



The **2012**

Guide To Federal Benefits

For Federal Retirees and Their Survivors

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Summary Information

	New Hires Can Enroll	Federal Benefits Open Season	How to Enroll	OPM's Program Website
FEHB	Within 60 days from new hire date	Annual – November 14 to December 12, 2011	Varies by agency; automated enrollment or via SF 2809	www.opm.gov/insure/health
FEDVIP	Within 60 days from new hire date	Annual – November 14 to December 12, 2011	Go to www.BENEFEDS.com or call 1-877-888-3337	www.opm.gov/insure/dental www.opm.gov/insure/vision
FEGLI	Does not apply to retirees or survivors	No annual Open Season Retirees/survivors are not eligible to participate in Open Season	Does not apply to retirees or survivors	www.opm.gov/insure/life
LTCIP	Apply (not necessarily enroll) within 60 days from new hire date with abbreviated underwriting	No annual Open Season	Go to www.LTCFEDS.com or call 1-800-582-3337	www.opm.gov/insure/ltc

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Introduction to Federal Benefits and This Guide

As a Federal retiree, 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 basic information about the benefits offered to you as a Federal retiree, and assist you in making informed choices about these benefits as you move through your retirement years.

Benefits Programs included in this Guide

In addition to your Civil Service or Federal Employees Retirement System benefits and the Thrift Savings Plan, the Federal government offers other benefits programs to eligible retirees. This Guide includes information on these additional programs:

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

If you are a retiree, 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. It also contains some tips on what to consider as you make your decisions.

Additional Information

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

You can also find additional retirement information and services at www.opm.gov/retire.

Pre-existing Condition Insurance Program (PCIP)

Do you know someone who needs health insurance but can't get it? The Pre-Existing Condition Insurance Plan (PCIP) may help.

An individual is eligible to buy coverage in PCIP if:

- He or she has a pre-existing medical condition or has been denied coverage because of the health condition;
- He or she has been without health coverage for at least the last six months. (If the individual currently has insurance coverage that does not cover the pre-existing condition or is enrolled in a state high risk pool then that person is not eligible for PCIP.);
- He or she is a citizen or national of the United States or resides in the U.S. legally.

The Federal government administers PCIP in the following states: Alabama, Arizona, District of Columbia, Delaware, Florida, Georgia, Hawaii, Idaho, Indiana, Kentucky, Louisiana, Massachusetts, Minnesota, Mississippi, North Dakota, Nebraska, Nevada, South Carolina, Tennessee, Texas, Vermont, Virginia, West Virginia, and Wyoming. To find out about eligibility, visit www.pcip.gov and/or www.healthcare.gov or call 1-866-717-5826 (TTY: 1-866-561-1604).

Changing Enrollment During Open Season

Each year, in early November, your current health benefits plan sends you a brochure, and your retirement office sends you instructions for ordering brochures and making Open Season changes. It is very important that you keep your address up to date to ensure that you receive your Open Season materials each year. If you move, please be sure to let your retirement office know your new address. Any address request sent to OPM must have your CSA or CSF claim number so that we can identify you.

Your new plan will mail you an identification card. If you need services before you receive your new card, contact your new plan at the member services number in your brochure.

If you decide not to change your enrollment, do not respond to the Open Season material. Your coverage under your current health plan continues automatically.

Cancellation – You may voluntarily cancel your enrollment at any time. If you cancel, you will not be entitled to a 31-day extension of coverage for conversion to a non-group (private) policy and neither you nor your family members will be entitled to a temporary continuation of coverage (TCC). Once your cancellation takes effect, you will not be able to enroll again as a retiree unless you have been continuously covered as a family member under another enrollment in the FEHB since the date of your cancellation, and you lose the coverage because the enrollment ends or the enrollee changes from self and family to self only.

Suspension – You may suspend your FEHB enrollment for any of the following reasons:

- to enroll in a Medicare Advantage plan (these are Health Maintenance Organizations or Fee-for-Service plans approved by the Centers for Medicare and Medicaid Services);

- because you are eligible under Medicaid or a similar state-sponsored program of medical assistance for the needy; or
- because you have coverage under Peace Corps, TRICARE, TRICARE For Life, or CHAMPVA military program.

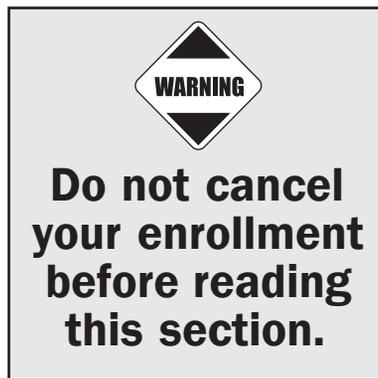
For more information on how to suspend your FEHB enrollment, contact your retirement office. Time limitations and other restrictions apply. For instance, you must submit eligibility documentation that you are suspending FEHB to enroll in one of the other programs listed in case you wish to re-enroll in the FEHB Program at a later time.

If you have suspended FEHB coverage for one of the eligible programs (and submitted the required documentation) but now want to enroll in the FEHB Program again, you may enroll during Open Season. You may re-enroll outside Open Season only if you

move out of the Medicare Advantage plan's service area, or you involuntarily lose coverage under one of the eligible programs. If you cancel your coverage from one of those eligible programs for any reason, you cannot re-enroll in FEHB until Open Season.

Coordination of FEHB benefits with Medicare or other coverage – If the original Medicare Plan is your primary payer, which is generally the case if you have Medicare and are not working, check the plan brochure to see if the plan waives some of its FEHB cost-sharing (e.g., deductibles, coinsurance, or copayments).

If you are interested in an HMO plan, some FEHB HMOs also offer Medicare Advantage plans. Information on coordinating benefits with other coverage, original Medicare or Medicare Advantage is available in Section 9 of the plan brochures.



Federal Employees Health Benefits (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.

If you are currently enrolled in the FEHB and do not want to change plans or enrollment type, you do not need to do anything. Your enrollment will continue automatically.

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

Key FEHB facts

- The FEHB Program is part of the annual Federal Benefits 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.
- You can choose from Consumer-Driven and High Deductible plans that offer catastrophic risk protection with higher deductibles, health savings/reimbursable 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.
- 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 enrollee;
- Self and Family, which covers the enrollee and all eligible family members.

Federal Employees Health Benefits (FEHB) Program

Which family members are eligible?

Family Members covered under your Self and Family enrollment are:

- Your spouse (including a valid common law marriage); and
- Children under age 26, including legally adopted children, recognized natural (born out of wedlock) children and stepchildren.

Foster children are included if they meet certain requirements. A child age 26 or over that is incapable of self-support because of a mental or physical disability that existed before age 26 is also an eligible family member.

In determining whether the child is a covered family member, your employing office will look at the child's relationship to you as an enrollee.

How much does it cost?

The premiums for your enrollment are shared by you and your Federal agency or retirement system. The government pays the lesser of: 72% of the average total premium of all plans weighted by the number of enrollees in each, or 75% of the premium for the specific plan you choose. If you are an employee, you automatically pay your share of the premium through a payroll deduction using pre-tax dollars, unless you elect not to. The charts in Appendix E provide cost information for all plans in the FEHB Program.

Am I eligible to enroll?

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 your retirement system 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.**

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, 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/hitransparency.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.

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 2012, provided you remain eligible for the Program. Enrollment continues year to year, automatically. **Please Note:** your premiums and benefits may change for 2012.

Key FEDVIP facts

- FEDVIP is part of the annual Federal Benefits Open Season.
- FEDVIP is separate and different from the FEHB Program.
- The 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.
- Cancellation of coverage can only be made during Open Season, upon deployment to active military duty, or upon transferring to an eligible position.
- 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).

Federal Employees Dental and Vision Insurance (FEDVIP) Program

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.

Appendix I lists the available dental and vision insurance plans along with basic benefit information.

How much does it cost?

You pay the entire premium. There is no government contribution to the premium. When you retire, premiums are 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 Appendices J and K 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 our 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, Federal 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.

Which family members are eligible?

Eligible family members include your spouse and unmarried dependent children under age 22. This includes legally adopted children and recognized natural children who meet certain dependency requirements. This also includes stepchildren and foster children who live with you in a regular parent-child relationship. Under certain circumstances, you may also continue coverage for a disabled child 22 years of age or older who is incapable of self-support.

FEDVIP rules and FEHB rules for family member eligibility are **NOT** the same.

Changes in dependent eligibility under healthcare reform (Affordable Care Act) do not affect eligibility for children under FEDVIP.

Federal Employees Dental and Vision Insurance (FEDVIP) Program

When can I enroll?

An eligible employee or retiree may enroll during the annual Federal Benefits Open Season, which runs from the Monday of the second full work week in November through 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. They may enroll or make changes outside of Open Season if they experience a qualifying life event (QLE) such as a change in family or other insurance coverage status. Please see Appendix H 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. An Open Season enrollment or change is effective January 1.

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 an agency self-service system, such as Employee Express, MyPay or Employee Personal Page. However, those sites may provide a link to BENEFEDS.

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?

Federal Employees Dental and Vision Insurance (FEDVIP) Program

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?

How do I find my premium rate?

If you live outside the United States:

Go to Appendix K for your dental and vision premium rates.

If you live inside the United States:

Go to Appendix K for your vision premium rate. To find your bi-weekly or monthly dental premium, you must first find your rating area on the chart in Appendix J. Some plans may have changed their rating regions for the upcoming plan year.

Please Note: If you are currently enrolled and have moved or your postal service has assigned you a new ZIP code, your rating region may have changed.

1. To find your dental rating area:
 - a. Go to the chart in Appendix J.
 - b. Find your state and your corresponding Zip code (1st 3 digits).
 - c. Look under the plan name and you will find your rating area.
2. To find your bi-weekly or monthly dental premium, match your rating area with your desired FEDVIP plan on the chart in Appendix K.

Making an informed choice

- Before selecting a plan that best suits your needs, ask your carrier or access the OPM website for a copy of the plan brochure.
- If you have questions about coverage, exclusions, limitations or payment of benefits, ask the plan before making your plan selection.
- Find out which plan your provider participates in and why. Keep in mind that if your provider leaves the plan, this is not a qualifying life event allowing a change or cancellation.

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 websites, brochures, and provider searches
- Dental premium rates
- Vision premium rates

Federal Employees' Group Life Insurance (FEGLI) Program

What Happens to My Life Insurance Coverage When I Retire?

Your coverage will automatically continue when you retire 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 the Federal Employees Retirement System (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's less than five years, and
- You (or your assignees) do not convert the coverage to a private policy.

Basic Insurance in Retirement

The amount of your Basic insurance in retirement is your BIA (Basic Insurance Amount) at the time you separated as an employee. This amount continues until you reach age 65, after which it may reduce based on the election options described below. You will not have Accidental Death and Dismemberment coverage in retirement.

When you retire, you must choose the type of reduction you want by completing a Continuation of Life Insurance Coverage as a Retiree or Compensationeer (SF 2818) provided by your human resources office. For Basic insurance, you must choose 75% Reduction, 50% Reduction, or No Reduction. You can change to 75% Reduction at any time; your coverage will be as if you had originally elected 75% Reduction and your "extra premium" will stop. You will not receive a refund of premiums.

• What is 75% Reduction?

This means your Basic insurance will reduce by 2% of the pre-retirement amount each month. The reduction starts at the beginning of the second month after your 65th birthday or at retirement, whichever is later. Your Basic insurance will continue to reduce until 25% of the pre-retirement amount remains. Your Basic insurance is free once it starts to reduce.

• What is 50% Reduction?

This means your Basic insurance will reduce by 1% of the pre-retirement amount each month. The reduction starts at the beginning of the second month after your 65th birthday or at retirement, whichever is later. Your Basic insurance will continue to reduce until 50% of the pre-retirement amount remains. When you turn 65, your "regular" premium for Basic insurance stops, but you continue to pay an extra premium for this choice. See page 15 for these premiums.

• What is No Reduction?

This means your Basic insurance will not reduce. When you turn 65, your "regular" premium for Basic insurance stops, but you continue to pay an extra premium for this choice. See page 15 for these premiums.

Federal Employees' Group Life Insurance (FEGLI) Program

Optional Insurance in Retirement

The amount of your Optional insurance in retirement depends on the options you had at the time you separated as an employee. This amount continues until you reach age 65, unless you elect No Reduction (for Option B and Option C only.)

• Option A - Standard:

If you are eligible to continue Option A into retirement, it will reduce by 2% of the pre-retirement amount each month until it reaches 25% of the pre-retirement amount. The reduction starts at the beginning of the second month after your 65th birthday or at retirement, whichever is later. Option A is free once it starts to reduce. You cannot choose No Reduction for Option A.

If you are eligible to continue Option B and/or Option C into retirement, you must choose whether you want these options to reduce, as explained below.

• Option B - Additional:

At the time of retirement, you elect how many Option B multiples you want to carry into retirement. In addition, you elect if you want Full Reduction or No Reduction for each multiple. For example, an employee who has three multiples can elect to have two multiples with Full Reduction and one multiple with No Reduction. "Mixed elections" are allowed.

If you choose Full Reduction, the value of your Full Reduction Option B multiples will reduce by 2% of the pre-retirement amount each month for 50 months, at which time coverage on those multiples will end. The reduction starts at the beginning of the second month after your 65th birthday or at retirement, whichever is later. Option B Full Reduction multiples are free once the reductions start. If you choose Full Reduction, you cannot change to No Reduction.

If you choose No Reduction, the value of your No Reduction Option B multiples will not reduce. You will continue to pay the full premium for all No Reduction multiples until you die, change those multiples to Full Reduction, or cancel those multiples. If you choose No Reduction, you can change to Full Reduction at any time (unless you assigned your coverage. Then, only your assignee can change). However, if you change to Full Reduction after you reach age 65, the level of coverage you have will be as if you had originally elected Full Reduction. You will not receive a refund of premiums.

• Option C - Family:

At the time of retirement, you elect how many Option C multiples you want to carry into retirement. In addition, you elect if you want Full Reduction or No Reduction for each multiple. For example, an employee who has three multiples can elect to have two multiples with Full Reduction and one multiple with No Reduction. "Mixed elections" are allowed.

If you choose Full Reduction, the value of your Full Reduction Option C multiples will reduce by 2% of the pre-retirement amount each month for 50 months, at which time coverage on those multiples will end. The reduction starts at the beginning of the second month after your 65th birthday or at retirement, whichever is later. Option C Full Reduction multiples are free once the reductions start. If you choose Full Reduction, you cannot change to No Reduction.

Federal Employees' Group Life Insurance (FEGLI) Program

If you choose No Reduction, the value of your No Reduction Option C multiples will not reduce. You will continue to pay the full premium for all No Reduction multiples until you die, change those multiples to Full Reduction, or cancel those multiples. If you choose No Reduction, you can change to Full Reduction at any time. However, if you change to Full Reduction after you reach age 65, the level of coverage you have will be as if you had originally elected Full Reduction. You will not receive a refund of premiums.

Basic Insurance — Annuitants*

Cost For Each \$1,000 Of Your Basic Insurance Amount¹ Monthly

You Have Full Coverage To Age 65 Then:	Before You Reach Age 65 You Pay the TOTAL of BOTH the Regular Premium and the Extra Premium			After You Reach Age 65, ² Continuing for Life
	Regular Premium	Extra Premium for 50% or No Reduction	Total Cost	
75% Reduction — reduces 2% of the BIA ¹ each month after you reach age 65, ³ until 25% of the amount at retirement remains.	\$0.3250	No Cost	\$0.3250	No Cost
50% Reduction — reduces 1% of the BIA ¹ each month after you reach age 65, ³ until 50% of the amount at retirement remains.	\$0.3250	\$0.64	\$0.9650	\$0.64
No Reduction — 100% of the BIA ¹ remains for life.	\$0.3250	\$1.94	\$2.265	\$1.94

* These are the FEGLI rates effective in 2012. They may change in future years. For more information, see the FEGLI website at www.opm.gov/insure/life.

¹ Basic Insurance Amount (BIA)—Your final annual rate of basic pay, rounded to the next even \$1,000, plus \$2,000 (or a minimum of \$10,000) (or the post-election BIA you had after your election of a partial Living Benefit). Your BIA does not include the Extra Benefit.

² The regular premium automatically stops on the first day of the month after you reach age 65. If you retire after reaching 65, you do not pay the regular premium.

³ The reduction starts at the beginning of the second month after your 65th birthday or at retirement, whichever is later.

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 approved 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.
- Qualified relatives, 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).
- The FLTCIP is sponsored by OPM and insured by John Hancock and MetLife.

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.

Federal Long Term Care Insurance Program (FLTCIP)

Which family members are eligible?

Enrollment in the FLTCIP is on an individual basis. If you are eligible as a Federal employee or annuitant, your spouse, same-sex domestic partner, and your adult children at least 18 years old are eligible to apply for coverage. If you are a Federal employee, your parents, parents-in-law, and step parents are also eligible to apply.

For more information on eligibility, visit www.ltcfeds.com/eligibility.

How do I apply?

You apply by completing an application found at www.ltcfeds.com 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.

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 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.

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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 Government pays 72 percent of the average premium of all plans toward the total cost of your premium, but not more than 75 percent of the total premium for any plan.

Salary deduction. You pay your share of the premium through a monthly deduction from your annuity check.

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 your human resource office or retirement system for details.

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

- * for you and your family when you retire from Federal 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 (see your human resources office 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; see your human resources office).

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 (see your human resource office for more information).

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/PPO (Preferred Provider Organization)	You must use the plan's network to reduce your out-of-pocket costs. For BCBS Basic Option, you must use Preferred providers for your care to be eligible for benefits.	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. We have a tool on our 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.ncca.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.

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

Qualifying Life Events (QLEs) that May Permit Change in Your FEHB Enrollment for Individuals Who are Not Participating in Premium Conversion

Below is a brief list of the more common qualifying life events. Be aware that time limits apply for requesting changes. A complete listing of qualifying life events can be found at www.opm.gov/forms/pdf_fill/sf2809.pdf. For more details about these and other qualifying life events, contact your Retirement System office. Enrollment may be cancelled or changed from Family to Self Only at any time.

	From Not Enrolled to Enrolled	From Self Only to Self and Family	From One Plan or Option to Another
Open Season	No	Yes	Yes
Change in family status, for example: marriage, birth or death of family member, adoption, legal separation or divorce.	No	Yes	Yes
Annuitant or eligible family member loses FEHB coverage due to termination, cancellation, or change to Self Only of the covering enrollment.	Yes	Yes	Yes
Annuitant (or covered family member) enrolled in an FEHB health maintenance organization (HMO) moves or becomes employed outside the geographic area from which the FEHB carrier accepts enrollment or, if already outside the area, moves further from this area.	Not Applicable	Yes	Yes
On becoming eligible for Medicare. (This change may be made once in a lifetime.)	Not Applicable	No	Yes

Appendix D

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 E

FEHB Plan Comparison Charts

Nationwide Fee-for-Service Plans (Pages 26 through 29)

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 your human resource office first.

The Health Maintenance Organization (HMO) and Point-of-Service (POS) section begins on page 31.

The High Deductible Health Plan (HDHP) and Consumer Driven-Health Plan (CDHP) section begins on page 56.

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		Premium You Paid in &\$%&		Premium You Will Pay in &\$%&	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
APWU Health Plan (APWU) -high	800-222-2798	471	472	119.27	269.68	127.62	288.56
Blue Cross and Blue Shield Service Benefit Plan (BCBS) -std	Local phone #	104	105	187.18	431.60	185.42	430.04
Blue Cross and Blue Shield Service Benefit Plan (BCBS) -basic	Local phone #	111	112	113.37	265.49	121.88	285.42
GEHA Benefit Plan (GEHA) -high	800-821-6136	311	312	176.19	415.68	185.03	438.38
GEHA Benefit Plan (GEHA) -std	800-821-6136	314	315	86.65	197.07	92.72	210.86
MHBP -std	800-410-7778	454	455	219.77	523.47	208.74	501.00
MHBP -Value Plan	800-410-7778	414	415	71.48	170.41	85.77	204.49
NALC -high	888-636-6252	321	322	160.64	327.32	161.78	327.60
SAMBA -high	800-638-6589	441	442	270.25	682.96	259.22	660.49
SAMBA -std	800-638-6589	444	445	125.44	286.49	131.71	305.50

Plan Name: Open Only to Specific Groups

Compass Rose Health Plan (CRHP) -high	800-769-6953	421	422	127.62	309.64	132.72	322.75
Foreign Service Benefit Plan (FSBP) -high	202-833-4910	401	402	123.49	306.17	123.49	307.34
Panama Canal Area Benefit Plan (PCABP) -high*	800-424-8196	431	432	102.31	213.55	105.38	219.96
Rural Carrier Benefit Plan (Rural) -high	800-638-8432	381	382	174.40	288.95	183.19	299.05

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		Mail Order Discounts
		Calendar Year	Prescription Drug		Office Visits	Inpatient Surgical Services		Level I	Level II / Level III	
FFS National Average										
APWU -high	PPO	\$275	None	None	\$18	10%	10%	\$8	25%/25%	Yes
	Non-PPO	\$500	None	\$300	30%+diff.	30%+diff.	30%	50%	50%/50%	Yes
BCBS -std	PPO	\$350	None	\$250	\$20	15%	Nothing	20% (15% MCare B)	30%/30%	Yes
	Non-PPO	\$350	None	\$350	35%	35%	35%	45% +	45%/45%+	Yes
BCBS -basic	PPO	None	None	\$150/day x 5	\$25	\$150	Nothing	\$10	\$50/\$150	N/A
GEHA -high	PPO	\$350	None	\$100	\$20	10%	Nothing	\$5	25% Max \$150/N/A	Yes
	Non-PPO	\$350	None	\$300	25%	25%	Nothing	\$5	25% Max \$150 +/N/A	Yes
GEHA -std	PPO	\$350	None	None	\$10	15%	15%	\$5	50% Max \$200/N/A	Yes
	Non-PPO	\$350	None	None	35%	35%	35%	\$5	50% Max \$200 +/N/A	Yes
MHBP -std	PPO	\$400	None	\$200	\$20	10%	Nothing	\$10	30%(\$200 max)/50%(\$200 max)	Yes
	Non-PPO	\$600	None	\$500	30%	30%	30%	50%	50%/50%	Yes
MHBP -Value	PPO	\$600	None	None	\$30	20%	20%	\$10	45%/75%	Yes
	Non-PPO	\$900	Not Covered	None	40%	40%	40%	Not Covered	Not Covered/Not Covered	Yes
NALC -high	PPO	\$300	None	\$200	\$20	15%	Nothing	20%	30%/30%	Yes
	Non-PPO	\$300	None	\$350	30%	30%	30%	45% 45%+	45%/45%+	Yes
SAMBA -high	PPO	\$300	None	\$200	\$20	10%	Nothing	\$10	15%(\$55 max)/30%(\$90 max)	Yes
	Non-PPO	\$300	None	\$300	30%	30%	30%	\$10	15%(\$55 max)/30%(\$90 max)	Yes
SAMBA -std	PPO	\$350	None	\$150 up to \$450	\$20	15%	Nothing	\$10	25%(\$70 max)/35%(\$100 max)	Yes
	Non-PPO	\$350	None	\$200 up to \$600	35%	35%	35%	\$10	25%(\$70 max)/35%(\$100 max)	Yes
CRHP	PPO	\$300	None	\$150	\$10	Nothing	Nothing	\$5	\$30/30% or \$45	Yes
	Non-PPO	\$350	None	\$350	30%	30%	30%	\$5	\$30/30% or \$45	Yes
FSBP	PPO	\$300	None	Nothing	10%	10%	Nothing	\$10	25%/\$50 min/NA	Yes
	Non-PPO	\$300	None	\$200	30%	30%	20%	\$10	25%/\$50 min/NA	Yes
PCABP	POS	None	None	\$100	50%	50%	50%	20%	20%/20%	No
	FFS	None	None	\$25	5%	Nothing	Nothing	20%	20%/20%	No
Rural	PPO	\$350	\$200	\$100	\$20	10%	Nothing	30%	30%/30%	Yes
	Non-PPO	\$400	\$200	\$300	25%	25%	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 D 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		77.4	91.6	91	94.8	89.7	92.9	72.5
APWU Health Plan -high	47 47	78	89.8	92.1	93.8	83.7	89.8	73.7
Blue Cross and Blue Shield Service Benefit Plan -std	10 10	78.8	92.4	88.4	94.4	88.8	94.5	71.9
Blue Cross and Blue Shield Service Benefit Plan -basic	11	71.7	90.7	87.6	93.9	88.5	93.2	72.5
GEHA Benefit Plan -high	31 31	85.5	92.8	91.1	94.3	92.8	96.6	74
GEHA Benefit Plan -std	31 31	77.3	89.4	88	93.4	90.1	93.9	73
MHBP -std	45 45	70.6	91.6	91.7	94.3	89.8	92.7	71.3
MHBP -Value Plan	41 41	56.4	87.9	87.7	95.5	85.7	84.9	63.8
NALC -high	32 32	81.1	93.4	91.4	95.1	92.3	95.1	76.6
SAMBA -high	44 44	89.3	94.6	93.7	96.8	90.1	97.3	79.1
SAMBA -std	44 44	74.5	92.3	93.3	95.2	90.3	92.5	74

Plan Name: Open Only to Specific Groups

		FFS National Average	77.4	91.6	91	94.8	89.7	92.9	72.5
Compass Rose Health Plan	42 42								
Foreign Service Benefit Plan	40 40	78.8	90	92.8	95.1	90.2	88.3	69.8	
Panama Canal Area Benefit Plan	43 43								
Rural Carrier Benefit Plan	38 38	84.5	94.5	94.4	96	93.4	96.4	77	

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 Name	Location	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			77.4	91.6	91	94.8	89.7	92.9	72.5
Blue Cross and Blue Shield Service - Standard Benefit Plan - Basic	Arizona	10	81.9	93	89.8	94.7	91.4	96.2	74.3
		11	75.2	89.5	89.5	92.9	88.3	93.9	64.2
Blue Cross and Blue Shield Service - Standard Benefit Plan - Basic	California	10	77.1	93	94	94.7	89.9	95.5	67.3
		11	65.6	88.5	81.8	92.7	87.1	89.4	65.9
Blue Cross and Blue Shield Service - Standard Benefit Plan - Basic	District of Columbia	10	79.4	91.4	89.7	93.1	88.3	91.2	70.8
		11	64.6	84.3	83.8	90.2	86.2	93.3	62.6
Blue Cross and Blue Shield Service - Standard Benefit Plan - Basic	Florida	10	86.4	93.6	94.3	93.4	88.8	95.7	76.3
		11	76.4	92.2	89.5	92	88.3	93.5	67.1
Blue Cross and Blue Shield Service - Standard Benefit Plan - Basic	Illinois	10	82.9	92.8	90.4	94.5	92.8	96.3	70
		11	75.9	91.3	89	94	82.3	93.3	67.2
Blue Cross and Blue Shield Service - Standard Benefit Plan - Basic	Maryland	10	83.2	94.1	91.4	94.1	86.4	93.7	74.3
		11	71.3	88.3	91.1	92.8	87.8	92.4	66.7
Blue Cross and Blue Shield Service - Standard Benefit Plan - Basic	Texas	10	83.5	93.3	90.8	94	89	95.9	72.6
		11	80.3	92.1	87.2	92.4	91	96.9	68.6
Blue Cross and Blue Shield Service - Standard Benefit Plan - Basic	Virginia	10	86.3	94.3	92.8	95.6	90.6	96.5	74.5
		11	75.8	90.3	91.9	93.5	87.7	95.5	67.9

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Appendix E

FEHB Plan Comparison Charts

Health Maintenance Organization Plans and Plans Offering a Point-of-Service Product (Pages 32 through 55)

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 drugs – 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 D for a description.

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

See page 31 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Premium You Paid in &\$\$%		Premium You Will Pay in &\$\$%	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Arizona							
Aetna Open Access -high- Phoenix and Tucson Areas	877-459-6604	WQ1	WQ2	146.14	424.65	232.37	637.35
Health Net of Arizona, Inc. -high- Maricopa/Pima/Other AZ counties	800-289-2818	A71	A72	127.11	411.30	151.19	503.81
Health Net of Arizona, Inc. -std- Maricopa/Pima/Other AZ counties	800-289-2818	A74	A75	114.23	289.05	123.70	354.83
Arkansas							
QualChoice - high - All of Arkansas	800-235-7111	DH1	DH2	146.51	384.48	168.57	439.46
QualChoice - std - All of Arkansas	800-235-7111	DH4	DH5	104.89	245.63	111.34	260.73
California							
Aetna Open Access -high- Los Angeles and San Diego Areas	877-459-6604	2X1	2X2	109.57	269.90	123.07	314.86
Blue Shield of CA Access+HMO -high- Southern Region	800-880-8086	SI1	SI2	132.04	307.75	134.14	314.88
Health Net of California -high- Northern Region	800-522-0088	LB1	LB2	422.61	1006.87	527.15	1251.57
Health Net of California -std- Northern Region	800-522-0088	LB4	LB5	383.85	917.24	484.47	1152.88
Health Net of California -high- Southern Region	800-522-0088	LP1	LP2	160.57	400.96	192.77	478.44
Health Net of California -std- Southern Region	800-522-0088	LP4	LP5	129.58	323.05	156.61	394.87
Kaiser Foundation Health Plan of California -high- Northern California	800-464-4000	591	592	230.40	609.09	259.44	682.20
Kaiser Foundation Health Plan of California -std- Northern California	800-464-4000	594	595	130.13	342.72	151.95	399.53
Kaiser Foundation Health Plan of California -high- Southern California	800-464-4000	621	622	119.73	276.72	126.08	291.39
Kaiser Foundation Health Plan of California -std- Southern California	800-464-4000	624	625	76.72	177.31	80.76	186.65
UnitedHealthcare of California -high- Most of California	866-546-0510	CY1	CY2	118.50	270.51	128.10	292.85
Colorado							
Kaiser Foundation Health Plan of Colorado -high- Denver/Boulder/Southern Colorado areas	800-632-9700	651	652	151.32	351.35	173.98	405.06
Kaiser Foundation Health Plan of Colorado -std- Denver/Boulder/Southern Colorado	800-632-9700	654	655	80.18	181.22	81.85	184.98
Delaware							
Aetna Open Access -high- Kent/New Castle/Sussex areas	877-459-6604	P31	P32	440.68	1132.45	623.87	1578.61
Aetna Open Access -basic- Kent/New Castle/Sussex areas	877-459-6604	P34	P35	232.29	564.98	339.95	816.55

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						65.9	85.5	85.5	93.5	83.9	87.6	66.4	
Arizona													
Aetna Open Access-High		\$20/\$35	\$250/day x 4	\$10	\$35/\$65	Yes	58.3	84.2	86.4	88.3	85.8	88.4	63.6
Health Net of Arizona, Inc.-High		\$15/\$30	\$200/day x 3	\$10	\$30/\$50	Yes	70.2	87.8	86.8	92.1	86.3	94.6	67.5
Health Net of Arizona, Inc.-Std		\$15/\$40	\$250/day x 3	\$10	\$40/\$70	Yes	70.2	87.8	86.8	92.1	86.3	94.6	67.5
Arkansas													
QualChoice-	In-Network	\$20/\$30	\$100max\$500	\$0	\$40/\$60	Yes	61	84.5	87.3	93.5	87.7	88.7	65.2
QualChoice-	Out-Network	40%/40%	40%	N/A	N/A / N/A	N/A	61	84.5	87.3	93.5	87.7	88.7	65.2
QualChoice-	In-Network	\$20/\$40	\$200max\$1,000	\$5	\$40/\$60	Yes	61	84.5	87.3	93.5	87.7	88.7	65.2
California													
Aetna Open Access-High		\$20/\$35	\$250/day x 4	\$10	\$35/\$65	Yes	61.2	80.8	82.2	92.2	81.3	88.2	60.8
Blue Shield of CA Access+HMO-High		\$20/\$30	\$150/ day x 3	\$10	\$35/\$50	Yes	70.9	87.4	87.6	93.8	82.4	87.8	66.5
Health Net of California-High		\$15/\$30	\$100/day x 5	\$10	\$35/\$60	Yes	66.2	83.3	81.9	90	79.4	88.5	59.1
Health Net of California-Std		\$30/\$50	\$500	\$15	\$35/\$60	Yes	66.2	83.3	81.9	90	79.4	88.5	59.1
Health Net of California-High		\$15/\$30	\$100/day x 5	\$10	\$35/\$60	Yes	66.2	83.3	81.9	90	79.4	88.5	59.1
Health Net of California-Std		\$30/\$50	\$500	\$15	\$35/\$60	Yes	66.2	83.3	81.9	90	79.4	88.5	59.1
Kaiser Foundation HP of California -High		\$15/\$25	\$250	\$10	\$30/\$30	Yes	76.4	84.6	83	91	82.6	75.4	59.7
Kaiser Foundation HP of California -Std		\$30/\$40	\$500	\$15	\$35/\$35	Yes	76.4	84.6	83	91	82.6	75.4	59.7
Kaiser Foundation HP of California -High		\$10/\$20	\$250	\$10	\$30/\$30	Yes	81.8	84.5	80.7	93.4	85.3	76.3	68.1
Kaiser Foundation HP of California -Std		\$20/\$40	\$500	\$15	\$35/\$35	Yes	81.8	84.5	80.7	93.4	85.3	76.3	68.1
United Healthcare of California -High		\$20/\$35	\$150/day x 4	\$10	\$35/\$60	Yes	69.2	78.7	82.4	93.5	76.1	88	58.8
Colorado													
Kaiser Foundation HP of Colorado -High		\$20/\$40	\$250	\$10	\$35/\$60	Yes	71.6	83.3	86.2	91.8	77	87.6	68.4
Kaiser Foundation HP of Colorado -Std		\$25/\$45	\$250/day x 3	\$15	\$40/\$80	Yes	71.6	83.3	86.2	91.8	77	87.6	68.4
Delaware													
Aetna Open Access-High		\$20/\$35	\$150/day x 5	\$10	\$35/\$65	Yes	61.6	88.4	88	94.3	85.7	93.2	63.1
Aetna Open Access-Basic		\$15/\$35	20% Plan Allow	\$5	\$35/\$65	Yes	61.6	88.4	88	94.3	85.7	93.2	63.1

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

See page 31 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Premium You Paid in &\$%&		Premium You Will Pay in &\$%&	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
District of Columbia							
Aetna Open Access -high- Washington, DC Area	877-459-6604	JN1	JN2	348.16	781.32	337.96	760.72
Aetna Open Access -basic- Washington, DC Area	877-459-6604	JN4	JN5	118.23	276.71	124.46	291.28
CareFirst BlueChoice -high- Washington, D.C. Metro Area	888-789-9065	2G1	2G2	151.02	345.02	139.99	322.55
CareFirst BlueChoice Healthy Blue Option -std- Washington, D.C. Metro Area	888-789-9065	2G4	2G5	New Plan	New Plan	128.83	289.82
Kaiser Foundation Health Plan Mid-Atlantic States -high- Washington, DC area	877-574-3337	E31	E32	135.09	335.73	148.00	368.35
Kaiser Foundation Health Plan Mid-Atlantic States -std- Washington, DC area	877-574-3337	E34	E35	82.64	190.05	89.69	206.29
M.D. IPA -high- Washington, DC area	877-835-9861	JP1	JP2	132.21	332.19	165.79	412.60
Florida							
Av-Med Health Plan -high- Broward, Dade and Palm Beach	800-882-8633	ML1	ML2	128.85	361.83	182.74	506.80
Av-Med Health Plan -std- Broward, Dade and Palm Beach	800-882-8633	ML4	ML5	119.33	286.42	122.65	294.38
Capital Health Plan -high- Tallahassee area	850-383-3311	EA1	EA2	102.27	271	102.27	271.01
Coventry Health Care of Florida -high- Southern Florida	800-441-5501	5E1	5E2	119.84	367.42	121.85	362.27
Coventry Health Care of Florida -std- Southern Florida	800-441-5501	5E4	5E5	103.41	267.98	110.28	284.94
Humana Medical Plan, Inc. -high- South Florida	888-393-6765	EE1	EE2	165.19	377.13	164.90	378.82
Humana Medical Plan, Inc. -std- South Florida	888-393-6765	EE4	EE5	121.86	274.20	120.83	271.87
Humana Medical Plan, Inc. -high- Tampa	888-393-6765	LL1	LL2	238.31	541.60	340.27	773.41
Humana Medical Plan, Inc. -std- Tampa	888-393-6765	LL4	LL5	127.96	287.91	134.57	310.59
Georgia							
Aetna Open Access -high- Atlanta and Athens Areas	877-459-6604	2U1	2U2	231.42	553.89	282.32	673.49
Humana Employers Health of Georgia, Inc. -high- Columbus	888-393-6765	CB1	CB2	129.39	291.13	134.59	310.61
Humana Employers Health of Georgia, Inc. -std- Columbus	888-393-6765	CB4	CB5	116.45	262.01	127.55	286.98
Humana Employers Health of Georgia, Inc. -high- Atlanta	888-393-6765	DG1	DG2	148.74	340.08	129.15	290.58
Humana Employers Health of Georgia, Inc. -std- Atlanta	888-393-6765	DG4	DG5	129.39	291.13	124.19	279.42
Humana Employers Health of Georgia, Inc. -high- Macon	888-393-6765	DN1	DN2	128.28	288.63	134.59	310.61
Humana Employers Health of Georgia, Inc. -std- Macon	888-393-6765	DN4	DN5	121.86	274.20	127.55	286.98
Kaiser Foundation Health Plan of Georgia -high- Atlanta, Athens, Columbus, Macon, Savannah	888-865-5813	F81	F82	131.95	320.67	160.38	388.35
Kaiser Foundation Health Plan of Georgia -std- Atlanta, Athens, Columbus, Macon, Savannah	888-865-5813	F84	F85	89.45	204.39	97.46	222.70

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						65.9	85.5	85.5	93.5	83.9	87.6	66.4
District of Columbia												
Aetna Open Access-High	\$15/\$30	\$150/day x 3	\$5	\$35/\$65	Yes	65.9	87.1	87	91.8	90.1	87.4	66.7
Aetna Open Access-Basic	\$20/\$35	10% Plan Allow	\$10	\$35/\$65	Yes	65.9	87.1	87	91.8	90.1	87.4	66.7
CareFirst BlueChoice-High	\$25/\$35	\$200	Nothing	\$30/\$50	Yes	61.8	86.2	84.6	91.7	72.2	84.6	53.2
CareFirst BlueChoice In-Network	Nothing/\$35	\$200	Nothing	\$30/\$50	Yes							
CareFirst BlueChoice Out-Network	\$70/\$70	\$500	Nothing	\$30/\$50	Yes							
Kaiser Foundation HP Mid-Atlantic States -High	\$10/\$20	\$100	\$7/\$17 Net	\$30/\$50/\$45/\$65	Yes	76.7	84.7	87.4	92.2	81.6	87.3	71.6
Kaiser Foundation HP Mid-Atlantic States -Std	\$20/\$30	\$250/day x 3	\$12/\$22Net	\$35/\$55/\$50/\$70	Yes	76.7	84.7	87.4	92.2	81.6	87.3	71.6
M.D. IPA-High	\$25/\$40	\$150/day x 3	\$7	\$30/\$150/\$250	Yes	63.2	83.8	87.1	92.5	84.1	90	65
Florida												
Av-Med Health Plan-High	\$15/\$40	\$150/day x 5	\$5	\$30/\$50/30%	No	72.4	86.9	85.5	91.3	89.4	85.3	64.8
Av-Med Health Plan-Std	\$25/\$45	\$175/day x 5	\$10	\$40/\$60/30%	No	72.4	86.9	85.5	91.3	89.4	85.3	64.8
Capital Health Plan-High	\$15/\$25	\$250	\$15	\$30/\$50	No	86.2	86.2	89.6	94.2	90.9	97.8	77.8
Coventry Health Plan of Florida-High	\$15/\$30	Ded+\$150x3	\$3/\$20	\$40/\$60/20%	No	50.2	81.2	82.2	89.9	78.7	87.3	64.7
Coventry Health Plan of Florida-Standard	\$20/\$50	Ded+\$100x5	\$10	\$50/\$70/20%	No	50.2	81.2	82.2	89.9	78.7	87.3	64.7
Humana Medical Plan, Inc.-High	\$20/\$35	\$250/day x 3	\$10	\$40/\$60	Yes	52.4	82.8	86.6	92.6	82.8	84.9	62.8
Humana Medical Plan, Inc.-Standard	\$25/\$40	\$500/day x 3	\$10	\$40/\$60	Yes	52.4	82.8	86.6	92.6	82.8	84.9	62.8
Humana Medical Plan, Inc. -High	\$20/\$35	\$250/day x 3	\$10	\$40/\$60	Yes							
Humana Medical Plan, 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	56.9	88.8	83.5	92.7	88.2	87.3	58.9
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	50.4	82.4	83	95.6	80.6	81.2	64.2
Humana Employers Health of Georgia, Inc.-Std	\$25/\$40	\$500/day x 3	\$10	\$40/\$60	Yes	50.4	82.4	83	95.6	80.6	81.2	64.2
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 of Georgia -High	\$10/\$25	\$350	\$10/\$20 Comm	\$30/\$40 Comm/ \$30/\$40 Comm	Yes	76.8	84.5	84	92.2	81.8	82.2	61.4
Kaiser Foundation HP of Georgia -Std	\$20/\$30	\$250/day x 3	\$15/\$25 Comm	\$30/\$40 Comm/ \$30/\$40 Comm	Yes	76.8	84.5	84	92.2	81.8	82.2	61.4

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

See page 31 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Premium You Paid in &\$%&		Premium You Will Pay in &\$%&	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Guam							
TakeCare -high- Guam/N.Mariana Islands/Belau(Palau)	671-647-3526	JK1	JK2	124.47	433.07	124.47	410.60
TakeCare -std- Guam/N.Mariana Islands/Belau(Palau)	671-647-3526	JK4	JK5	110.43	291.62	110.43	291.62
Hawaii							
HMSA -high- All of Hawaii	808-948-6499	871	872	113.05	251.64	118.47	263.72
Kaiser Foundation Health Plan of Hawaii -high- Hawaii/Kauai/Lanai/Maui/Molokai/Oahu	808-432-5955	631	632	127.23	273.55	136.85	289.87
Kaiser Foundation Health Plan of Hawaii -std- Hawaii/Kauai/Lanai/Maui/Molokai/Oahu	808-432-5955	634	635	56.39	121.24	61.62	132.50
Idaho							
Altius Health Plans -high- Southern Region	800-377-4161	9K1	9K2	208.89	445.49	197.86	423.02
Altius Health Plans -std- Southern Region	800-377-4161	DK4	DK5	99.54	218.98	106.51	234.31
Group Health Cooperative -high- Kootenai and Latah	888-901-4636	541	542	183.21	360.21	196.99	391.10
Group Health Cooperative -std- Kootenai and Latah	888-901-4636	544	545	92.91	209.76	95.59	215.79
Illinois							
Aetna Open Access -high- Chicago Area	877-459-6604	IK1	IK2	213.03	580.21	342.33	895.63
Blue Preferred Plus POS -high- Madison and St. Clair counties	888-811-2092	9G1	9G2	176.54	354.42	262.08	541.02
Health Alliance HMO -high- Central/E.Central/N. Cent/South/West	800-851-3379	FX1	FX2	162.98	417.06	218.46	549.66
Humana Benefit Plan of Illinois, Inc. -high- Central and Northwestern	888-393-6765	9F1	9F2	289.32	656.44	395.83	898.39
Humana Benefit Plan of Illinois, Inc. -std- Central and Northwestern	888-393-6765	AB4	AB5	129.39	291.13	134.59	310.61
Humana Health Plan Inc. -high- Chicago	888-393-6765	751	752	248.97	565.61	299.71	682.15
Humana Health Plan Inc. -std- Chicago	888-393-6765	754	755	121.86	274.20	134.57	310.59
Union Health Service -high- Chicago area	312-829-4224	761	762	118.40	274.85	128.27	297.94
United Healthcare of the Midwest -high- Southwest Illinois	877-835-9861	B91	B92	151.30	337.20	193.53	433.74
United Healthcare Plan of the River Valley Inc. -high- West Central Illinois	800-747-1446	YH1	YH2	114.47	280.44	132.76	370.85

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						65.9	85.5	85.5	93.5	83.9	87.6	66.4	
Guam													
TakeCare-High	\$20/\$40	\$100/day for 5 days	\$10	\$15/\$25/\$50	No	64.2	72.6	62.6	89.5	69.4	66.4	56.3	
TakeCare-Std	\$25/\$40	\$150/day for 5 days	\$15	\$20/\$40/\$80	No	64.2	72.6	62.6	89.5	69.4	66.4	56.3	
Hawaii													
HMSA- HMSA-	In-Network Out-Network	\$15/\$15 30%/30%	\$100 30%	\$7 \$7 + 20%	\$30/\$65 \$30+20%/ \$65+20%	Yes No	83.3 83.3	92.4 92.4	91 91	95.9 95.9	83.7 83.7	94.1 94.1	66.6 66.6
Kaiser Foundation HP of Hawaii -High		\$20/\$20	\$100	\$15	\$15/\$15	Yes	75.1	82.1	79.7	93.5	79.2	85.3	70.7
Kaiser Foundation HP of Hawaii -Std		\$30/\$30	10%	\$20	\$20/\$20	Yes	75.1	82.1	79.7	93.5	79.2	85.3	70.7
Idaho													
Altius Health Plans-High		\$20/\$30	\$200	\$7	\$25/\$50	Yes	55.6	86	88	94.8	81.7	85.3	62.5
Altius Health Plans-Std		\$20/\$35	None	\$7	\$35/\$60	Yes	55.6	86	88	94.8	81.7	85.3	62.5
Group Health Cooperative-High		\$25/\$25	\$350/day x 3	\$20	\$40/\$60	Yes	69.1	83.9	84.4	92.6	86.7	89.6	71.1
Group Health Cooperative-Std		\$25+20%/\$25+20%	\$500/day x 3	\$20	\$40/\$60	Yes	69.1	83.9	84.4	92.6	86.7	89.6	71.1
Illinois													
Aetna Open Access-High		\$20/\$35	\$250/day x 4	\$10	\$35/\$65	Yes	61.5	82.6	82	90.9	86.6	82.3	64.2
Blue Preferred Plus POS	In-Network	\$25/\$35	\$500	\$10	\$30/\$50/25%/ \$50/25%	Yes	71.8	89.7	85	91.5	85.7	91.3	65.9
Blue Preferred Plus POS	Out-Network	30% after ded.	30% after ded.	N/A	N/A	N/A	71.8	89.7	85	91.5	85.7	91.3	65.9
Health Alliance HMO-High		\$20/\$30	\$200/5 days	\$15	\$30/\$50	Yes	84.9	89.7	88.4	96	92.7	90.2	72.6
Humana BP of Illinois Inc.-High		\$20/\$35	\$250 x 3	\$10	\$40/\$60	Yes	60.6	87.9	86.1	95.4	77.4	73.5	71.9
Humana BP of Illinois Inc.-Std		\$25/\$40	\$400 x 3	\$10	\$40/\$60	Yes	60.6	87.9	86.1	95.4	77.4	73.5	71.9
Humana Health Plan, Inc.-High		\$20/\$35	\$250/day x 3	\$10	\$40/\$60	Yes	65.1	85.3	87.1	92.6	80.6	84.3	70.2
Humana Health Plan, Inc.-Std		\$25/\$40	\$500/day x 3	\$10	\$40/\$60	Yes	65.1	85.3	87.1	92.6	80.6	84.3	70.2
Union Health Service-High		\$15/\$15	None	\$15	\$30/\$35	No							
UHC of the Midwest, Inc.-High		\$25/\$40	\$450	\$7	\$30/\$60	Yes	56.9	86.3	86.6	94.9	81.5	89.4	61.7
UHC Plan of the River Valley, Inc.-High		\$20/\$45	Nothing	\$10	\$35/\$50	Yes	52.4	87.3	85.3	95.6	79.8	88.6	62.2

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

See page 31 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Premium You Paid in &\$\$%		Premium You Will Pay in &\$\$%	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Indiana							
Aetna Open Access -high- Northern Indiana Area	877-459-6604	IK1	IK2	213.03	580.21	342.33	895.63
Health Alliance HMO -high- Western Indiana	800-851-3379	FX1	FX2	162.98	417.06	218.46	549.66
Humana Health Plan Inc. -high- Lake/Porter/LaPorte Counties	888-393-6765	751	752	248.97	565.61	299.71	682.15
Humana Health Plan Inc. -std- Lake/Porter/LaPorte Counties	888-393-6765	754	755	121.86	274.20	134.57	310.59
Humana Health Plan Inc. -high- Southern Indiana	888-393-6765	MH1	MH2	129.39	291.13	174.59	400.62
Humana Health Plan Inc. -std- Southern Indiana	888-393-6765	MH4	MH5	116.45	262.01	134.59	310.61
Physicians Health Plan of Northern Indiana -high- Northeast Indiana	260-432-6690	DQ1	DQ2	169.07	372.23	191.03	423.26
Iowa							
Coventry Health Care of Iowa -high- Central/Eastern/Western Iowa	800-257-4692	SV1	SV2	125.50	439.53	118.64	319.73
Coventry Health Care of Iowa -std- Central/Eastern/Western Iowa	800-257-4692	SY4	SY5	90.29	212.19	92.43	217.22
Health Alliance HMO -high- Central Iowa	800-851-3379	FX1	FX2	162.98	417.06	218.46	549.66
HealthPartners -high-	952-883-5000	V31	V32	290.53	693.18	328.86	784.27
HealthPartners -std-	952-883-5000	V34	V35	80.08	184.19	89.87	206.71
Sanford Health Plan -high- Northwestern Iowa	800-752-5863	AU1	AU2	214.98	520.04	254.21	613.10
Sanford Health Plan -std- Northwestern Iowa	800-752-5863	AU4	AU5	193.33	469.73	229.06	554.77
UnitedHealthcare Plan of the River Valley Inc. -high- Eastern and Central Iowa	800-747-1446	YH1	YH2	114.47	280.44	132.76	370.85
Kansas							
Aetna Open Access -high- Kansas City Area	877-459-6604	HY1	HY2	New Plan	New Plan	118.17	362.74
Coventry Health Care of Kansas -high- Kansas City Metro Area (KS and MO)	800-969-3343	HA1	HA2	113.80	285.75	121.96	327.23
Coventry Health Care of Kansas -std- Kansas City Metro Area (KS and MO)	800-969-3343	HA4	HA5	96.97	227.83	100.96	237.22
Humana Health Plan, Inc. -high- Kansas City Area	888-393-6765	MS1	MS2	372.23	842.94	457.14	1036.36
Humana Health Plan, Inc. -std- Kansas City Area	888-393-6765	MS4	MS5	128.63	289.43	134.57	310.59

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						65.9	85.5	85.5	93.5	83.9	87.6	66.4
Indiana												
Aetna Open Access-High	\$20/\$35	\$250/day x 4	\$10	\$35/\$65	Yes	61.5	82.6	82	90.9	86.6	82.3	64.2
Health Alliance HMO-High	\$20/\$30	\$200/5 days	\$15	\$30/\$50	Yes	84.9	89.7	88.4	96	92.7	90.2	72.6
Humana Health Plan Inc.-High	\$20/\$35	\$250/day x 3	\$10	\$40/\$60	Yes	65.1	85.3	87.1	92.6	80.6	84.3	70.2
Humana Health Plan Inc.-Std	\$25/\$40	\$500/day x 3	\$10	\$40/\$60	Yes	65.1	85.3	87.1	92.6	80.6	84.3	70.2
Humana Health Plan Inc.-High	\$20/\$35	\$250/day x 3	\$10	\$40/\$60	Yes	47.5	86	86.4	92.3	87.1	90.1	69.4
Humana Health Plan Inc.-Std	\$25/\$40	\$500/day x 3	\$10	\$40/\$60	Yes	47.5	86	86.4	92.3	87.1	90.1	69.4
Physicians Health Plan of Northern Indiana-High	\$15/\$15	20%	\$10	\$25/\$50	Yes	58.3	87.9	88	95.2	90.5	94.4	60.3
Iowa												
Coventry Health Care of Iowa-High	\$20/\$45	15%	\$3/\$10	\$40/\$65	Yes	56.7	85.7	86.7	96.6	82.4	90.7	67.5
Coventry Health Care of Iowa-Std	\$20/\$45	20%	\$3/\$10	30%/5,000Max/ 30%/5,000Max	No	56.7	85.7	86.7	96.6	82.4	90.7	67.5
Health Alliance HMO-High	\$20/\$30	\$200/5 days	\$15	\$30/\$50	Yes	84.9	89.7	88.4	96	92.7	90.2	72.6
HealthPartners-High	\$25/\$45	Nothing	\$12	\$45/\$90	Yes	64.1	87.3	89.7	95.1	88.8	91.2	66
HealthPartners-Std	\$0 for 3, then 20%/ \$0 for 3, then 20%	20% in/40% out	\$9	\$40/\$70	Yes	64.1	87.3	89.7	95.1	88.8	91.2	66
Sanford Health Plan- In-Network	\$20/\$30	\$100/day x 5	\$15	\$30/\$50	N/A	53	83.1	86.1	96.3	90.5	90.7	70.3
Sanford Health Plan- Out-Network	40%/40%	40%	N/A	N/A/ N/A	N/A	53	83.1	86.1	96.3	90.5	90.7	70.3
Sanford Health Plan- In-Network	\$25/\$25	\$100/day x 5	\$15	\$30/\$50	No	53	83.1	86.1	96.3	90.5	90.7	70.3
Sanford Health Plan- Out-Network	40%/40%	40%	N/A	N/A/ N/A	No	53	83.1	86.1	96.3	90.5	90.7	70.3
UHC Plan of the River Valley, Inc.-High	\$25/\$45	Nothing	\$10	\$35/\$50	Yes	52.4	87.3	85.3	95.6	79.8	88.6	62.2
Kansas												
Aetna Open Access-High	\$20/\$35	\$250/day x 4	\$10	\$35/\$65	Yes							
Coventry Health Care of Kansas-High	\$20/\$60	None	\$3/\$12	\$40/\$65	Yes	50.1	87.1	88	95	85.3	86.8	62.4
Coventry Health Care of Kansas-Std	\$30/\$60	None	\$3/\$12	\$50/\$75	Yes	50.1	87.1	88	95	85.3	86.8	62.4
Humana Health Plan, Inc.-High	\$20/\$35	\$250/day x 3	\$10	\$40/\$60	Yes	64.6	87.2	86.8	92.8	87.4	92.7	72.5
Humana Health Plan, Inc.-Std	\$25/\$40	\$500/day x 3	\$10	\$40/\$60	Yes	64.6	87.2	86.8	92.8	87.4	92.7	72.5

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

See page 31 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Premium You Paid in &\$%%		Premium You Will Pay in &\$%%	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Kentucky							
Humana Health Plan, Inc. -high- Louisville	888-393-6765	MH1	MH2	129.39	291.13	174.59	400.62
Humana Health Plan, Inc. -std- Louisville	888-393-6765	MH4	MH5	116.45	262.01	134.59	310.61
Humana Health Plan, Inc. -high- Lexington	888-393-6765	MI1	MI2	124.59	280.32	133.98	308.12
Humana Health Plan, Inc. -std- Lexington	888-393-6765	MI4	MI5	109.34	246.02	114.12	256.77
Louisiana							
Coventry Health Care of Louisiana -high- New Orleans area	800-341-6613	BJ1	BJ2	173.44	436.52	190.17	478.55
Coventry Health Care of Louisiana -std- New Orleans area	800-341-6613	BJ4	BJ5	126.05	295.71	130.35	313.08
Maryland							
Aetna Open Access -high- Northern/Central/Southern Maryland Areas	877-459-6604	JN1	JN2	348.16	781.32	337.96	760.72
Aetna Open Access -basic- Northern/Central/Southern Maryland Areas	877-459-6604	JN4	JN5	118.23	276.71	124.46	291.28
CareFirst BlueChoice -high- All of Maryland	866-296-7363	2G1	2G2	151.02	345.02	139.99	322.55
CareFirst BlueChoice Healthy Blue Option-std- All of Maryland	866-296-7363	2G4	2G5	New Plan	New Plan	128.83	289.82
Coventry Health Care -high- All of Maryland	800-833-7423	IG1	IG2	106.24	266.63	108.06	271.19
Coventry Health Care -std- All of Maryland	800-833-7423	IG4	IG5	93.85	234.63	100.49	251.21
Kaiser Foundation Health Plan Mid-Atlantic States -high- Baltimore/Washington, DC areas	877-574-3337	E31	E32	135.09	335.73	148.00	368.35
Kaiser Foundation Health Plan Mid-Atlantic States -std- Baltimore/Washington, DC areas	877-574-3337	E34	E35	82.64	190.05	89.69	206.29
M.D. IPA -high- All of Maryland	877-835-9861	JP1	JP2	132.21	332.19	165.79	412.60
Massachusetts							
Fallon Community Health Plan -basic- Central/Eastern Massachusetts	800-868-5200	JG1	JG2	222.76	617.37	211.73	594.90

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						65.9	85.5	85.5	93.5	83.9	87.6	66.4
Kentucky												
Humana Health Plan, Inc. -High	\$20/\$35	\$250/day x 3	\$10	\$40/\$60	Yes							
Humana Health Plan, Inc. -Std	\$25/\$40	\$500/day x 3	\$10	\$40/\$60	Yes							
Humana Health Plan, Inc. -High	\$20/\$35	\$250/day x 3	\$10	\$40/\$60	Yes							
Humana Health Plan, Inc. -Std	\$25/\$40	\$500/day x 3	\$10	\$40/\$60	Yes							
Louisiana												
Coventry Health Care of Louisiana-High	\$25/\$45	\$100	\$5	\$40/\$75	Yes	57.9	86.6	85.3	96.4	79.3	84.3	67.7
Coventry Health Care of Louisiana-Std	\$30/\$55	30%	\$5	\$40/\$75	Yes	57.9	86.6	85.3	96.4	79.3	84.3	67.7
Maryland												
Aetna Open Access-High	\$15/\$30	\$150/day x3	\$5	\$35/\$65	Yes	65.9	87.1	87	91.8	90.1	87.4	66.7
Aetna Open Access-Basic	\$20/\$35	10% Plan Allow	\$10	\$35/\$65	Yes	65.9	87.1	87	91.8	90.1	87.4	66.7
CareFirst BlueChoice-High	\$25/\$35	\$200	Nothing	\$30/\$50	Yes	61.8	86.2	84.6	91.7	72.2	84.6	53.2
CareFirst BlueChoice In-Network	Nothing/\$35	\$200	Nothing	\$30/\$50	Yes							
CareFirst BlueChoice Out-Network	\$70/\$70	\$500	Nothing	\$30/\$50	Yes							
Coventry Health Care-High	\$20/\$40	\$200/day x 3	\$3/\$15	\$30/\$60	Yes	47.7	81	81.1	93.5	70.8	81.8	55.3
Coventry Health Care-Std	\$20/\$40	\$200/day x 3	\$3/\$15	\$30/\$60	Yes	47.7	81	81.1	93.5	70.8	81.8	55.3
Kaiser Foundation HP Mid-Atlantic States -High	\$10/\$20	\$100	\$7/\$17 Net	\$30/\$50/\$45/\$65	Yes	76.7	84.7	87.4	92.2	81.6	87.3	71.6
Kaiser Foundation HP Mid-Atlantic States -Std	\$20/\$30	\$250/day x 3	\$12/\$22Net	\$35/\$55/\$50/\$70	Yes	76.7	84.7	87.4	92.2	81.6	87.3	71.6
M.D. IPA-High	\$25/\$40	\$150/day x 3	\$7	\$30/\$150/\$250	Yes	63.2	83.8	87.1	92.5	84.1	90	65
Massachusetts												
Fallon Community Health Plan-Basic	\$25/\$35	\$150 to \$750max	\$10	\$30/\$60	Yes	61	86.2	88.3	95	82.8	79.9	62.7

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

See page 31 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Premium You Paid in 2011		Premium You Will Pay in 2012	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Michigan							
Bluecare Network of MI -high- Traverse City	800-662-6667	H61	H62	143.41	514.89	174.55	601.99
Bluecare Network of MI -high- Grand Rapids	800-662-6667	J31	J32	172.79	591.15	208.74	690.88
Bluecare Network of MI -high- East Region	800-662-6667	K51	K52	149.80	358.76	157.62	379.47
Bluecare Network of MI -high- Southeast Region	800-662-6667	LX1	LX2	118.67	358.45	129.30	446.48
Grand Valley Health Plan -high- Grand Rapids area	616-949-2410	RL1	RL2	117.72	349.01	190.06	642.74
Grand Valley Health Plan -std- Grand Rapids area	616-949-2410	RL4	RL5	110.39	286.98	129.73	451.45
Health Alliance Plan -high- Southeastern Michigan/Flint area	800-556-9765	521	522	130.39	480.76	155.11	440.42
Health Alliance Plan -std- Southeastern Michigan/Flint area	800-556-9765	GY4	GY5	New Plan	New Plan	128.22	333.21
HealthPlus MI -high- East Central Michigan	800-332-9161	X51	X52	111.34	289.30	120.02	349.59
Physicians Health Plan -std- Mid-Michigan	866-539-3342	9U4	9U5	212.44	580.04	201.41	557.59
Minnesota							
HealthPartners -high-	952-883-5000	V31	V32	290.53	693.18	328.86	784.27
HealthPartners -std-	952-883-5000	V34	V35	80.08	184.19	89.87	206.71
Missouri							
Aetna Open Access -high- Kansas City Area	877-459-6604	HY1	HY2	New Plan	New Plan	118.17	362.74
Blue Preferred Plus POS -high- St. Louis/Central/SW areas	888-811-2092	9G1	9G2	176.54	354.42	262.08	541.02
Coventry Health Care of Kansas -high- Kansas City Metro Area (KS and MO)	800-969-3343	HA1	HA2	113.80	285.75	121.96	327.23
Coventry Health Care of Kansas -std- Kansas City Metro Area (KS and MO)	800-969-3343	HA4	HA5	96.97	227.83	100.96	237.22
Humana Health Plan, Inc. -high- Kansas City area	888-393-6765	MS1	MS2	372.23	842.94	457.14	1036.36
Humana Health Plan, Inc. -std- Kansas City area	888-393-6765	MS4	MS5	128.63	289.43	134.57	310.59
United Healthcare of the Midwest -high- St. Louis Area	877-835-9861	B91	B92	151.30	337.20	193.53	433.74

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						65.9	85.5	85.5	93.5	83.9	87.6	66.4
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	61	84.4	87	91.1	85.2	88.7	61.3
Bluecare Network of MI-High	\$15/\$25	Nothing	\$5	\$50/N/A	Yes	61	84.4	87	91.1	85.2	88.7	61.3
Grand Valley Health Plan-High	\$10/\$10	Nothing	\$5	\$15/\$15	No	79.6	86.9	91.9	93.9	89	86.4	77.8
Grand Valley Health Plan-Std	\$20/\$20	\$500 x 3	\$10	\$40/\$40	No	79.6	86.9	91.9	93.9	89	86.4	77.8
Health Alliance Plan-High	\$10/\$20	Nothing	\$5	\$25/\$25	Yes	74.8	87.6	84.2	95.7	84.9	86.9	65.3
Health Alliance Plan-Std	\$15/\$30	Nothing	\$10	\$40/\$40	Yes							
HealthPlus MI-High	\$10/\$20	None	\$8	\$40/\$60	Yes	76.3	90.2	90.4	95.3	87.3	90	72.4
Physicians Health Plan of Mid-Michigan-Std	\$20/Nothing	20%	\$15	\$25/\$50	Yes	77.4	90.6	88.6	96.4	89.3	88.7	69
Minnesota												
HealthPartners-High	\$25/\$45	Nothing	\$12	\$45/\$90	Yes	64.1	87.3	89.7	95.1	88.8	91.2	66
HealthPartners-Std	\$0 for 3, then 20%/ \$0 for 3, then 20%	20% in/40% out	\$9	\$40/\$70	Yes	64.1	87.3	89.7	95.1	88.8	91.2	66
Missouri												
Aetna Open Access-High	\$20/\$35	\$250/day x 4	\$10	\$35/\$65	Yes							
Blue Preferred Plus POS	In-Network \$25/\$25	\$500	\$10	\$30/\$50/25%/ \$50/25%	Yes	71.8	89.7	85	91.5	85.7	91.3	65.9
Blue Preferred Plus POS	Out-Network 30% after ded/ 30% after ded	30% after ded.	N/A	N/A / N/A	N/A	71.8	89.7	85	91.5	85.7	91.3	65.9
Coventry Health Care of Kansas-High	\$20/\$60	20%	\$3/ \$12	\$40/\$65	Yes	50.1	87.1	88	95	85.3	86.8	62.4
Coventry Health Care of Kansas-Std	\$30/\$60	20%	\$3/ \$12	\$50/\$75	Yes	50.1	87.1	88	95	85.3	86.8	62.4
Humana Health Plan, Inc.-High	\$20/\$35	\$250/day x 3	\$10	\$40/\$60	Yes	64.6	87.2	86.8	92.8	87.4	92.7	72.5
Humana Health Plan, Inc.-Std	\$25/\$40	\$500/day x 3	\$10	\$40/\$60	Yes	64.6	87.2	86.8	92.8	87.4	92.7	72.5
United Healthcare of the Midwest, Inc.-High	\$25/\$40	\$450	\$7	\$30/\$60	Yes	56.9	86.3	86.6	94.9	81.5	89.4	61.7

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

See page 31 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Premium You Paid in 2011		Premium You Will Pay in 2012	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Nevada							
Aetna Open Access -high- Clark County and Las Vegas areas	877-459-6604	HF1	HF2	New Plan	New Plan	105.82	336.46
Health Plan of Nevada -high- Las Vegas area	800-777-1840	NM1	NM2	78.67	201.47	104.48	246.35
New Jersey							
Aetna Open Access -high- Northern New Jersey	877-459-6604	JR1	JR2	310.74	739.96	416.28	985.62
Aetna Open Access -basic- Northern New Jersey	877-459-6604	JR4	JR5	161.63	401.38	244.16	594.88
Aetna Open Access -high- Southern NJ	877-459-6604	P31	P32	440.68	1132.45	623.87	1578.61
Aetna Open Access -basic- Southern NJ	877-459-6604	P34	P35	232.29	564.98	339.95	816.55
GHI Health Plan -high- Northern New Jersey	212-501-4444	801	802	216.80	645.36	254.41	744.55
GHI Health Plan -std- Northern New Jersey	212-501-4444	804	805	106.20	247.91	116.81	272.70
New Mexico							
Lovelace Health Plan -high- All of New Mexico	800-808-7363	Q11	Q12	129.09	389.83	228.73	585.61
Presbyterian Health Plan -high- All counties in New Mexico	800-356-2219	P21	P22	184.73	433.23	173.70	410.76

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						65.9	85.5	85.5	93.5	83.9	87.6	66.4	
Nevada													
Aetna Open Access-High	\$20/\$35	\$250/day x 4	\$10	\$35/\$65	Yes								
Health Plan of Nevada-High	\$10/\$20	\$150	\$5	\$35/\$55	Yes	56.7	70.9	70.6	89.8	78	84.5	56.1	
New Jersey													
Aetna Open Access-High	\$20/\$35	\$150/day x 5	\$10	\$35/\$65	Yes	61.7	85.5	88.6	93.7	85.2	86.1	60.5	
Aetna Open Access-Basic	\$15/\$35	20% Plan Allow	\$5	\$35/\$65	Yes	61.7	85.5	88.6	93.7	85.2	86.1	60.5	
Aetna Open Access-High	\$20/\$35	\$150/day x 5	\$10	\$35/\$65	Yes	72.9	89	91	94.8	90.2	90.2	74.1	
Aetna Open Access-Basic	\$15/\$35	20% Plan Allow	\$5	\$35/\$65	Yes	72.9	89	91	94.8	90.2	90.2	74.1	
GHI Health Plan- GHI Health Plan-	In-Network Out-Network	\$15/\$15 +50% of sch.	\$100 +50% of sch.	\$15 N/A	\$25/\$50 N/A / N/A	Yes No	60.4 60.4	85.6 85.6	86.1 86.1	92.6 92.6	76.3 76.3	77.2 77.2	57.2 57.2
GHI Health Plan-Std	\$25/\$25	\$250/day x 3	\$5	\$25/\$50	Yes	60.4	85.6	86.1	92.6	76.3	77.2	57.2	
New Mexico													
Lovelace Health Plan-High	\$20/\$35	\$250 after ded	\$5	\$35/\$60/50%	Yes	62.3	80.7	78.6	89.6	80.7	86.2	74.6	
Presbyterian Health Plan-High	\$25/\$35	\$100 x 5 days	\$10	\$40/\$75/25%	Yes	65.3	83.1	81.4	91.8	82.3	87.6	67.3	

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

See page 31 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Premium You Paid in 2011		Premium You Will Pay in 2012	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
New York							
Aetna Open Access -high- NYC Area/Upstate NY	877-459-6604	JC1	JC2	284.51	788.56	322.51	886.75
Aetna Open Access -basic- NYC Area/Upstate NY	877-459-6604	JC4	JC5	152.69	446.88	185.21	530.23
Blue Choice -high- Rochester area	800-462-0108	MK1	MK2	230.95	567.45	220.50	546.39
Blue Choice -std- Rochester area	800-462-0108	MK4	MK5	133.34	457.88	133.32	436.43
CDPHP Universal Benefits -high- Upstate, Hudson Valley, Central New York	877-269-2134	SG1	SG2	183.73	581.40	172.70	558.93
CDPHP Universal Benefits -std- Upstate, Hudson Valley, Central New York	877-269-2134	SG4	SG5	107.61	277.61	107.61	277.61
GHI HMO -high- Brnx/Brklyn/Manhat/Queen/Richmon/Westche	877-244-4466	6V1	6V2	278.76	829.53	378.34	1091.00
GHI HMO -high- Capital/Hudson Valley Regions	877-244-4466	X41	X42	318.39	937.58	271.48	809.53
GHI Health Plan -high- All of New York	212-501-4444	801	802	216.80	645.36	254.41	744.55
GHI Health Plan -std- Most of New York	212-501-4444	804	805	106.20	247.91	116.81	272.70
HIP of Greater New York -high- New York City area	800-HIP-TALK	511	512	191.32	669	204.14	709.73
HIP of Greater New York -std- New York City area	800-HIP-TALK	514	515	144.26	544.27	137.24	532.44
Independent Health Assoc -high- Western New York	800-501-3439	QA1	QA2	129.52	419.94	149.28	481.69
MVP Health Care -high- Eastern Region	888-687-6277	GA1	GA2	137.04	448.20	133.62	439.62
MVP Health Care -std- Eastern Region	888-687-6277	GA4	GA5	120.95	336.09	119.30	298.49
MVP Health Care -high- Western Region	888-687-6277	GV1	GV2	119.40	319.89	130.96	413.03
MVP Health Care -std- Western Region	888-687-6277	GV4	GV5	112.34	281.10	114.24	285.84
MVP Health Care -high- Central Region	888-687-6277	M91	M92	164.19	515.71	160.48	510.79
MVP Health Care -std- Central Region	888-687-6277	M94	M95	130.15	428.61	125.26	355.96
MVP Health Care -high- Northern Region	888-687-6277	MF1	MF2	192.77	586.67	239.39	708.28
MVP Health Care -std- Northern Region	888-687-6277	MF4	MF5	148.50	475.93	167.01	527.00
MVP Health Care -high- Mid-Hudson Region	888-687-6277	MX1	MX2	172.55	535.71	169.02	531.74
MVP Health Care -std- Mid-Hudson Region	888-687-6277	MX4	MX5	133.29	443.21	126.38	365.69

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						65.9	85.5	85.5	93.5	83.9	87.6	66.4	
New York													
Aetna Open Access-High		\$20/\$35	\$150/day x 5	\$10	\$35/\$65	Yes	65.1	82.8	85.3	92.7	87.3	87.5	60
Aetna Open Access-Basic		\$15/\$35	20% Plan Allow	\$5	\$35/\$65	Yes	65.1	82.8	85.3	92.7	87.3	87.5	60
Blue Choice-High		\$20/\$20	\$240	\$10	\$30/\$100	No	72.4	92.1	92.4	94.7	86	93.1	71
Blue Choice-Std		\$25/\$40	\$500	\$7	\$50/\$100	No	72.4	92.1	92.4	94.7	86	93.1	71
CDPHP Universal Benefits, Inc.-High		\$20/\$30	\$100 x 5	25%	25%/25%	No	71	91.1	88.2	95.7	90.9	90.3	73.9
CDPHP Universal Benefits, Inc.-Std		\$25/\$40	\$500+10%	30%	30%/30%	No	71	91.1	88.2	95.7	90.9	90.3	73.9
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	60.4	85.6	86.1	92.6	76.3	77.2	57.2
GHI Health Plan-	Out-Network	+50% of sch	+50% of sch.	N/A	N/A / N/A	No	60.4	85.6	86.1	92.6	76.3	77.2	57.2
GHI Health Plan-Std		\$25/\$25	\$250/day x 3	\$5	\$25/\$50	Yes	60.4	85.6	86.1	92.6	76.3	77.2	57.2
HIP of Greater New York-High		\$10/\$20	None	\$15	\$30/\$50	Yes	70.1	84.3	81.3	89.8	79	84.4	56.1
HIP of Greater New York-Std		\$20/\$40	\$500	\$15	\$30/\$50	Yes	70.1	84.3	81.3	89.8	79	84.4	56.1
Independent Health Assoc.-	In-Network	\$20/\$20	\$250	\$10	\$20/\$35	No	74.1	90.5	91.5	95.3	89.2	93.5	78.4
Independent Health Assoc.-	Out-Network	25%/25%	25%	N/A	N/A / N/A	No	74.1	90.5	91.5	95.3	89.2	93.5	78.4
MVP Health Care-High		\$25/\$25	\$500	\$5	\$35/\$70	Yes	69	90.5	88.9	95.9	86.2	94	78.6
MVP Health Care-Std		\$30/\$50	\$750	\$5	\$45/\$90	Yes	69	90.5	88.9	95.9	86.2	94	78.6
MVP Health Care-High		\$25/\$25	\$500	\$5	\$35/\$70	Yes	69	90.5	88.9	95.9	86.2	94	78.6
MVP Health Care-Std		\$30/\$50	\$750	\$5	\$45/\$90	Yes	69	90.5	88.9	95.9	86.2	94	78.6
MVP Health Care-High		\$25/\$25	\$500	\$5	\$35/\$70	Yes	69	90.5	88.9	95.9	86.2	94	78.6
MVP Health Care-Std		\$30/\$50	\$750	\$5	\$45/\$90	Yes	69	90.5	88.9	95.9	86.2	94	78.6
MVP Health Care-High		\$25/\$25	\$500	\$5	\$35/\$70	Yes	69	90.5	88.9	95.9	86.2	94	78.6
MVP Health Care-Std		\$30/\$50	\$750	\$5	\$45/\$90	Yes	69	90.5	88.9	95.9	86.2	94	78.6
MVP Health Care-High		\$25/\$25	\$500	\$5	\$35/\$70	Yes	69	90.5	88.9	95.9	86.2	94	78.6
MVP Health Care-Std		\$30/\$50	\$750	\$5	\$45/\$90	Yes	69	90.5	88.9	95.9	86.2	94	78.6

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

See page 31 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Premium You Paid in 2011		Premium You Will Pay in 2012	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
North Dakota							
HealthPartners -high-	952-883-5000	V31	V32	290.53	693.18	328.86	784.27
HealthPartners -std-	952-883-5000	V34	V35	80.08	184.19	89.87	206.71
Heart of America Health Plan -high- Northcentral North Dakota	800-525-5661	RU1	RU2	103.54	266.11	112.36	288.76
Ohio							
AultCare HMO -high- Stark/Carroll/Holmes/Tuscarawas/Wayne Co.	330-363-6360	3A1	3A2	231.27	653.55	177.28	525.57
HMO Health Ohio -high- Northeast Ohio	800-522-2066	L41	L42	308.77	770.16	362.24	899.30
Kaiser Foundation Health Plan of Ohio -high- Cleveland/Akron areas	800-686-7100	641	642	231.88	558.33	250.23	603.44
Kaiser Foundation Health Plan of Ohio -std- Cleveland/Akron areas	800-686-7100	644	645	101.21	232.77	108.04	248.49
The Health Plan of the Upper Ohio Valley -high-Eastern Ohio	800-624-6961	U41	U42	125.43	288.46	151.95	355.29
Oklahoma							
Globalhealth, Inc. -high- Oklahoma	877-280-2990	IM1	IM2	91.68	220.92	97.79	235.66
Oregon							
Kaiser Foundation Health Plan of Northwest -high- Portland/Salem areas	800-813-2000	571	572	196.89	453.55	209.21	483.79
Kaiser Foundation Health Plan of Northwest -std- Portland/Salem areas	800-813-2000	574	575	114.58	263.22	116.77	268.24

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						65.9	85.5	85.5	93.5	83.9	87.6	66.4
North Dakota												
HealthPartners-High	\$25/\$45	Nothing	\$12	\$45/\$90	Yes	64.1	87.3	89.7	95.1	88.8	91.2	66
HealthPartners-Std	\$0 for 3, then 20%/ \$0 for 3, then 20%	20% in/40% out	\$9	\$40/\$70	Yes	64.1	87.3	89.7	95.1	88.8	91.2	66
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	\$15/\$20	\$150	\$15	\$30/\$45	No	86.5	93.5	92.6	94.6	94.6	95.8	86.3
HMO Health Ohio-High	\$20/\$20	\$250	\$20	\$30/\$40	Yes	67.9	87.1	87.5	96.1	84	91.2	70.1
Kaiser Foundation HP of Ohio-High	\$20/\$20	\$250	\$10	\$30/\$30	Yes	73.6	85.7	85	90.7	83.5	85.8	72.4
Kaiser Foundation HP of Ohio-Std	\$30/\$40	\$500	\$15	\$40/\$40	Yes	73.6	85.7	85	90.7	83.5	85.8	72.4
The Health Plan of the Upper Ohio Valley-High	\$10/\$20	\$250	\$15	\$30/\$50	Yes	73.9	90.5	89	96.3	92.7	95.7	75.8
Oklahoma												
Globalhealth, Inc.-High	\$15/\$35	\$150/day x 3	\$10	\$30/\$40	Yes	56	73.1	81.2	94.1	71.5	88.3	62.6
Oregon												
Kaiser Foundation HP of Northwest-High	\$15/\$25	\$200	\$15	\$40/\$40	Yes	67.7	76.9	77.8	89.3	86.4	84.8	67.9
Kaiser Foundation HP of Northwest-Std	\$25/\$35	\$500	\$20	\$40/\$40	Yes	67.7	76.9	77.8	89.3	86.4	84.8	67.9

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

See page 31 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Premium You Paid in 2011		Premium You Will Pay in 2012	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Pennsylvania							
Aetna Open Access -high- Philadelphia	800-392-9137	P31	P32	440.68	1132.45	623.87	1578.61
Aetna Open Access -basic- Philadelphia	800-392-9137	P34	P35	232.29	564.98	339.95	816.55
Aetna Open Access -high- Pittsburgh and Western PA Areas	877-459-6604	YE1	YE2	94.19	259.71	122.15	378.49
Geisinger Health Plan -std- Northeastern/Central/South Central areas	800-447-4000	GG4	GG5	186.49	453.87	242.19	584.98
HealthAmerica Pennsylvania -high- Greater Pittsburgh area	866-351-5946	261	262	170.47	445.16	169.56	446.53
HealthAmerica Pennsylvania -std- Central Pennsylvania	866-351-5946	SW4	SW5	124.58	280.30	156.45	359.77
UPMC Health Plan -high- Western Pennsylvania	888-876-2756	8W1	8W2	205.38	497.42	194.35	474.93
UPMC Health Plan -std- Western Pennsylvania	888-876-2756	UW4	UW5	152.66	376.18	152.51	378.71
Puerto Rico							
Humana Health Plans of Puerto Rico, Inc. -high- Puerto Rico	800-314-3121	ZJ1	ZJ2	81.62	183.65	81.77	183.99
Triple-S Salud, Inc. -high- All of Puerto Rico	787-774-6060	891	892	80.66	181.50	83.89	188.75
South Dakota							
HealthPartners -high-	952-883-5000	V31	V32	290.53	693.18	328.86	784.27
HealthPartners -std-	952-883-5000	V34	V35	80.08	184.19	89.87	206.71
Sanford Health Plan -high- Eastern/Central/Rapid City Areas	800-752-5863	AU1	AU2	214.98	520.04	254.21	613.10
Sanford Health Plan -std- Eastern/Central/Rapid City Areas	800-752-5863	AU4	AU5	193.33	469.73	229.06	554.77
Tennessee							
Aetna Open Access -high- Memphis Area	877-459-6604	UB1	UB2	127.16	421.61	158.45	532.44
Humana Health Plan, Inc. -high- Knoxville	888-393-6765	GJ1	GJ2	New Plan	New Plan	134.59	310.61
Humana Health Plan, Inc. -std- Knoxville	888-393-6765	GJ4	GJ5	New Plan	New Plan	114.79	258.28

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						65.9	85.5	85.5	93.5	83.9	87.6	66.4
Pennsylvania												
Aetna Open Access-High	\$20/\$35	\$150/day x 5	\$10	\$35/\$65	Yes	56.7	87.3	88.5	94.6	75.2	88.6	68.2
Aetna Open Access-Basic	\$15/\$35	20% Plan Allow	\$5	\$35/\$65	Yes	56.7	87.3	88.5	94.6	75.2	88.6	68.2
Aetna Open Access-High	\$20/\$35	\$250/day x 4	\$10	\$35/\$65	Yes	56.7	87.3	88.5	94.6	75.2	88.6	68.2
Geisinger Health Plan-Std	\$20/\$35	20%affrDeduct	30% \$5/\$15	40% \$40/\$120/ 50% \$60/\$180	Yes	70.4	88.9	89.9	95.9	84.1	89.6	71.3
HealthAmerica Pennsylvania-High	\$25/\$50	15%	\$5	\$35/\$60	Yes	69.5	86.4	88.8	94.6	83.6	91.9	70.9
HealthAmerica Pennsylvania-Std	\$25/\$50	15%	\$5	\$35/\$60	Yes	69.5	86.4	88.8	94.6	83.6	91.9	70.9
UPMC Health Plan-High	\$20/\$35	None	\$5	\$35/\$70	Yes	76.4	90.3	87.1	95.9	87	88.5	71.6
UPMC Health Plan-Std	\$20/\$35	None	\$5	\$35/\$70	Yes	76.4	90.3	87.1	95.9	87	88.5	71.6
Puerto Rico												
Humana HP of Puerto Rico, Inc. - In-Network	\$5/\$5	None	\$2.50	\$10/\$15	Yes	75.3	80.7	81.5	93.6	83.4	81.1	59.1
Humana HP of Puerto Rico, Inc.- Out-Network	\$10/\$10	\$50	N/A	N/A / N/A	No	75.3	80.7	81.5	93.6	83.4	81.1	59.1
Triple-S Salud, Inc.- In-Network	\$7.50/\$10	None	\$5 or \$12	Greater of \$15 or 20%/ 25% up to \$100/\$175 max	Yes	71.6	85.7	79.6	96.8	68.3	69.5	51.4
Triple-S Salud, Inc.- Out-Network	\$7.50+10%/\$10+10%	10% +	N/A	N/A / N/A	No	71.6	85.7	79.6	96.8	68.3	69.5	51.4
South Dakota												
HealthPartners-High	\$25/\$45	Nothing	\$12	\$45/\$90	Yes	64.1	87.3	89.7	95.1	88.8	91.2	66
HealthPartners-Std	\$0 for 3, then 20%/ \$0 for 3, then 20%	20% in/40% out	\$9	\$40/\$70	Yes	64.1	87.3	89.7	95.1	88.8	91.2	66
Sanford Health Plan- In-Network	\$20/\$30	\$100/day x 5	\$15	\$30/\$50	N/A	53	83.1	86.1	96.3	90.5	90.7	70.3
Sanford Health Plan- Out-Network	40%/40%	40%	N/A	N/A / N/A	N/A	53	83.1	86.1	96.3	90.5	90.7	70.3
Sanford Health Plan- In-Network	\$25/\$25	\$100/day x 5	\$15	\$30/\$50	No	53	83.1	86.1	96.3	90.5	90.7	70.3
Sanford Health Plan- Out-Network	40%/40%	40%	N/A	N/A / N/A	No	53	83.1	86.1	96.3	90.5	90.7	70.3
Tennessee												
Aetna Open Access-High	\$20/\$35	\$250/day x 4	\$10	\$35/\$65	Yes	63.9	87.7	84.2	93.6	85	91.9	70.8
Humana Health Plan, Inc.-High	\$20/\$35	\$250/day x 3	\$10	\$40/\$60	Yes							
Humana Health Plan, Inc.-Std	\$25/\$40	\$500/day x 3	\$10	\$40/\$60	Yes							

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

See page 31 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Premium You Paid in 2011		Premium You Will Pay in 2012	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Texas							
Aetna Open Access -high- Austin and San Antonio Areas	877-459-6604	P11	P12	218.62	661.51	347.90	992.55
Firstcare -high- West Texas	800-884-4901	CK1	CK2	122.27	592	122.70	574.75
Humana Health Plan of Texas -high- Corpus Christi	888-393-6765	UC1	UC2	132.97	304.63	183.45	420.55
Humana Health Plan of Texas -std- Corpus Christi	888-393-6765	UC4	UC5	115.77	260.49	134.59	310.59
Humana Health Plan of Texas -high- San Antonio	888-393-6765	UR1	UR2	377.11	853.95	446.96	1013.46
Humana Health Plan of Texas -std- San Antonio	888-393-6765	UR4	UR5	121.86	274.20	134.57	310.59
Humana Health Plan of Texas -high- Austin	888-393-6765	UU1	UU2	199.49	454.26	195.58	447.83
Humana Health Plan of Texas -std- Austin	888-393-6765	UU4	UU5	127.96	287.91	134.59	310.61
UnitedHealthcare Benefits of Texas, Inc. -high- San Antonio	866-546-0510	GF1	GF2	151.82	374.66	194.74	476.38
Utah							
Altius Health Plans -high- Wasatch Front	800-377-4161	9K1	9K2	208.89	445.49	197.86	423.02
Altius Health Plans -std- Wasatch Front	800-377-4161	DK4	DK5	99.54	218.98	106.51	234.31
SelectHealth -high- Urban and Suburban Utah	800-538-5038	SF1	SF2	171.12	362.51	219.66	471.29
Virgin Islands							
Triple-S Salud, Inc. -high- US Virgin Islands	800-981-3241	851	852	103.05	234.02	103.05	234.02
Virginia							
Aetna Open Access -high- Northern/Central/Richmond Virginia Areas	877-459-6604	JN1	JN2	348.16	781.32	337.96	760.72
Aetna Open Access -basic- Northern/Central/Richmond Virginia Areas	877-459-6604	JN4	JN5	118.23	276.71	124.46	291.28
CareFirst BlueChoice -high- Northern Virginia	866-296-7363	2G1	2G2	151.02	345.02	139.99	322.55
CareFirst BlueChoice Healthy Blue Option-std- Northern Virginia	866-296-7363	2G4	2G5	New Plan	New Plan	128.83	289.82
Kaiser Foundation Health Plan Mid-Atlantic States -high- Northern Virginia/Fredericksburg area	877-574-3337	E31	E32	135.09	335.73	148.00	368.35
Kaiser Foundation Health Plan Mid-Atlantic States -std- Northern Virginia/Fredericksburg area	877-574-3337	E34	E35	82.64	190.05	89.69	206.29
M.D. IPA -high- N.VA/Cntrl VA/Richmond	877-835-9861	JP1	JP2	132.21	332.19	165.79	412.60
Optima Health Plan -high- Hampton Roads and Richmond areas	800-206-1060	9R1	9R2	148.16	401.42	166.81	449.19
Optima Health Plan -std- Hampton Roads and Richmond areas	800-206-1060	9R4	9R5	93.33	220.83	93.33	220.83
Piedmont Community Healthcare -high- Lynchburg area	888-674-3368	2C1	2C2	127.44	291.98	127.71	292.43

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						65.9	85.5	85.5	93.5	83.9	87.6	66.4
Texas												
Aetna Open Access-High	\$20/\$35	\$250/day x 4	\$10	\$35/\$65	Yes	69.8	83.3	79.3	89.6	82.9	88.6	65.2
Firstcare-High	\$20/\$55	\$200/day x 5	\$15	\$35/\$65	No	59.7	84.6	87.5	94.6	78.1	86.5	63.7
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	58.7	86	79.5	91	80.5	87	62.1
Humana Health Plan of Texas-Std	\$25/\$40	\$500/day x 3	\$10	\$40/\$60	Yes	58.7	86	79.5	91	80.5	87	62.1
Humana Health Plan of Texas-High	\$20/\$35	\$250/day x 3	\$10	\$40/\$60	Yes	62.7	85.9	86.6	94	82.1	92.2	65.3
Humana Health Plan of Texas-Std	\$25/\$40	\$500/day x 3	\$10	\$40/\$60	Yes	62.7	85.9	86.6	94	82.1	92.2	65.3
UnitedHealthcare Benefits of Texas-High	\$20/\$40	\$250/day x 5	\$10	\$35/\$60	Yes	65.4	86.4	84.2	93.6	79.7	90.5	64.6
Utah												
Altius Health Plans-High	\$20/\$30	\$200	\$7	\$25/\$50	Yes	55.6	86	88	94.8	81.7	85.3	62.5
Altius Health Plans-Std	\$20/\$35	None	\$7	\$35/\$60	Yes	55.6	86	88	94.8	81.7	85.3	62.5
SelectHealth-High	\$15/\$25	\$100	\$5	\$25/50%	N/A	55.3	83.4	82.3	93	93.5	92	71.2
Virgin Islands												
Triple-S Salud, Inc.- In-Network	\$7.50/\$10	None	\$5 or \$12	Greater of \$15 or 20%/ 25% up to \$100/\$175 max	Yes							
Triple-S Salud, Inc.- Out-Network	\$7.50 & 10%+/ \$10 & 10%+	10%+	N/A	N/A/N/A	No							
Virginia												
Aetna Open Access-High	\$15/\$30	\$150/day x3	\$5	\$35/\$65	Yes	65.9	87.1	87	91.8	90.1	87.4	66.7
Aetna Open Access-Basic	\$20/\$35	10% Plan Allow	\$10	\$35/\$65	Yes	65.9	87.1	87	91.8	90.1	87.4	66.7
CareFirst BlueChoice-High	\$25/\$35	\$200	Nothing	\$30/\$50	Yes	61.8	86.2	84.6	91.7	72.2	84.6	53.2
CareFirst BlueChoice-High In-Network	Nothing/\$35	\$200	Nothing	\$30/\$50	Yes							
CareFirst BlueChoice-High Out-Network	\$70/\$70	\$500	Nothing	\$30/\$50	Yes							
Kaiser Foundation HP-High	\$10/\$20	\$100	\$7/\$17 Net	\$30/\$50/\$45/\$65	Yes	76.7	84.7	87.4	92.2	81.6	87.3	71.6
Kaiser Foundation HP-Std	\$20/\$30	\$250/day x 3	\$12/\$22Net	\$35/\$55/\$50/\$70	Yes	76.7	84.7	87.4	92.2	81.6	87.3	71.6
M.D. IPA-High	\$25/\$35	\$150/day x 3	\$7	\$25/\$150/\$250	Yes	63.2	83.8	87.1	92.5	84.1	90	65
Optima Health Plan-High	\$15/\$0 child<13/\$30	\$200	\$10	\$25/\$50/\$75	Yes	68.9	90	84.9	93.4	91.7	93.3	71.9
Optima Health Plan-Std	\$20/\$30	None	\$5	\$25/50% up to \$3,000	No	68.9	90	84.9	93.4	91.7	93.3	71.9
Piedmont Community HC-High	\$35/\$35	20%	\$15	\$40/\$55	Yes							

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

See page 31 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Premium You Paid in 2011		Premium You Will Pay in 2012	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Washington							
Group Health Cooperative -high- Western WA/Central WA/Spokane/Pullman	888-901-4636	541	542	183.21	360.21	196.99	391.10
Group Health Cooperative -std- Western WA/Central WA/Spokane/Pullman	888-901-4636	544	545	92.91	209.76	95.59	215.79
KPS Health Plans -std- All of Washington	800-552-7114	L11	L12	93.42	201.65	106.50	229.88
KPS Health Plans -high- All of Washington	800-552-7114	VT1	VT2	230.84	484.45	263.38	557.18
Kaiser Foundation Health Plan of Northwest -high- Vancouver/Longview	800-813-2000	571	572	196.89	453.55	209.21	483.79
Kaiser Foundation Health Plan of Northwest -std- Vancouver/Longview	800-813-2000	574	575	114.58	263.22	116.77	268.24
West Virginia							
The Health Plan of the Upper Ohio Valley -high- Northern/Central West Virginia	800-624-6961	U41	U42	125.43	288.46	151.95	355.29
Wisconsin							
Dean Health Plan -high- South Central Wisconsin	800-279-1301	WD1	WD2	127.61	400.83	150.28	484.10
Group Health Cooperative -high- South Central Wisconsin	608-828-4827	WJ1	WJ2	118.59	310.94	125.04	353.04
HealthPartners -high-	952-883-5000	V31	V32	290.53	693.18	328.86	784.27
HealthPartners -std-	952-883-5000	V34	V35	80.08	184.19	89.87	206.71
MercyCare HMO -high- South Central Wisconsin	800-895-2421	EY1	EY2	127.65	401.22	127.65	378.75
Physicians Plus -high- Dane County	800-545-5015	LW1	LW2	121.53	364.37	125.39	381.42
Wyoming							
Altius Health Plans -high- Uinta County	800-377-4161	9K1	9K2	208.89	445.49	197.86	423.02
Altius Health Plans -std- Uinta County	800-377-4161	DK4	DK5	99.54	218.98	106.51	234.31

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						65.9	85.5	85.5	93.5	83.9	87.6	66.4	
Washington													
Group Health Cooperative-High	\$25/\$25	\$350/day x 3	\$20	\$40/\$60	Yes	69.1	83.9	84.4	92.6	86.7	89.6	71.1	
Group Health Cooperative-Std	\$25+20%/ \$25+20%	\$500/day x 3	\$20	\$40/\$60	Yes	69.1	83.9	84.4	92.6	86.7	89.6	71.1	
KPS Health Plans-Std	In-Network	\$15/3 or 20%/20%	Nothing	\$10	\$35/50%/ \$40 max \$100	Yes	77.5	93.4	92.9	94.8	91	93.7	71.8
KPS Health Plans-	Out-Network	\$15/3 +40%+diff/ 40%+diff	Nothing	Not Covered	Not Covered	No	77.5	93.4	92.9	94.8	91	93.7	71.8
KPS Health Plans-High	In-Network	\$30/\$30	None	\$5	\$25/50% or \$100	Yes	77.5	93.4	92.9	94.8	91	93.7	71.8
KPS Health Plans-	Out-Network	\$30+40%+diff/ \$30+40%+diff	None	Not covered	N/A / N/A	No	77.5	93.4	92.9	94.8	91	93.7	71.8
Kaiser Foundation HP of Northwest-High	\$15/\$25	\$200	\$15	\$40/\$40	Yes	67.7	76.9	77.8	89.3	86.4	84.8	67.9	
Kaiser Foundation HP of Northwest-Std	\$25/\$35	\$500	\$20	\$40/\$40	Yes	67.7	76.9	77.8	89.3	86.4	84.8	67.9	
West Virginia													
The HP of the Upper Ohio Valley-High	\$10/\$20	\$250	\$15	\$30/\$50	Yes	73.9	90.5	89	96.3	92.7	95.7	75.8	
Wisconsin													
Dean Health Plan-High	\$10/\$10	None	\$10	30%/\$75max/30%	No	77	87.1	88.3	96.2	85.4	92.1	68.9	
Group Health Cooperative-High	\$10/\$10	None	\$5	\$20/\$20	Yes	79.6	78.8	84.7	96.1	89.3	91.6	75.6	
HealthPartners -High	\$25/\$45	Nothing	\$12	\$45/\$90	Yes	64.1	87.3	89.7	95.1	88.8	91.2	66	
HealthPartners -Std	\$0 for 3, then 20%/ \$0 for 3, then 20%	20% in/40% out	\$9	\$40/\$70	Yes	64.1	87.3	89.7	95.1	88.8	91.2	66	
MercyCare HMO-High	\$10/\$10	Nothing	\$10	\$20/\$50	Yes								
Physicians Plus-High	\$10/\$10	Nothing	\$10	30%/50%	No	76.6	86	88.9	95	90.1	91.2	72.3	
Wyoming													
Altius Health Plans-High	\$20/\$30	\$200	\$7	\$25/\$50	Yes	55.6	86	88	94.8	81.7	85.3	62.5	
Altius Health Plans-Std	\$20/\$35	None	\$7	\$35/\$60	Yes	55.6	86	88	94.8	81.7	85.3	62.5	

Appendix E

FEHB Plan Comparison Charts

High Deductible and Consumer-Driven Health Plans With a Health Savings Account or Health Reimbursement Arrangement (Pages 60 through 71)

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 \$6,050 for Self and \$12,100 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 (HCFSA), but you are permitted to participate in a Limited Expense (LEX) HCFSA. 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 2012 maximum contribution limits are \$3,100 for Self Only coverage and \$6,250 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

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 (HCFSA).

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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FEHB Plan Comparison Charts

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.

Appendix E

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		Premium You Paid in 2011		Premium You Will Pay in 2012	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
APWU Health Plan -CDHP - Nationwide	866-833-3463	474	475	84.17	189.37	89.23	200.72
GEHA High Deductible Health Plan -HDHP - Nationwide	800-821-6136	341	342	95.20	217.45	99.96	228.32
MHBP Consumer Option -HDHP- Nationwide	800-694-9901	481	482	98.69	223.63	115.57	261.86

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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-	In-Network	\$1200/\$2400	\$600/\$1,200	\$3,000/\$4,500	15%	None	15%	Nothing	25%/25%/25%
APWU Health Plan-	Out-Network	\$1200/\$2400	\$600/\$1,200	\$9,000/\$9,000	40%+diff.	None	40%+diff.	Nothing up to \$1200	Not Covered
GEHA HDHP-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$5,000/\$10,000	5%	5%	5%	Nothing	25%/25%/25%
GEHA HDHP-	Out-Network	\$62.50/\$125	\$1,500/\$3,000	\$5,000/\$10,000	25%	25%	25%	Ded/25%	25%+/25%+/25%+
MHBP Consumer Option-	In-Network	\$70/\$141	\$2,000/\$4,000	\$5,000/\$10,000	\$15	\$75 day-\$750	Nothing	Nothing	\$10/\$25/\$40
MHBP Consumer Option-	Out-Network	\$70/\$141	\$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 D 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?

		Member Survey Results						
High Deductible Health Plans	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		59.2	86.3	88.5	93.1	85	88.9	57.7
Aetna Health Fund - Nationwide	22	60	85.6	89.3	93.5	85.9	90	59.2
GEHA High Deductible Health Plan - Nationwide	34	63.7	86.4	88.5	92.3	85.2	87.6	59.3
MHBP Consumer Option - Nationwide	48	54	86.8	87.7	93.6	83.9	89.2	54.7
Consumer-Driven Health Plans	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		57.7	84.9	86.8	92.9	83.3	86.7	61.9
Aetna Health Fund - Nationwide	22	60	85.6	89.3	93.5	85.9	90	59.2
APWU Health Fund - Nationwide	47	64.3	88.4	86.8	92.4	80.3	80.9	65.7
Humana Coverage First -TX	TU, TV	48.9	80.6	84.1	92.9	83.9	89.1	60.9

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High Deductible and Consumer-Driven Health Plans

See page 60-61 for an explanation of the columns on these pages.

The Aetna Healthfund is available in all or part of the following states:

AL, AK, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS,

Plan Name	Telephone Number	Enrollment Code		Your Share of Premium			
		Self only	Self & family	Monthly		Biweekly	
				Self only	Self & family	Self only	Self & family
Aetna HealthFund -CDHP	877-459-6604	221	222	125.12	300.13	156.04	370.56
Aetna HealthFund -HDHP	877-459-6604	224	225	85.34	186.91	94.12	206.13

Plan Name	Telephone Number	Enrollment Code		Premium You Paid in 2011		Premium You Will Pay in 2012	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Florida							
Coventry Health Care of Florida -HDHP-Southern Florida	800-441-5501	J41	J42	New Plan	New Plan	115.70	287.10
Humana CoverageFirst -CDHP- Tampa Area	888-393-6765	MJ1	MJ2	121.78	274.01	126.85	285.42
Humana CoverageFirst -CDHP- South Florida Area	888-393-6765	QP1	QP2	116.40	261.91	108.73	244.65
Georgia							
Humana CoverageFirst -CDHP- Atlanta Area	888-393-6765	AD1	AD2	114.77	258.24	114.77	258.24
Humana CoverageFirst -CDHP- Macon Area	888-393-6765	LM1	LM2	116.83	262.86	118.40	266.39
Guam							
TakeCare -HDHP- Guam/N. Mariana Islands/Belau (Palau)	671-647-3526	KX1	KX2	81.38	214.18	81.38	214.42
Idaho							
Altius Health Plans -HDHP- Southern Region	800-377-4161	9K4	9K5	87.04	180.33	87.04	180.33

MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VT, VA, WA, WI, WV, and WY.

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
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%+/30%+/30%+

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
Florida									
Coventry Health Care of Florida		\$83.34/\$166.67	\$2,500/\$5,000	\$5,000/\$10,000	\$10	20%	20%	Nothing	\$5/\$35/\$50/20%
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+
Georgia									
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+
Guam									
TakeCare-	In-Network	\$86.66/\$222.08	\$3000/\$6000	\$5,000/\$10,000	20% after Ded	20% after Ded	20% after Ded	Nothing	\$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
Idaho									
Altius Health Plans		\$45.83/\$91.66	\$1,200/\$2,400	\$5,000/\$10,000	\$20	10%	10%	Nothing	\$7/\$25/\$50

High Deductible and Consumer-Driven Health Plans

See page 60-61 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Enrollment Code		Premium You Paid in 2011		Premium You Will Pay in 2012	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Illinois							
Humana CoverageFirst -CDHP- Central/Northwestern Illinois	888-393-6765	GB1	GB2	New Plan	New Plan	126.85	285.42
Humana CoverageFirst -CDHP- Chicago Area	888-393-6765	MW1	MW2	118.30	266.18	120.81	271.82
Indiana							
Humana CoverageFirst -CDHP- Lake/Porter/LaPorte Counties	888-393-6765	MW1	MW2	118.30	266.18	120.81	271.82
Iowa							
Coventry Health Care of Iowa -HDHP- Central/Eastern/Western Iowa	800-257-4692	SV4	SV5	82.08	195.89	86.08	205.44
Kansas							
Coventry Health Care of Kansas (Kansas City)-HDHP- Kansas City Metro Area (KS and MO)	800-969-3343	9H1	9H2	93.78	220.39	97.21	228.45
Humana CoverageFirst -CDHP- Kansas City Area	888-393-6765	PH1	PH2	107.35	241.53	108.73	244.64
Kentucky							
Humana CoverageFirst -CDHP- Lexington Area	888-393-6765	6N1	6N2	98.99	222.74	100.64	226.44
Maryland							
Coventry Health Care -HDHP- All of Maryland	800-833-7423	GZ1	GZ2	92.43	214.74	98.34	225.08

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
Illinois									
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+
Indiana									
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									
Coventry Health Care of Iowa		\$66.67/\$133.34	\$2,000/\$4,000	\$5,000/\$10,000	\$20	15%	15%	Nothing	\$3/\$10/\$40/\$65
Kansas									
Coventry Health Care of Kansas (Kansas City)-HDHP		\$66.66/\$133.33	\$2,500/\$5,000	\$3,500/\$7,000	20%	20%	20%	Nothing	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									
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+
Maryland									
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

High Deductible and Consumer-Driven Health Plans

See page 60-61 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Enrollment Code		Premium You Paid in 2011		Premium You Will Pay in 2012	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Missouri							
Coventry Health Care of Kansas (Kansas City)-HDHP- Kansas City Metro Area (KS and MO)	800-969-3343	9H1	9H2	93.78	220.39	97.21	228.45
Humana CoverageFirst -CDHP- Kansas City Area	888-393-6765	PH1	PH2	107.35	241.53	108.73	244.64
New York							
Independent Health Assoc -HDHP- Western New York	800-501-3439	QA4	QA5	103.07	262.83	96.33	247.17
Ohio							
AultCare HMO -HDHP- Stark/Carroll/Holmes/Tuscarawas/Wayne Co.	330-363-6360	3A4	3A5	77.60	155.48	77.60	155.48
Pennsylvania							
HealthAmerica Pennsylvania-HDHP- Greater Pittsburgh Area	866-351-5946	Y61	Y62	118.16	272.93	119.14	274.30
HealthAmerica Pennsylvania-HDHP- Central Pennsylvania	866-351-5946	YW1	YW2	139.88	320.17	140.46	307.56
UPMC Health Plan -HDHP- Western Pennsylvania	888-876-2756	8W4	8W5	117.15	260.24	118.84	266.20
Texas							
Humana CoverageFirst -CDHP- Corpus Christi Area	888-393-6765	TP1	TP2	104.38	234.87	118.40	266.40
Humana CoverageFirst -CDHP- San Antonio Area	888-393-6765	TU1	TU2	117.71	264.85	120.81	271.82
Humana CoverageFirst -CDHP- Austin Area	888-393-6765	TV1	TV2	123.30	277.43	122.84	276.39

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
Missouri									
Coventry Health Care of Kansas (Kansas City)-HDHP		\$66.66/\$133.33	\$2,500/\$5,000	\$3,500/\$7,000	20%	20%	20%	\$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+
New York									
Independent Health Assoc.-	In-Network	\$66.41/\$166.67	\$2000/\$4000	\$5000/\$10000	\$15	Nothing	20%	\$15	\$7/\$25/\$40
Independent Health Assoc.-	Out-Network	\$66.41/\$166.67	\$2000/\$4000	\$5000/\$10000	40%	40%	40%	Ded/40%	N/A
Ohio									
AultCare HMO-	In-Network	\$74.58/\$149.58	\$2,000/\$4,000	\$4,000/\$8,000	20%	20%	20%	Nothing	20%/20%/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%/40%/40%
Pennsylvania									
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	Nothing	\$5/\$35/\$50
UPMC Health Plan-	In-Network	\$104.17/\$208.34	\$2,500/\$5,000	\$4,000/\$8,000	Nothing after ded	None	Nothingafterded	Nothing	\$5/\$35/\$70
UPMC Health Plan-	Out-Network	\$104.17/\$208.34	\$2,500/\$5,000	\$5,500/\$11,000	20%afterded	20%afterded	20%afterded	20%	N/A
Texas									
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+

High Deductible and Consumer-Driven Health Plans

See page 60-61 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Enrollment Code		Premium You Paid in 2011		Premium You Will Pay in 2012	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Utah							
Altius Health Plans -HDHP- Wasatch Front	800-377-4161	9K4	9K5	87.04	180.33	87.04	180.33
Washington							
KPS Health Plans -HDHP- All of Washington	800-552-7114	L14	L15	88.38	193.11	95.45	208.57
Wyoming							
Altius Health Plans -HDHP- Uinta County	800-377-4161	9K4	9K5	87.04	180.33	87.04	180.33

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
Utah									
Altius Health Plans		\$45.83/\$91.66	\$1,200/\$2,400	\$5,000/\$10,000	\$20	10%	10%	Nothing	\$7/\$25/\$50
Washington									
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 max \$100
KPS Health Plans-	Out-Network	\$62.50/\$125	\$1,500/\$3,000	\$5,000/\$10,000	40%	None	40%	Not Covered	Not Covered
Wyoming									
Altius Health Plans		\$45.83/\$91.66	\$1,200/\$2,400	\$5,000/\$10,000	\$20	10%	10%	Nothing	\$7/\$25/\$50

Appendix F

Frequently Asked Questions for Federal Retirees

What do I need in order to suspend my FEHB enrollment because I am enrolled in a Medicare Advantage Health plan?

You must request and complete a Health Benefits Cancellation/Suspension form, RI 79-9. You must provide documentation of your enrollment in a Medicare Advantage health plan. An example of a Medicare Advantage health plan is “Secure Horizons” or “Kaiser Permanente Senior Advantage.” A copy of your Medicare card alone will not allow you to suspend your FEHB enrollment.

As a retiree, am I entitled to the FEHB pre-tax premiums (premium conversion)?

No, the IRS regulation allowing pre-tax premiums only applies to employees. However, if you are re-employed in a position that conveys FEHB coverage, you can participate in premium conversion by having your agency deduct your FEHB premiums on a pre-tax basis. This is normally automatic unless you waive participation in the premium conversion program. If you are employed by a Federal agency and in receipt of a survivor annuity, you should contact your employing personnel office, if you would like to transfer your FEHB enrollment from your annuity to your employing agency and participate in premium conversion.

I am eligible for Medicare. Can I change from one plan or option to another at any time?

Yes, you may change plans at any time beginning on the 30th day before becoming eligible for Medicare to anytime thereafter. However, this is a one-time event. Medicare A & B eligibility is not an event that permits you to suspend your enrollment in the FEHBP.

I am receiving a survivor annuity based on my deceased spouse’s Federal service. I remarried after age 55. Can I add my new spouse to my current FEHB plan?

No. While your annuity can continue if you remarry after age 55, or if you were married to the deceased Federal retiree/employee for at least 30 years, you cannot cover your new spouse on the enrollment. Only eligible family members of the deceased are entitled to benefits under the FEHB program.

What do I need to do in order to suspend my FEHB enrollment because I have Tricare, Tricare for Life, Peace Corps or CHAMPVA?

You must request and complete a Health Benefits Cancellation/Suspension Confirmation form, RI 79-9. If you are a Tricare/Tricare for Life enrollee, you must provide a copy of your Uniformed Services Identification (ID) card and, if over age 65, a copy of your Medicare card showing Parts A and B along with the completed Health Benefits Cancellation/Suspension Confirmation form. If you are a CHAMPVA enrollee, you must provide a copy of your CHAMPVA Authorization card (A-card) along with the completed Health Benefits Cancellation/Suspension form. If you are a Peace Corps volunteer, you must provide evidence of your enrollment along with the completed Health Benefits Cancellation/Suspension form.

Do I continue to use my old plan until I get my new ID card(s)?

No, after January 1st, your old plan will no longer pay benefits. You must use the new plan even if you have not yet received your ID card(s). Contact your plan directly if you have any problems receiving benefits.

As a former spouse, am I entitled to coverage under the FEHB Program?

A former spouse is not eligible to retain coverage as a dependent under the employee’s or retiree’s family enrollment. You can, however, enroll under the Temporary Continuation of Coverage Act for 36 months. If you have a qualifying court order that awards you a portion of a Civil Service Retirement System or Federal Employees Retirement System annuity or survivor annuity, you may be eligible to enroll in the FEHBP under a Spouse Equity enrollment. You must, however, pay the full premium for this coverage. That means both the enrollee and government share of the premium.

Appendix G

FEDVIP Program Features

Waiting Periods

Dental - limited only to orthodontic services on most plans; for all other services, you may use your benefits as soon as your coverage becomes effective. There are very few pre-existing condition limitations.

Vision - no waiting period, you may use your benefits as soon as your coverage becomes effective. There are no pre-existing condition limitations.

A Choice of Coverage

Choose between Self Only, Self Plus One or Self and Family.

Contributions

There are no Government contributions. The enrollee pays 100% of the premium.

Salary Deduction

You automatically pay your premium through a payroll deduction using pre-tax dollars; employees cannot elect to waive this pre-tax option and annuitants are not eligible for this option. When premium contributions are withheld on a pre-tax basis, Internal Revenue Service (IRS) guidelines affect your ability to change coverage, i.e., you may cancel or change coverage levels only during a FEDVIP Open Season. You may also make changes throughout the plan year if a qualified life event occurs.

Annual Enrollment Opportunity

Each year, you may enroll or change your dental and/or vision plan enrollment. 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.

Continued Coverage

Eligibility for you or your family member may continue following your retirement or changes in employment status.

Claim Dispute Resolution

The claim review process will differ among plans. Upon written request from the enrollee and as a final option, the carrier will submit a dispute for resolution through a binding arbitration process. OPM will not review nor resolve disputes regarding FEDVIP. Please see your plan brochure for details.

Appendix H

FEDVIP Definitions

Eligible Dependents – Your spouse and unmarried dependent children under age 22. Under certain circumstances, you may also continue coverage for a disabled child 22 years of age or older who is incapable of self-support. **PLEASE NOTE:** *The health care law does not change the age or unmarried requirement for dependents under FEDVIP.*

First Payer – Under this rule, the FEHB plan is considered the primary payer and pays first, while the FEDVIP plan is considered the secondary payer. No more than 100% of any claim is paid by both plans.

In-Network Services – Services provided by members of the plan's provider network.

Nationwide Plan – A plan which provides services throughout the United States and around the world.

Out-of-Network Services – Services provided by health care professionals who are not a member of the plan's provider network.

Plan – The insurance company which participates in the FEDVIP program. Also called carrier.

Precertification – Also called predetermination. This is the procedure used by dental offices to determine what services a plan will cover and how much will be paid before the service is rendered.

Provider – A licensed health care professional; for example: dentists, oral surgeons, optometrists and ophthalmologists.

Provider Network – A group of health care providers who have a contract with a specific plan to provide services at an agreed upon cost.

Qualifying Life Event (QLE) – An event that allows you to enroll, or if you are already enrolled, allows you to change your enrollment outside of an Open Season. There is no QLE under FEDVIP which allows for cancellation, except upon deployment to active military duty or transfers to certain agencies.

Regional Plan – A plan which provides services only in specified geographic regions.

Usual, Customary and Reasonable – A widely used method, which may vary from company to company, for determining benefit reimbursement levels. The initials simply mean:

Usual. The fee that an individual dentist most frequently charges for a given dental service.

Customary. A fee determined by the insurance company based on the range of usual fees charged by dentists in the same geographic area.

Reasonable. A fee which is justifiable considering special circumstances of the particular care rendered.

Waiting Period – The length of time a person must be covered under the plan before they are eligible for certain benefits. For example, most plans have a 24 month waiting period for orthodontic benefits. This means that you must be covered continuously by the same plan and option for 24 months before your child is eligible for orthodontic coverage.

Appendix I

FEDVIP Qualifying Life Events for Enrollment Changes

A qualifying life event (QLE) is an event that allows you to enroll, or if you are already enrolled, allows you to change your enrollment outside of an Open Season.

The following chart lists the QLEs and the enrollment actions you may take.

Qualifying Life Event	From Not Enrolled to Enrolled	Increase Enrollment Type	Decrease Enrollment Type	Cancel	Change from One Plan to Another
Acquiring an eligible family member	No	Yes	No	No	No
Losing a covered family member	No	No	Yes	No	No
Losing other dental/vision coverage (eligible or covered person)	Yes	Yes	No	No	No
Moving out of regional plan's service area	No	No	No	No	Yes
Going on active military duty, non-pay status (enrollee or spouse)	No	No	No	Yes	No
Returning to pay status from active military duty (enrollee or spouse)	Yes	No	No	No	No
Annuity/compensation restored	Yes	Yes	Yes	No	No
Transferring to an eligible position	No	No	No	Yes	No

The time frame for requesting a QLE change is from 31 days before to 60 days after the event. There are two exceptions:

- There is no time limit for a change based on moving from a regional plans service area; and
- You cannot request a new enrollment based on a QLE before the QLE occurs except for enrollment due to a loss of dental or vision insurance. You must make the change no later than 60 days after the event.

Generally, enrollments and enrollment changes made based on a QLE are effective on the first day of the pay period following the one in which BENEFEDS receives and confirms the enrollment or change. BENEFEDS will send you confirmation of your new coverage effective date. BENEFEDS is a secure enrollment website sponsored by OPM.

Cancelling an enrollment

You can cancel your enrollment only during the annual Open Season, upon deployment to active military duty, or transfers to certain agencies. An eligible family members coverage also ends upon the effective date of the cancellation.

Appendix J

FEDVIP Plan Comparison Charts

This is a brief summary of the features of the dental and vision plans. Before making a final decision, please read the plan brochures and provider directories thoroughly. All plans are not the same. All benefits are subject to the definitions, limitations, copayments, annual maximums and exclusions set forth in the individual plan brochures. Go to our website at www.opm.gov/insure/dental/rates to find the rating region assigned to the area where you live and the related premium cost you will pay for dental coverage. Go to www.opm.gov/insure/vision/rates to see the premium cost for vision coverage.

Reading the Chart:

The table on the following pages highlights the selected features/classes of dental and/or vision services. Always consult plan brochures before making a decision. The chart does not show all of your possible out-of-pocket costs.

Dental Insurance

The deductibles shown for the dental plans are the amount of covered expenses that you pay before the plan begins to pay. Service Class refers to the level of benefits for each plan. The Service Classes are listed below. Calendar year maximum refers to the annual amount of benefits that you can receive per person.

Please Note: Most plans require that you are continuously enrolled in the same dental plan and/or option for the full waiting period before accessing orthodontia services. There are no other waiting periods for services.

Dental plans provide a comprehensive range of services, including but not limited to the following:

- Class A (Basic) services, which include oral examinations, prophylaxis, diagnostic evaluations, sealants and x-rays.
- Class B (Intermediate) services, which include restorative procedures such as fillings, prefabricated stainless steel crowns, periodontal scaling, tooth extractions, and denture adjustments.
- Class C (Major) services, which include endodontic services such as root canals, periodontal services such as gingivectomy, major restorative services such as crowns, oral surgery, bridges and prosthodontic services such as complete dentures.
- Class D (Orthodontic) services with up to a 24-month waiting period for children up to age 19.

Please review the dental plans' benefits material for detailed information on the benefits covered, cost-sharing requirements and provider directories.

Vision Insurance

Vision plans provide comprehensive eye examinations and coverage for lenses, frames and contact lenses (in lieu of eye glasses). Other benefits, such as discounts on lasik surgery, may also be available.

Please review the vision plans' benefits material for detailed information on the benefits covered, cost-sharing requirements and provider directories.

Appendix J

Federal Employees Dental and Vision Insurance Program (FEDVIP)

Nationwide and International Dental Plans Open to All

Plan Name	Telephone & Website	You pay:				Deductible	Calendar Year Maximum
		Class A	Class B	Class C	Class D		
Aetna High (In-Network Benefits)	1-877-459-6604 www.aetnafeds.com	0%	40%	60%	70%	\$0	\$3,000 per year per person - in-network \$2,000 per year per person - out-of-network \$1,500 lifetime max per person (orthodontic services only) 24-month waiting period for orthodontia services
Aetna High (Out-of-Network Benefits)		0%	40%	60%	70%	\$0	
GEHA Standard (In-Network Benefits)	1-877-434-2336 www.gehadental.com	0%	45%	65%	50%	\$0	\$5,000 per year per person (high option) or \$1,200 per year per person (standard option) per person \$1,500 lifetime max per person (orthodontic services only) 24-month waiting period for orthodontia services
GEHA Standard (Out-of-Network Benefits)		0%	45%	65%	50%	\$0	
GEHA High (In-Network Benefits)		0%	20%	50%	50%	\$0	
GEHA High (Out-of-Network Benefits)		0%	20%	50%	50%	\$0	
MetLife Standard (In-Network Benefits)	1-888-865-6854 www.federaldental.metlife.com	0%	45%	65%	50%	\$0	
MetLife Standard (Out-of-Network Benefits)		40%	60%	80%	50%	\$100/person	\$1,200 standard option in-network annual non-orthodontic maximum per person \$1,500 standard option in-network lifetime max per person for orthodontics \$600 standard option out-network annual non-orthodontic maximum per person \$1,000 standard option out-of-network lifetime max per person for orthodontics
MetLife High (In-Network Benefits)		0%	30%	50%	50%	\$0	\$10,000 high option in-network annual non-orthodontic maximum per person \$3,500 high option in-network lifetime max per person for orthodontics
MetLife High (Out-of-Network Benefits)		10%	40%	60%	50%	\$50/person	\$10,000 high option out-of-network annual non-orthodontic maximum per person \$3,500 high option out-of-network lifetime max per person for orthodontics There is no calendar year deductible for Class D services 24-month waiting period for orthodontia services
United Concordia High (In-Network Benefits)	1-877-438-8224 (Open Season) 1-877-394-8224 (General) www.uccifedvip.com	0%	20%	50%	50%	\$0	\$3,500 per year per person \$1,500 lifetime max per person (orthodontic services only) 24-month waiting period for orthodontia services
United Concordia High (Out-of-Network Benefits)		20% (0% for Dental Accident Services)	40%	60%	50%	\$0	

Please Note: Out-of-Network Benefits – members are responsible for paying the difference between the plan’s payment and the non-network provider’s billed charges.

Appendix J

Federal Employees Dental and Vision Insurance Program (FEDVIP)

Regional Dental Plans *Only Open to Persons Living in Specific Geographic Areas*

Plan Name	Telephone & Website	You pay:				Deductible	Calendar Year Maximum
		Class A	Class B	Class C	Class D		
Humana High (Open to residents of the Southeastern, Midwestern, and Mid-Atlantic states)	1-877-692-2468 www.feds.humana.com	0%	Flat Rate	Flat Rate	Flat Rate	\$0	\$10,000 per year per person Unlimited lifetime orthodontic coverage Out-of-network benefits NOT provided No waiting period for orthodontic services
GHI High (In-network benefits) (Open to NY and Northern NJ residents and parts of CT and PA)	212-501-4444 www.ghi.com	0%	0%	0%	0%	\$0	\$2,500 per year per person \$2,000 lifetime max per person (orthodontic services only) Out-of-network benefits available – paid at the same in-network rate 12-month waiting period for orthodontia services
GHI High (Out-of-network benefits)		0%	0%	0%	0%	\$50 self/\$150 self & family/self plus one Class B and Class C	
Triple-S Salud High (Open to Puerto Rico residents)	787-774-6060 787-749-4777 1-800-981-3241 TTY 787-792-1370 TTY 1-866-215-1999 www.ssspr.com	0%	30%	60% / 30%	50%	\$0	No maximum \$1,500 lifetime max per person (orthodontic services only) Out-of-network benefits NOT provided 24-month waiting period for orthodontia services

Please Note: Out-of-Network Benefits – members are responsible for paying the difference between the plan’s payment and the non-network provider’s billed charges.

Appendix J

Federal Employees Dental and Vision Insurance Program (FEDVIP)

Nationwide and International Vision Plans Open to All

The table below highlights the selected features of available vision plans. Always consult plan brochures before making a decision. The chart does not show all of your possible out-of-pocket costs.

Vision plans provide comprehensive eye examinations and coverage for lenses, frames and contact lenses (in lieu of eye glasses). There are no deductibles or waiting periods. Other benefits such as discounts on lasik surgery may also be available.

Plan Name	Frames	Lenses	Exams	Co-payments	Covered Lens Options	Additional Features
FEP BlueVision Standard	Every 24 months	Every 12 months	Every 12 months	\$0	Single Lined Bifocal Lined Trifocal Lenticular UV Coating Scratch-resistant coating	Breakage warranty; Laser vision correction discount; low vision coverage. \$130 plus 20% of remaining cost frame allowance. Additional lens options covered with a co-pay. Out-of-network benefits NOT provided. Flat rate reimbursement in limited access areas and internationally. FSAFEDS paperless reimbursement available.
FEP BlueVision High	Every 12 months	Every 12 months	Every 12 months	\$0	Single Lined Bifocal Lined Trifocal Lenticular Standard Progressives UV Coating Scratch-resistant coating Transitions®	Breakage warranty; Laser vision correction discount; low vision coverage. \$150 plus 20% of remaining cost frame allowance. Additional lens options covered with a co-pay. Out-of-network benefits available at a lower rate. Flat rate reimbursement in limited access areas and internationally. FSAFEDS paperless reimbursement available.
UnitedHealthcare Vision Plan Standard	Every 12 months	Every 12 months	Every 12 months	\$10 exam/ \$25 material	Single Lined Bifocal Lined Trifocal Lenticular Polycarbonate Scratch-resistant Coating	Low vision; prosthetic eye; vision therapy; Laser vision correction discount. \$130 frame allowance. Additional lens option discounts. Out-of-network benefits available— paid at a lower rate. Flat rate reimbursement for international, out-of-network and limited access services.
UnitedHealthcare Vision Plan High	Every 12 months	Every 12 months	Every 12 months	\$10 exam/ \$10 material	Single Lined Bifocal Lined Trifocal Lenticular Polycarbonate Scratch-resistant Coating Tinted Lenses UV Coating	Low vision; prosthetic eye; vision therapy; Laser vision correction discount. \$130 frame allowance. Additional lens option discounts. Out-of-network benefits available— paid at a lower rate. Flat rate reimbursement for international, out-of-network and limited access services.
VSP (Vision Service Plan) Standard	Every 12 months	Every 12 months	Every 12 months	\$10 exam/ \$20 material	Single Lined Bifocal Lined Trifocal Lenticular Polycarbonate Scratch-resistant Coating	Laser vision correction discount. \$120 frame allowance. Additional lenses options covered at a discount. Out-of-network benefits available – paid at a lower rate. Additional lens option and contact lens exam discounts. Additional prescription glasses and sunglasses discounts. FSAFEDS paperless reimbursement available.
VSP (Vision Service Plan) High	Every 12 months	Every 12 months	Every 12 months	\$10 (including exam and glasses)	Single Lined Bifocal Lined Trifocal Lenticular Polycarbonate Scratch-resistant Coating Anti-reflective Coating Lenses that transition to light UV Coating Select tints	Laser vision correction discount. \$150 frame allowance. Out-of-network benefits available – paid at a lower rate. Additional lens option and contact lens exam discounts. Additional prescription glasses and sunglasses discounts. FSAFEDS paperless reimbursement available

Appendix K

Federal Employees Dental and Vision Insurance Program (FEDVIP)

Dental Rating Regional Chart

Rating Areas

State	State/ZIP (first 3)	Aetna	GEHA Std	GEHA High	MetLife Std	MetLife High	United Concordia	Humana	GHI	Triple-S Salud
AK	entire state	5	5	5	5	5	5	#N/A	#N/A	#N/A
AL	356-358	1	1	1	1	1	1	1	#N/A	#N/A
AL	rest of state	2	1	1	1	1	1	1	#N/A	#N/A
AR	entire state	2	1	1	1	1	1	5	#N/A	#N/A
AZ	entire state	3	3	3	1	1	1	2	#N/A	#N/A
CA	900-918, 922-935	3	4	4	5	5	3	4	#N/A	#N/A
CA	919-921	3	4	4	4	4	4	4	#N/A	#N/A
CA	939-941, 943-954	4	5	5	5	5	5	4	#N/A	#N/A
CA	942, 956-958	4	4	4	4	4	4	4	#N/A	#N/A
CA	rest of state	4	4	4	5	5	4	4	#N/A	#N/A
CO	entire state	3	4	4	4	4	3	4	#N/A	#N/A
CT	060-063	5	4	4	5	5	5	#N/A	#N/A	#N/A
CT	064-069	3	5	5	5	5	5	#N/A	1	#N/A
DC	entire state	2	4	4	4	4	4	2	#N/A	#N/A
DE	entire state	2	3	3	3	3	2	#N/A	#N/A	#N/A
FL	327-328, 337	2	2	2	1	1	1	2	#N/A	#N/A
FL	330-334	2	4	4	3	3	3	2	#N/A	#N/A
FL	rest of state	3	2	2	1	1	1	2	#N/A	#N/A
GA	300-303, 311	3	3	3	2	2	1	3	#N/A	#N/A
GA	rest of state	4	2	2	1	1	1	5	#N/A	#N/A
GU	entire state	5	1	1	5	5	5	#N/A	#N/A	#N/A
HI	entire state	4	3	3	4	4	5	#N/A	#N/A	#N/A
IA	entire state	3	1	1	1	1	2	#N/A	#N/A	#N/A
ID	entire state	4	2	2	1	1	2	#N/A	#N/A	#N/A
IL	600-608	2	3	3	4	4	3	1	#N/A	#N/A
IL	620-622	2	2	2	1	1	1	1	#N/A	#N/A
IL	rest of state	3	1	1	1	1	1	1	#N/A	#N/A
IN	460-462	2	2	2	1	1	1	1	#N/A	#N/A
IN	463-464	2	3	3	4	4	3	1	#N/A	#N/A
IN	rest of state	3	1	1	1	1	2	1	#N/A	#N/A
KS	660-662	1	2	2	1	1	2	1	#N/A	#N/A
KS	rest of state	3	1	1	1	1	2	1	#N/A	#N/A
KY	410	2	2	2	1	1	1	1	#N/A	#N/A
KY	rest of state	1	1	1	1	1	1	1	#N/A	#N/A

Appendix K

Federal Employees Dental and Vision Insurance Program (FEDVIP) Dental Rating Regional Chart

Rating Areas

State	State/ZIP (first 3)	Aetna	GEHA Std	GEHA High	MetLife Std	MetLife High	United Concordia	Humana	GHI	Triple-S Salud
LA	entire state	2	2	2	1	1	1	5	#N/A	#N/A
MA	entire state	5	4	4	5	5	5	#N/A	#N/A	#N/A
MD	206-218	2	4	4	4	4	4	2	#N/A	#N/A
MD	219	2	3	3	3	3	2	#N/A	#N/A	#N/A
MD	rest of state	2	2	2	2	2	4	#N/A	#N/A	#N/A
ME	entire state	5	3	3	2	2	3	#N/A	#N/A	#N/A
MI	480-485	3	3	3	3	3	2	#N/A	#N/A	#N/A
MI	rest of state	3	2	2	2	2	3	#N/A	#N/A	#N/A
MN	550-555	2	3	3	4	4	3	#N/A	#N/A	#N/A
MN	rest of state	3	2	2	2	2	2	#N/A	#N/A	#N/A
MO	630-633	2	2	2	1	1	1	1	#N/A	#N/A
MO	640-641	1	2	2	1	1	2	1	#N/A	#N/A
MO	rest of state	3	1	1	1	1	1	1	#N/A	#N/A
MS	entire state	2	1	1	1	1	1	5	#N/A	#N/A
MT	entire state	4	2	2	1	1	1	#N/A	#N/A	#N/A
NC	entire state	4	2	2	1	1	1	5	#N/A	#N/A
ND	entire state	3	1	1	1	1	2	#N/A	#N/A	#N/A
NE	entire state	1	1	1	1	1	2	#N/A	#N/A	#N/A
NH	entire state	5	4	4	5	5	5	#N/A	#N/A	#N/A
NJ	080-084	2	3	3	3	3	2	#N/A	#N/A	#N/A
NJ	rest of state	3	5	5	5	5	5	#N/A	1	#N/A
NM	entire state	3	3	3	1	1	1	#N/A	#N/A	#N/A
NV	897	4	4	4	4	4	4	#N/A	#N/A	#N/A
NV	rest of state	2	3	3	2	2	2	#N/A	#N/A	#N/A
NY	004, 005	3	5	5	5	5	5	#N/A	1	#N/A
NY	100-119, 124-126	3	5	5	5	5	5	#N/A	1	#N/A
NY	rest of state	4	2	2	2	2	3	#N/A	1	#N/A
OH	430-432	2	2	2	1	1	2	3	#N/A	#N/A
OH	440-443	2	2	2	1	1	3	1	#N/A	#N/A
OH	450-452	2	2	2	1	1	1	1	#N/A	#N/A
OH	453-455	2	2	2	1	1	2	1	#N/A	#N/A
OH	rest of state	3	1	1	1	1	1	1	#N/A	#N/A
OK	entire state	2	2	2	1	1	1	3	#N/A	#N/A
OR	970-973	4	3	3	4	4	5	#N/A	#N/A	#N/A
OR	rest of state	5	3	3	3	3	4	#N/A	#N/A	#N/A

Appendix K

Federal Employees Dental and Vision Insurance Program (FEDVIP)

Dental Rating Regional Chart

Rating Areas

State	State/ZIP (first 3)	Aetna	GEHA Std	GEHA High	MetLife Std	MetLife High	United Concordia	Humana	GHI	Triple-S Salud
PA	150-154, 156, 160	1	1	1	1	1	1	#N/A	#N/A	#N/A
PA	183	3	5	5	5	5	5	#N/A	1	#N/A
PA	189-194	2	3	3	3	3	2	#N/A	#N/A	#N/A
PA	rest of state	3	1	1	1	1	1	#N/A	#N/A	#N/A
PR	entire state	3	1	1	1	1	1	#N/A	#N/A	1
RI	entire state	5	4	4	5	5	5	#N/A	#N/A	#N/A
SC	entire state	4	2	2	1	1	1	5	#N/A	#N/A
SD	entire state	3	1	1	1	1	2	#N/A	#N/A	#N/A
TN	entire state	1	2	2	1	1	1	1	#N/A	#N/A
TX	750-753, 760-762	2	3	3	1	1	1	3	#N/A	#N/A
TX	770-775	2	3	3	1	1	1	3	#N/A	#N/A
TX	rest of state	2	2	2	1	1	1	3	#N/A	#N/A
UT	entire state	2	1	1	1	1	2	1	#N/A	#N/A
VA	201, 220-226	2	4	4	4	4	4	2	#N/A	#N/A
VA	230-232, 238	3	2	2	1	1	2	5	#N/A	#N/A
VA	rest of state	3	2	2	1	1	1	4	#N/A	#N/A
VI	entire state	overseas	1	1	5	5	5	#N/A	#N/A	#N/A
VT	entire state	5	2	2	2	2	3	#N/A	#N/A	#N/A
WA	980-985	5	5	5	5	5	5	#N/A	#N/A	#N/A
WA	986	4	3	3	4	4	5	#N/A	#N/A	#N/A
WA	rest of state	5	4	4	4	4	4	#N/A	#N/A	#N/A
WI	530-534	3	2	2	2	2	3	#N/A	#N/A	#N/A
WI	540	2	3	3	4	4	3	#N/A	#N/A	#N/A
WI	rest of state	3	2	2	2	2	2	#N/A	#N/A	#N/A
WV	entire state	4	2	2	1	1	1	3	#N/A	#N/A
WY	entire state	4	1	1	1	1	2	#N/A	#N/A	#N/A

Appendix L

Federal Employees Dental and Vision Insurance Program (FEDVIP)

Premium Rate Charts

Nationwide Dental Rates

Please note: Rating areas for each carrier are not the same for all plans. Please refer to Appendix K to determine your specific region.

Plan Name	Option	Rating Region	Biweekly Premium			Monthly Premium		
			Self Only	Self Plus One	Self & Family	Self Only	Self Plus One	Self & Family
Aetna PPO	High (In and Out-of-Network benefits)	1	\$12.56	\$25.11	\$37.67	\$27.21	\$54.41	\$81.62
		2	\$13.82	\$27.64	\$41.46	\$29.94	\$59.89	\$89.83
		3	\$14.71	\$29.41	\$44.11	\$31.87	\$63.72	\$95.57
		4	\$16.22	\$32.43	\$48.65	\$35.14	\$70.27	\$105.41
		5	\$17.60	\$35.21	\$52.81	\$38.13	\$76.29	\$114.42
GEHA PPO	Standard (In and Out-of-Network benefits)	1	\$9.08	\$18.16	\$27.26	\$19.67	\$39.35	\$59.06
		2	\$9.97	\$19.94	\$29.91	\$21.60	\$43.20	\$64.81
		3	\$11.32	\$22.62	\$33.93	\$24.53	\$49.01	\$73.52
		4	\$12.21	\$24.41	\$36.62	\$26.46	\$52.89	\$79.34
		5	\$13.55	\$27.10	\$40.64	\$29.36	\$58.72	\$88.05
GEHA PPO	High (In and Out-of-Network benefits)	1	\$14.89	\$29.77	\$44.69	\$32.26	\$64.50	\$96.83
		2	\$16.37	\$32.74	\$49.14	\$35.47	\$70.94	\$106.47
		3	\$18.57	\$37.15	\$55.73	\$40.24	\$80.49	\$120.75
		4	\$20.05	\$40.10	\$60.17	\$43.44	\$86.88	\$130.37
		5	\$22.25	\$44.53	\$66.81	\$48.21	\$96.48	\$144.76
MetLife PPO	Standard (In and Out-of-Network benefits)	1	\$8.53	\$17.08	\$25.63	\$18.48	\$37.01	\$55.53
		2	\$9.23	\$18.45	\$27.70	\$20.00	\$39.98	\$60.02
		3	\$10.22	\$20.42	\$30.64	\$22.14	\$44.24	\$66.39
		4	\$11.35	\$22.70	\$34.04	\$24.59	\$49.18	\$73.75
		5	\$12.46	\$24.92	\$37.39	\$27.00	\$53.99	\$81.01
MetLife PPO	High (In and Out-of-Network benefits)	1	\$15.67	\$31.33	\$46.96	\$33.95	\$67.88	\$101.75
		2	\$17.52	\$35.07	\$52.59	\$37.96	\$75.99	\$113.95
		3	\$19.10	\$38.15	\$57.25	\$41.38	\$82.66	\$124.04
		4	\$20.66	\$41.29	\$61.94	\$44.76	\$89.46	\$134.20
		5	\$23.13	\$46.25	\$69.37	\$50.12	\$100.21	\$150.30
United Concordia PPO	High (In and Out-of-Network benefits)	1	\$14.18	\$28.33	\$42.51	\$30.72	\$61.38	\$92.11
		2	\$16.27	\$32.50	\$48.77	\$35.25	\$70.42	\$105.67
		3	\$17.67	\$35.29	\$52.95	\$38.29	\$76.46	\$114.73
		4	\$19.06	\$38.06	\$57.13	\$41.30	\$82.46	\$123.78
		5	\$20.54	\$41.07	\$61.60	\$44.50	\$88.99	\$133.47

Appendix L

Federal Employees Dental and Vision Insurance Program (FEDVIP) Premium Rate Charts

Regional Dental Rates

Please note: Rating areas for each carrier are not the same for all plans. Please refer to Appendix K to determine your specific region.

Plan Name	Option	Rating Region	Biweekly Premium			Monthly Premium		
			Self Only	Self Plus One	Self & Family	Self Only	Self Plus One	Self & Family
Humana	High (In-Network Benefits only except for emergency services)	1	\$9.65	\$19.28	\$28.93	\$20.91	\$41.77	\$62.68
		2	\$10.38	\$20.75	\$31.13	\$22.49	\$44.96	\$67.45
		3	\$10.45	\$20.89	\$31.34	\$22.64	\$45.26	\$67.90
		4	\$14.26	\$28.52	\$42.78	\$30.90	\$61.79	\$92.69
		5	\$14.33	\$28.65	\$42.98	\$31.05	\$62.08	\$93.12
GHI PPO	High (In-and Out-of-Network Benefits)	1	\$16.18	\$32.34	\$48.52	\$35.06	\$70.07	\$105.13
Triple-S Salud PPO	High (In-Network Benefits only except for services rendered by orthodontists)	1	\$4.35	\$8.69	\$11.41	\$9.43	\$18.83	\$24.72

International Dental Rates

Please note: International premium rates are not regionally based.

Plan Name	Biweekly Premium			Monthly Premium		
	Self Only	Self Plus One	Self & Family	Self Only	Self Plus One	Self & Family
Aetna	\$18.82	\$37.62	\$56.44	\$40.78	\$81.51	\$122.29
GEHA Standard	\$9.08	\$18.16	\$27.26	\$19.67	\$39.35	\$59.06
GEHA High	\$14.89	\$29.77	\$44.69	\$32.26	\$64.50	\$96.83
MetLife Standard	\$12.46	\$24.92	\$37.39	\$27.00	\$53.99	\$81.01
MetLife High	\$23.13	\$46.25	\$69.37	\$50.12	\$100.21	\$150.30
United Concordia	\$20.54	\$41.07	\$61.60	\$44.50	\$88.99	\$133.47

Appendix L

Federal Employees Dental and Vision Insurance Program (FEDVIP) Premium Rate Charts

Nationwide Vision Rates

Plan Name	Telephone & Website	Plan Option	Biweekly Premium			Monthly Premium		
			Self Only	Self Plus One	Self & Family	Self Only	Self Plus One	Self & Family
FEP BlueVision	1-888-550-2583 www.fepblue.org	Standard	\$3.77	\$7.52	\$11.29	\$8.17	\$16.29	\$24.46
		High	\$4.75	\$9.49	\$14.25	\$10.29	\$20.56	\$30.88
UnitedHealthcare Vision Plan	1-866-249-1999 TTY: 800-524-3157 www.myuhcvision.com/fedvip	Standard	\$3.00	\$5.85	\$8.71	\$6.50	\$12.69	\$18.87
		High	\$4.23	\$8.24	\$12.28	\$9.16	\$17.86	\$26.60
VSP (Vision Service Plan)	1-800-807-0764 www.choosevsp.com	Standard	\$4.13	\$8.25	\$12.38	\$8.95	\$17.88	\$26.82
		High	\$6.17	\$12.33	\$18.50	\$13.37	\$26.72	\$40.08

International Vision Rates

Plan Name	Telephone & Website	Plan Option	Biweekly Premium			Monthly Premium		
			Self Only	Self Plus One	Self & Family	Self Only	Self Plus One	Self & Family
FEP BlueVision	1-888-550-2583 www.fepblue.org	Standard	\$3.77	\$7.52	\$11.29	\$8.17	\$16.29	\$24.46
		High	\$4.75	\$9.49	\$14.25	\$10.29	\$20.56	\$30.88
UnitedHealthcare Vision Plan	1-866-249-1999 TTY: 800-524-3157 www.myuhcvision.com/fedvip	Standard	\$3.00	\$5.85	\$8.71	\$6.50	\$12.69	\$18.87
		High	\$4.23	\$8.24	\$12.28	\$9.16	\$17.86	\$26.60
VSP (Vision Service Plan)	1-800-807-0764 www.choosevsp.com	Standard	\$4.13	\$8.25	\$12.38	\$8.95	\$17.88	\$26.82
		High	\$6.17	\$12.33	\$18.50	\$13.37	\$26.72	\$40.08

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 January 31, 2011. 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: (Outside of Maricopa County): 1-877-764-5437
Phone: (Maricopa County): 602-417-5437

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: 1-877-357-3268

GEORGIA – Medicaid

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

IDAHO – Medicaid and CHIP

Medicaid Website: www.accessstohealthinsurance.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>
Phone: 1-800-889-9948

IOWA – Medicaid

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

KANSAS – Medicaid

Website: <https://www.khpa.ks.gov>
Phone: 1-800-792-4884

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/OIAS/public-assistance/index.html>
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: (Outside of Twin Cities area): 800-657-3739
Phone: (Twin Cities area): 651-431-2670

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.nh.gov/ombp/index.htm>

Phone: 603-271-4238

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/upp>

Phone: 1-866-435-7414

VERMONT – Medicaid

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

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: 1-800-562-3022 ext. 15473

WEST VIRGINIA – Medicaid

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

Phone: 304-342-1604

WISCONSIN – Medicaid

Website: <http://www.badgercareplus.org/pubs/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 January 31, 2011, 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

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