-883-5000	V31	V32	134.09	319.93
HealthPartners Three for Free -std- Northern Iowa	952-883-5000	V34	V35	36.96	85.01
Sanford Health Plan -high- Northwestern Iowa	800-752-5863	AU1	AU2	99.22	240.02
Sanford Health Plan -std- Northwestern Iowa	800-752-5863	AU4	AU5	89.23	216.80
UnitedHealthcare Plan of the River Valley Inc. -high- Eastern Iowa; W. Central Illinois	800-747-1446	YH1	YH2	52.83	129.43
Kansas					
Coventry Health Care of Kansas -high- Kansas City/Wichita/Salina areas	800-969-3343	HA1	HA2	52.52	131.88
Coventry Health Care of Kansas -std- Kansas City/Wichita/Salina areas	800-969-3343	HA4	HA5	44.75	105.15
Humana Health Plan, Inc. -high- Kansas City area	888-393-6765	MS1	MS2	171.80	389.05
Humana Health Plan, Inc. -std- Kansas City area	888-393-6765	MS4	MS5	59.37	133.58

Plan Name – Location	Primary care/ Specialist office copay	Hospital per stay deductible	Prescription Drugs			Member Survey Results						
			Level I	Level II/ Level III	Mail order discount	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Customer service	Claims processing	Plan Information on Costs
HMO/POS National Average						64.2	84.7	85.6	93.1	84	87.4	67.2
Indiana												
Aetna Open Access-High	\$20/\$35	\$250/day x 4	\$10	\$35/\$65	Yes	53.9	76.5	86.4	93.2	81.6	74.7	64.1
Health Alliance HMO-High	\$20/\$30	\$250/3 days	\$15	\$30/\$50	Yes	82.9	88.2	90.2	95.3	90.8	92.9	76.6
Humana Health Plan Inc.-High	\$20/\$35	\$250/day x 3	\$10	\$40/\$60	Yes	58.8	81.3	80.9	90.5	84.5	84.6	67.5
Humana Health Plan Inc.-Std	\$25/\$40	\$500/day x 3	\$10	\$40/\$60	Yes	58.8	81.3	80.9	90.5	84.5	84.6	67.5
Humana Health Plan Inc.-High	\$20/\$35	\$250/day x 3	\$10	\$30/\$60	Yes							
Humana Health Plan Inc.-Std	\$25/\$40	\$500/day x 3	\$10	\$30/\$60	Yes							
Physicians Health Plan of Northern Indiana-High	\$15/\$15	20%	\$5	\$20/\$45	Yes	60.3	88.2	84.5	95.2	83.4	92.2	67.5
Welborn Health Plans-High	\$20/\$20	10%	\$10	\$35/\$55	Yes	58.2	88.1	89.6	94.5	80.6	87	64.7
Iowa												
Coventry Health Care of Iowa-High	\$20/\$40	None	\$10	\$40/\$65	Yes	56.4	88.4	87.9	94.6	85.1	91.5	61.8
Coventry Health Care of Iowa-Std	\$20/\$40	None	\$10	\$40/\$65	No	56.4	88.4	87.9	94.6	85.1	91.5	61.8
Health Alliance HMO-High	\$20/\$30	\$250/3 days	\$15	\$30/\$50	Yes	82.9	88.2	90.2	95.3	90.8	92.9	76.6
HealthPartners Open Access Copay	\$25/\$45	10%	\$12	\$45/\$90	Yes	67.1	86.8	90.1	96	91.8	93.2	67.7
HealthPartners 3 for Free	\$0 for 3, then 20%	20% in/40% out	\$6	\$30/\$60	Yes	67.1	86.8	90.1	96	91.8	93.2	67.7
Sanford Health Plan-In-Network	\$20/\$30	\$100/day x 5	\$15	\$30/\$50	N/A	53.3	85.2	87.1	92.8	84.8	88.8	66.8
Sanford Health Plan-Out-Network	40%/40%	40%	N/A	N/A	N/A	53.3	85.2	87.1	92.8	84.8	88.8	66.8
Sanford Health Plan-In-Network	\$25/\$25	\$100/day x 5	\$15	\$30/\$50	No	53.3	85.2	87.1	92.8	84.8	88.8	66.8
Sanford Health Plan-Out-Network	40%/40%	40%	N/A	N/A	No	55.3	85.2	87.1	92.8	84.8	88.8	66.8
UHC Plan of the River Valley, Inc.-High	\$20/\$40	20%	\$10	\$35/\$50	Yes	65.4	87.7	86.2	96.4	83.1	91.8	68.5
Kansas												
Coventry Health Care of Kansas-High	\$20/\$50	None	\$3/ \$12	\$40/\$65	Yes	59.2	85.6	90	95	80.5	88.7	65
Coventry Health Care of Kansas-Std	\$30/\$60	None	\$3/ \$12	\$40/\$65	Yes	59.2	85.6	90	95	80.5	88.7	65
Humana Health Plan, Inc.-High	\$20/\$35	\$250/day x 3	\$10	\$30/\$60	Yes	59.1	91.4	88.3	93	88.2	87.3	71
Humana Health Plan, Inc.-Std	\$25/\$40	\$500/day x 3	\$10	\$30/\$60	Yes	59.1	91.4	88.3	93	88.2	87.3	71

Health Maintenance Organization (HMO) and Point-of-Service (POS) Plans

See page 51 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
Kentucky					
Humana Health Plan, Inc. -high- Louisville Area	888-393-6765	MH1	MH2	59.72	134.37
Humana Health Plan, Inc. -std- Louisville Area	888-393-6765	MH4	MH5	53.75	120.93
Humana Health Plan, Inc. -high- Lexington Area	888-393-6765	MI1	MI2	57.50	129.38
Humana Health Plan, Inc. -std- Lexington Area	888-393-6765	MI4	MI5	50.46	113.55
Louisiana					
Coventry Health Care of Louisiana -high- New Orleans area	800-341-6613	BJ1	BJ2	80.05	201.47
Coventry Health Care of Louisiana -std- New Orleans area	800-341-6613	BJ4	BJ5	58.18	136.48
Maryland					
Aetna Open Access -high- Northern/Central/Southern Maryland Areas	877-459-6604	JN1	JN2	160.69	360.61
Aetna Open Access -basic- Northern/Central/Southern Maryland Areas	877-459-6604	JN4	JN5	54.57	127.71
CareFirst BlueChoice -high- All of Maryland	866-296-7363	2G1	2G2	69.70	159.24
Coventry Health Care -high- All of Maryland	800-833-7423	IG1	IG2	49.03	123.06
Coventry Health Care -std- All of Maryland	800-833-7423	IG4	IG5	43.32	108.29
Kaiser Foundation Health Plan Mid-Atlantic States -high- Baltimore/Washington, DC areas	877-574-3337	E31	E32	62.35	154.95
Kaiser Foundation Health Plan Mid-Atlantic States -std- Baltimore/Washington, DC areas	877-574-3337	E34	E35	38.14	87.71
M.D. IPA -high- All of Maryland	877-835-9861	JP1	JP2	61.02	153.32
Massachusetts					
Fallon Community Health Plan -basic- Central/Eastern Massachusetts	800-868-5200	JG1	JG2	102.81	284.94

Plan Name – Location	Primary care/ Specialist office copay	Hospital per stay deductible	Prescription Drugs			Member Survey Results						
			Level I	Level II/ Level III	Mail order discount	Overall plan satisfaction 6	Getting needed care	Getting care quickly	How well doctors communicate	Customer service	Claims processing	Plan Information on Costs
HMO/POS National Average						64.2	84.7	85.6	93.1	84	87.4	67.2
Kentucky												
Humana Health Plan, Inc. -High	\$20/\$35	\$250/day x 3	\$10	\$30/\$60	Yes							
Humana Health Plan, Inc. -Std	\$25/\$40	\$500/day x 3	\$10	\$30/\$60	Yes							
Humana Health Plan, Inc. -High	\$20/\$35	\$250/day x 3	\$10	\$30/\$60	Yes							
Humana Health Plan, Inc. -Std	\$25/\$40	\$500/day x 3	\$10	\$30/\$60	Yes							
Louisiana												
Coventry Health Care of Louisiana-High	\$20/\$40	Nothing	\$1	\$35/\$60	Yes	58.4	85.5	79.8	94.7	77.7	88.5	63.6
Coventry Health Care of Louisiana-Std	\$25/\$50	30%	\$1	\$35/\$60	Yes	58.4	85.5	79.8	94.7	77.7	88.5	63.6
Maryland												
Aetna Open Access-High	\$15/\$30	\$150/day x3	\$5	\$35/\$65	Yes	58.9	83	84.5	90	88.8	85.5	65.2
Aetna Open Access-Basic	\$20/\$35	10% Plan Allow	\$10	\$35/\$65	Yes	58.9	83	84.5	90	88.8	85.5	65.2
CareFirst BlueChoice-High	\$25/\$35	\$150/ day x 3	\$10	\$30/\$50	Yes	53.3	81.6	81.1	90.2	68.5	81.7	51.3
Coventry Health Care-High	\$20/\$40	\$200/day x 3	\$5	\$30/\$60	Yes	49	80.6	85.7	94.4	76.6	82.5	61.8
Coventry Health Care-Std	\$20/\$40	\$200/day x 3	\$15	\$30/\$60	Yes	49	80.6	85.7	94.4	76.6	82.5	61.8
Kaiser Foundation HP-High	\$10/\$20	\$100	\$7/\$17 Net	\$30/\$50/\$45/\$65	Yes	71.1	81.2	83.6	88.9	81.2	84.8	70
Kaiser Foundation HP-Std	\$20/\$30	\$250/day x 3	\$12/\$22Net	\$35/\$55/\$50/\$70	Yes	71.1	81.2	83.6	88.9	81.2	84.8	70
M.D. IPA-High	\$25/\$35	\$150/day x 3	\$7	\$25/\$60/\$100	No	58	79.1	86.6	89.7	83.9	88.8	63.8
Massachusetts												
Fallon Community Health Plan-Basic	\$25/\$35 preventive \$0	\$150 to \$750max	\$10	\$30/\$60	Yes	69.2	83.1	87.1	93.7	83.7	89.7	71.5

Health Maintenance Organization (HMO) and Point-of-Service (POS) Plans

See page 51 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
Michigan					
Bluecare Network of MI -high- Traverse City	800-662-6667	H61	H62	66.19	237.64
Bluecare Network of MI -high- Grand Rapids	800-662-6667	J31	J32	79.75	272.84
Bluecare Network of MI -high- East Region	800-662-6667	K51	K52	69.14	165.58
Bluecare Network of MI -high- Southeast Region	800-662-6667	LX1	LX2	54.77	165.44
Grand Valley Health Plan -high- Grand Rapids area	616-949-2410	RL1	RL2	54.33	161.08
Grand Valley Health Plan -std- Grand Rapids area	616-949-2410	RL4	RL5	50.95	132.45
Health Alliance Plan -high- Southeastern Michigan/Flint area	800-556-9765	521	522	60.18	221.89
HealthPlus MI -high- East Central Michigan	800-332-9161	X51	X52	51.39	133.52
Physicians Health Plan of Mid-Michigan -std- Mid-Michigan	517-364-8500	9U4	9U5	98.05	267.71
Minnesota					
HealthPartners Open Access Copay -high- Minnesota	952-883-5000	V31	V32	134.09	319.93
HealthPartners 3 for Free -std- Minnesota	952-883-5000	V34	V35	36.96	85.01
Medica Health Plan -high- Most of Minnesota	800-952-3455	M21	M22	121.45	287.84
Missouri					
Blue Preferred Plus POS -high- St. Louis/Central/SW areas	888-811-2092	9G1	9G2	81.48	163.58
Coventry Health Care of Kansas -high- Kansas City area	800-969-3343	HA1	HA2	52.52	131.88
Coventry Health Care of Kansas -std- Kansas City area	800-969-3343	HA4	HA5	44.75	105.15
Humana Health Plan, Inc. -high- Kansas City area	888-393-6765	MS1	MS2	171.80	389.05
Humana Health Plan, Inc. -std- Kansas City area	888-393-6765	MS4	MS5	59.37	133.58
United Healthcare of the Midwest -high- St. Louis Area	877-835-9861	B91	B92	69.83	155.63
Montana					
New West Health Services -high- Most of Montana	800-290-3657	NV1	NV2	84.50	197.18
New West Health Services -std- Most of Montana	800-290-3657	NV4	NV5	52.38	123.52

Plan Name – Location	Primary care/ Specialist office copay	Hospital per stay deductible	Prescription Drugs			Member Survey Results							
			Level I	Level II/ Level III	Mail order discount	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Customer service	Claims processing	Plan Information on Costs	
HMO/POS National Average						64.2	84.7	85.6	93.1	84	87.4	67.2	
Michigan													
Bluecare Network of MI-High	\$15/\$25	Nothing	\$5	\$50/N/A	Yes								
Bluecare Network of MI-High	\$15/\$25	Nothing	\$5	\$50/N/A	Yes								
Bluecare Network of MI-High	\$15/\$25	Nothing	\$5	\$50/N/A	Yes	64.6	88	89.3	93.3	83.8	88	68.6	
Bluecare Network of MI-High	\$15/\$25	Nothing	\$5	\$50/N/A	Yes	64.6	88	89.3	93.3	83.8	88	68.6	
Grand Valley Health Plan-High	\$10/\$10	Nothing	\$5	\$15/\$15	No	77.1	85.6	92.5	93.8	87.4	88.6	78.8	
Grand Valley Health Plan-Std	\$20/\$20	\$500 x 3	\$10	\$40/\$40	No	77.1	85.6	92.5	93.8	87.4	88.6	78.8	
Health Alliance Plan-High	\$10/\$20	Nothing	\$10	\$40/\$40	Yes	79.2	87.7	86.8	95.6	80.1	91.6	67.7	
HealthPlus MI-High	\$10/\$20	None	\$8	\$40/\$60	Yes	76.6	89.5	93.2	94	87.3	89.4	71.9	
Physicians Health Plan of Mid-Michigan-Std	\$20/Nothing	20%	\$15	\$25/\$50	Yes	70.4	91.4	90.4	94.8	87.6	90	68.	
Minnesota													
HealthPartners Open Access Copay	\$25/\$45	10%	\$12	\$45/\$90	Yes	67.1	86.8	90.1	96	91.8	93.2	67.7	
HealthPartners 3 for Free	\$0 for 3, then 20%	20% in/40% out	\$6	\$30/\$60	Yes	67.1	86.8	90.1	96	91.8	93.2	67.7	
Medica Health Plan- Medica Health Plan-	In-Network Out-Network	\$20/\$20 40%/40%	\$300 None	\$10 40%/\$50	\$25/\$50/\$50 40%/\$50	Yes No	50.1 50.1	81.2 81.2	88.9 88.9	96 96	85.9 85.9	90.6 90.6	54.9 54.
Missouri													
Blue Preferred Plus POS Blue Preferred Plus POS	In-Network Out-Network	\$25/\$25 30% after ded	\$500 30% after ded.	\$10 N/A	\$30/\$40 N/A	Yes No	69.3 69.3	91.5 91.5	89.9 89.9	94.9 94.9	88.5 88.5	93.2 93.2	66.9 66.9
Coventry Health Care of Kansas-High		\$20/\$50	None	\$3/ \$12	\$40/\$65	Yes	59.2	85.6	90	95	80.5	88.7	65
Coventry Health Care of Kansas-Std		\$30/\$60	None	\$3/ \$12	\$40/\$65	Yes	59.2	85.6	90	95	80.5	88.7	65
Humana Health Plan, Inc.-High		\$20/\$35	\$250/day x 3	\$10	\$30/\$60	Yes	59.1	91.4	88.3	93	88.2	87.3	71
Humana Health Plan, Inc.-Std		\$25/\$40	\$500/day x 3	\$10	\$30/\$60	Yes	59.1	91.4	88.3	93	88.2	87.3	71
United Healthcare of the Midwest, Inc.-High		\$25/\$35	\$450	\$7	\$30/\$60	Yes	59.2	87	86.9	94.2	81.7	89.6	61.2
Montana													
New West Health Services- High	\$15/\$15	\$100	\$10	\$20/\$40	Yes	43.1	84.4	87.2	95.7	82.8	82.6	58.7	
New West Health Services- POS	30%/30%	30%	N/A	N/A	No	43.1	84.4	87.2	95.7	82.8	82.6	58.7	
New West Health Services- std	\$25/\$25	\$150 X 5	\$10	\$25/\$50	Yes								

Health Maintenance Organization (HMO) and Point-of-Service (POS) Plans

See page 51 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
Nevada					
Health Plan of Nevada -high- Las Vegas area	800-777-1840	NM1	NM2	36.31	92.99
New Jersey					
Aetna Open Access -high- Northern New Jersey	877-459-6604	JR1	JR2	143.42	341.52
Aetna Open Access -basic- Northern New Jersey	877-459-6604	JR4	JR5	74.60	185.25
Aetna Open Access -high- Southern NJ	877-459-6604	P31	P32	203.39	522.67
Aetna Open Access -basic- Southern NJ	877-459-6604	P34	P35	107.21	260.76
GHI Health Plan -high- Northern New Jersey	212-501-4444	801	802	100.06	297.86
GHI Health Plan -std- Northern New Jersey	212-501-4444	804	805	49.01	114.42
New Mexico					
Lovelace Health Plan -high- All of New Mexico	800-808-7363	Q11	Q12	59.58	179.92
Presbyterian Health Plan -high- All counties in New Mexico	800-356-2219	P21	P22	85.26	199.95

Plan Name – Location	Primary care/ Specialist office copay	Hospital per stay deductible	Prescription Drugs			Member Survey Results						
			Level I	Level II/ Level III	Mail order discount	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Customer service	Claims processing	Plan Information on Costs
HMO/POS National Average						64.2	84.7	85.6	93.1	84	87.4	67.2
Nevada												
Health Plan of Nevada-High	\$10/\$20	\$100	\$5	\$35/\$55	Yes	52.7	68.8	72.2	87.2	74.8	86.1	59.2
New Jersey												
Aetna Open Access-High	\$20/\$35	\$150/day x 5	\$10	\$35/\$65	Yes	54.4	84.8	89.8	90.6	83	83.2	58.4
Aetna Open Access-Basic	\$15/\$35	20% Plan Allow	\$5	\$35/\$65	Yes	54.4	84.8	89.8	90.6	83	83.2	58.4
Aetna Open Access-High	\$20/\$35	\$150/day x 5	\$10	\$35/\$65	Yes	69.4	85.1	88.8	93.5	86.4	90	75.6
Aetna Open Access-Basic	\$15/\$35	20% Plan Allow	\$5	\$35/\$65	Yes	69.4	85.1	88.8	93.5	86.4	90	75.6
GHI Health Plan-In-Network	\$15/\$15	\$100	\$15	\$25/\$50	Yes	55.3	84	83	93.8	76.9	83.5	59.7
GHI Health Plan-Out-Network	+50% of sch.	+50% of sch.	N/A	N/A	No	55.3	84	83	93.8	76.9	83.5	59.7
GHI Health Plan-Std	\$25/\$25	\$250/day x 3	\$10	\$25/\$50	Yes	55.3	84	83	93.8	76.9	83.5	59.7
New Mexico												
Lovelace Health Plan-High	\$20/\$35	\$250	\$5	\$35/\$60/50%	Yes	61.9	80.7	77	91.1	83.5	88.5	68.6
Presbyterian Health Plan-High	\$25/\$35	\$350	\$10	\$30/\$50	Yes	65.3	83.3	82.1	92.1	83.1	86.9	66.7

Health Maintenance Organization (HMO) and Point-of-Service (POS) Plans

See page 51 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
New York					
Aetna Open Access -high- NYC Area/Upstate NY	877-459-6604	JC1	JC2	131.31	363.95
Aetna Open Access -basic- NYC Area/Upstate NY	877-459-6604	JC4	JC5	70.47	206.25
Blue Choice -high- Rochester area	800-462-0108	MK1	MK2	106.59	261.90
Blue Choice -std- Rochester area	800-462-0108	MK4	MK5	61.54	211.33
CDPHP Universal Benefits -high- Upstate, Hudson Valley, Central New York	877-269-2134	SG1	SG2	84.80	268.34
CDPHP Universal Benefits -std- Upstate, Hudson Valley, Central New York	877-269-2134	SG4	SG5	49.66	128.13
GHI HMO -high- Brnx/Brklyn/Manhat/Queen/Richmon/Westche	877-244-4466	6V1	6V2	128.66	382.86
GHI HMO -high- Capital/Hudson Valley Regions	877-244-4466	X41	X42	146.95	432.73
GHI Health Plan -high- All of New York	212-501-4444	801	802	100.06	297.86
GHI Health Plan -std- Most of New York	212-501-4444	804	805	49.01	114.42
HIP of Greater New York -high- New York City area	800-HIP-TALK	511	512	88.30	308.77
HIP of Greater New York -std- New York City area	800-HIP-TALK	514	515	66.58	251.20
Independent Health Assoc -high- Western New York	800-501-3439	QA1	QA2	59.78	193.82
MVP Health Care -high- Eastern Region	888-687-6277	GA1	GA2	63.25	206.86
MVP Health Care -std- Eastern Region	888-687-6277	GA4	GA5	55.82	155.12
MVP Health Care -high- Western Region	888-687-6277	GV1	GV2	55.11	147.64
MVP Health Care -std- Western Region	888-687-6277	GV4	GV5	51.85	129.74
MVP Health Care -high- Central Region	888-687-6277	M91	M92	75.78	238.02
MVP Health Care -std- Central Region	888-687-6277	M94	M95	60.07	197.82
MVP Health Care -high- Northern Region	888-687-6277	MF1	MF2	88.97	270.77
MVP Health Care -std- Northern Region	888-687-6277	MF4	MF5	68.54	219.66
MVP Health Care -high- Mid-Hudson Region	888-687-6277	MX1	MX2	79.64	247.25
MVP Health Care -std- Mid-Hudson Region	888-687-6277	MX4	MX5	61.52	204.56
Univera Healthcare -high- Western New York (Northern & Southern Counties)	800-427-8490	Q81	Q82	121.47	397.27

Plan Name – Location	Primary care/ Specialist office copay	Hospital per stay deductible	Prescription Drugs			Member Survey Results						
			Level I	Level II/ Level III	Mail order discount	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Customer service	Claims processing	Plan Information on Costs
HMO/POS National Average						64.2	84.7	85.6	93.1	84	87.4	67.2
New York												
Aetna Open Access-High	\$20/\$35	\$150/day x 5	\$10	\$35/\$65	Yes	61.4	81.9	85.7	92.8	82	90.2	60.8
Aetna Open Access-Basic	\$15/\$35	20% Plan Allow	\$5	\$35/\$65	Yes	61.4	81.9	85.7	92.8	82	90.2	60.8
Blue Choice-High	\$20/\$20	\$240	\$10	\$30/\$50	Yes	59.1	90.5	91.8	95	85.7	91.8	72.4
Blue Choice-Std	\$25/\$40	\$500	\$10	\$30/\$50	Yes	59.1	90.5	91.8	95	85.7	91.8	72.4
CDPHP Universal Benefits, Inc.-High	\$20/\$30	\$100 x 5	25%	25%/25%	No	74.5	90.2	89.6	94.4	90.9	92.4	79
CDPHP Universal Benefits, Inc.-Std	\$25/\$40	\$500+10%	30%	30%/30%	No	74.5	90.2	89.6	94.4	90.9	92.4	79
GHI HMO Select-High	\$25/\$40	\$500	\$10	\$30/\$50	Yes	51.3	80.6	85.9	94.5	81.4	81.7	65
GHI HMO Select-High	\$25/\$40	\$500	\$10	\$30/\$50	Yes	51.3	80.6	85.9	94.5	81.4	81.7	65
GHI Health Plan-In-Network	\$15/\$15	\$100	\$15	\$25/\$50	Yes	55.3	84	83	93.8	76.9	83.5	59.7
GHI Health Plan-Out-Network	+50% of sch	+50% of sch.	N/A	N/A	No	55.3	84	83	93.8	76.9	83.5	59.7
GHI Health Plan-Std	\$25/\$25	\$250/day x 3	\$10	\$25/\$50	Yes	55.3	84	83	93.8	76.9	83.5	59.7
HIP of Greater New York-High	\$10/\$10	None	\$15	\$30/\$50	Yes	58	80.2	81.9	91.1	75.2	86	59.3
HIP of Greater New York-Std	\$20/\$40	\$500	\$15	\$30/\$50	Yes	58	80.2	81.9	91.1	75.2	86	59.3
Independent Health Assoc.-In-Network	\$20/\$20	\$250	\$10	\$20/\$35	No	70.7	87.1	91.4	94.1	93.6	93	78.7
Independent Health Assoc.-Out-Network	25%/25%	25%	N/A	N/A	No	70.7	87.1	91.4	94.1	93.6	93	78.7
MVP Health Care-High	\$25/\$25	\$500	\$5	\$35/\$70	Yes	64.7	90.2	89.7	94.2	87.5	88.5	72.9
MVP Health Care-Std	\$30/\$50	\$750	\$5	\$45/\$90	Yes	64.7	90.2	89.7	94.2	87.5	88.5	72.9
MVP Health Care-High	\$25/\$25	\$500	\$5	\$35/\$70	Yes	64.7	90.2	89.7	94.2	87.5	88.5	72.9
MVP Health Care-Std	\$30/\$50	\$750	\$5	\$45/\$90	Yes	64.7	90.2	89.7	94.2	87.5	88.5	72.9
MVP Health Care-High	\$25/\$25	\$500	\$5	\$35/\$70	Yes	64.7	90.2	89.7	94.2	87.5	88.5	72.9
MVP Health Care-Std	\$30/\$50	\$750	\$5	\$45/\$90	Yes	64.7	90.2	89.7	94.2	87.5	88.5	72.9
MVP Health Care-High	\$25/\$25	\$500	\$5	\$35/\$70	Yes	64.7	90.2	89.7	94.2	87.5	88.5	72.9
MVP Health Care-Std	\$30/\$50	\$750	\$5	\$45/\$90	Yes	64.7	90.2	89.7	94.2	87.5	88.5	72.9
MVP Health Care-High	\$25/\$25	\$500	\$5	\$35/\$70	Yes	64.7	90.2	89.7	94.2	87.5	88.5	72.9
MVP Health Care-Std	\$30/\$50	\$750	\$5	\$45/\$90	Yes	64.7	90.2	89.7	94.2	87.5	88.5	72.9
Univera Healthcare-High	\$25/\$25	\$500	\$10	\$30/\$50	No	56.3	86.8	87.5	94	83.7	89.4	68.4

Health Maintenance Organization (HMO) and Point-of-Service (POS) Plans

See page 51 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
North Dakota					
HealthPartners Open Access Copay-High- Eastern North Dakota	952-883-5000	V31	V32	134.09	319.93
HealthPartners 3 for Free-Std- Eastern North Dakota	952-883-5000	V34	V35	36.96	85.01
Heart of America Health Plan -high- Northcentral North Dakota	800-525-5661	RU1	RU2	47.79	122.82
Ohio					
AultCare HMO -high- Stark/Carroll/Holmes/Tuscarawas/Wayne Co.	330-363-6360	3A1	3A2	106.74	301.64
HMO Health Ohio -high- Northeast Ohio	800-522-2066	L41	L42	142.51	355.46
Kaiser Foundation Health Plan of Ohio -high- Cleveland/Akron areas	800-686-7100	641	642	107.02	257.69
Kaiser Foundation Health Plan of Ohio -std- Cleveland/Akron areas	800-686-7100	644	645	46.71	107.43
The Health Plan of the Upper Ohio Valley -high-Eastern Ohio	800-624-6961	U41	U42	57.89	133.14
Oklahoma					
Globalhealth, Inc. -high- Oklahoma	877-280-2990	IM1	IM2	42.31	101.96
Oregon					
Kaiser Foundation Health Plan of Northwest -high- Portland/Salem areas	800-813-2000	571	572	90.87	209.33
Kaiser Foundation Health Plan of Northwest -std- Portland/Salem areas	800-813-2000	574	575	52.88	121.48

Plan Name – Location	Primary care/ Specialist office copay	Hospital per stay deductible	Prescription Drugs			Member Survey Results							
			Level I	Level II/ Level III	Mail order discount	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Customer service	Claims processing	Plan Information on Costs	
HMO/POS National Average						64.2	84.7	85.6	93.1	84	87.4	67.2	
North Dakota													
HealthPartners Open Access Copay-High		\$25/\$45	10%	\$12	\$45/\$90	Yes	67.1	86.8	90.1	96	91.8	93.2	67.7
HealthPartners 3 for Free-Std		\$0 for 3, then 20%	20% in/40% out	\$6	\$30/\$60	Yes	67.1	86.8	90.1	96	91.8	93.2	67.7
Heart of America Health Plan-High	In-Network	\$15/\$25	None	50%	50%/50%	None							
Heart of America Health Plan-High	Out-Network	20%/20%	20%	N/A	N/A	N/A							
Ohio													
AultCare HMO-High		\$10/\$10	None	\$10	\$20/\$35	No	89.8	92.3	92.9	93.5	96.4	91	85.4
HMO Health Ohio-High		\$20/\$20	\$250	\$20	\$30/\$40	Yes	65.2	87.4	88.8	95.2	86.3	90.2	74
Kaiser Foundation Health Plan-High		\$15/\$15	\$200	\$10	\$25/\$25	Yes	63.3	81.8	84.7	93	81.2	88.2	68.9
Kaiser Foundation Health Plan-Std		\$25/\$40	\$500	\$15	\$40/\$40	Yes	63.3	81.8	84.7	93	81.2	88.2	68.9
The Health Plan of the Upper Ohio Valley-High		\$10/\$20	\$250	\$15	\$30/\$50	Yes	75.9	91	89.9	94.9	92.6	95.1	73.2
Oklahoma													
Globalhealth, Inc.-High		\$15/\$35	\$150/day x 3	\$10	\$30/\$40	Yes	51.8	65	82.7	89.8	71.9	76.3	64.1
Oregon													
Kaiser Foundation Health Plan-High		\$15/\$15	\$100	\$15	\$40/\$40	Yes	63.9	76.4	79.8	92.1	81.1	83.7	70.7
Kaiser Foundation Health Plan-Std		\$20/\$30	\$500	\$20	\$40/\$40	Yes	63.9	76.4	79.8	92.1	81.1	83.7	70.7

Health Maintenance Organization (HMO) and Point-of-Service (POS) Plans

See page 51 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
Pennsylvania					
Aetna Open Access -high- Philadelphia	800-392-9137	P31	P32	203.39	522.67
Aetna Open Access -basic- Philadelphia	800-392-9137	P34	P35	107.21	260.76
Aetna Open Access -high- Pittsburgh and Western PA Areas	877-459-6604	YE1	YE2	43.47	119.87
Geisinger Health Plan -std- Northeastern/Central/South Central areas	800-447-4000	GG4	GG5	86.07	209.48
HealthAmerica Pennsylvania -high- Greater Pittsburgh area	866-351-5946	261	262	78.68	205.46
HealthAmerica Pennsylvania -std- Central Pennsylvania	866-351-5946	SW4	SW5	57.50	129.37
UPMC Health Plan -high- Western Pennsylvania	888-876-2756	8W1	8W2	94.79	229.58
UPMC Health Plan -std- Western Pennsylvania	888-876-2756	UW4	UW5	70.46	173.62
Puerto Rico					
Humana Health Plans of Puerto Rico, Inc. -high- Puerto Rico	800-314-3121	ZJ1	ZJ2	37.67	84.76
Triple-S Salud, Inc. -high- All of Puerto Rico	787-774-6060	891	892	37.23	83.77
South Dakota					
HealthPartners Open Access Copay - High- Eastern South Dakota	952-883-5000	V31	V32	134.09	319.93
HealthPartners 3 for Free - Std- Eastern South Dakota	952-883-5000	V34	V35	36.96	85.01
Sanford Health Plan -high- Eastern/Central/Rapid City Areas	800-752-5863	AU1	AU2	99.22	240.02
Sanford Health Plan -std- Eastern/Central/Rapid City Areas	800-752-5863	AU4	AU5	89.23	216.80
Tennessee					
Aetna Open Access -high- Memphis Area	877-459-6604	UB1	UB2	58.69	194.59

Plan Name – Location	Primary care/ Specialist office copay	Hospital per stay deductible	Prescription Drugs			Member Survey Results						
			Level I	Level II/ Level III	Mail order discount	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Customer service	Claims processing	Plan Information on Costs
HMO/POS National Average						64.2	84.7	85.6	93.1	84	87.4	67.2
Pennsylvania												
Aetna Open Access-High	\$20/\$35	\$150/day x 5	\$10	\$35/\$65	Yes	57.1	83.4	84.9	92.7	85.1	89	69.5
Aetna Open Access-Basic	\$15/\$35	20% Plan Allow	\$5	\$35/\$65	Yes	57.1	83.4	84.9	92.7	85.1	89	69.5
Aetna Open Access-High	\$20/\$35	\$250/day x 4	\$10	\$35/\$65	Yes	57.1	83.4	84.9	92.7	85.1	89	69.5
Geisinger Health Plan-Std	\$20/\$35	20%aftrDeduct	30% \$5/\$15	40% \$40/\$120/ 50% \$60/\$180	Yes	67.8	86.3	87.6	93.8	86.6	92.7	72.5
HealthAmerica Pennsylvania-High	\$25/\$50	15%	\$5	\$35/\$60	Yes	66.8	87.1	87.3	94.3	89.3	93	75.3
HealthAmerica Pennsylvania-Std	\$25/\$50	15%	\$5	\$35/\$60	Yes	66.8	87.1	87.3	94.3	89.3	93	75.3
UPMC Health Plan-High	\$20/\$35	10% after ded	\$5	\$35/\$70	Yes	64.7	88.2	86.3	95.8	86.1	93.3	75.1
UPMC Health Plan-Std	\$20/\$35	20% after ded	\$5	\$35/\$70	Yes	64.7	88.2	86.3	95.8	86.1	93.3	75.1
Puerto Rico												
Humana HP of Puerto Rico, Inc. - In-Network	\$5/\$5	None	\$2.50	\$10/\$15	Yes	76.1	78.1	85	96.4	80.2	79	58.2
Humana HP of Puerto Rico, Inc.- Out-Network	\$10/\$10	\$50	N/A	N/A	No	76.1	78.1	85	96.4	80.2	79	58.2
Triple-S Salud, Inc.- In-Network	\$7.50/\$10	None	\$5	\$12/\$15 or 20%/\$25 or 25% max \$100	Yes	75.7	87.1	85.9	95.9	77.1	79	48
Triple-S Salud, Inc.- Out-Network	\$7.50+10%/\$10+10%	None	25%	25%/25%	No	75.7	87.1	85.9	95.9	77.1	79	48
South Dakota												
HealthPartners Open Access Copay - High	\$25/\$45	10%	\$12	\$45/\$90	Yes	67.1	86.8	90.1	96	91.8	93.2	67.7
HealthPartners 3 for Free - Std	\$0 for 3, then 20%	20% in/40% out	\$6	\$30/\$60	Yes	67.1	86.8	90.1	96	91.8	93.2	67.7
Sanford Health Plan- In-Network	\$20/\$30	\$100/day x 5	\$15	\$30/\$50	N/A	53.3	85.2	87.1	92.8	84.8	88.8	66.8
Sanford Health Plan- Out-Network	40%/40%	40%	N/A	N/A	N/A	53.3	85.2	87.1	92.8	84.8	88.8	66.8
Sanford Health Plan- In-Network	\$25/\$25	\$100/day x 5	\$15	\$30/\$50	No	53.3	85.2	87.1	92.8	84.8	88.8	66.8
Sanford Health Plan- Out-Network	40%/40%	40%	N/A	N/A	No	53.3	85.2	87.1	92.8	84.8	88.8	66.8
Tennessee												
Aetna Open Access-High	\$20/\$35	\$250/day x 4	\$10	\$35/\$65	Yes	72	87.7	89.5	90.6	87.7	89.2	70

Health Maintenance Organization (HMO) and Point-of-Service (POS) Plans

See page 51 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
Texas					
Aetna Open Access -high- Austin and San Antonio Areas	877-459-6604	P11	P12	100.90	305.31
Firstcare -high- West Texas	800-884-4901	CK1	CK2	56.43	273.23
Humana Health Plan of Texas -high- Corpus Christi	888-393-6765	UC1	UC2	61.37	140.60
Humana Health Plan of Texas -std- Corpus Christi	888-393-6765	UC4	UC5	53.43	120.22
Humana Health Plan of Texas -high- San Antonio	888-393-6765	UR1	UR2	174.05	394.13
Humana Health Plan of Texas -std- San Antonio	888-393-6765	UR4	UR5	56.24	126.55
Humana Health Plan of Texas -high- Austin	888-393-6765	UU1	UU2	92.07	209.66
Humana Health Plan of Texas -std- Austin	888-393-6765	UU4	UU5	59.06	132.88
Pacificare of Texas -high- San Antonio	866-546-0510	GF1	GF2	70.07	172.92
Utah					
Altius Health Plans -high- Wasatch Front	800-377-4161	9K1	9K2	96.41	205.61
Altius Health Plans -std- Wasatch Front	800-377-4161	DK4	DK5	45.94	101.07
SelectHealth -high- Urban and Suburban Utah	800-538-5038	SF1	SF2	78.98	167.31
Virgin Islands					
Triple-S Salud, Inc. -high- US Virgin Islands	800-981-3241	851	852	47.56	108.01
Virginia					
Aetna Open Access -high- Northern/Central/Richmond Virginia Areas	877-459-6604	JN1	JN2	160.69	360.61
Aetna Open Access -basic- Northern/Central/Richmond Virginia Areas	877-459-6604	JN4	JN5	54.57	127.71
CareFirst BlueChoice -high- Northern Virginia	866-296-7363	2G1	2G2	69.70	159.24
Kaiser Foundation Health Plan Mid-Atlantic States -high- Northern Virginia/Fredericksburg area	877-574-3337	E31	E32	62.35	154.95
Kaiser Foundation Health Plan Mid-Atlantic States -std- Northern Virginia/Fredericksburg area	877-574-3337	E34	E35	38.14	87.71
M.D. IPA -high- N.VA/Cntrl VA/Richmond	877-835-9861	JP1	JP2	61.02	153.32
Optima Health Plan -high- Hampton Roads and Richmond areas	800-206-1060	9R1	9R2	68.38	185.27
Optima Health Plan -std- Hampton Roads and Richmond areas	800-206-1060	9R4	9R5	43.07	101.92
Piedmont Community Healthcare -high- Lynchburg area	888-674-3368	2C1	2C2	58.82	134.76

Plan Name – Location	Primary care/ Specialist office copay	Hospital per stay deductible	Prescription Drugs			Member Survey Results						
			Level I	Level II/ Level III	Mail order discount	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Customer service	Claims processing	Plan Information on Costs
HMO/POS National Average						64.2	84.7	85.6	93.1	84	87.4	67.2
Texas												
Aetna Open Access-High	\$20/\$35	\$250/day x 4	\$10	\$35/\$65	Yes	65.6	87.3	82.4	90.6	85.2	91.9	71.1
Firstcare-High	\$20/\$55	\$150/dayX5	\$15	\$35/\$65	No	61.5	87.8	87.1	93.8	80.9	90	67.8
Humana Health Plan of Texas-High	\$20/\$35	\$250/day x 3	\$10	\$40/\$60	Yes							
Humana Health Plan of Texas-Std	\$25/\$40	\$500/day x 3	\$10	\$40/\$60	Yes							
Humana Health Plan of Texas-High	\$20/\$35	\$250/day x 3	\$10	\$40/\$60	Yes	62.7	85.5	81.4	91.7	87	88.7	61.6
Humana Health Plan of Texas-Std	\$25/\$40	\$500/day x 3	\$10	\$40/\$60	Yes	62.7	85.5	81.4	91.7	87	88.7	61.6
Humana Health Plan of Texas-High	\$20/\$35	\$250/day x 3	\$10	\$40/\$60	Yes	52.8	81.3	85.3	93.7	89.5	89.9	69
Humana Health Plan of Texas-Std	\$25/\$40	\$500/day x 3	\$10	\$40/\$60	Yes	52.8	81.3	85.3	93.7	89.5	89.9	69
Pacificare of Texas-High	\$20/\$40	\$250/day x 5	\$10	\$35/\$60	Yes	65.7	85.1	84.5	92.8	83.2	89.1	66.4
Utah												
Altius Health Plans-High	\$20/\$30	\$200	\$7	\$25/\$50	Yes	56.8	84.2	87.7	94.6	83.4	87.4	66.8
Altius Health Plans-Std	\$20/\$35	None	\$7	\$35/\$60	Yes	56.8	84.2	87.7	94.6	83.4	87.4	66.8
SelectHealth -High	\$15/\$25	\$100	\$5	\$25/50%	N/A							
Virgin Islands												
Triple-S Salud, Inc.- In-Network	\$7.50/\$10	None	\$5	\$12/\$15 or 20%/\$25 or 25% max \$100	Yes							
Triple-S Salud, Inc.- Out-Network	\$7.50+10%/\$10+10%	None	25%	25%/25%	No							
Virginia												
Aetna Open Access-High	\$15/\$30	\$150/day x3	\$5	\$35/\$65	Yes	58.9	83	84.5	90	88.8	85.5	65.2
Aetna Open Access-Basic	\$20/\$35	10% Plan Allow	\$10	\$35/\$65	Yes	58.9	83	84.5	90	88.8	85.5	65.2
CareFirst BlueChoice-High	\$25/\$35	\$150/day x 3	\$10	\$30/\$50	Yes	53.3	81.6	81.1	90.2	68.5	81.7	51.3
Kaiser Foundation HP-High	\$10/\$20	\$100	\$7/\$17 Net	\$30/\$50/\$45/\$65	Yes	71.1	81.2	83.6	88.9	81.2	84.8	70
Kaiser Foundation HP-Std	\$20/\$30	\$250/day x 3	\$12/\$22Net	\$35/\$55/\$50/\$70	Yes	71.1	81.2	83.6	88.9	81.2	84.8	70
M.D. IPA-High	\$25/\$35	\$150/day x 3	\$7	\$25/\$60/\$100	No	58	79.1	86.6	89.7	83.9	88.8	63.8
Optima Health Plan-High	\$15/\$0 child<13/\$30	\$200	\$10	\$25/\$50/\$75	Yes	64.5	85.8	89.1	94.6	89.8	90.5	68.3
Optima Health Plan-Std	\$20/\$30	None	\$5	\$25/50% up to \$3,000	No	64.5	85.8	89.1	94.6	89.8	90.5	68.3
Piedmont Community HC In-Network	\$35/\$35	20%	\$15	\$30/\$55	Yes							
Piedmont Community HC Out-Network	30%/30%	30%	\$15	\$30/\$55	Yes							

Health Maintenance Organization (HMO) and Point-of-Service (POS) Plans

See page 51 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
Washington					
Group Health Cooperative -high- Western WA/Central WA/Spokane/Pullman	888-901-4636	541	542	84.56	166.25
Group Health Cooperative -std- Western WA/Central WA/Spokane/Pullman	888-901-4636	544	545	42.88	96.81
KPS Health Plans -std- All of Washington	800-552-7114	L11	L12	43.12	93.07
KPS Health Plans -high- All of Washington	800-552-7114	VT1	VT2	106.54	223.59
Kaiser Foundation Health Plan of Northwest -high- Vancouver/Longview	800-813-2000	571	572	90.87	209.33
Kaiser Foundation Health Plan of Northwest -std- Vancouver/Longview	800-813-2000	574	575	52.88	121.48
West Virginia					
The Health Plan of the Upper Ohio Valley -high- Northern/Central West Virginia	800-624-6961	U41	U42	57.89	133.14
Wisconsin					
Dean Health Plan -high- South Central Wisconsin	800-279-1301	WD1	WD2	58.90	185.00
Group Health Cooperative -high- South Central Wisconsin	608-828-4827	WJ1	WJ2	54.73	143.51
HealthPartners Open Access Copay-high- Western Wisconsin	952-883-5000	V31	V32	134.09	319.93
HealthPartners 3 for Free-std- Western Wisconsin	952-883-5000	V34	V35	36.96	85.01
MercyCare HMO -high- South Central Wisconsin	800-895-2421	EY1	EY2	58.91	185.18
Physicians Plus -high- Dane County	800-545-5015	LW1	LW2	56.09	168.17
Wyoming					
Altius Health Plans -high- Uinta County	800-377-4161	9K1	9K2	96.41	205.61
Altius Health Plans -std- Uinta County	800-377-4161	DK4	DK5	45.94	101.07

Plan Name – Location	Primary care/ Specialist office copay	Hospital per stay deductible	Prescription Drugs			Member Survey Results							
			Level I	Level II/ Level III	Mail order discount	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Customer service	Claims processing	Plan Information on Costs	
HMO/POS National Average						64.2	84.7	85.6	93.1	84	87.4	67.2	
Washington													
Group Health Cooperative-High	\$25/\$25	\$350/day x 3	\$20	\$40/\$60	Yes	67	87	89.9	94.2	87.9	85.4	71.6	
Group Health Cooperative-Std	\$25+20%	\$500/day x 3	\$20	\$40/\$60	Yes	67	87	89.9	94.2	87.9	85.4	71.6	
KPS Health Plans-Std	In-Network	\$15/3 or 20%/20%	Nothing	\$10	\$35/\$40 max \$100	Yes	75.6	93.9	92.5	95.1	92	91.3	72.4
KPS Health Plans-	Out-Network	\$15/3 +40%+diff	Nothing	Not Covered	Not Covered	No	75.6	93.9	92.5	95.1	92	91.3	72.4
KPS Health Plans-High	In-Network	\$30/\$30	None	\$5	\$25/50% or \$100	No	75.6	93.9	92.5	95.1	92	91.3	72.4
KPS Health Plans-	Out-Network	\$30+40%+diff	None	Not covered	N/A	No	75.6	93.9	92.5	95.1	92	91.3	72.4
Kaiser Foundation HP of Northwest-High	\$15/\$15	\$100	\$15	\$40/\$40	Yes	63.9	76.4	79.8	92.1	81.1	83.7	70.7	
Kaiser Foundation HP of Northwest-Std	\$20/\$30	\$500	\$20	\$40/\$40	Yes	63.9	76.4	79.8	92.1	81.1	83.7	70.7	
West Virginia													
The HP of the Upper Ohio Valley-High	\$10/\$20	\$250	\$15	\$30/\$50	Yes	75.9	91	89.9	94.9	92.6	95.1	73.2	
Wisconsin													
Dean Health Plan-High	\$10/\$10	None	\$10	30%/\$75max/\$50	Yes	72.4	86.7	89.3	95.2	87.7	88.4	72.2	
Group Health Cooperative-High	\$10/\$10	None	\$5	\$20/\$20	Yes	77.4	81.4	88.3	95.1	91.1	85.8	74.4	
HealthPartners Open Access Copay/3 for Free-High	\$25/\$45	10%	\$12	\$45/\$90	Yes	67.1	86.8	90.1	96	91.8	93.2	67.7	
HealthPartners Open Access Copay/3 for Free-Std	\$0 for 3, then 20%	20% in/40% out	\$6	\$30/\$60	Yes	67.1	86.8	90.1	96	91.8	93.2	67.7	
MercyCare HMO-High	\$10/\$10	Nothing	\$10	\$20/\$50	Yes								
Physicians Plus-High	\$10/\$10	Nothing	\$10	30%/50%	No	71.7	88.4	86.8	94.6	88.7	91.3	73.9	
Wyoming													
Altius Health Plans-High	\$20/\$30	\$200	\$7	\$25/\$50	Yes	56.8	84.2	87.7	94.6	83.4	87.4	66.8	
Altius Health Plans-Std	\$20/\$35	None	\$7	\$35/\$60	Yes	56.8	84.2	87.7	94.6	83.4	87.4	66.8	

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FEHB Plan Comparison Charts

High Deductible and Consumer-Driven Health Plans With a Health Savings Account or Health Reimbursement Arrangement (Pages 82 through 107)

A High Deductible Health Plan (HDHP) provides comprehensive coverage for high-cost medical events and a tax-advantaged way to help you build savings for future medical expenses. The HDHP gives you greater flexibility and discretion over how you use your health care benefits.

When you enroll, your health plan establishes for you either a Health Savings Account (HSA) or a Health Reimbursement Arrangement (HRA). The plan automatically deposits the monthly “premium pass through” into your HSA. The plan credits an amount into the HRA. (This is the “Premium Contribution to HSA/HRA” column in the following charts.)

Preventive care is often covered in full, usually with no or only a small deductible or copayment. Preventive care expenses may also be payable up to an annual maximum dollar amount (up to \$300 for instance). As you receive other non-preventive medical care, you must meet the plan deductible before the health plan pays benefits. You can choose to pay your deductible with funds from your HSA or you can choose instead to pay for your deductible out-of-pocket, allowing your savings to continue to grow.

The HDHP features higher annual deductibles (a minimum of \$1,200 for Self and \$2,400 for Family coverage) and annual out-of-pocket limits (not to exceed \$5,950 for Self and \$11,900 for Family coverage) than other insurance plans. Depending on the HDHP you choose, you may have the choice of using In-Network and Out-of-Network providers. There may be higher deductibles and out-of-pocket limits when you use Out-of-Network providers. Using In-Network providers will save you money.

Health Savings Account (HSA)

A Health Savings Account allows individuals to pay for current health expenses and save for future qualified medical expenses on a pre-tax basis. Funds deposited into an HSA are not taxed, the balance in the HSA grows tax free, and that amount is available on a tax free basis to pay medical costs. You are eligible for an HSA if you are enrolled in an HDHP, not covered by any other health plan that is not an HDHP (including a spouse’s health plan, but does not include specific injury insurance and accident, disability, dental care, vision care, or long-term coverage), not enrolled in Medicare, not received VA benefits within the last three months, not covered by your own or your spouse’s flexible spending account (FSA), and are not claimed as a dependent on someone else’s tax return. If you are enrolled in a High Deductible Health Plan with an HSA you may not participate in a Health Care Flexible Spending Account, but you are permitted to participate in a Limited Expense FSA. HSA’s are subject to a number of rules and limitations established by the Department of the Treasury.

Visit www.ustreas.gov/offices/public-affairs/hsa for more information. The 2011 maximum contribution limits are \$3,050 for Self Only coverage and \$6,150 for Self and Family coverage. If you are over 55, you can make an additional “catch up” contribution. You can use funds in your account to help pay your health plan deductible.

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FEHB Plan Comparison Charts

High Deductible and Consumer-Driven Health Plans With a Health Savings Account or Health Reimbursement Arrangement

Federal employees who are enrolled in HDHPs are eligible to have Health Savings Accounts (HSAs).

Features of an HSA include:

- Tax-deductible deposits you make to the HSA. Your own HSA contributions are either tax-deductible or pre-tax (if made by payroll deduction). See IRS Publication 969.
- Tax-deferred interest earned on the account.
- Tax-free withdrawals for qualified medical expenses.
- Carryover of unused funds and interest from year to year.
- Portability; the account is owned by you and is yours to keep – even when you retire, leave government service, or change plans.

Health Reimbursement Arrangement (HRA)

Health Reimbursement Arrangements are a common feature of Consumer-Driven Health Plans. They may be referred to by the health plan under a different name, such as personal care account. They are also available to enrollees in High Deductible Health Plans who are not eligible for an HSA. HRAs are similar to HSAs except:

- An enrollee cannot make deposits into an HRA;
- A health plan may impose a ceiling on the value of an HRA;
- Interest is not earned on an HRA; and
- The amount in an HRA is not transferable if the enrollee leaves the health plan.

If you are enrolled in a High Deductible Health Plan with an HRA you may participate in a Health Care Flexible Spending Account.

The plan will credit the HRA different amounts depending on whether you have a Self Only or a Self and Family enrollment. You can use funds in your account to help pay your health plan deductible.

Features of an HRA include:

- Tax-free withdrawals for qualified medical expenses.
- Carryover of unused credits from year to year.
- Credits in an HRA do not earn interest.
- Credits in the HRA are forfeited if you leave federal employment or switch health insurance plans.

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High Deductible and Consumer-Driven Health Plans With a Health Savings Account or Health Reimbursement Arrangement

	Health Savings Account (HSA)	Health Reimbursement Arrangement (HRA)
ELIGIBILITY	You must enroll in a High Deductible Health Plan (HDHP). No other general medical insurance coverage is permitted. You cannot be enrolled in Medicare Part A or Part B. You cannot be claimed as a dependent on someone else's tax returns.	You must enroll in a High Deductible Health Plan (HDHP).
FUNDING	The plan deposits a monthly "premium pass through" into your account.	The plan deposits the credit amount directly into your account.
CONTRIBUTIONS	The maximum allowed is a combination of the health plan "premium pass through" and the member contribution up to the maximum contribution amount set by the IRS each year.	Only that portion of the premium specified by the health plan will be contributed. You cannot add your own money to an HRA.
DISTRIBUTIONS	May be used to pay the out-of-pocket medical expenses for yourself, your spouse, or your dependents (even if they are not covered by the HDHP), or to pay the plan's deductible. See IRS Publication 502 for a complete list of eligible expenses.	May be used to pay the out-of-pocket expenses for qualified medical expenses for individuals covered under the HDHP, or to pay the plan's deductible. See IRS Publication 502 for a complete list of eligible expenses.
PORTABLE	Yes, you can take this account with you when you change plans, separate from service, or retire.	If you retire and remain in your HDHP you may continue to use and accumulate credits in your HRA. If you terminate employment or change health plans, only eligible expenses incurred while covered under that HDHP will be eligible for reimbursement, subject to timely filing requirements. Unused credits are forfeited.
ANNUAL ROLLOVER	Yes, funds accumulate without a maximum cap.	Yes, credits accumulate without a maximum cap.

IMPORTANT REMINDER: This is only a summary of the features of the HDHP/HSA or HRA. Refer to the specific Plan brochure for the complete details covering Plan design, operation, and administration as each Plan will have differences.

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FEHB Plan Comparison Charts

High Deductible and Consumer-Driven Health Plans With a Health Savings Account or Health Reimbursement Arrangement

A Consumer-Driven plan provides you with freedom in spending health care dollars the way you want. The typical plan has features such as: member responsibility for certain up-front medical costs, an employer-funded account that you may use to pay these up-front costs, and catastrophic coverage with a high deductible. You and your family receive full coverage for In-Network preventive care.

How to Use PostalEASE for Health Savings Account (HSA) Contributions For Employees Enrolled in High Deductible Health Plans

PostalEASE is a self-service enrollment system that provides a convenient, confidential, and secure way for you to make payroll contributions to your Health Savings Account (HSA). You must be enrolled in a High Deductible Health Plan and have a personal, non-commercial, savings or checking account already established at your financial institution. If you have access to PostalEASE on the Internet (<https://liteblue.usps.gov>), at an Employee Self-Service Kiosk (available in some facilities), or on the Postal Service Intranet (from the Blue page), using these may be easier than using the telephone. You can use PostalEASE to:

a. Begin contributing to an HSA. b. Change your contributions. c. Cancel your contributions.

To use **PostalEASE**:

1. Read the Privacy Act Statement printed on page 2.
2. Complete the Worksheet below and continue to the next section.

ATTENTION: You alone are responsible for the tax consequences of electing to make Health Savings Account (HSA) contributions. The Postal Service cannot determine your eligibility to begin or continue HSA contributions. If you make HSA contributions and you are not eligible under the Internal Revenue Code, there may be tax consequences that will cost you money. If you have questions about whether to contribute to an HSA, contact the Internal Revenue Service, a qualified financial counselor, or your health plan for assistance. The Postal Service cannot advise you on whether to contribute to an HSA or what the tax consequences might be.

If you elect to contribute to an HSA (this applies to both regular and catch-up HSA contributions) and you do not terminate your HSA contribution during the year, and your contribution does not end because you have reached the annual IRS contribution limit, then your HSA contribution will always automatically end after the last pay period of the calendar year (Pay Period 26, or Pay Period 27 in years with 27 pay periods). If you want to begin contributing in the new calendar year, you will need to make a new election to begin contributing to your HSA for Pay Period 1 or later of the new calendar year.

Internal Revenue Code Requirements

To contribute to an HSA, under the Internal Revenue Code you must participate in a High Deductible Health Plan, have no other insurance coverage except for those specifically allowed under the Internal Revenue Code (for example, disability, dental, vision, long-term care, and limited flexible spending accounts), and not be claimed as a dependent on someone else's tax return. High Deductible Health Plans in the Federal Employees Health Benefits (FEHB) program are listed in a separate section of the Guide to Benefits that applies to you, which is available at www.opm.gov/insure or from the HR Shared Service Center by calling 1-877-477-3273, Option 5. Under the Internal Revenue Code, you must not contribute to an HSA if you participate in a health care flexible spending account (FSA), a spouse's health care FSA, a spouse's family enrollment in other non-high deductible health insurance coverage, TRICARE, Medicare, or have received VA benefits within the previous 3 months.

There are annual Internal Revenue Code HSA contribution limits that may be adjusted each calendar year. It is your responsibility to know the calendar year limits. The 2011 annual contribution limit, including the HDHP premium pass through, is \$3,050 for Self Only and \$6,150 for Family enrollment. Employees who are age 55 and older may contribute an additional pre-tax catch-up amount of \$1,000. Visit www.irs.gov for more details.

In electing your contribution amount, please note that if you have insufficient funds available for your entire elected contribution, a partial deduction will not be taken.

PostalEASE Health Savings Account (HSA) Contributions Worksheet

- Check the action you're taking: ☐ Begin or add contributions ☐ Cancel contributions ☐ Change contributions
- Enter your 9-digit HSA financial institution routing number (obtain from your HSA financial institution):
____ - ____ - ____
- Enter the account number to be credited: _____
- Enter the amount of the new or changed contributions in whole dollars: \$_____.00

Now that you have completed the worksheet, you are ready to use *PostalEASE*

1. Have the following information ready when you use *PostalEASE*.
 - Your employee identification number (EIN). This can be found at the top of your pay stub.
 - Your USPS personal identification number (PIN). Don't know your USPS PIN? Go to <https://liteblue.usps.gov> and click "Forget Your PIN?" Enter your EIN (printed at the top of your earnings statement). Choose a new PIN immediately with Self-Service PIN Reset—just follow the instructions. Or, request your PIN from the USPS intranet Blue or a self-service kiosk—click on Employee Self-Service, then *PostalEASE*. Or, dial 1-877-477-3273 and press 1. Enter your employee identification number (EIN). When prompted for your PIN, pause, then press 2. Your USPS PIN will be mailed to your address of record the next business day.
 - Your completed *PostalEASE* Health Savings Account (HSA) Contributions Worksheet, including the routing number for the HSA financial institution and the account number you will be transferring earnings to (the HSA account must already be established).
2. If you have access to the *PostalEASE* Employee Web on the Internet (from <http://liteblue.usps.gov>), on the Intranet (from the Blue page), or at an employee self-service kiosk (available in some facilities), using any of these may be simpler than using the telephone. Using *PostalEASE* online will also allow you to print a written confirmation of the banking information you provide to *PostalEASE*. Just sign on to *PostalEASE*, under the Benefits Column select the Health Savings Accounts (HSA) option, and follow the instructions.
3. Otherwise, you can reach PostalEASE toll-free at 1-877-4PS-EASE (1-877-477-3273), option 1.
 - When prompted, select PostalEASE, and then enter your employee identification number (EIN) and USPS PIN.
 - Follow the script and prompts to complete the transaction using the information from your completed *PostalEASE* Health Savings Account (HSA) Contributions Worksheet.
4. After completing your entries, you will hear and should note the following:
 - Confirmation number: _____
 - Your contribution will be processed on this date: _____
 - Your contribution will be reflected in your paycheck that is dated: _____
5. It is recommended that you keep this information and your *PostalEASE* Health Savings Account (HSA) Contributions Worksheet.

You may contact the Human Resources Shared Service Center (HRSSC) for assistance if:

- you are deaf or hard of hearing, or
- you cannot use the telephone, Internet, Employee Self Service kiosk or Intranet for a medical reason, or
- you receive a message in *PostalEASE* directing you to contact the HRSSC when attempting to make a change

Just call the Employee Service Line at 1-877-477-3273. When prompted, select 5 for the HRSSC. Then select Benefits to speak with a representative who will assist you.

To reach the HRSSC using TTY, call 1-866-260-7507. Leave your name and email address or phone number where you can be reached along with a message indicating your call is regarding a *PostalEASE* related issue

Privacy Act Statement: Your information will be used to process your Health Savings Account Contributions. Collection is authorized by 39 U.S.C. 401, 409, 410, 1001, 1003, 1004, 1005, 1206; and 29 U.S.C. 2601 et seq.

Providing the information is voluntary, but if not provided, we may not process your transaction. We may disclose your information as follows: in relevant legal proceedings; to law enforcement when the U. S. Postal Service (USPS) or requesting agency becomes aware of a violation of law; to a congressional office at your request; to entities or individuals under contract with USPS; to entities authorized to perform audits; to labor organizations as required by law; to federal, state, local or foreign government agencies regarding personnel matters; to the Equal Employment Opportunity Commission; to the Merit Systems Protection Board or Office of Special Counsel; the Selective Service System, records pertaining to supervisors and postmasters may be disclosed to supervisory and other managerial organizations recognized by USPS; and to financial entities regarding financial transaction issues.

Appendix F

FEHB Plan Comparison Charts

High Deductible and Consumer-Driven Health Plans With a Health Savings Account or Health Reimbursement Arrangement

The tables on the following pages highlight what you are expected to pay for selected features under each plan. The charts are not a complete statement of your out-of-pocket obligations in every individual circumstance. Unlike many regular medical plans, the covered out-of-pocket expenses under a High Deductible Health Plan, including office visit copayments and prescription drug copayments, count toward the calendar year deductible and the catastrophic limit. *You must read the plan's brochure for details.*

Premium Contribution (pass through) to HSA/HRA (or personal care account) shows the amount your health plan automatically deposits or credits into your account on a monthly basis for Self Only/Self and Family enrollments. (Consumer-Driven Health Plans credit accounts annually). The amount credited under “Premium Contribution” is shown as a monthly amount for comparison purposes only.

Calendar Year (CY) Deductible Self/Family is the maximum amount of covered expenses an individual or family must pay out-of-pocket, including deductibles, coinsurance and copayments, before the plan pays catastrophic benefits.

Catastrophic (Cat.) Limit Self/Family is the maximum amount of covered expenses an individual or family must pay out-of-pocket, including deductibles and coinsurance and copays, before the plan pays catastrophic benefits.

Office Visit shows what you pay for a visit to a primary care physician after the deductible is met for other than preventive care.

Inpatient Hospital shows what you pay after the deductible is met for hospital services when an inpatient. The amount could be a daily copayment up to a specified amount (e.g., \$50 a day up to three days), a coinsurance amount such as

Plan Name	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
APWU Health Plan -CDHP	866-833-3463	474	475	38.85	87.40
GEHA High Deductible Health Plan -HDHP	800-821-6136	341	342	43.94	100.36
Mail Handlers Benefit Plan Consumer Option -HDHP	800-694-9901	481	482	45.55	103.21

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High Deductible and Consumer-Driven Health Plans With a Health Savings Account or Health Reimbursement Arrangement

20%, or a flat deductible amount (e.g., \$200 per admission). This amount does not include charges from physicians or for services that may not be charged by the hospital such as laboratory or radiology.

Outpatient Surgery shows what you pay the doctor for surgery performed on an outpatient basis.

Preventive Services are often covered in full, usually with no or only a small deductible or copayment. Preventive services may also be payable up to an annual maximum dollar amount (e.g., up to \$300 per person per year).

Prescription Drugs are categorized using a variety of terms to define what you pay such as generic, brand, Level I, Level II, Tier I, Tier II, etc. In capturing these differences we use the following: **Level I** includes most generic drugs, but may include some preferred brands. **Level II** may include generics and preferred brands not included in Level I. **Level III** includes all other covered drugs with some exceptions for specialty drugs. The level in which a medication is placed and what you pay for prescription drugs is often based on what the plan is charged.

High Deductible Health Plans and Consumer Driven Health Plans are much different from the other types of plans shown in this Guide. You can use in-network providers to save money. If you use out-of-network providers, however, you not only pay more of the costs but you are also usually responsible for any difference between the amount billed for a service and what the plan actually allows. (For example, you receive a bill from an out-of-network provider for \$100 but the plan allows \$85 for the service. You pay the higher copayment for out-of-network care plus the \$15 difference between \$100 – the billed amount – and the plan’s allowance of \$85.) In addition, the difference you pay between the billed amount and the plan’s allowance does not count toward satisfying the catastrophic limit.

Plan Name	Benefit Type	Premium Contribution Self/Family	CY Ded. Self/Family	Cat. Limit Self/Family	Office Visit	Inpatient Hospital	Outpatient Surgery	Preventive Services	Prescription Drugs Levels I, II, III
APWU Health Plan-CDHP	In-Network	\$100/\$200	\$600/\$1,200	\$3,000/\$4,500	15%	None	15%	Nothing	25%
APWU Health Plan-CDHP	Out-Network	\$100/\$200	\$600/\$1,200	\$9,000/\$9,000	40%+diff.	None	40%+diff.	Nothing up to \$1200	N/A
GEHA HDHP-HDHP	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$5,000/\$10,000	5%	5%	5%	Nothing	25%
GEHA HDHP-HDHP	Out-Network	\$62.50/\$125	\$1,500/\$3,000	\$5,000/\$10,000	25%	25%	25%	Ded/25%	25%+
Mail Handlers Benefit Plan Consumer Option-HDHP	In-Network	\$70/\$140	\$2,000/\$4,000	\$5,000/\$10,000	\$15	\$75 day-\$750	Nothing	Nothing	\$10/\$25/\$40
Mail Handlers Benefit Plan Consumer Option-HDHP	Out-Network	\$70/\$140	\$2,000/\$4,000	\$7,500/\$15,000	40%	40%	40%	Not Covered	Not Covered

High Deductible Health Plans and Consumer-Driven Health Plan Member Survey Results

Member Survey results are collected, scored, and reported by an independent organization – not by the health plans. See Appendix C for a fuller explanation of each survey category.

Overall Plan Satisfaction	<ul style="list-style-type: none"> How would you rate your overall experience with your health plan?
Getting Needed Care	<ul style="list-style-type: none"> How often was it easy to get an appointment, the care, tests, or treatment you thought you needed through your health plan?
Getting Care Quickly	<ul style="list-style-type: none"> When you needed care right away, how often did you get care as soon as you thought you needed? Not counting the times you needed care right away, how often did you get an appointment at a doctor's office or clinic as soon as you thought you needed?
How Well Doctors Communicate	<ul style="list-style-type: none"> How often did your personal doctor explain things in a way that was easy to understand? How often did your personal doctor listen carefully to you, show respect for what you had to say, and spend enough time with you?
Customer Service	<ul style="list-style-type: none"> How often did written materials or the Internet provide the information you needed about how your health plan works? How often did your health plan's customer service give you the information or help you needed? How often were the forms from your health plan easy to fill out?
Claims Processing	<ul style="list-style-type: none"> How often did your health plan handle your claims quickly and correctly?
Plan Information on Costs	<ul style="list-style-type: none"> How often were you able to find out from your health plan how much you would have to pay for a health care service or equipment, or for specific prescription drug medicines?

High Deductible Health Plans Plan Name	Member Survey Results								
	Plan Code	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Customer service	Claims processing	Plan Information on Costs	
	HDHP National Average		57.8	82.7	85.3	93.2	81.8	85.7	54.5
	Aetna Health Fund - Nationwide	22	62.9	81.1	85.2	92.6	81.3	86	55.7
	GEHA High Deductible Health Plan - Nationwide	34	64.4	85	85.7	93.7	84.4	88.9	61
	Mail Handlers Benefit Plan Consumer Option - Nationwide	48	49.5	84.6	85.2	93.7	82.6	83.4	46.2
	Consumer-Driven Health Plans Plan Name	Plan Code	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Customer service	Claims processing	Plan Information on Costs
	CDHP National Average		56.5	83.8	85.9	93	81.8	85.1	59.6
	Aetna Health Fund - Nationwide	22	62.9	81.1	85.2	92.6	81.3	86	55.7
APWU Health Fund - Nationwide	47	67.1	88.4	87.7	93.6	81.6	84.3	61.3	
Humana Coverage First - FL	MJ	41.6	83.8	84.1	92.8	84.3	86.1	62	
Humana Coverage First -TX	T2, T8, TU, TV	54.5	84.1	85.2	94	80.2	84.8	62.7	

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High Deductible and Consumer-Driven Health Plans

See pages 82-83 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
Alabama					
Aetna HealthFund -CDHP- Most of Alabama	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- Most of Alabama	877-459-6604	224	225	39.39	86.26
Alaska					
Aetna HealthFund -CDHP- Most of Alaska	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- Most of Alaska	877-459-6604	224	225	39.39	86.26
Arizona					
Aetna HealthFund -CDHP- All of Arizona	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- All of Arizona	877-459-6604	224	225	39.39	86.26
Arkansas					
Aetna HealthFund -CDHP- Most of Arkansas	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- Most of Arkansas	877-459-6604	224	225	39.39	86.26
California					
Aetna HealthFund -CDHP- Most of California	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- Most of California	877-459-6604	224	225	39.39	86.26
Colorado					
Aetna HealthFund -CDHP- All of Colorado	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- All of Colorado	877-459-6604	224	225	39.39	86.26

Plan Name	Benefit Type	Premium Contribution to HSA/HRA	CY Ded. Self/Family	Cat. Limit Self/Family	Office Visit	Inpatient Hospital	Outpatient Surgery	Preventive Services	Prescription Drugs Levels I, II, III
Alabama									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Alaska									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Arizona									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Arkansas									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
California									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Colorado									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+

High Deductible and Consumer-Driven Health Plans

See page 82-83 for an explanation of the columns on these pages.

				Biweekly Premium Your Share	
Plan Name	Telephone Number	Enrollment Code		Self only	Self & family
		Self only	Self & family		
Connecticut					
Aetna HealthFund -CDHP- All of Connecticut	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- All of Connecticut	877-459-6604	224	225	39.39	86.26
Delaware					
Aetna HealthFund -CDHP- All of Delaware	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- All of Delaware	877-459-6604	224	225	39.39	86.26
District of Columbia					
Aetna HealthFund -CDHP- All of Washington DC	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- All of Washington DC	877-459-6604	224	225	39.39	86.26
Florida					
Aetna HealthFund -CDHP- Most of Florida	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- Most of Florida	877-459-6604	224	225	39.39	86.26
Humana CoverageFirst -CDHP- Tampa Area	888-393-6765	MJ1	MJ2	56.21	126.46
Humana CoverageFirst -CDHP- South Florida Area	888-393-6765	QP1	QP2	53.72	120.88

Plan Name	Benefit Type	Premium Contribution to HSA/HRA	CY Ded. Self/Family	Cat. Limit Self/Family	Office Visit	Inpatient Hospital	Outpatient Surgery	Preventive Services	Prescription Drugs Levels I, II, III
Connecticut									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Delaware									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
District of Columbia									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Florida									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	\$3,000/\$6,000	\$25	\$300/day x 5	\$150	Nothing	\$10/\$40/\$60
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$40+/\$60+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	\$3,000/\$6,000	\$25	\$300/day x 5	\$150	Nothing	\$10/\$40/\$60
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$40+/\$60+

High Deductible and Consumer-Driven Health Plans

See page 82-83 for an explanation of the columns on these pages.

				Biweekly Premium Your Share	
Plan Name	Telephone Number	Enrollment Code			
		Self only	Self & family	Self only	Self & family
Georgia					
Aetna HealthFund -CDHP- Most of Georgia	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- Most of Georgia	877-459-6604	224	225	39.39	86.26
Humana CoverageFirst -CDHP- Atlanta Area	888-393-6765	AD1	AD2	52.97	119.19
Humana CoverageFirst -CDHP- Macon Area	888-393-6765	LM1	LM2	53.92	121.32
Kaiser Foundation Health Plan of Georgia Inc. HDHP - Atlanta,Athens,Columbus,Macon,Savannah	888-865-5813	GW1	GW2	38.03	85.49
Guam					
TakeCare -HDHP- Guam/N. Mariana Islands/Belau (Palau)	671-647-3526	KX1	KX2	37.56	98.85
Hawaii					
Aetna HealthFund -CDHP- Hawaii, Honolulu, Kauai and Maui	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- Hawaii, Honolulu, Kauai and Maui	877-459-6604	224	225	39.39	86.26
Idaho					
Aetna HealthFund -CDHP- Most of Idaho	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- Most of Idaho	877-459-6604	224	225	39.39	86.26
Altius Health Plans -HDHP- Southern Region	800-377-4161	9K4	9K5	40.17	83.23
Illinois					
Aetna HealthFund -CDHP- Most of Illinois	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- Most of Illinois	877-459-6604	224	225	39.39	86.26
Humana CoverageFirst -CDHP- Chicago Area	888-393-6765	MW1	MW2	54.60	122.85

Plan Name	Benefit Type	Premium Contribution to HSA/HRA	CY Ded. Self/Family	Cat. Limit Self/Family	Office Visit	Inpatient Hospital	Outpatient Surgery	Preventive Services	Prescription Drugs Levels I, II, III
Georgia									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$6
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	\$3,000/\$6,000	\$25	\$300/day x 5	\$150	Nothing	\$10/\$40/\$60
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$40+/\$60+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	\$3,000/\$6,000	\$25	\$300/day x 5	\$150	Nothing	\$10/\$40/\$60
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$40+/\$60+
Kaiser Foundation HP- HDHP		\$62.50/\$125.00	\$1,500/\$3,000	\$3,000/\$6,000	20%	20%	20%	Nothing	20%
Guam									
TakeCare-	In-Network	\$86.66/\$222.08	\$3000/\$6000	\$5,000/\$10,000	20% after Ded	20% after Ded	20% after Ded	1st \$300/ded	\$20/\$40/\$150
TakeCare-	Out-Network	\$86.66/\$222.08	\$3000/\$6000	\$10,000/\$20,000	30% after Ded	30% after Ded	30% after Ded	1st \$300/ded	30% after Ded
Hawaii									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Idaho									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Altius Health Plans		\$45.83/\$91.66	\$1,200/\$2,400	\$5,000/\$10,000	\$20	10%	10%	Nothing	\$7/\$25/\$50
Illinois									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	\$3,000/\$6,000	\$25	\$300/day x 5	\$150	Nothing	\$10/\$40/\$60
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$40+/\$60+

High Deductible and Consumer-Driven Health Plans

See page 82-83 for an explanation of the columns on these pages.

				Biweekly Premium Your Share	
Plan Name	Telephone Number	Enrollment Code			
		Self only	Self & family	Self only	Self & family
Indiana					
Aetna HealthFund -CDHP- All of Indiana	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- All of Indiana	877-459-6604	224	225	39.39	86.26
Bluegrass Family Health -HDHP- Southern Indiana	800-787-2680	KV1	KV2	54.50	109.00
Humana CoverageFirst -CDHP- Lake/Porter/LaPorte Counties	888-393-6765	MW1	MW2	54.60	122.85
Iowa					
Aetna HealthFund -CDHP- All of Iowa	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- All of Iowa	877-459-6604	224	225	39.39	86.26
Coventry Health Care of Iowa -HDHP- Central/Eastern/Western Iowa	800-257-4692	SV4	SV5	37.88	90.41
Kansas					
Aetna HealthFund -CDHP- Most of Kansas	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- Most of Kansas	877-459-6604	224	225	39.39	86.26
Coventry Health Care of Kansas (Kansas City)-HDHP- Kansas City/Wichita/Salina Areas	800-969-3343	9H1	9H2	43.28	101.72
Humana CoverageFirst -CDHP- Kansas City Area	888-393-6765	PH1	PH2	49.54	111.48
Kentucky					
Aetna HealthFund -CDHP- Most of Kentucky	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- Most of Kentucky	877-459-6604	224	225	39.39	86.26
Bluegrass Family Health -HDHP- Kentucky	800-787-2680	KV1	KV2	54.50	109.00
Humana CoverageFirst -CDHP- Lexington Area	888-393-6765	6N1	6N2	45.69	102.80

Plan Name		Benefit Type	Premium Contribution to HSA/HRA	CY Ded. Self/Family	Cat. Limit Self/Family	Office Visit	Inpatient Hospital	Outpatient Surgery	Preventive Services	Prescription Drugs Levels I, II, III
Indiana										
Aetna HealthFund-	In-Network		\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network		\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network		\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network		\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Bluegrass Family Health-	In-Network		\$104.17/\$208.33	\$2,500/\$5,000	\$5,000/\$7,500	0%	0%	0%	Nothing	\$10/\$30/\$30
Bluegrass Family Health-	Out-Network		\$104.17/\$208.33	\$5,000/\$10,000	\$10,000/\$15,000	30%	30%	30%	Ded/30%	N/A
Humana CoverageFirst-	In-Network		\$83.33	\$1,000/\$2,000	\$3,000/\$6,000	\$25	\$300/day x 5	\$150	Nothing	\$10/\$40/\$60
Humana CoverageFirst-	Out-Network		N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$40+/\$60+
Iowa										
Aetna HealthFund-	In-Network		\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network		\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network		\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network		\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Coventry Health Care of Iowa			\$66.67/\$133.34	\$1,800/\$3,600	\$5,000/\$10,000	\$20	None	10%	\$20/\$30/10%	\$10/\$40/\$65
Kansas										
Aetna HealthFund-	In-Network		\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network		\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network		\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network		\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Coventry Health Care of Kansas-HDHP			\$66.66/\$133.33	\$3,500/\$6,500	\$3,000/\$6,000	Nothing	None	Nothing	\$20/\$35/0%	Nothing
Humana CoverageFirst-	In-Network		\$83.33	\$1,000/\$2,000	\$3,000/\$6,000	\$25	\$300/day x 5	\$150	Nothing	\$10/\$40/\$60
Humana CoverageFirst-	Out-Network		N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$40+/\$60+
Kentucky										
Aetna HealthFund-	In-Network		\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network		\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network		\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network		\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Bluegrass Family Health-	In-Network		\$104.17/\$208.33	\$2,500/\$5,000	\$5,000/\$7,500	0%	0%	0%	Nothing	\$10/\$30/\$30
Bluegrass Family Health-	Out-Network		\$104.17/\$208.33	\$5,000/\$10,000	\$10,000/\$15,000	30%	30%	30%	Ded/30%	N/A
Humana CoverageFirst-	In-Network		\$83.33	\$1,000/\$2,000	\$3,000/\$6,000	\$25	\$300/day x 5	\$150	Nothing	\$10/\$40/\$60
Humana CoverageFirst-	Out-Network		N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$40+/\$60+

High Deductible and Consumer-Driven Health Plans

See page 82-83 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
Louisiana					
Aetna HealthFund -CDHP- Most of Louisiana	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- Most of Louisiana	877-459-6604	224	225	39.39	86.26
Maine					
Aetna HealthFund -CDHP- All of Maine	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- All of Maine	877-459-6604	224	225	39.39	86.26
Maryland					
Aetna HealthFund -CDHP- All of Maryland	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- All of Maryland	877-459-6604	224	225	39.39	86.26
Coventry Health Care -HDHP- All of Maryland	800-833-7423	GZ1	GZ2	42.66	99.11
Massachusetts					
Aetna HealthFund -CDHP- Most of Massachusetts	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- Most of Massachusetts	877-459-6604	224	225	39.39	86.26
Michigan					
Aetna HealthFund -CDHP- All of Michigan	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- All of Michigan	877-459-6604	224	225	39.39	86.26
Health Alliance Plan -HDHP- Southeastern Michigan/Flint area	800-556-9765	524	525	44.66	111.76

Plan Name	Benefit Type	Premium Contribution to HSA/HRA	CY Ded. Self/Family	Cat. Limit Self/Family	Office Visit	Inpatient Hospital	Outpatient Surgery	Preventive Services	Prescription Drugs Levels I, II, III
Louisiana									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Maine									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Maryland									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Coventry Health Care HDHP	In-Network	\$41.67/\$83.34	\$2,000/\$4,000	\$4,000/\$8,000	\$15	Nothing	Nothing	Nothing	\$15/\$30/\$60
Coventry Health Care HDHP	Out-Network	\$41.67/\$83.34	\$2,000/\$4,000	\$4,000/\$8,000	30%	30%	30%	30%	N/A
Massachusetts									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Michigan									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Health Alliance Plan		\$62.50/\$125	\$1,500/\$3,000	\$5,000/\$10,000	\$15	\$0 aft ded	\$100 aft ded	\$15/\$25	\$10/\$20/\$50

High Deductible and Consumer-Driven Health Plans

See page 82-83 for an explanation of the columns on these pages.

				Biweekly Premium Your Share	
Plan Name	Telephone Number	Enrollment Code			
		Self only	Self & family	Self only	Self & family
Minnesota					
Aetna HealthFund -CDHP- Most of Minnesota	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- Most of Minnesota	877-459-6604	224	225	39.39	86.26
Mississippi					
Aetna HealthFund -CDHP- Most of Mississippi	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- Most of Mississippi	877-459-6604	224	225	39.39	86.26
Missouri					
Aetna HealthFund -CDHP- Most of Missouri	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- Most of Missouri	877-459-6604	224	225	39.39	86.26
Coventry Health Care of Kansas (Kansas City)-HDHP- Kansas City Area	800-969-3343	9H1	9H2	43.28	101.72
Humana CoverageFirst -CDHP- Kansas City Area	888-393-6765	PH1	PH2	49.54	111.48
Montana					
Aetna HealthFund -CDHP- South/Southeast/Western Montana	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- South/Southeast/Western Montana	877-459-6604	224	225	39.39	86.26
Nebraska					
Aetna HealthFund -CDHP- Most of Nebraska	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- Most of Nebraska	877-459-6604	224	225	39.39	86.26

Plan Name	Benefit Type	Premium Contribution to HSA/HRA	CY Ded. Self/Family	Cat. Limit Self/Family	Office Visit	Inpatient Hospital	Outpatient Surgery	Preventive Services	Prescription Drugs Levels I, II, III
Minnesota									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Mississippi									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Missouri									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Coventry Health Care of Kansas-HDHP		\$66.66/\$133.33	\$3,500/\$6,500	\$3,000/\$6,000	Nothing	None	Nothing	\$20/\$35/0%	Nothing
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	\$3,000/\$6,000	\$25	\$300/day x 5	\$150	Nothing	\$10/\$40/\$60
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$40+/\$60+
Montana									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Nebraska									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+

High Deductible and Consumer-Driven Health Plans

See page 82-83 for an explanation of the columns on these pages.

				Biweekly Premium Your Share	
Plan Name	Telephone Number	Enrollment Code			
		Self only	Self & family	Self only	Self & family
Nevada					
Aetna HealthFund -CDHP- Las Vegas/Clark and Nye Counties	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- Las Vegas/Clark and Nye Counties	877-459-6604	224	225	39.39	86.26
New Hampshire					
Aetna HealthFund -CDHP- All of New Hampshire	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- All of New Hampshire	877-459-6604	224	225	39.39	86.26
New Jersey					
Aetna HealthFund -CDHP- All of New Jersey	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- All of New Jersey	877-459-6604	224	225	39.39	86.26
New Mexico					
Aetna HealthFund -CDHP- Albuquerque/Dona Ana/Hobbs Areas	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- Albuquerque/Dona Ana/Hobbs Areas	877-459-6604	224	225	39.39	86.26
New York					
Aetna HealthFund -CDHP- Most of New York	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- Most of New York	877-459-6604	224	225	39.39	86.26
Independent Health Assoc -HDHP- Western New York	800-501-3439	QA4	QA5	47.57	121.31

Plan Name	Benefit Type	Premium Contribution to HSA/HRA	CY Ded. Self/Family	Cat. Limit Self/Family	Office Visit	Inpatient Hospital	Outpatient Surgery	Preventive Services	Prescription Drugs Levels I, II, III
Nevada									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
New Hampshire									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
New Jersey									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
New Mexico									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
New York									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Independent Health Assoc.-	In-Network	\$66.41/\$166.67	\$2000/\$4000	\$5000/\$10000	\$15	Nothing	20%	Nothing	\$7/\$25/\$40
Independent Health Assoc.-	Out-Network	\$66.41/\$166.67	\$2000/\$4000	\$5000/\$10000	40%	40%	40%	Ded/40%	N/A

High Deductible and Consumer-Driven Health Plans

See page 82-83 for an explanation of the columns on these pages.

				Biweekly Premium Your Share	
Plan Name	Telephone Number	Enrollment Code			
		Self only	Self & family	Self only	Self & family
North Carolina					
Aetna HealthFund -CDHP- All of North Carolina	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- All of North Carolina	877-459-6604	224	225	39.39	86.26
North Dakota					
Aetna HealthFund -CDHP- Most of North Dakota	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- Most of North Dakota	877-459-6604	224	225	39.39	86.26
Ohio					
Aetna HealthFund -CDHP- All of Ohio	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- All of Ohio	877-459-6604	224	225	39.39	86.26
AultCare HMO -HDHP- Stark/Carroll/Holmes/Tuscarawas/Wayne Co.	330-363-6360	3A4	3A5	35.81	71.76
Oklahoma					
Aetna HealthFund -CDHP- Most of Oklahoma	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- Most of Oklahoma	877-459-6604	224	225	39.39	86.26
Oregon					
Aetna HealthFund -CDHP- Most of Oregon	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- Most of Oregon	877-459-6604	224	225	39.39	86.26

Plan Name	Benefit Type	Premium Contribution to HSA/HRA	CY Ded. Self/Family	Cat. Limit Self/Family	Office Visit	Inpatient Hospital	Outpatient Surgery	Preventive Services	Prescription Drugs Levels I, II, III
North Carolina									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
North Dakota									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Ohio									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
AultCare HMO-	In-Network	74.58/149.58	\$2,000/\$4,000	\$4,000/\$8,000	20%	20%	20%	Nothing	20%
AultCare HMO-	Out-Network	74.58/149.58	\$4,000/\$8,000	\$8,000/\$16,000	40% UCR	40% UCR	40% UCR	50% UCR	40%
Oklahoma									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Oregon									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+

High Deductible and Consumer-Driven Health Plans

See page 82-83 for an explanation of the columns on these pages.

				Biweekly Premium Your Share	
Plan Name	Telephone Number	Enrollment Code			
		Self only	Self & family	Self only	Self & family
Pennsylvania					
Aetna HealthFund -CDHP- All of Pennsylvania	800-392-9137	221	222	57.75	138.52
Aetna HealthFund -HDHP- All of Pennsylvania	800-392-9137	224	225	39.39	86.26
HealthAmerica Pennsylvania-HDHP- Greater Pittsburgh Area	866-351-5946	Y61	Y62	54.53	125.97
HealthAmerica Pennsylvania-HDHP- Central Pennsylvania	866-351-5946	YW1	YW2	64.56	147.77
UPMC Health Plan -HDHP- Western Pennsylvania	888-876-2756	8W4	8W5	54.07	120.11
Rhode Island					
Aetna HealthFund -CDHP- All of Rhode Island	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- All of Rhode Island	877-459-6604	224	225	39.39	86.26
South Carolina					
Aetna HealthFund -CDHP- Most of South Carolina	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- Most of South Carolina	877-459-6604	224	225	39.39	86.26
South Dakota					
Aetna HealthFund -CDHP- Rapid City/Sioux Falls Areas	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- Rapid City/Sioux Falls Areas	877-459-6604	224	225	39.39	86.26
Tennessee					
Aetna HealthFund -CDHP- Most of Tennessee	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- Most of Tennessee	877-459-6604	224	225	39.39	86.26

Plan Name	Benefit Type	Premium Contribution to HSA/HRA	CY Ded. Self/Family	Cat. Limit Self/Family	Office Visit	Inpatient Hospital	Outpatient Surgery	Preventive Services	Prescription Drugs Levels I, II, III
Pennsylvania									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
HealthAmerica Pennsylvania-HDHP		\$52.09/\$104.17	\$1,500/\$3,000	\$4,000/\$8,000	\$15	None	Nothing	\$15/\$25	\$5/\$35/\$50
HealthAmerica Pennsylvania-HDHP		\$52.09/\$104.17	\$1,500/\$3,000	\$4,000/\$8,000	\$15	None	Nothing	\$15/\$25	\$5/\$35/\$50
UPMC Health Plan-	In-Network	\$104.17/\$208.34	\$2,500/\$5,000	\$4,000/\$8,000	Nothing	None	Nothing	Nothing	\$5/\$35/\$70
UPMC Health Plan-	Out-Network	\$104.17/\$208.34	\$2,500/\$5,000	\$5,500/\$11,000	20%	20%afterded	20%	20%	N/A
Rhode Island									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
South Carolina									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
South Dakota									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Tennessee									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+

High Deductible and Consumer-Driven Health Plans

See page 82-83 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
Texas					
Aetna HealthFund -CDHP- Most of Texas	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- Most of Texas	877-459-6604	224	225	39.39	86.26
Humana CoverageFirst -CDHP- Corpus Christi Area	888-393-6765	TP1	TP2	48.18	108.40
Humana CoverageFirst -CDHP- San Antonio Area	888-393-6765	TU1	TU2	54.33	122.24
Humana CoverageFirst -CDHP- Austin Area	888-393-6765	TV1	TV2	56.91	128.04
Utah					
Aetna HealthFund -CDHP- Most of Utah	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- Most of Utah	877-459-6604	224	225	39.39	86.26
Altius Health Plans -HDHP- Wasatch Front	800-377-4161	9K4	9K5	40.17	83.23
Vermont					
Aetna HealthFund -CDHP- All of Vermont	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- All of Vermont	877-459-6604	224	225	39.39	86.26
Virginia					
Aetna HealthFund -CDHP- Most of Virginia	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- Most of Virginia	877-459-6604	224	225	39.39	86.26
Washington					
Aetna HealthFund -CDHP- Most of Washington	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- Most of Washington	877-459-6604	224	225	39.39	86.26
KPS Health Plans -HDHP- All of Washington	800-552-7114	L14	L15	40.79	89.13

Plan Name	Benefit Type	Premium Contribution to HSA/HRA	CY Ded. Self/Family	Cat. Limit Self/Family	Office Visit	Inpatient Hospital	Outpatient Surgery	Preventive Services	Prescription Drugs Levels I, II, III
Texas									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	\$3,000/\$6,000	\$25	\$300/day x 5	\$150	Nothing	\$10/\$40/\$60
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$40+/\$60+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	\$3,000/\$6,000	\$25	\$300/day x 5	\$150	Nothing	\$10/\$40/\$60
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$40+/\$60+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	\$3,000/\$6,000	\$25	\$300/day x 5	\$150	Nothing	\$10/\$40/\$60
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$40+/\$60+
Utah									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Altius Health Plans		\$45.83/\$91.66	\$1,200/\$2,400	\$5,000/\$10,000	\$20	10%	10%	Nothing	\$7/\$25/\$50
Vermont									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Virginia									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Washington									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
KPS Health Plans-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$5,000/\$10,000	20%	None	20%	Nothing up to \$400	\$10/\$35/50%/\$40/\$100max
KPS Health Plans-	Out-Network	\$62.50/\$125	\$1,500/\$3,000	\$5,000/\$10,000	40%	None	40%	Not Covered	Not Covered

High Deductible and Consumer-Driven Health Plans

See page 82-83 for an explanation of the columns on these pages.

				Biweekly Premium Your Share	
Plan Name	Telephone Number	Enrollment Code		Self only	Self & family
		Self only	Self & family		
West Virginia					
Aetna HealthFund -CDHP- Most of West Virginia	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- Most of West Virginia	877-459-6604	224	225	39.39	86.26
Wisconsin					
Aetna HealthFund -CDHP- All of Wisconsin	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- All of Wisconsin	877-459-6604	224	225	39.39	86.26
Wyoming					
Aetna HealthFund -CDHP- All of Wyoming	877-459-6604	221	222	57.75	138.52
Aetna HealthFund -HDHP- All of Wyoming	877-459-6604	224	225	39.39	86.26
Altius Health Plans -HDHP- Uinta County	800-377-4161	9K4	9K5	40.17	83.23

Plan Name	Benefit Type	Premium Contribution to HSA/HRA	CY Ded. Self/Family	Cat. Limit Self/Family	Office Visit	Inpatient Hospital	Outpatient Surgery	Preventive Services	Prescription Drugs Levels I, II, III
West Virginia									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Wisconsin									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Wyoming									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Altius Health Plans		\$45.83/\$91.66	\$1,200/\$2,400	\$5,000/\$10,000	\$20	10%	10%	Nothing	\$7/\$25/\$50

Summary Information

	New Hires Can Enroll	Open Season	How to Enroll	Program Website
FEHB	Within 60 days from new hire date	Annual – November 8 to December 14, 2010 5 p.m. Central Time	<i>PostalEASE</i> https://liteblue.usps.gov 1-877-477-3273, option 1	www.opm.gov/insure/health
FEDVIP	Within 60 days from new hire date	Annual – November 8 to December 13, 2010 11:59 p.m. Eastern Time	Go to www.BENEFEDS.com or call 1-877-888-3337	www.opm.gov/insure/dental www.opm.gov/insure/vision
FSA	During 26th or 27th pay period after career appointment	Annual – November 8 to December 26, 2010 5 p.m. Central Time	<i>PostalEASE</i>	https://liteblue.usps.gov
FEGLI	Within 31 days from new hire date for optional insurance; automatically enrolled in Basic insurance until you take action to cancel*	No annual Open Season	Via SF 2817 for new hires Others provide medical information on SF 2822	www.opm.gov/insure/life
FLTCIP	Apply (not necessarily enroll) within 60 days from new hire date with abbreviated underwriting	No annual Open Season	Go to www.LTCFEDS.com/usps or call 1-800-582-3337	www.opm.gov/insure/ltc

* At press time, new FEGLI regulations were awaiting enactment. These proposed regulations expand the time limit to 60 days. Visit www.opm.gov/insure/life for the latest updates.

Medicaid and the Children's Health Insurance Program (CHIP)

Offer Free or Low-Cost Health Coverage to Children and Families

- If you are eligible for health coverage from your employer, but are unable to afford the premiums, some States have premium assistance programs that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for employer-sponsored health coverage, but need assistance in paying their health premiums.
- If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, you can contact your State Medicaid or CHIP office to find out if premium assistance is available.
- If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or **www.insurekidsnow.gov** to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.
- Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, your employer's health plan is required to permit you and your dependents to enroll in the plan – as long as you and your dependents are eligible, but not already enrolled in the employer's plan. This is called a “special enrollment” opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance.**

If you live in one of the following States, you may be eligible for assistance paying your employer health plan premiums. The following list of States is current as of April 16, 2010. You should contact your State for further information on eligibility –

ALABAMA – Medicaid

Website: <http://www.medicaid.alabama.gov>
Phone: 1-800-362-1504

ALASKA – Medicaid

Website: <http://health.hss.state.ak.us/dpa/programs/medicaid/>
Phone (Outside of Anchorage): 1-888-318-8890
Phone (Anchorage): 907-269-6529

ARIZONA – CHIP

Website: <http://www.azahcccs.gov/applicants/default.aspx>
Phone: 1-877-764-5437

ARKANSAS – CHIP

Website: <http://www.arkidsfirst.com/>
Phone: 1-888-474-8275

CALIFORNIA – Medicaid

Website: http://www.dhcs.ca.gov/services/Pages/TPLRD_CAU_cont.aspx
Phone: 1-866-298-8443

COLORADO – Medicaid and CHIP

Medicaid Website: <http://www.colorado.gov/>
Medicaid Phone: 1-800-866-3513
CHIP Website: <http://www.CHPplus.org>
CHIP Phone: 303-866-3243

FLORIDA – Medicaid

Website: <http://www.fdhc.state.fl.us/Medicaid/index.shtml>
Phone: 1-866-762-2237

GEORGIA – Medicaid

Website: <http://dch.georgia.gov/> (Programs, then Medicaid)
Phone: 1-800-869-1150

IDAHO – Medicaid and CHIP

Medicaid Website: www.accesstohealthinsurance.idaho.gov
Medicaid Phone: 1-800-926-2588
CHIP Website: www.medicaid.idaho.gov
CHIP Phone: 1-800-926-2588

INDIANA – Medicaid

Website: <http://www.in.gov/fssa/2408.htm>
Phone: 1-877-438-4479

IOWA – Medicaid

Website: www.dhs.state.ia.us/hipp/
Phone: 1-888-346-9562

KANSAS – Medicaid

Website: <https://www.khpa.ks.gov>
Phone: 800-766-9012

KENTUCKY – Medicaid

Website: <http://chfs.ky.gov/dms/default.htm>
Phone: 1-800-635-2570

LOUISIANA – Medicaid

Website: <http://www.la.hipp.dhh.louisiana.gov>
Phone: 1-888-342-6207

MAINE – Medicaid

Website: <http://www.maine.gov/dhhs/oms/>
Phone: 1-800-321-5557

MASSACHUSETTS – Medicaid and CHIP

Medicaid & CHIP Website: <http://www.mass.gov/MassHealth>
Medicaid & CHIP Phone: 1-800-462-1120

MINNESOTA – Medicaid

Website: <http://www.dhs.state.mn.us/> (Health Care, then Medical Assistance)
Phone: 800-657-3739

MISSOURI – Medicaid

Website: <http://www.dss.mo.gov/mhd/index.htm>
Phone: 573-751-6944

MONTANA – Medicaid

Website: <http://medicaidprovider.hhs.mt.gov/clientpages/clientindex.shtml>
Telephone: 1-800-694-3084

NEBRASKA – Medicaid

Website: <http://www.dhhs.ne.gov/med/medindex.htm>
Phone: 1-877-255-3092

Medicaid and the Children's Health Insurance Program (CHIP) Offer Free or Low-Cost Health Coverage to Children and Families

NEVADA – Medicaid and CHIP

Medicaid Website: <http://dwss.nv.gov/>

Medicaid Phone: 1-800-992-0900

CHIP Website: <http://www.nevadacheckup.nv.org/>

CHIP Phone: 1-877-543-7669

NEW HAMPSHIRE – Medicaid

Website: <http://www.dhhs.state.nh.us/DHHS/MedicaidProgram/default.htm>

Phone: 1-800-852-3345 x 5254

NEW JERSEY – Medicaid and CHIP

Medicaid Website: <http://www.state.nj.us/humanservices/dmahs/clients/medicaid/>

Medicaid Phone: 1-800-356-1561

CHIP Website: <http://www.njfamilycare.org/index.html>

CHIP Phone: 1-800-701-0710

NEW MEXICO – Medicaid and CHIP

Medicaid Website: <http://www.hsd.state.nm.us/mad/index.html>

Medicaid Phone: 1-888-997-2583

CHIP Website: <http://www.hsd.state.nm.us/mad/index.html> (Insure New Mexico)

CHIP Phone: 1-888-997-2583

NEW YORK – Medicaid

Website: http://www.nyhealth.gov/health_care/medicaid/

Phone: 1-800-541-2831

NORTH CAROLINA – Medicaid

Website: <http://www.nc.gov/>

Phone: 919-855-4100

NORTH DAKOTA – Medicaid

Website: <http://www.nd.gov/dhs/services/medicalserv/medicaid/>

Phone: 1-800-755-2604

OKLAHOMA – Medicaid

Website: <http://www.insureoklahoma.org>

Phone: 1-888-365-3742

OREGON – Medicaid and CHIP

Medicaid & CHIP Website: <http://www.oregonhealthykids.gov>

Medicaid & CHIP Phone: 1-877-314-5678

PENNSYLVANIA – Medicaid

Website: <http://www.dpw.state.pa.us/partnersproviders/medicalassistance/doingbusiness/003670053.htm>

Phone: 1-800-644-7730

RHODE ISLAND – Medicaid

Website: www.dhs.ri.gov/

Phone: 401-462-5300

SOUTH CAROLINA – Medicaid

Website: <http://www.scdhhs.gov/>

Phone: 1-888-549-0820

TEXAS – Medicaid

Website: <https://www.gethipptexas.com/>

Phone: 1-800-440-0493

UTAH – Medicaid

Website: <http://health.utah.gov/medicaid/>

Phone: 1-866-435-7414

VERMONT – Medicaid

Website: <http://ovha.vermont.gov/>

Telephone: 1-800-250-8427

VIRGINIA – Medicaid and CHIP

Medicaid Website: <http://www.dmas.virginia.gov/rcp-HIPP.htm>

Medicaid Phone: 1-800-432-5924

CHIP Website: <http://www.famis.org/>

CHIP Phone: 1-866-873-2647

WASHINGTON – Medicaid

Website: <http://hrsa.dshs.wa.gov/premiumpymt/Apply.shtm>

Phone: 1-877-543-7669

WEST VIRGINIA – Medicaid

Website: <http://www.wvrecovery.com/hipp.htm>

Phone: 304-342-1604

WISCONSIN – Medicaid

Website: <http://dhs.wisconsin.gov/medicaid/publications/p-10095.htm>

Phone: 1-800-362-3002

WYOMING – Medicaid

Website: <http://www.health.wyo.gov/healthcarefin/index.html>

Telephone: 307-777-7531

To see if any more States have added a premium assistance program since April 16, 2010, or for more information on special enrollment rights, you can contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Ext. 61565

Notes

Notes

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