

2025 FEHB Significant Plan Changes

Table 1 – Plans Leaving the FEHB Program

Enrollees in these terminating plans must make a positive election into another FEHB plan during Open Season or they will be enrolled in GEHA Indemnity Benefit Plan Elevate (the lowest-cost nationwide plan option for 2025 as determined by OPM).

State	FEHB Carrier	Plan Name	2024 Enrollment Options and Codes	Location (All Counties and/or ZIP Codes affected)
California	California Physicians' Services d/b/a Blue Shield of California	Blue Shield of California (Access+ HMO)	SI1, SI3, SI2	Los Angeles, San Diego, Orange, Riverside, Tulare, Ventura, and San Bernardino counties
New York	Capital District Physician's Health Plan (CDPHP)	CDPHP Universal Benefits, Inc.	SG4, SG6, SG5	Albany, Broome, Chenango, Clinton, Columbia, Delaware, Dutchess, Essex, Franklin, Fulton, Greene, Hamilton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Orange, Otsego, Rensselaer, Saratoga, Schenectady, Schoharie, St. Lawrence, Tioga, Ulster, Warren, and Washington counties
New York	Health Insurance Plan of Greater New York	Health Insurance Plan (HIP/HMO)	High 511, 513, 512 Standard YL4, YL6, YL5	New York City: The Boroughs of Manhattan, Brooklyn, Bronx, Queens, and Staten Island; Nassau, Rockland, Suffolk, Westchester, Albany, Broome, Columbia, Delaware, Dutchess, Fulton, Greene, Montgomery, Orange, Otsego, Putnam, Rensselaer, Saratoga, Schenectady, Schoharie, Sullivan, Ulster, Warren and Washington counties
Wisconsin	Dean Health Plan, Inc.	Dean Health Plan	High WD1, WD3, WD2 Standard WD4, WD6, WD5 Basic AG1, AG3, AG2	Adams, Columbia, Crawford, Dane, Dodge, Fond du Lac, Grant, Green, Green Lake, Iowa, Jefferson, Juneau, Lafayette, Marquette, Richland, Rock, Sauk, Vernon, Waukesha, and Walworth counties

Table 2- Plans Leaving the FEHB Program to Participate in the Postal Service Health Benefits Program Only

Rural Carrier Benefit Plan, enrollment code 38, will not participate in the FEHB Program for the 2025 contract year and will not be offered to FEHB enrollees in 2025. It will only be offered in the **Postal Service Health Benefits Program** to Postal employees and annuitants only.

State	FEHB Carrier	Plan Name	2024 Enrollment	Location
Nationwide	The National Rural Letter Carriers' Associates	Rural Carrier Benefit Plan	381, 383, 382	Nationwide

Table 3 – Plans Reducing Service Areas and Terminating Enrollment Codes

Enrollees in these terminating enrollment codes must make a positive election into another FEHB plan during Open Season or they will be enrolled in GEHA Indemnity Benefit Plan Elevate (the lowest -cost nationwide plan option for 2025 as determined by OPM).

State	FEHB Carrier	Plan Name	Plan Option	2024 Enrollment Codes	Area Dropped (All Counties and/or ZIP Codes affected)
Alabama	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc (Choice Open Access)	High	KK1, KK3, KK2	Entire State of Alabama
Arkansas	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc. (Choice Open Access)	High	KK1, KK3, KK2	Entire State of Arkansas

State	FEHB Carrier	Plan Name	Plan Option	2024 Enrollment Codes	Area Dropped (All Counties and/or ZIP Codes affected)
Arizona	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc. (Choice Open Access)	High	KT1, KT3, KT2	Phoenix Arizona – including the counties of Maricopa and Pinal Tucson Arizona – including the counties of Santa Cruz and portion of Pima county including ZIP Codes: 85321, 85341, 85601, 85602, 85611, 85614, 85619, 85622, 85629, 85633, 85634, 85637, 85639, 85641, 85646, 85652, 85653, 85654, 85658, 85701 – 85726, 85728, 85730 – 85752, 85754 – 85757, 85775
Colorado	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc. (Choice Open Access)	High	KT1, KT3, KT2	Entire State of Colorado
Florida	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc. (Choice Open Access)	High	KK1, KK3, KK2	Entire State of Florida
Iowa	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc. (Choice Open Access)	High	LJ1, LJ3, LJ2	Entire State of Iowa
Kentucky	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc. (Choice Open Access)	High	LJ1, LJ3, LJ2	Entire State of Kentucky
Louisiana	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc (Choice Open Access)	High	KK1, KK3, KK2	Entire State of Louisiana

State	FEHB Carrier	Plan Name	Plan Option	2024 Enrollment Codes	Area Dropped (All Counties and/or ZIP Codes affected)
Mississippi	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc. (Choice Open Access)	High	KK1, KK3, KK2	Entire State of Mississippi
Nevada	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc. (Choice Open Access)	High	KT1, KT3, KT2	Entire State of Nevada
North Carolina	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc. (Choice Open Access)	High	KK1, KK3, KK2	Entire State of North Carolina
Oregon	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc. (Choice Open Access)	High	KT1, KT3, KT2	Entire State of Oregon
Tennessee	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc. (Choice Open Access)	High	KK1, KK3, KK2	Entire State of Tennessee
Washington	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc. (Choice Open Access)	High	KT1, KT3, KT2	Entire State of Washington

Table 4 – Plans Terminating Options and Enrollment Codes

Enrollees in the plan’s terminating option will be automatically enrolled into the plan option that is identified in the table below unless they enroll in another plan during Open Season.

State	FEHB Carrier	Plan Name	Terminating Options (end of 2024)	Terminating Enrollment Codes (end of 2024)	Automatic Enrollment Option and Codes for 2025
California	Health Net of California (Northern)	Health Net of California (Northern)	Basic	T41, T43, T42	High LB1, LB3, LB2

Table 5 – Plans Reducing Service Areas Without Terminating Enrollment Codes

Enrollees in the areas being dropped who do not change health plans during Open Season will only have emergency services where they live or work, and they will have to travel to their plan’s remaining service area to obtain medical care in order to receive full benefits from the plan in 2025.

State	FEHB Carrier	Plan Name	Plan Option	2024 Enrollment Codes	Area Dropped
California	Health Net of California (Southern)	Health Net of California (Southern)	High Standard	LP1, LP3, LP2 P64, P66, P65	<p>Ventura County</p> <p>Los Angeles County ZIP Codes: 90134, 90189, 91310, 91321, 91322, 91329, 91350, 91351, 91354, 91355, 91380 – 91387, 91390, 91495, 91496, 93510, 93532, 93534 - 93536, 93539, 93543, 93544, 93550 - 93553, 93563, 93584, 93586, 93590, 93591 and 93599</p> <p>San Diego County ZIP Codes: 91905, 91906, 91934, 91962, 91963, 91980, 91987, 92004, 92036, 92066, 92806 and 92096</p> <p>Kern County ZIP Codes: 93203, 93205, 93206, 93215, 93216, 93220, 93222, 93224, 93225, 93226, 93238, 93240, 93241, 93243, 93249, 93250 – 93252, 93255, 93268, 93276, 93280, 93283, 93285, 93287, 93380, 93383 – 93390, 93501, 93502, 93504, 93505, 93516, 93518, 93519, 93523, 93524, 93531, 93560, 93561, 93581 and 93596</p> <p>Riverside County ZIP Codes: 92201 – 92203, 92210, 92211, 92220, 92223, 92230, 92234 – 92236, 92240, 92241, 92247, 92248, 92253 - 92255, 92258, 92260 – 92264, 92270, 92274, 92276, 92282, 92530 – 92532, 92536, 92539, 92543 – 92546, 92548, 92549, 92561 – 92564, 92567, 92572, 92581 – 92587, 92589 – 92593, 92595 and 92596</p> <p>San Bernardino County ZIP Codes: 92252, 92256, 92268, 92277, 92278, 92284, 92285, 92286, 92301, 92305, 92307, 92308, 92311, 92312, 92314, 92315, 92327, 92329, 92333, 92339, 92340-92342, 92347, 92356, 92365, 92368, 92371, 92372, 92386, 92392-92395, 92397, and 92398</p>

Table 6 – Service Area Expansions Without New Enrollment Codes

State	FEHB Carrier	Plan Name	Plan Option	2025 Enrollment Codes	Location of Areas (Counties and/or ZIP Codes affected)
Michigan	Health Alliance Plan	Health Alliance Plan	High Standard	521, 523, 522 GY4, GY6, GY5	<p>Counties of:</p> <p>Clinton, ZIP Codes: 48807, 48808, 48820, 48822, 48823, 48831, 48833, 48835, 48837, 48840, 48845, 48848, 48853, 48866, 48873, 48875, 48879, 48894, 48906</p> <p>Eaton, ZIP Codes: 48813, 48821, 48827, 48837, 48849, 48861, 48876, 48890, 48897, 48906, 48908, 48911, 48917, 49014, 49021, 49073, 49076, 49096, 49264, 49284</p> <p>Ingham, ZIP Codes: 48805, 48819, 48821, 48823 – 48827, 48840, 48842, 48854, 48864, 48872, 48892, 48895, 48901, 48906, 48909 – 48913, 48915 – 48919, 48922, 48924, 48929, 48430, 48933, 48937, 48951, 48956, 48980, 49251, 49264, 49285</p>
Pennsylvania	Geisinger Health Plan	Geisinger Health Plan	Standard Basic	GG4, GG6, GG5 AJ1, AJ3, AJ2	<p>Counties of:</p> <p>Franklin</p> <p>Bedford</p>

Table 7– New Plans Entering the FEHB Program

State	FEHB Carrier	Plan Name	Plan Option	2025 New Enrollment Codes	Location of Areas (Counties and/or ZIP Codes affected)
California	Sharp Health Plan	Sharp Health Plan	Standard	YJ4, YJ6, YJ5	San Diego County except ZIP Codes: 91934, 92004, 92036 and 92066
California	Western Health Advantage	Western Health Advantage	High	W51, W53, W52	<p>Entire Counties of: Marin, Napa, Sacramento, Solano, Sonoma, and Yolo</p> <p>Partial Counties of:</p> <p>Colusa, ZIP Codes: 95912</p> <p>El Dorado ZIP Codes: 95613, 95614, 95619, 95623, 95633 – 95636, 95651, 95656, 95664, 95667, 95672, 95682, 95684, 95709, 95726, 95762</p> <p>Placer ZIP Codes : 95602 - 95604, 95626, 95631, 95648, 95650, 95658, 95661, 95663, 95668, 95677, 95678, 95681, 95703, 95713, 95722, 95736, 95746, 95747, 95765</p>

Table 8 – Service Area Change - County/ZIP Code (Due to USPS Border Changes)

State	FEHB Carrier	Plan Name	Enrollment Codes and Options	2024 Service Area Description	2025 Service Area Description
California	Kaiser Foundation Health Plan, Inc. Northern California Region	Kaiser Permanente – Northern California	High 591, 593, 592 Standard 594, 596, 595 Prosper KC1, KC3, KC2	Sonoma County: 94952	Sonoma and Marin Counties: 94952
California	Kaiser Foundation Health Plan, Inc. Southern California Region	Kaiser Permanente – Southern California	High 621, 623, 622 Standard 624, 626, 625 Prosper FL1, FL3, FL2	USPS Terminated the following ZIP Codes: Los Angeles County: 90090, 91329, 91611, 91612	USPS Added the following ZIP Codes: Los Angeles County: 90140, 90205

Table 9- Closed Plans Changing Enrollment Criteria for New Eligible Enrollment

State	FEHB Carrier	Plan Name	Plan Option	Enrollment Codes	List New Eligible Enrollment
Nationwide Fee-for-Service	Compass Rose Health Plan	Compass Rose Health Plan	High Standard	421, 423, 422 424, 426, 425	Open and available to all eligible FEHB enrollees.