



The **2011**

## Guide To Benefits

### *For Certain Temporary (Non-Career) United States Postal Service Employees*

◆ Health Care Reform and Your Federal Benefits p. 3

- Key Information – Please Read Inside Front Cover
- Table of Contents p. 1
- Federal Employees Health Benefits (FEHB) Program p. 11
- Federal Employees Dental and Vision Insurance Program (FEDVIP) p. 19
- Federal Long Term Care Insurance Program (FLTCIP) p. 22

Visit us at: [www.opm.gov/insure](http://www.opm.gov/insure)

## Key Information – Please Read

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

## Summary Information

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

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

*This page intentionally left blank*

# Table of Contents

Page:

Introduction to Benefits and This Guide .....	2
Health Reform Changes for Federal Benefit Programs Effective January 1, 2011 .....	3
Benefits Snapshot .....	7
Open Season Snapshot .....	8
Thinking About Retiring .....	9
Federal Employees Health Benefits (FEHB) Program .....	11
FEHB Program Health Information Technology and Price/Cost Transparency .....	15
FEHB and <i>PostalEASE</i> .....	16
Pre-tax Payment of Premium Contributions .....	17
Federal Employees Dental and Vision Insurance Program (FEDVIP) .....	19
Federal Long Term Care Insurance Program (FLTCIP) .....	22
Appendix A: FEHB Program Features .....	24
Appendix B: Choosing an FEHB Plan .....	25
Appendix C: FEHB Member Survey Results .....	28
Appendix D: Using the <i>PostalEASE</i> Worksheet .....	29
• <i>PostalEASE</i> FEHB Worksheet .....	31
Appendix E: USPS Employees Enrolled in Pre-Tax Premium Payment .....	36
• Table of Permissible Changes .....	37
Appendix F: FEHB Plan Comparison Charts .....	41
• Fee-for-Service .....	42
• Health Maintenance Organization Plans and Plans Offering a Point-of-Service Product .....	47
• High Deductible and Consumer-Driven Health Plans .....	72
How to use <i>PostalEASE</i> for Health Savings Account (HSA) Contributions .....	76
Summary Information .....	104
Medicaid and the Children’s Health Insurance Program (CHIP) .....	105

# Introduction to Benefits and This Guide

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

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

## **Benefits Programs Included in this Guide**

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

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

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

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

## **Additional Information**

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

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

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

## Federal Employees Health Benefits (FEHB) Program

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

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

All changes are effective on January 1, 2011.

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

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

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

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

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

### What you must do:

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

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

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

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

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

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

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

Please visit [www.opm.gov/insure](http://www.opm.gov/insure) for the most up-to-date information.

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

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

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

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

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

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

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

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

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

### **What is a Grandfathered Health Plan Under ACA?**

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

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

**Please visit [www.opm.gov/insure](http://www.opm.gov/insure) for the most up-to-date information.**

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

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

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

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

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

## **USPS Flexible Spending Accounts Program (FSA) - ACA Changes**

### **Coverage of Over-the-Counter Medicines or Drugs**

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

### **Expanded Definition of Children as Qualified Dependents**

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

The ACA does not affect Dependent Care FSAs.

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

### **Other Federal Benefits Programs**

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

**Please visit [www.opm.gov/insure](http://www.opm.gov/insure) for the most up-to-date information.**

# Benefits Snapshot

## New or Newly Eligible Employees

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

### FEHB

1. See page 11 for general information on FEHB (including eligibility) and for guidance on choosing a plan;
2. If you decide to enroll, examine the 2011 brochure of each plan you consider to ensure the benefits and premiums meet your needs and the plan is available in your area;
3. Complete the *PostalEASE* FEHB Worksheet and enroll via *PostalEASE*. For assistance or additional information, contact the Human Resources Shared Service Center (HRSSC) on 1-877-477-3273, option 5.

### FEDVIP

1. See page 19 for general information on FEDVIP (including eligibility) for guidance on choosing a FEDVIP dental plan and/or vision plan;
2. If you decide to enroll, examine the 2011 brochure of each plan you consider to ensure the benefits and premiums meet your needs and the plan is available in your area;
3. See the 2011 FEDVIP Guide for USPS Employees for complete information.

### FLTCIP

1. See page 22 for general information on FLTCIP (including eligibility) and for guidance on making a decision whether to apply;
2. See page 23 for information on how to apply for coverage.

# Open Season Snapshot

## Current Employees

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

	If Currently Enrolled in the Program	If Not Enrolled in the Program
<b>FEHB</b>	<ol style="list-style-type: none"> <li>1. Check your plan's 2011 premiums and satisfaction survey results in Appendix C;</li> <li>2. Examine your plan's 2011 brochure for benefit and enrollment/service area changes;</li> <li>3. Check Appendix F for any new plans and plan options available to you;</li> <li>4. If satisfied with your plan's rates, survey results and benefits for 2011, <b>do nothing</b> – your enrollment will continue automatically;</li> <li>5. If <b>not</b> satisfied with your current plan for 2011, see Appendix B for guidance on choosing another plan.</li> <li>6. See page 9 for information on FEHB and retirement.</li> </ol>	<ol style="list-style-type: none"> <li>1. See page 11 for general information on FEHB (including eligibility) and Appendix B for guidance on choosing a plan;</li> <li>2. If you decide to enroll, examine the 2011 brochure of each plan you consider to ensure the benefits and premiums meet your needs and the plan is available in your area;</li> <li>3. Complete the <i>PostalEASE</i> FEHB Worksheet on pages 31 and 33 and enroll via <i>PostalEASE</i>.</li> <li>4. Contact the Human Resources Shared Service Center (HRSSC), 1-877-477-3273, option 5, if you require assistance.</li> </ol>
<b>FEDVIP</b>	<ol style="list-style-type: none"> <li>1. Check your plan's 2011 premiums in the FEDVIP Guide and examine your plan's 2011 brochure for benefit and enrollment/service area changes;</li> <li>2. If also enrolled in FEHB, check your 2011 FEHB brochure for any changes in dental and/or vision benefits;</li> <li>3. If satisfied with your plan's rates and benefits for 2011, <b>do nothing</b> – your enrollment will continue automatically;</li> <li>4. If <b>not</b> satisfied with your current plan for 2011, see the FEDVIP Guide for guidance on choosing another plan and for information on how to change your enrollment;</li> <li>5. If you no longer want FEDVIP, you must cancel during Open Season by contacting BENEFEDES; after Open Season you cannot cancel; see the FEDVIP Guide for details.</li> <li>6. See page 10 for information on FEDVIP and retirement.</li> </ol>	<ol style="list-style-type: none"> <li>1. See page 20 for general information on FEDVIP (including eligibility) and for guidance on choosing a FEDVIP plan;</li> <li>2. If you decide to enroll, examine the 2011 brochure of the plans in which you are interested to ensure the benefits and premiums meet your needs and the plan is available in your area;</li> <li>3. See page 20 and the 2011 FEDVIP Guide for information on how to enroll.</li> </ol>

# Thinking About Retiring?

## Benefits Facts

### FEHB

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

# Thinking About Retiring?

## Benefits Facts

### FEDVIP

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

### FLTCIP

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

# Federal Employees Health Benefits (FEHB) Program

## Overview

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

The purpose of this 2011 Guide to Benefits is to provide information about enrollment and premium features that USPS non-career employees must consider when selecting a health insurance plan under the FEHB Program. The Guide is a summary of FEHB plans – the plan brochures give specific benefit information. You can get individual plan brochures directly from the health plans or from the OPM web site [www.opm.gov/insure/health](http://www.opm.gov/insure/health) which also has a copy of this guide in addition to various health plan brochures and helpful information. Some plans available to federal and Postal employees are sponsored by unions or associations that charge a membership fee in addition to health insurance premiums. You should read individual plan brochures carefully before making any final coverage decisions.

FEHB eligibility, enrollment requirements premium costs, and the plans available for 2011 are the same for USPS temporary (non-career) employees as for federal (non-postal) temporary employees.

Non-career employees who are eligible for FEHB may elect to have premium costs withheld from pay on a pre-tax basis. See pages 17 and 18 of this Guide for more information regarding pre-tax payment. There are advantages and disadvantages to the pre-tax payment of premium contributions that you need to understand. Certain restrictions may affect your ability to cancel coverage outside of FEHB Open Season.

## What does this program offer?

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

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

## Key Facts

- The FEHB Program is part of the annual Open Season.
- FEHB coverage continues each year. You do not need to re-enroll each year. If you are happy with your current coverage, do nothing. **Please note that your premiums and benefits may change. Also, if your plan is not a national plan, the service area may change.**
- You can choose from Consumer-Driven and High Deductible plans that offer catastrophic risk protection with higher deductibles, health savings/reimbursable accounts and lower premiums, or Health Maintenance Organization or Fee-for-Service with comprehensive coverage and higher premiums.
- There are no waiting periods and no pre-existing condition limitations, even if you change plans.
- If you participate in Pre-tax Payment of Premiums, enrollment changes can only be made during Open Season or if you experience a qualifying life event (QLE).

# Federal Employees Health Benefits (FEHB) Program

- All nationwide FEHB plans offer international coverage.
- There are separate and/or different provider networks for each plan,
- Utilizing an in-network provider will reduce your out-of-pocket costs.

## What enrollment types are available?

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

## How much does it cost?

Non-career employees who are eligible to enroll must pay the full subscription charges including both the employee share and the Postal Service contribution. The charts in Appendix F provide the cost information for all plans in the FEHB Program.

## Am I eligible to enroll?

To be eligible for FEHB enrollment, non-career employees must meet three requirements:

- (1) Complete one full year (365 calendar days) of continuous employment with no breaks in service of more than five days;
- (2) Have a regular scheduled tour of duty, arranged in advance and expected to last for at least six months, and
- (3) Maintain sufficient earnings each biweekly pay period to have the total cost of premiums withheld from pay after mandatory deductions for Social Security, retirement, Medicare and federal tax.

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

If you suspend your FEHB coverage as a retiree because you are covered by TRICARE or CHAMPVA, a Medicare Advantage Plan, Medicaid, or Peace Corps volunteer coverage you may reenroll under certain conditions. (You should contact OPM for information on your eligibility.)

**If you are not enrolled in or covered as a family member under FEHB when you retire, you will not be able to enroll after retirement.**

## Coverage

**Newly Eligible** – Newly eligible non-career employees may select a health plan within 60 days of becoming eligible.

**Currently Enrolled** – Non-career employees currently enrolled under the FEHB program have an opportunity to select or change plans:

- During Open Season, or;
- When certain qualifying life events occur (see Table of Permissible Changes on pages 37 through 40 of this Guide). **NOTE: These elections must be made within the time limits as specified in the table.**

Your choice of plans and options includes Self Only coverage just for you, or Self and Family coverage for you, your spouse, and children under age 26 (and in some cases, a disabled child 26 years or older who is incapable of self-support).

**Eligible Family Members** – Eligible family members for Self and Family health benefits enrollment purposes include an enrollee's:

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

# Federal Employees Health Benefits (FEHB) Program

**Ineligible Members** – Even though the following family members may live with and/or be dependent upon the enrollee, they are **not eligible** for coverage under the enrollee’s Self and Family FEHB program enrollment:

- Parents and other relatives
- Former spouses.

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

- Child reaching age 26
- Retirement
- Application for Spouse Equity
- Insufficient Pay\*
- Separation
- Divorce
- Death
- Relocation

\* If at any time after your initial enrollment, you do not have sufficient earnings to allow for health insurance premium withholdings, the unpaid premium will be withheld in the following pay period provided there is a sufficient amount of earnings to cover the premium cost after mandatory deductions have been made. When two adjustments for insufficient earnings have occurred, you will receive a statement and an invoice will be sent to your employing office for the total amount due. The total amount of the invoice must be paid within 30 days of the invoice date or your FEHB coverage will be terminated retroactive to the date the initial unpaid health insurance premiums were due.

**It is your responsibility to report life events that may cause you or your family member to lose eligibility.** It is also your responsibility to complete and submit any required paperwork to the Human Resources Shared Service Center (HRSSC) to change your enrollment and/or apply for any continuation of coverage, if eligible, within the time limits specified in the Table of Permissible Changes on pages 37 through 40 of this Guide. If you have questions, contact the HRSSC on 1-877-477-3273, option 5.

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

## **When can I enroll?**

If you are an employee who has become newly eligible to enroll, you may enroll within 60 days of becoming eligible. You may also enroll during the annual Open Season. You may also be eligible to enroll, change your enrollment type, or change plans outside of Open Season if you experience a qualifying life event (QLE) such as a change in family or other insurance coverage status. See the Table of Permissible Changes on pages 37 through 40 for more specific information about qualifying life events that permit employees to enroll or change enrollment in the FEHB Program.

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

## **FEHB Open Season**

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

- Enroll if not enrolled
- Change from one plan to another
- Change from one option to another
- Change from Self Only to Self and Family
- Change from Self and Family to Self Only
- Change from pre-tax to post tax premium deductions or vice versa (see pages 17 and 18 of this Guide)
- Cancel enrollment

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

# Federal Employees Health Benefits (FEHB) Program

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

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

Your new enrollment or any changes that you make to your existing coverage will take effect on January 1, 2011 and the change in premium rate deductions will be seen in your January 21, 2011 earnings statement. If you decide **not** to change your enrollment, **do nothing**, and your present enrollment will continue automatically unless your plan is not participating in 2011. If your plan is not participating in 2011 you **must** choose another plan during this Open Season or you will not have FEHB coverage.

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

If you pay premium contributions on a pre-tax basis, you will not be able to cancel or reduce (change from Self and Family to Self Only) coverage unless you experience a qualifying life event and your election is in keeping with the change. See pages 17 and 18 of this Guide on Pre-tax Payment of Premium Contributions and the Table of Permissible Changes on pages 37 through 40 of this Guide.

**You as an employee are responsible for being informed about your health benefits.** You should thoroughly read this Guide, the brochures of individual plans that interest you, and the bulletin board notices on health benefits topics. These topics include family member eligibility, the option to continue or to terminate enrollment during periods of non-pay status or insufficient pay, dual enrollment prohibition, coverage for former spouses, and discontinued health insurance plans.

If you choose to have your premium contribution deducted on a pre-tax basis, be sure to read the section in this Guide on the pre-tax payment of health insurance premium contributions, which specifies Internal Revenue Service (IRS) restrictions for reducing or canceling coverage (see pages 17 and 18 of this Guide).

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

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

## How do I enroll?

- Complete the *PostalEASE* FEHB Worksheet on pages 31 and 33.
- Access *PostalEASE* on the Internet (<https://liteblue.usps.gov>), an employee Self-Service Kiosk (available in some facilities), on the Intranet (from the Blue page), or by calling the Employee Service Line toll-free at 1-877-477-3273, option 1.

## How do I get more information about this Program?

Visit the FEHB Program online at [www.opm.gov/insure/health](http://www.opm.gov/insure/health) for information including:

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

# Federal Employees Health Benefits (FEHB) Program

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

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

What are examples of HIT at work?

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

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

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

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

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

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

## FEHB and *PostalEASE*

The United States Postal Service uses *PostalEASE* to enter Federal Employees Health Benefits (FEHB) Program Open Season enrollments and changes. By using *PostalEASE* for health benefits, and by sending information to health insurance companies electronically instead of via paper forms as in past open seasons, the Postal Service expects that employees who make health benefits changes will get their new insurance cards more quickly. All the information you need for using *PostalEASE* is included in the FEHB *PostalEASE* Worksheet found on pages 29 - 33 of this Guide. Just follow the instructions to:

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

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

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

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

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

# Pre-Tax Payment of Premium Contributions

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

## Pre-Tax Withholding

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

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

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

Most employees prefer paying their premiums with pre-tax money because they save on taxes. If you want to pay your premiums with pre-tax money, you must request Postal Service (PS) Form 8202, Pre-Tax Health Insurance Premium Election/Waiver Form for Non-Career Employees from the Human Resources Shared Service Center (HRSSC) on 1-877-477-3273, option 5. For more information, see the section “How to Elect or Waive Pre-Tax Payment” on page 18 of this Guide.

## Reducing Coverage

When your premium contributions are withheld on a pre-tax basis, certain Internal Revenue Service (IRS) guidelines affect your ability to change coverage. You may elect to reduce your coverage, that is, to cancel your FEHB enrollment, or to go from Self and Family to Self Only coverage, only during an FEHB Open Season, unless you have a qualifying life event. These are shown in the chart on pages 37 through 40 of this Guide titled “USPS Employees: Table of Permissible Changes in FEHB Enrollment and Pre-Tax/After-Tax Premium Payment.” Refer to the column labeled “FEHB Enrollment Change That May Be Permitted” and the header “Cancel or Change to Self Only.” You also must satisfy the time limits shown in the column labeled “Time Limits in Which Change May Be Permitted.”

**If you are the only person left in your Self and Family enrollment** as a result of a qualifying life event in marital or family status, you must elect to reduce the enrollment (elect Self Only coverage or cancel coverage) by submitting the FEHB *PostalEASE* Worksheet to the HRSSC within the time limit shown in the column labeled “Time Limits in Which Change May Be Permitted” in the chart on pages 37 through 40 of this Guide. Otherwise, your Self and Family enrollment will continue until another event (that is, a qualifying life event or FEHB Open Season) occurs that allows you to elect to reduce coverage.

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

To reduce your FEHB coverage outside of FEHB Open Season, submit an FEHB *PostalEASE* Worksheet to the HRSSC within the time limits shown in the column labeled “Time Limits in Which Change May be Permitted” in the table on pages 37 through 40 of this Guide. You must provide any supporting documentation requested by the HRSSC. The effective date of a change

## Pre-Tax Payment of Premium Contributions

from Self and Family to Self Only will be the first day of the pay period that follows the pay period in which your Worksheet is received by the Human Resources Shares Service Center (HRSSC). The effective date of a cancellation will be the last day of the pay period in which your Worksheet is received by the HRSSC if received within the specified time limits.

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

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

During periods of non-pay status or insufficient pay, you may terminate your FEHB enrollment. The effective date of termination is retroactive to the end of the last pay period in which a premium contribution was withheld from pay. Contact the HRSSC on 1-877-477-3273, option 5 for more information about how termination during periods of non-pay status or insufficient pay affects FEHB enrollment.

### **How to Elect or Waive Pre-Tax Payments**

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

If you are eligible and you wish to pay your premiums with pre-tax money, you must contact the HRSSC and ask for Postal Service (PS) Form 8202, *Pre-Tax Health Insurance Premium Election/Waiver Form for Noncareer Employees*. During Open Season, complete the form and return it to the HRSSC by close of business December 14, 2010. If this is your initial opportunity to enroll in FEHB and you qualify for pre-tax payments, you have 60 days to submit your election to the HRSSC. You also may make such an election when you have a qualifying life event which is shown in the Table on pages 37 through 40 of this Guide. Refer to the column labeled "Premium Conversion Election Change That May Be Permitted." You must also satisfy the time limits shown in the column labeled "Time Limits in Which Change May Be Permitted."

If you previously submitted an election to participate in pre-tax payments and you want to begin paying your premiums with after-tax money again, you may submit a new PS Form 8202 to restore after-tax payment of your premium contributions. You may change the method of payment from pre-tax to after-tax, or the reverse only during the annual FEHB Open Season or following a qualifying life event and within the time limits described earlier in this section.

### **Your Right To More Information**

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

PRETAX PAYMENT OF HEALTH INSURANCE PREMIUMS  
PLAN ADMINISTRATOR  
475 L'ENFANT PLAZA SW ROOM 9670  
WASHINGTON DC 20260-4001

# Federal Employees Dental and Vision Insurance Program (FEDVIP)

## What does this Program offer?

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

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

If you are currently enrolled in FEDVIP and you take no action during Open Season, your current coverage will continue in 2011, provided you remain eligible for the program. Enrollments continue year to year, automatically. **Please Note:** your premiums and benefits may change for 2010.

## Key FEDVIP Facts

- FEDVIP is separate and different from the FEHB Program.
- The new health care law does not change the age or unmarried requirement for dependents in FEDVIP.
- FEDVIP coverage continues each year. You do not need to re-enroll each year. If you do not want to change plans or enrollment type, do nothing.
- You can only cancel FEDVIP coverage during Open Season, upon deployment to active military duty or upon transfer to another agency where you enroll in their dental and/or vision plan and the agency pays at least 50% of the premium. You cannot cancel just because you retire or because you can no longer afford the premiums.
- If you are enrolled in an FEHB plan, it is a requirement under the FEDVIP law that your FEHB plan function as the first payer. The FEDVIP plan is always the secondary payer to the FEHB plan.
- You can use your Flexible Spending Account (FSA) with FEDVIP. You can submit your FEDVIP copayments and deductibles as eligible expenses against your FSA account.
- All nationwide FEDVIP plans provide international coverage.
- There are separate and/or different provider networks for each plan.
- Utilizing an in-network provider will reduce your out-of-pocket costs.
- There are no pre-existing condition limitations for enrollment.
- There is no opportunity to convert to a private plan when your FEDVIP coverage ends. There is no 31-day extension of coverage, Temporary Continuation of Coverage (TCC), Spouse Equity coverage, or right to convert to an individual policy (conversion policy).

## What enrollment types are available?

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

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

# Federal Employees Dental and Vision Insurance Program (FEDVIP)

## How much does it cost?

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

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

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

## Am I eligible to enroll?

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

## When can I enroll?

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

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

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

## How do I enroll?

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

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

# Federal Employees Dental and Vision Insurance Program (FEDVIP)

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

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

1. Does my FEHB plan provide dental or vision coverage?
2. Does the FEDVIP plan coordinate benefits with the FEHB plan and how is the coordination of benefits calculated?
3. How affordable is the plan?
  - How much will it cost me on a bi-weekly or monthly basis? Can I afford that for the entire year?
  - Must I pay a deductible?
  - If I use a FEDVIP provider outside of the network, how much will I pay to get care?
  - How frequently can I visit the dentist and how much do I have to pay at each visit?
  - Will the plan provide benefits if I am also covered by another dental or vision plan?
4. Do I have access to any provider?
  - Does the plan give me the freedom to choose my own dentist or am I restricted to a panel of dentists selected by the plan?
  - Are there enough of the kinds of dentists I want to see?
  - Where will I go for care? Are these places near where I work or live?
  - Do I need to get permission before I see a dental specialist?
  - Will the plan allow referrals to specialists? Will my dentist and I be able to choose the specialist?
5. Does the plan provide coverage for specialty services?
  - Are dentures, orthodontics, implants or replacement of missing teeth covered?
  - What are the plan's limitations or exclusions?
  - Are there annual limits on the types of services included?

## How do I find my premium rate?

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

## How do I get more information about this program?

Visit FEDVIP on-line at [www.opm.gov/insure/dental](http://www.opm.gov/insure/dental) and [www.opm.gov/insure/vision](http://www.opm.gov/insure/vision) for information including:

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

# 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

- There is no annual Open Season for the FLTCIP.
- You must apply and answer questions about your health to find out if you are eligible to enroll.
- You can apply for coverage at any time using the full underwriting application.
- New/newly eligible employees and their spouses and newly married spouses of employees can apply with abbreviated underwriting (fewer questions about their health) within 60 days of becoming eligible.
- Qualified family members, including same sex domestic partners can also apply, with full underwriting.
- Once enrolled, you can keep your coverage even if you are no longer in an eligible group (for example, you leave your job with the Postal Service).

## 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 Postal Service employees are eligible to apply for coverage. If you are eligible for the FEHB Program you are eligible to apply for coverage under the FLTCIP, even if you are not enrolled in the FEHB Program. Retirees are eligible to apply. Spouses, same-sex domestic partners, adult children of eligible employees and retirees may also apply, as well as parents, parents-in-law, and stepparents of employees (but not of retirees).

# Federal Long Term Care Insurance Program (FLTCIP)

## **How do I apply?**

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

If you are a new or newly eligible employee, you and your qualified relatives, including same-sex domestic partners have 60 days to apply using the abbreviated underwriting application, which asks fewer questions about your health. Newly married spouses of employees also have 60 days to apply using abbreviated underwriting.

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

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

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

Be sure to visit [www.ltcfeds.com/usps](http://www.ltcfeds.com/usps) for the most up-to-date information about the program.

## **How do I get more information about this Program?**

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

# Appendix A

## FEHB Program Features

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

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

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

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

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

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

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

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

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

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

## Appendix B

### Choosing an FEHB Plan

#### Worksheets

#### 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.

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

## Appendix B

### Choosing an FEHB Plan

#### What should you consider when choosing a plan?

Having a variety of plans to choose from is a good thing, but it can make the process confusing. There is a tool on the Office of Personnel Management's (OPM) website that will help you narrow your plan choice based on the benefits that are important to you; go to [www.opm.gov/insure/health/search/plansearch.aspx](http://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](http://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](http://www.opm.gov/insure/health/planinfo/quality/hedis.aspx).

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

# Appendix B

## Choosing an FEHB Plan

### Definitions

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

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

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

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

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

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

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

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

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

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

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

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

## Appendix C

### FEHB Member Survey Results

Each year Federal Employees Health Benefits plans with 500 or more subscribers mail the Consumers Assessment of Healthcare Providers and Systems (CAHPS)<sup>1</sup> 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.

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

# Appendix D

## How to Use *PostalEASE* to Manage Your FEHB Enrollment

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

### Through *PostalEASE* you may:

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

### Qualifying Life Event (QLE):

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

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

## Preparing for *PostalEASE* FEHB Enrollment

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

# Appendix D

## How to Use *PostalEASE* to Manage Your FEHB Enrollment

### **Now You Are Ready To Enroll**

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

### **After Completing Your Entries You Should Note the Following Information**

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

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

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

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

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

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

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

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

# PostalEASE FEHB Worksheet

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

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

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

**Please Note:**

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

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

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

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

### Part 1 – Employee Information

Your Name (Last, First, Middle Initial)	Employee ID
---	-------------

### Part 2 – Type Of Action You Are Requesting

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

### Part 4 – Enrollment Name And Code

**Update Dependent List**     Yes     No

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

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

<b>1) Do you have any group health insurance coverage other than under the FEHB plan in which you are now enrolling or already enrolled?</b>  <input type="checkbox"/> Yes <input type="checkbox"/> No	<b>2) Identify Type of Other Insurance Coverage</b>  <input type="checkbox"/> Medicare Part A <input type="checkbox"/> Medicare Part B  <input type="checkbox"/> TRICARE or CHAMPUS Policy No. (if known) _____ Other Group Insurance Name _____ Policy No. (if known) _____
--	--

### Part 6 – Personal Information

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

*This page intentionally left blank*

# PostalEASE FEHB Worksheet

Employee Name: \_\_\_\_\_ EIN: \_\_\_\_\_

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

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

<b>1) <input type="checkbox"/> Please check here if all dependents reside with you.</b>						
<b>2) Complete the following information for each dependent</b>						
Family Member Names <small>(Last, First, Middle Initial)</small>	Address (Street, City, State, ZIP) <small>(If different from yours)</small>	Gender	Date of Birth	Relationship Code*	SSN	Other Group Insurance Co. <small>Name &amp; Policy No.</small>
<b>* Relationship Codes:</b> 01 = Spouse 02 = Spouse From a Common Law Marriage (Requires Certification to be Filed With the HRSSC) 19 = Child 09 = Adopted Child 10 = Foster Child (Requires Certification to be Filed With the HRSSC) 17 = Stepson or Stepdaughter 99 = Unmarried Child Over Age 26 Incapable of Self-Support (Requires Certification to be Filed With the HRSSC)						

## Part 8

Employee Signature \_\_\_\_\_ Date \_\_\_\_\_

### For HRSSC Use Only

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

**Processing NOTES:**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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

*This page intentionally left blank*

## PostalEASE FEHB Worksheet

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

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

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

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

## Appendix E

### USPS Employees Enrolled in Pre-Tax Premium Payment

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

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

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

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

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

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

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

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

Code	Event	FEHB ENROLLMENT CHANGE THAT MAY BE PERMITTED				PREMIUM CONVERSION ELECTION CHANGE THAT MAY BE PERMITTED		TIME LIMITS IN WHICH CHANGE MAY BE PERMITTED
		From Not Enrolled to Enrolled	From Self Only to Self and Family	From One Plan or Option to Another	Cancel or Change to Self Only <sup>1</sup>	Participate	Waive	
1F	Employee restored to civilian position after serving in uniformed service <sup>2</sup>	Yes	Yes	Yes	Yes	Yes	Yes	Within 60 days after return to civilian position
1G	Employee, spouse or dependent: <ul style="list-style-type: none"> <li>begins nonpay status or insufficient pay<sup>3</sup> or</li> <li>ends nonpay status or insufficient pay if coverage continued</li> <li>(If employee's coverage terminated, see 1D)</li> <li>(If spouse's or dependent's coverage terminated, see 1M)</li> </ul>	No	No	No	Yes	Yes	Yes	Within 60 days after employment status change
1H	Salary of temporary employee insufficient to make withholdings for plan in which enrolled	N/A	No	Yes	Yes	Yes	Yes	Within 60 days after receiving notice from employing office
1I	Employee (or covered family member) enrolled in FEHB health maintenance organization (HMO) moves or becomes employed outside the geographic area from which the FEHB carrier accepts enrollments or, if already outside the area, moves further from this area. <sup>4</sup>	N/A	Yes	Yes	N/A (see 1M)	No (see 1M)	No (see 1M)	Upon notifying employing office of move
1J	Transfer from post of duty within a state of the United States or the District of Columbia to post of duty outside a State of the United States or District of Columbia, or reverse	Yes	Yes	Yes	Yes	Yes	Yes	Within 60 days after arriving at new post
		<i>Employees may enroll or change beginning 31 days before leaving the old post of duty</i>						
1K	Separation from Federal Employment when the employee or employee's spouse is pregnant	Yes	Yes	Yes	N/A	N/A	N/A	During employee's final pay period
1L	Employee becomes entitled to Medicare and wants to change to another plan or option. <sup>5</sup>	No	No	Yes (Change may be made only once)	N/A (see 1M)	No (see 1M)	No (see 1M)	Any time beginning on the 30th day before becoming eligible for Medicare

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## **Appendix F**

### **FEHB Plan Comparison Charts**

#### **Nationwide Fee-for-Service Plans (Pages 42 through 45)**

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

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

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

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

The Health Maintenance Organization (HMO) and Point-of-Service (POS) section begins on page 47.

The High Deductible Health Plan (HDHP) and Consumer-Driven Health Plan (CDHP) section begins on page 72.

## Nationwide Fee-for-Service Plans

### How to read this chart:

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

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

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

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

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

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

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

Plan Name: Open to All	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
APWU Health Plan (APWU) -high	800-222-2798	471	472	220.19	497.87
Blue Cross and Blue Shield Service Benefit Plan (BCBS) -std	Local phone #	104	105	267.05	603.18
Blue Cross and Blue Shield Service Benefit Plan (BCBS) -basic	Local phone #	111	112	209.30	490.14
GEHA Benefit Plan (GEHA) -high	800-821-6136	311	312	261.98	595.83
GEHA Benefit Plan (GEHA) -std	800-821-6136	314	315	159.98	363.82
Mail Handlers Benefit Plan (MH) -std	800-410-7778	454	455	282.09	645.58
Mail Handlers Benefit Plan Value (MHV)	800-410-7778	414	415	131.96	314.60
NALC Health Benefit Plan -high	888-636-6252	321	322	254.80	555.05
SAMBA Health Benefit Plan -high	800-638-6589	441	442	305.39	719.19
SAMBA Health Benefit Plan -std	800-638-6589	444	445	231.59	528.90

### Plan Name: Open Only to Specific Groups

Compass Rose Health Plan (CRHP)* -high	800-634-0069	421	422	235.61	546.89
Foreign Service Benefit Plan (FS) -high	202-833-4910	401	402	227.98	545.29
Panama Canal Area Benefit Plan (PCABP)** -high	800-424-8196	431	432	188.88	394.25
Rural Carrier Benefit Plan (Rural) -high	800-638-8432	381	382	261.15	533.44

\* Formerly The Association Benefit Plan

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

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

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

Plan	Benefit Type	Medical-Surgical – You Pay								
		Deductible			Copay (\$)/Coinsurance (%)					
		Per Person		Hospital Inpatient	Doctors		Hospital Inpatient R&B	Prescription Drugs		
		Calendar Year	Prescription Drug		Office Visits	Inpatient Surgical Services		Level I	Level II / Level III	Mail Order Discounts
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%	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	\$40/\$50 or 50%	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
MH -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
MH Value	PPO	\$600	None	None	\$30	20%	20%	\$10	50%/50%	Yes
	Non-PPO	\$900	Not Covered	None	40%	40%	40%	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	\$200	\$20	15%	Nothing	\$10	25%(\$70 max)/35%(\$100 max)	Yes
	Non-PPO	\$350	None	\$300	30%	30%	30%	\$10	25%(\$70 max)/35%(\$100 max)	Yes

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

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

## Nationwide Fee-for-Service Plans

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

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

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

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

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

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

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

*This page intentionally left blank*

## Appendix F

### FEHB Plan Comparison Charts

#### Health Maintenance Organization Plans and Plans Offering a Point-of-Service Product (Pages 48 through 71)

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

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

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

---

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

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

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

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

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

**Member Survey Results** – See Appendix C for a description.

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

See page 47 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
<b>Arizona</b>					
Aetna Open Access -high- Phoenix and Tucson Areas	877-459-6604	WQ1	WQ2	248.11	599.97
Health Net of Arizona, Inc. -high- Maricopa/Pima/Other AZ counties	800-289-2818	A71	A72	234.67	593.81
Health Net of Arizona, Inc. -std- Maricopa/Pima/Other AZ counties	800-289-2818	A74	A75	210.88	533.63
<b>Arkansas</b>					
QualChoice - high - All of Arkansas	800-235-7111	DH1	DH2	248.28	581.43
QualChoice - std - All of Arkansas	800-235-7111	DH4	DH5	193.65	453.48
<b>California</b>					
Aetna HMO - Los Angeles and San Diego Areas	877-459-6604	2X1	2X2	202.28	498.28
Anthem Blue Cross - HMO -high- Most of California	800-235-8631	M51	M52	271.49	662.50
Blue Shield of CA Access+HMO -high- Southern Region	800-880-8086	SI1	SI2	241.60	546.02
Health Net of California -high- Northern Region	800-522-0088	LB1	LB2	375.71	868.69
Health Net of California -std- Northern Region	800-522-0088	LB4	LB5	357.82	827.32
Health Net of California -high- Southern Region	800-522-0088	LP1	LP2	254.77	589.04
Health Net of California -std- Southern Region	800-522-0088	LP4	LP5	239.22	553.08
Kaiser Foundation Health Plan of California -high- Northern California	800-464-4000	591	592	287.00	685.10
Kaiser Foundation Health Plan of California -std- Northern California	800-464-4000	594	595	240.24	562.16
Kaiser Foundation Health Plan of California -high- Southern California	800-464-4000	621	622	221.05	510.87
Kaiser Foundation Health Plan of California -std- Southern California	800-464-4000	624	625	141.63	327.35
PacificCare of California -high- Most of California	866-546-0510	CY1	CY2	218.78	499.40
<b>Colorado</b>					
Kaiser Foundation Health Plan of Colorado -high- Denver/Boulder/Southern Colorado	800-632-9700	651	652	250.50	566.14
Kaiser Foundation Health Plan of Colorado -std- Denver/Boulder/Southern Colorado	800-632-9700	654	655	148.03	334.57

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
<b>HMO/POS National Average</b>						<b>64.2</b>	<b>84.7</b>	<b>85.6</b>	<b>93.1</b>	<b>84</b>	<b>87.4</b>	<b>67.2</b>
<b>Arizona</b>												
Aetna Open Access-High	\$20/\$35	\$250/day x 4	\$10	\$35/\$65	Yes	61.3	86.6	83.1	89.9	86.9	87.9	66.7
Health Net of Arizona, Inc.-High	\$15/\$30	\$200/day x 3	\$10	\$30/\$50	Yes	66.8	90.7	84.1	93.1	82.3	87.3	63
Health Net of Arizona, Inc.-Std	\$15/\$40	\$250/day x 3	\$10	\$40/\$70	Yes	66.8	90.7	84.1	93.1	82.3	87.3	63
<b>Arkansas</b>												
QualChoice- QualChoice-	In-Network Out-Network	\$20/\$30 preventive \$0 40%/40%	\$100max\$500 40%	\$0 N/A	\$40/\$60 N/A	Yes N/A						
QualChoice-	In-Network	\$20/\$40 preventive \$0	\$200max\$1,000	\$5	\$40/\$60	Yes						
<b>California</b>												
Aetna Open Access-High	\$20/\$35	\$250/day x 4	\$10	\$35/\$65	Yes	52.4	76.2	75.8	88.4	79.3	92.1	67.5
Anthem Blue Cross - HMO-High	\$25/\$25	\$200/day x 3	\$10/\$35/45%	\$35 or 45%/45%	Yes	60.8	81.9	77.5	88.5	66	85.4	57.6
Blue Shield of CA Access+HMO-High	\$20/\$30	\$150/ day x 3	\$10	\$35/\$50	Yes	64.9	83.8	80.9	90.3	81.7	85.3	63.5
Health Net of California-High	\$15/\$30	\$100/dayx3	\$10	\$35/\$50	Yes	64.9	82	80.4	92	77.7	83.6	57.1
Health Net of California-Std	\$30/\$50	\$300	\$15	\$35/\$60	Yes	64.9	82	80.4	92	77.7	83.6	57.1
Health Net of California-High	\$15/\$30	\$100/dayx3	\$10	\$35/\$50	Yes	64.9	82	80.4	92	77.7	83.6	57.1
Health Net of California-Std	\$30/\$50	\$300	\$15	\$35/\$60	Yes	64.9	82	80.4	92	77.7	83.6	57.1
Kaiser Foundation HP-High	\$15/\$15	\$250	\$10	\$30/\$30	Yes	69	83.5	82.2	91.3	80.3	80.2	59.8
Kaiser Foundation HP-Std	\$30/\$30	\$500	\$15	\$35/\$35	Yes	69	83.5	82.2	91.3	80.3	80.2	59.8
Kaiser Foundation HP-High	\$15/\$15	\$250	\$10	\$30/\$30	Yes	72	80	79.4	91.9	78.4	78	63.4
Kaiser Foundation HP-Std	\$30/\$30	\$500	\$15	\$35/\$35	Yes	72	80	79.4	91.9	78.4	78	63.4
PacifiCare of California-High	\$20/\$30	\$100/day x 5	\$10	\$35/\$60	Yes	63.2	76.2	81.5	90.6	77	86.1	64.4
<b>Colorado</b>												
Kaiser Foundation HP-High	\$20/\$30	\$250	\$10	\$25/\$50	Yes	63.1	79.4	87.1	92.7	80.8	92	68.5
Kaiser Foundation HP-Std	\$25/\$45	\$250/dayx3	\$15	\$35/\$70	Yes	63.1	79.4	87.1	92.7	80.8	92	68.5

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

See page 47 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
<b>Delaware</b>					
Aetna Open Access -high- Kent/New Castle/Sussex areas	877-459-6604	P31	P32	384.05	926.65
Aetna Open Access -basic- Kent/New Castle/Sussex areas	877-459-6604	P34	P35	287.87	664.74
<b>District of Columbia</b>					
Aetna Open Access -high- Washington, DC Area	877-459-6604	JN1	JN2	341.35	764.59
Aetna Open Access -basic- Washington, DC Area	877-459-6604	JN4	JN5	218.28	510.85
CareFirst BlueChoice -high- Washington, D.C. Metro Area	866-296-7363	2G1	2G2	250.36	563.22
Kaiser Foundation Health Plan Mid-Atlantic States -high- Washington, DC area	877-574-3337	E31	E32	243.01	558.93
Kaiser Foundation Health Plan Mid-Atlantic States -std- Washington, DC area	877-574-3337	E34	E35	152.56	350.86
M.D. IPA -high- Washington, DC area	877-835-9861	JP1	JP2	241.68	557.30
<b>Florida</b>					
Av-Med Health Plan -high- Broward, Dade and Palm Beach	800-882-8633	ML1	ML2	237.88	570.98
Av-Med Health Plan -std- Broward, Dade and Palm Beach	800-882-8633	ML4	ML5	220.31	528.77
Capital Health Plan -high- Tallahassee area	850-383-3311	EA1	EA2	188.80	500.31
Coventry Health Care of Florida -high- Southern Florida	800-441-5501	5E1	5E2	221.25	573.56
Coventry Health Care of Florida -std- Southern Florida	800-441-5501	5E4	5E5	190.92	494.74
Humana, Inc. -high- South Florida	888-393-6765	EE1	EE2	256.90	578.04
Humana, Inc. -std- South Florida	888-393-6765	EE4	EE5	224.98	506.21
Humana, Inc. -high- Tampa	888-393-6765	LL1	LL2	290.65	653.95
Humana, Inc. -std- Tampa	888-393-6765	LL4	LL5	236.24	531.52
<b>Georgia</b>					
Aetna Open Access -high- Atlanta and Athens Areas	877-459-6604	2U1	2U2	287.47	659.62
Humana Employers Health of Georgia, Inc. -high- Columbus	888-393-6765	CB1	CB2	238.88	537.47
Humana Employers Health of Georgia, Inc. -std- Columbus	888-393-6765	CB4	CB5	214.99	483.72
Humana Employers Health of Georgia, Inc. -high- Atlanta	888-393-6765	DG1	DG2	249.31	560.94
Humana Employers Health of Georgia, Inc. -std- Atlanta	888-393-6765	DG4	DG5	238.88	537.48
Humana Employers Health of Georgia, Inc. -high- Macon	888-393-6765	DN1	DN2	236.83	532.85
Humana Employers Health of Georgia, Inc. -std- Macon	888-393-6765	DN4	DN5	224.98	506.21
Kaiser Foundation Health Plan of GA, Inc. -high- Atlanta, Athens, Columbus, Macon, Savannah	888-865-5813	F81	F82	241.56	551.98
Kaiser Foundation Health Plan of GA, Inc. -std- Atlanta, Athens, Columbus, Macon, Savannah	888-865-5813	F84	F85	165.14	377.34

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
<b>HMO/POS National Average</b>						<b>64.2</b>	<b>84.7</b>	<b>85.6</b>	<b>93.1</b>	<b>84</b>	<b>87.4</b>	<b>67.2</b>
<b>Delaware</b>												
Aetna Open Access-High	\$20/\$30	\$150/day x 5	\$10	\$30/\$60	Yes	62.6	86.2	85.2	92.8	86.8	88.6	65.5
Aetna Open Access-Basic	\$15/\$30	20% Plan Allow	\$5	\$30/\$60	Yes	62.6	86.2	85.2	92.8	86.8	88.6	65.5
<b>District of Columbia</b>												
Aetna Open Access-High	\$15/\$30	\$150/day x 3	\$5	\$35/\$65	Yes	58.9	83	84.5	90	88.8	85.5	65.2
Aetna Open Access-Basic	\$20/\$35	10% Plan Allow	\$10	\$35/\$65	Yes	58.9	83	84.5	90	88.8	85.5	65.2
CareFirst BlueChoice-High	\$25/\$35	\$150/day x 3	\$10	\$30/\$50	Yes	53.3	81.6	81.1	90.2	68.5	81.7	51.3
Kaiser Foundation HP-High	\$10/\$20	\$100	\$7/\$17 Net	\$30/\$50/\$45/\$65	Yes	71.1	81.2	83.6	88.9	81.2	84.8	70
Kaiser Foundation HP-Std	\$20/\$30	\$250/day x 3	\$12/\$22 Net	\$35/\$55/\$50/\$70	Yes	71.1	81.2	83.6	88.9	81.2	84.8	70
M.D. IPA-High	\$25/\$35	\$150/day x 3	\$7	\$25/\$60/\$100	No	58	79.1	86.6	89.7	83.9	88.8	63.8
<b>Florida</b>												
Av-Med Health Plan-High	\$15/\$40	\$150/dayx5	\$15	\$30/\$50/30%	No	78.1	85.1	86.7	92.5	86.6	87.4	59.6
Av-Med Health Plan-Std	\$25/\$45	\$175/day x 5	\$20	\$40/\$60/30%	No	78.1	85.1	86.7	92.5	86.6	87.4	59.6
Capital Health Plan-High	\$15/\$25	\$250	\$15	\$30/\$50	No	84	89.5	90.3	92.3	93	94.3	81.4
Coventry Health Care of Florida-High	\$15/\$30	Ded+\$150x3 days	\$20	\$40/\$60/20%	Yes	52.9	79.3	77.3	90.3	83.2	83	61.5
Coventry Health Care of Florida-Standard	\$20/\$45	Ded+\$175x5 days	\$10	\$45/\$65/20%	Yes	52.9	79.3	77.3	90.3	83.2	83	61.5
Humana, Inc.-High	\$20/\$35	\$250/day x 3	\$10	\$40/\$60	Yes	60.5	84.9	80.2	90.9	82.4	81.4	60.3
Humana, Inc.-Standard	\$25/\$40	\$500/day x 3	\$10	\$40/\$60	Yes	60.5	84.9	80.2	90.9	82.4	81.4	60.3
Humana, Inc.-High	\$20/\$35	\$250/day x 3	\$10	\$40/\$60	Yes							
Humana, Inc.-Standard	\$25/\$40	\$500/day x 3	\$10	\$40/\$60	Yes							
<b>Georgia</b>												
Aetna Open Access-High	\$20/\$35	\$250/day x 4	\$10	\$35/\$65	Yes	60.9	87.5	83.9	92.7	87.6	87.3	64.5
Humana Employers Health of Georgia, Inc.-High	\$20/\$35	\$250/day x 3	\$10	\$40/\$60	Yes							
Humana Employers Health of Georgia, Inc.-Std	\$25/\$40	\$500/day x 3	\$10	\$40/\$60	Yes							
Humana Employers Health of Georgia, Inc.-High	\$20/\$35	\$250/day x 3	\$10	\$40/\$60	Yes	49.9	85.6	84	95.8	89.1	82.5	70.5
Humana Employers Health of Georgia, Inc.-Std	\$25/\$40	\$500/day x 3	\$10	\$40/\$60	Yes	49.9	85.6	84	95.8	89.1	82.5	70.5
Humana Employers Health of Georgia, Inc.-High	\$20/\$35	\$250/day x 3	\$10	\$40/\$60	Yes							
Humana Employers Health of Georgia, Inc.-Std	\$25/\$40	\$500/day x 3	\$10	\$40/\$60	Yes							
Kaiser Foundation HP-High	\$10/\$25	\$250	\$10/\$16 Comm	\$30/\$36 Comm	Yes	63.1	82.4	79.8	91.3	78.2	83.3	62.9
Kaiser Foundation HP-Std	\$20/\$30	\$250/day x 3	\$20/\$26 Comm	\$30/\$36 Comm	Yes	63.1	82.4	79.8	91.3	78.2	83.3	62.9

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

See page 47 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
<b>Guam</b>					
TakeCare -high- Guam/N.Mariana Islands/Belau (Palau)	671-647-3526	JK1	JK2	229.79	603.86
TakeCare -std- Guam/N.Mariana Islands/Belau (Palau)	671-647-3526	JK4	JK5	203.87	538.37
<b>Hawaii</b>					
HMSA -high- All of Hawaii	808-948-6499	871	872	208.71	464.57
Kaiser Foundation Health Plan of Hawaii -high- Hawaii/Kauai/Lanai/Maui/Molokai/Oahu	808-432-5955	631	632	234.89	505.01
Kaiser Foundation Health Plan of Hawaii -std- Hawaii/Kauai/Lanai/Maui/Molokai/Oahu	808-432-5955	634	635	104.11	223.83
<b>Idaho</b>					
Altius Health Plans -high- Southern Region	800-377-4161	9K1	9K2	277.07	609.59
Altius Health Plans -std- Southern Region	800-377-4161	DK4	DK5	183.77	404.27
Group Health Cooperative -high- Kootenai and Latah	888-901-4636	541	542	265.22	570.23
Group Health Cooperative -std- Kootenai and Latah	888-901-4636	544	545	171.53	387.25
<b>Illinois</b>					
Aetna Open Access -high- Chicago Area	877-459-6604	IK1	IK2	278.98	671.77
Blue Preferred Plus POS -high- Madison and St. Clair counties	888-811-2092	9G1	9G2	262.14	567.56
Health Alliance HMO -high- Central/E.Central/N. Cent/South/West	800-851-3379	FX1	FX2	255.88	596.47
Humana Benefit Plan of Illinois Inc. formerly OSF -high- Central/Central Northwestern	888-393-6765	9F1	9F2	314.19	706.95
Humana Benefit Plan of Illinois Inc. formerly OSF -std- Central/Central Northwestern	888-393-6765	AB4	AB5	238.88	537.48
Humana Health Plan Inc. -high- Chicago	888-393-6765	751	752	295.57	665.03
Humana Health Plan Inc. -std- Chicago	888-393-6765	754	755	224.98	506.21
Union Health Service -high- Chicago area	312-829-4224	761	762	218.58	507.42
United Healthcare of the Midwest -high- Southwest Illinois	877-835-9861	B91	B92	250.49	559.61
United Healthcare Plan of the River Valley Inc. -high- West Central Illinois	800-747-1446	YH1	YH2	211.33	517.74

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	
<b>HMO/POS National Average</b>						<b>64.2</b>	<b>84.7</b>	<b>85.6</b>	<b>93.1</b>	<b>84</b>	<b>87.4</b>	<b>67.2</b>	
<b>Guam</b>													
TakeCare-High	\$20/\$40	\$100/day for 5 days	\$10	\$15/\$25/\$50	No	62.6	74.4	63	88.3	73.2	73.1	59.8	
TakeCare-Std	\$25/\$40	\$150/day for 5 days	\$15	\$20/\$40/\$80	No	62.6	74.4	63	88.3	73.2	73.1	59.8	
<b>Hawaii</b>													
HMSA- HMSA-	In-Network Out-Network	\$15/\$15 30%/30%	\$100 30%	\$7 \$7 + 20%	\$30/\$65 \$30+20%/ \$65+20%	Yes No	83.7 83.7	90 90	88.7 88.7	94.2 94.2	87.1 87.1	94.8 94.8	71.9 71.9
Kaiser Foundation HP-High		\$15/\$15	None	\$15	\$15/\$15	Yes	69.1	81.2	83.2	94	79	83.5	68.8
Kaiser Foundation HP-Std		\$25/\$25	10%	\$20	\$20/\$20	Yes	69.1	81.2	83.2	94	79	83.5	68.8
<b>Idaho</b>													
Altius Health Plans-High		\$20/\$30	\$200	\$7	\$25/\$50	Yes	56.8	84.2	87.7	94.6	83.4	87.4	66.8
Altius Health Plans-Std		\$20/\$35	None	\$7	\$35/\$60	Yes	56.8	84.2	87.7	94.6	83.4	87.4	66.8
Group Health Cooperative-High		\$25/\$25	\$350/day x 3	\$20	\$40/\$60	Yes	67	87	89.9	94.2	87.9	85.4	71.6
Group Health Cooperative-Std		\$25+20%/\$25+20%	\$500/day x 3	\$20	\$40/\$60	Yes	67	87	89.9	94.2	87.9	85.4	71.6
<b>Illinois</b>													
Aetna Open Access-High		\$20/\$35	\$250/day x 4	\$10	\$35/\$65	Yes	53.9	76.5	86.4	93.2	81.6	74.7	64.1
Blue Preferred Plus POS	In-Network	\$25/\$25	\$500	\$10	\$30/\$40	Yes	69.3	91.5	89.9	94.9	88.5	93.2	66.9
Blue Preferred Plus POS	Out-Network	30% after ded	30% after ded.	N/A	N/A	No	69.3	91.5	89.9	94.9	88.5	93.2	66.9
Health Alliance HMO-High		\$20/\$30	\$250/3 days	\$15	\$30/\$50	Yes	82.9	88.2	90.2	95.3	90.8	92.9	76.6
Humana BP of Illinois Inc.-High		\$20/\$35	\$200 x 3	\$10	\$40/\$60	Yes	74.5	92	90.9	95.7	92.1	89.2	76.7
Humana BP of Illinois Inc.-Std		\$25/\$40	\$300 X 3	\$10	\$40/\$60	Yes	74.5	92	90.9	95.7	92.1	89.2	76.7
Humana Health Plan, Inc.-High		\$20/\$35	\$250/day x 3	\$10	\$40/\$60	Yes	58.8	81.3	80.9	90.5	84.5	84.6	67.5
Humana Health Plan, Inc.-Std		\$25/\$40	\$500/day x 3	\$10	\$40/\$60	Yes	58.8	81.3	80.9	90.5	84.5	84.6	67.5
Union Health Service-High		\$15/\$15	None	\$15	\$30/\$30	No							
UHC of the Midwest, Inc.-High		\$25/\$35	\$450	\$7	\$30/\$60	Yes	59.2	87	86.9	94.2	81.7	89.6	61.2
UHC Plan of the River Valley, Inc.-High		\$20/\$40	20%	\$10	\$35/\$50	Yes	65.4	87.7	86.2	96.4	83.1	91.8	68.5

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

See page 47 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
<b>Indiana</b>					
Aetna Open Access -high- Northern Indiana Area	877-459-6604	IK1	IK2	278.98	671.77
Health Alliance HMO -high- New Comparison Guide Location	800-851-3379	FX1	FX2	255.88	596.47
Humana Health Plan Inc. -high- Lake/Porter/LaPorte Counties	888-393-6765	751	752	295.57	665.03
Humana Health Plan Inc. -std- Lake/Porter/LaPorte Counties	888-393-6765	754	755	224.98	506.21
Humana Health Plan Inc. -high- Southern Indiana	888-393-6765	MH1	MH2	238.88	537.47
Humana Health Plan Inc. -std- Southern Indiana	888-393-6765	MH4	MH5	214.99	483.72
Physicians Health Plan of Northern Indiana -high- Northeast Indiana	260-432-6690	DQ1	DQ2	258.69	575.78
Welborn Health Plans -high- Evansville Area	800-521-0265	W11	W12	247.11	578.27
<b>Iowa</b>					
Coventry Health Care of Iowa -high- Central/Eastern/Western Iowa	800-257-4692	SV1	SV2	231.69	606.84
Coventry Health Care of Iowa -std- Central/Eastern/Western Iowa	800-257-4692	SY4	SY5	166.69	391.74
Health Alliance HMO -high- New Comparison Guide Location	800-851-3379	FX1	FX2	255.88	596.47
HealthPartners Open Access Copay -high-Northern Iowa	952-883-5000	V31	V32	314.75	723.91
HealthPartners 3 for Free -std-Northern Iowa	952-883-5000	V34	V35	147.85	340.04
Sanford Health Plan -high- Northwestern Iowa	800-752-5863	AU1	AU2	279.88	644.00
Sanford Health Plan -std- Northwestern Iowa	800-752-5863	AU4	AU5	269.89	620.78
UnitedHealthcare Plan of the River Valley Inc. -high- Eastern Iowa; W. Central Illinois	800-747-1446	YH1	YH2	211.33	517.74
<b>Kansas</b>					
Coventry Health Care of Kansas -high- Kansas City/Wichita/Salina areas	800-969-3343	HA1	HA2	210.09	527.54
Coventry Health Care of Kansas -std- Kansas City/Wichita/Salina areas	800-969-3343	HA4	HA5	179.02	420.62
Humana Health Plan, Inc. -high- Kansas City	888-393-6765	MS1	MS2	352.46	793.03
Humana Health Plan, Inc. -std- Kansas City	888-393-6765	MS4	MS5	237.48	534.34

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
<b>HMO/POS National Average</b>						<b>64.2</b>	<b>84.7</b>	<b>85.6</b>	<b>93.1</b>	<b>84</b>	<b>87.4</b>	<b>67.2</b>
<b>Indiana</b>												
Aetna Open Access-High	\$20/\$35	\$250/day x 4	\$10	\$35/\$65	Yes	53.9	76.5	86.4	93.2	81.6	74.7	64.1
Health Alliance HMO-High	\$20/\$30	\$250/3 days	\$15	\$30/\$50	Yes	82.9	88.2	90.2	95.3	90.8	92.9	76.6
Humana Health Plan Inc.-High	\$20/\$35	\$250/day x 3	\$10	\$40/\$60	Yes	58.8	81.3	80.9	90.5	84.5	84.6	67.5
Humana Health Plan Inc.-Std	\$25/\$40	\$500/day x 3	\$10	\$40/\$60	Yes	58.8	81.3	80.9	90.5	84.5	84.6	67.5
Humana Health Plan Inc.-High	\$20/\$35	\$250/day x 3	\$10	\$30/\$60	Yes							
Humana Health Plan Inc.-Std	\$25/\$40	\$500/day x 3	\$10	\$30/\$60	Yes							
Physicians Health Plan of Northern Indiana-High	\$15/\$15	20%	\$5	\$20/\$45	Yes	60.3	88.2	84.5	95.2	83.4	92.2	67.5
Welborn Health Plans-High	\$20/\$20	10%	\$10	\$35/\$55	Yes	58.2	88.1	89.6	94.5	80.6	87	64.7
<b>Iowa</b>												
Coventry Health Care of Iowa-High	\$20/\$40	None	\$10	\$40/\$65	Yes	56.4	88.4	87.9	94.6	85.1	91.5	61.8
Coventry Health Care of Iowa-Std	\$20/\$40	None	\$10	\$40/\$65	Yes	56.4	88.4	87.9	94.6	85.1	91.5	61.8
Health Alliance HMO-High	\$20/\$30	\$250/3 days	\$15	\$30/\$50	Yes	82.9	88.2	90.2	95.3	90.8	92.9	76.6
HealthPartners Open Access Copay	\$25/\$45	10%	\$12	\$45/\$90	Yes	67.1	86.8	90.1	96	91.8	93.2	67.7
HealthPartners 3 for Free	\$0 for 3, then 20%	20% in/40% out	\$6	\$30/\$60	Yes	67.1	86.8	90.1	96	91.8	93.2	67.7
Sanford Health Plan- In-Network	\$20/\$30	\$100/day x 5	\$15	\$30/\$50	N/A	53.3	85.2	87.1	92.8	84.8	88.8	66.8
Sanford Health Plan- Out-Network	40%/40%	40%	N/A	N/A	N/A	53.3	85.2	87.1	92.8	84.8	88.8	66.8
Sanford Health Plan- In-Network	\$25/\$25	\$100/day x 5	\$15	\$30/\$50	No	53.3	85.2	87.1	92.8	84.8	88.8	66.8
Sanford Health Plan- Out-Network	40%/40%	40%	N/A	N/A	No	53.3	85.2	87.1	92.8	84.8	88.8	66.8
UHC Plan of the River Valley, Inc.-High	\$20/\$40	20%	\$10	\$35/\$50	Yes	65.4	87.7	86.2	96.4	83.1	91.8	68.5
<b>Kansas</b>												
Coventry Health Care of Kansas-High	\$20/\$50	None	\$3/ \$12	\$40/\$65	Yes	59.2	85.6	90	95	80.5	88.7	65
Coventry Health Care of Kansas-Std	\$30/\$60	None	\$3/ \$12	\$40/\$65	Yes	59.2	85.6	90	95	80.5	88.7	65
Humana Health Plan, Inc.-High	\$20/\$35	\$250/day x 3	\$10	\$30/\$60	Yes	59.1	91.4	88.3	93	88.2	87.3	71
Humana Health Plan, Inc.-Std	\$25/\$40	\$500/day x 3	\$10	\$30/\$60	Yes	59.1	91.4	88.3	93	88.2	87.3	71

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

See page 47 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
<b>Kentucky</b>					
Humana Health Plan, Inc. -high- Louisville	888-393-6765	MH1	MH2	238.88	537.47
Humana Health Plan, Inc. -std- Louisville	888-393-6765	MH4	MH5	214.99	483.72
Humana Health Plan, Inc. -high- Lexington	888-393-6765	MI1	MI2	230.01	517.51
Humana Health Plan, Inc. -std- Lexington	888-393-6765	MI4	MI5	201.86	454.19
<b>Louisiana</b>					
Coventry Health Care of Louisiana -high- New Orleans area	800--341-6613	BJ1	BJ2	260.71	605.45
Coventry Health Care of Louisiana -std- New Orleans area	800--341-6613	BJ4	BJ5	232.71	540.46
<b>Maryland</b>					
Aetna Open Access -high- Northern/Central/Southern Maryland Areas	877-459-6604	JN1	JN2	341.35	764.59
Aetna Open Access -basic- Northern/Central/Southern Maryland Areas	877-459-6604	JN4	JN5	218.28	510.85
CareFirst BlueChoice -high- All of Maryland	866-296-7363	2G1	2G2	250.36	563.22
Coventry Health Care -high- All of Maryland	800-833-7423	IG1	IG2	196.14	492.24
Coventry Health Care -std- All of Maryland	800-833-7423	IG4	IG5	173.27	433.17
Kaiser Foundation Health Plan Mid-Atlantic States -high- Baltimore/Washington, DC areas	877-574-3337	E31	E32	243.01	558.93
Kaiser Foundation Health Plan Mid-Atlantic States -std- Baltimore/Washington, DC areas	877-574-3337	E34	E35	152.56	350.86
M.D. IPA -high- All of Maryland	877-835-9861	JP1	JP2	241.68	557.30
<b>Massachusetts</b>					
Fallon Community Health Plan -basic- Central/Eastern Massachusetts	800-868-5200	JG1	JG2	238.47	688.92

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
<b>HMO/POS National Average</b>						<b>64.2</b>	<b>84.7</b>	<b>85.6</b>	<b>93.1</b>	<b>84</b>	<b>87.4</b>	<b>67.2</b>
<b>Kentucky</b>												
Humana Health Plan, Inc. -High	\$20/\$35	\$250/day x 3	\$10	\$30/\$60	Yes							
Humana Health Plan, Inc. -Std	\$25/\$40	\$500/day x 3	\$10	\$30/\$60	Yes							
Humana Health Plan, Inc. -high	\$20/\$35	\$250/day x 3	\$10	\$30/\$60	Yes							
Humana Health Plan, Inc. -Std	\$25/\$40	\$500/day x 3	\$10	\$30/\$60	Yes							
<b>Louisiana</b>												
Coventry Health Care of Louisiana-High	\$20/\$40	Nothing	\$1	\$35/\$60	Yes	58.4	85.5	79.8	94.7	77.7	88.5	63.6
Coventry Health Care of Louisiana-Std	\$25/\$50	30%	\$1	\$35/\$60	Yes	58.4	85.5	79.8	94.7	77.7	88.5	63.6
<b>Maryland</b>												
Aetna Open Access-High	\$15/\$30	\$150/day x3	\$5	\$35/\$65	Yes	58.9	83	84.5	90	88.8	85.5	65.2
Aetna Open Access-Basic	\$20/\$35	10% Plan Allow	\$10	\$35/\$65	Yes	58.9	83	84.5	90	88.8	85.5	65.2
CareFirst BlueChoice-High	\$25/\$35	\$150/ day x 3	\$10	\$30/\$50	Yes	53.3	81.6	81.1	90.2	68.5	81.7	51.3
Coventry Health Care-High	\$20/\$40	\$200/day x 3	\$5	\$30/\$60	Yes	49	80.6	85.7	94.4	76.6	82.5	61.8
Coventry Health Care-Std	\$20/\$40	\$200/day x 3	\$15	\$30/\$60	Yes	49	80.6	85.7	94.4	76.6	82.5	61.8
Kaiser Foundation HP-High	\$10/\$20	\$100	\$7/\$17 Net	\$30/\$50/\$45/\$65	Yes	71.1	81.2	83.6	88.9	81.2	84.8	70
Kaiser Foundation HP-Std	\$20/\$30	\$250/day x 3	\$12/\$22Net	\$35/\$55/\$50/\$70	Yes	71.1	81.2	83.6	88.9	81.2	84.8	70
M.D. IPA-High	\$25/\$35	\$150/day x 3	\$7	\$25/\$60/\$100	No	58	79.1	86.6	89.7	83.9	88.8	63.8
<b>Massachusetts</b>												
Fallon Community Health Plan-Basic	\$25/\$35 preventive \$0	\$150to\$750max	\$10	\$30/\$60	Yes	69.2	83.1	87.1	93.7	83.7	89.7	71.5

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

See page 47 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
<b>Michigan</b>					
Bluecare Network of MI -high- Traverse City	800-662-6667	H61	H62	246.85	641.62
Bluecare Network of MI -high- Grand Rapids	800-662-6667	J31	J32	260.41	676.82
Bluecare Network of MI -high- East Region	800-662-6667	K51	K52	249.80	569.56
Bluecare Network of MI -high- Southeast Region	800-662-6667	LX1	LX2	219.09	569.42
Grand Valley Health Plan -high- Grand Rapids area	616-949-2410	RL1	RL2	217.33	565.06
Grand Valley Health Plan -std- Grand Rapids area	616-949-2410	RL4	RL5	203.79	529.82
Health Alliance Plan -high- Southeastern Michigan/Flint area	800-556-9765	521	522	240.73	625.87
HealthPlus MI -high- East Central Michigan	800-332-9161	X51	X52	205.56	534.10
Physicians Health Plan of Mid-Michigan -std- Mid-Michigan	517-364-8500	9U4	9U5	278.71	671.69
<b>Minnesota</b>					
HealthPartners Open Access Copay-high-Minnesota	952-883-5000	V31	V32	314.75	723.91
HealthPartners 3 for Free-std-Minnesota	952-883-5000	V34	V35	147.85	340.04
Medica Health Plan -high- Most of Minnesota	800-952-3455	M21	M22	302.11	691.82
<b>Missouri</b>					
Blue Preferred Plus POS -high- St. Louis/Central/SW areas	888-811-2092	9G1	9G2	262.14	567.56
Coventry Health Care of Kansas -high- Kansas City area	800-969-3343	HA1	HA2	210.09	527.54
Coventry Health Care of Kansas -std- Kansas City area	800-969-3343	HA4	HA5	179.02	420.62
Humana Health Plan, Inc. -high- Kansas City area	888-393-6765	MS1	MS2	352.46	793.03
Humana Health Plan, Inc. -std- Kansas City area	888-393-6765	MS4	MS5	237.48	534.34
United Healthcare of the Midwest, Inc. -high- St. Louis Area	877-835-9861	B91	B92	250.49	559.61
<b>Montana</b>					
New West Health Services -high- Most of Montana	800-290-3657	NV1	NV2	265.16	601.16
New West Health Services -std- Most of Montana	800-290-3657	NV4	NV5	209.54	494.09

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
<b>HMO/POS National Average</b>						<b>64.2</b>	<b>84.7</b>	<b>85.6</b>	<b>93.1</b>	<b>84</b>	<b>87.4</b>	<b>67.2</b>
<b>Michigan</b>												
Bluecare Network of MI-High	\$15/\$25	Nothing	\$5	\$50/N/A	Yes							
Bluecare Network of MI-High	\$15/\$25	Nothing	\$5	\$50/N/A	Yes							
Bluecare Network of MI-High	\$15/\$25	Nothing	\$5	\$50/N/A	Yes	64.6	88	89.3	93.3	83.8	88	68.6
Bluecare Network of MI-High	\$15/\$25	Nothing	\$5	\$50/N/A	Yes	64.6	88	89.3	93.3	83.8	88	68.6
Grand Valley Health Plan-High	\$10/\$10	Nothing	\$5	\$15/\$15	No	77.1	85.6	92.5	93.8	87.4	88.6	78.8
Grand Valley Health Plan-Std	\$20/\$20	\$500 x 3	\$10	\$40/\$40	No	77.1	85.6	92.5	93.8	87.4	88.6	78.8
Health Alliance Plan-High	\$10/\$20	Nothing	\$10	\$40/\$40	Yes	79.2	87.7	86.8	95.6	80.1	91.6	67.7
HealthPlus MI-High	\$10/\$20	None	\$8	\$40/\$60	Yes	76.6	89.5	93.2	94	87.3	89.4	71.9
Physicians Health Plan of Mid-Michigan-Std	\$20/Nothing	20%	\$15	\$25/\$50	Yes	70.4	91.4	90.4	94.8	87.6	90	68.6
<b>Minnesota</b>												
HealthPartners Open Access Copay	\$25/\$45	10%	\$12	\$45/\$90	Yes	67.1	86.8	90.1	96	91.8	93.2	67.7
HealthPartners 3 for Free	\$0 for 3, then 20%	20% in/40% out	\$6	\$30/\$60	Yes	67.1	86.8	90.1	96	91.8	93.2	67.7
Medica Health Plan- In-Network	\$20/\$20	\$300	\$10	\$25/\$50/\$50	Yes	50.1	81.2	88.9	96	85.9	90.6	54.9
Medica Health Plan- Out-Network	40%/40%	None	40%/\$50	40%/\$50	No	50.1	81.2	88.9	96	85.9	90.6	54.9
<b>Missouri</b>												
Blue Preferred Plus POS In-Network	\$25/\$25	\$500	\$10	\$30/\$40	Yes	69.3	91.5	89.9	94.9	88.5	93.2	66.9
Blue Preferred Plus POS Out-Network	30% after ded	30% after ded	N/A	N/A	No	69.3	91.5	89.9	94.9	88.5	93.2	66.9
Coventry Health Care of Kansas-High	\$20/\$50	None	\$3/ \$12	\$40/\$65	Yes	59.2	85.6	90	95	80.5	88.7	65
Coventry Health Care of Kansas-Std	\$30/\$60	None	\$3/ \$12	\$40/\$65	Yes	59.2	85.6	90	95	80.5	88.7	65
Humana Health Plan, Inc.-High	\$20/\$35	\$250/day x 3	\$10	\$30/\$60	Yes	59.1	91.4	88.3	93	88.2	87.3	71
Humana Health Plan, Inc.-Std	\$25/\$40	\$500/day x 3	\$10	\$30/\$60	Yes	59.1	91.4	88.3	93	88.2	87.3	71
United Healthcare of the Midwest, Inc.-High	\$25/\$35	\$450	\$7	\$30/\$60	Yes	59.2	87	86.9	94.2	81.7	89.6	61.2
<b>Montana</b>												
New West Health Services- High	\$15/\$15	\$100	\$10	\$20/\$40	Yes	43.1	84.4	87.2	95.7	82.8	82.6	58.7
New West Health Services- POS	30%/30%	30%	N/A	N/A	No	43.1	84.4	87.2	95.7	82.8	82.6	58.7
New West Health Services- Std	\$25/\$25	\$150 x 5	\$10	\$25/\$50	Yes							

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

See page 47 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
<b>Nevada</b>					
Health Plan of Nevada -high- Las Vegas area	800-777-1840	NM1	NM2	145.24	371.95
<b>New Jersey</b>					
Aetna Open Access -high- Northern New Jersey	877-459-6604	JR1	JR2	324.08	745.50
Aetna Open Access -basic- Northern New Jersey	877-459-6604	JR4	JR5	255.26	589.23
Aetna Open Access -high- Southern NJ	877-459-6604	P31	P32	384.05	926.65
Aetna Open Access -basic- Southern NJ	877-459-6604	P34	P35	287.87	664.74
GHI Health Plan -high- Northern New Jersey	212-501-4444	801	802	280.72	701.84
GHI Health Plan -std- Northern New Jersey	212-501-4444	804	805	196.06	457.68
<b>New Mexico</b>					
Lovelace Health Plan -high- All of New Mexico	800-808-7363	Q11	Q12	238.33	583.90
Presbyterian Health Plan -high- All counties in New Mexico	800-356-2219	P21	P22	265.92	603.93

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	
<b>HMO/POS National Average</b>						<b>64.2</b>	<b>84.7</b>	<b>85.6</b>	<b>93.1</b>	<b>84</b>	<b>87.4</b>	<b>67.2</b>	
<b>Nevada</b>													
Health Plan of Nevada-High	\$10/\$20	\$100	\$5	\$35/\$55	Yes	52.7	68.8	72.2	87.2	74.8	86.1	59.2	
<b>New Jersey</b>													
Aetna Open Access-High	\$20/\$35	\$150/day x 5	\$10	\$35/\$65	Yes	54.4	84.8	89.8	90.6	83	83.2	58.4	
Aetna Open Access-Basic	\$15/\$35	20% Plan Allow	\$5	\$35/\$65	Yes	54.4	84.8	89.8	90.6	83	83.2	58.4	
Aetna Open Access-High	\$20/\$35	\$150/day x 5	\$10	\$35/\$65	Yes	69.4	85.1	88.8	93.5	86.4	90	75.6	
Aetna Open Access-Basic	\$15/\$35	20% Plan Allow	\$5	\$35/\$65	Yes	69.4	85.1	88.8	93.5	86.4	90	75.6	
GHI Health Plan- GHI Health Plan-	In-Network Out-Network	\$15/\$15 +50% of sch.	\$100 +50% of sch.	\$15 N/A	\$25/\$50 N/A	Yes No	55.3 55.3	84 84	83 83	93.8 93.8	76.9 76.9	83.5 83.5	59.7 59.7
GHI Health Plan-Std	\$25/\$25	\$250/day x 3	\$10	\$25/\$50	Yes	55.3	84	83	93.8	76.9	83.5	59.7	
<b>New Mexico</b>													
Lovelace Health Plan-High	\$20/\$35	\$250	\$5	\$35/\$60/50%	Yes	61.9	80.7	77	91.1	83.5	88.5	68.6	
Presbyterian Health Plan-High	\$25/\$35	\$350	\$10	\$30/\$50	Yes	65.3	83.3	82.1	92.1	83.1	86.9	66.7	

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

See page 47 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
<b>New York</b>					
Aetna Open Access -high- NYC Area/Upstate NY	877-459-6604	JC1	JC2	311.97	767.93
Aetna Open Access -basic- NYC Area/Upstate NY	877-459-6604	JC4	JC5	251.13	610.23
Blue Choice -high- Rochester area	800-462-0108	MK1	MK2	287.25	665.88
Blue Choice -std- Rochester area	800-462-0108	MK4	MK5	242.20	615.31
CDPHP Universal Benefits -high- Upstate, Hudson Valley, Central New York	877-269-2134	SG1	SG2	265.46	672.32
CDPHP Universal Benefits -std- Upstate, Hudson Valley, Central New York	877-269-2134	SG4	SG5	198.66	512.51
GHI HMO -high- Brnx/Brklyn/Manhat/Queen/Richmon/Westche	877-244-4466	6V1	6V2	309.32	786.84
GHI HMO -high- Capital/Hudson Valley Regions	877-244-4466	X41	X42	327.61	836.71
GHI Health Plan -high- All of New York	212-501-4444	801	802	280.72	701.84
GHI Health Plan -std- Most of New York	212-501-4444	804	805	196.06	457.68
HIP of Greater New York -high- New York City area	800-HIP-TALK	511	512	268.96	712.75
HIP of Greater New York -std- New York City area	800-HIP-TALK	514	515	247.24	655.18
Independent Health Assoc -high- Western New York	800-501-3439	QA1	QA2	239.12	597.80
MVP Health Care -high- Eastern Region	888-687-6277	GA1	GA2	243.91	610.84
MVP Health Care -std- Eastern Region	888-687-6277	GA4	GA5	223.29	559.10
MVP Health Care-high-Western Region	800-950-3224	GV1	GV2	220.43	551.62
MVP Health Care-std-Western Region	800-950-3224	GV4	GV5	207.39	518.95
MVP Health Care -high- Central Region	888-687-6277	M91	M92	256.44	642.00
MVP Health Care -std- Central Region	888-687-6277	M94	M95	240.28	601.80
MVP Health Care -high- Northern Region	888-687-6277	MF1	MF2	269.63	674.75
MVP Health Care -std- Northern Region	888-687-6277	MF4	MF5	249.20	623.64
MVP Health Care -high- Mid-Hudson Region	888-687-6277	MX1	MX2	260.30	651.23
MVP Health Care -std- Mid-Hudson Region	888-687-6277	MX4	MX5	242.18	608.54
Univera Healthcare -high- Western New York (Northern & Southern Counties)	800-427-8490	Q81	Q82	302.13	801.25

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	
<b>HMO/POS National Average</b>						<b>64.2</b>	<b>84.7</b>	<b>85.6</b>	<b>93.1</b>	<b>84</b>	<b>87.4</b>	<b>67.2</b>	
<b>New York</b>													
Aetna Open Access-High		\$20/\$35	\$150/day x 5	\$10	\$35/\$65	Yes	61.4	81.9	85.7	92.8	82	90.2	60.8
Aetna Open Access-Basic		\$15/\$35	20% Plan Allow	\$5	\$35/\$65	Yes	61.4	81.9	85.7	92.8	82	90.2	60.8
Blue Choice-High		\$20/\$20	\$240	\$10	\$30/\$50	Yes	59.1	90.5	91.8	95	85.7	91.8	72.4
Blue Choice-Std		\$25/\$40	\$500	\$10	\$30/\$50	Yes	59.1	90.5	91.8	95	85.7	91.8	72.4
CDPHP Universal Benefits, Inc.-High		\$20/\$30	\$100 x 5	25%	25%/25%	No	74.5	90.2	89.6	94.4	90.9	92.4	79
CDPHP Universal Benefits, Inc.-Std		\$25/\$40	\$500+10%	30%	30%/30%	No	74.5	90.2	89.6	94.4	90.9	92.4	79
GHI HMO Select-High		\$25/\$40	\$500	\$10	\$30/\$50	Yes	51.3	80.6	85.9	94.5	81.4	81.7	65
GHI HMO Select-High		\$25/\$40	\$500	\$10	\$30/\$50	Yes	51.3	80.6	85.9	94.5	81.4	81.7	65
GHI Health Plan-	In-Network	\$15/\$15	\$100	\$15	\$25/\$50	Yes	55.3	84	83	93.8	76.9	83.5	59.7
GHI Health Plan-	Out-Network	+50% of sch.	+50% of sch.	N/A	N/A	No	55.3	84	83	93.8	76.9	83.5	59.7
GHI Health Plan-Std		\$25/\$25	\$250/day x 3	\$10	\$25/\$50	Yes	55.3	84	83	93.8	76.9	83.5	59.7
HIP of Greater New York-High		\$10/\$10	None	\$15	\$30/\$50	Yes	58	80.2	81.9	91.1	75.2	86	59.3
HIP of Greater New York-Std		\$20/\$40	\$500	\$15	\$30/\$50	Yes	58	80.2	81.9	91.1	75.2	86	59.3
Independent Health Assoc.-	In-Network	\$20/\$20	\$250	\$10	\$20/\$35	No	70.7	87.1	91.4	94.1	93.6	93	78.7
Independent Health Assoc.-	Out-Network	25%/25%	25%	N/A	N/A	No	70.7	87.1	91.4	94.1	93.6	93	78.7
MVP Health Care-High		\$25/\$25	\$500	\$5	\$35/\$70	Yes	64.7	90.2	89.7	94.2	87.5	88.5	72.9
MVP Health Care-Std		\$30/\$50	\$750	\$5	\$45/\$90	Yes	64.7	90.2	89.7	94.2	87.5	88.5	72.9
MVP Health Care-High		\$25/\$25	\$500	\$5	\$35/\$70	Yes	64.7	90.2	89.7	94.2	87.5	88.5	72.9
MVP Health Care-Std		\$30/\$50	\$750	\$5	\$45/\$90	Yes	64.7	90.2	89.7	94.2	87.5	88.5	72.9
MVP Health Care-High		\$25/\$25	\$500	\$5	\$35/\$70	Yes	64.7	90.2	89.7	94.2	87.5	88.5	72.9
MVP Health Care-Std		\$30/\$50	\$750	\$5	\$45/\$90	Yes	64.7	90.2	89.7	94.2	87.5	88.5	72.9
MVP Health Care-High		\$25/\$25	\$500	\$5	\$35/\$70	Yes	64.7	90.2	89.7	94.2	87.5	88.5	72.9
MVP Health Care-Std		\$30/\$50	\$750	\$5	\$45/\$90	Yes	64.7	90.2	89.7	94.2	87.5	88.5	72.9
MVP Health Care-High		\$25/\$25	\$500	\$5	\$35/\$70	Yes	64.7	90.2	89.7	94.2	87.5	88.5	72.9
MVP Health Care-Std		\$30/\$50	\$750	\$5	\$45/\$90	Yes	64.7	90.2	89.7	94.2	87.5	88.5	72.9
Univera Healthcare-High		\$25/\$25	\$500	\$10	\$30/\$50	No	56.3	86.8	87.5	94	83.7	89.4	68.4

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

See page 47 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
<b>North Dakota</b>					
HealthPartners Open Access Copay -high-Eastern North Dakota	952-883-5000	V31	V32	314.75	723.91
HealthPartners 3 for Free -std-Eastern North Dakota	952-883-5000	V34	V35	147.85	340.04
Heart of America Health Plan -high- Northcentral North Dakota	800-525-5661	RU1	RU2	191.15	491.29
<b>Ohio</b>					
AultCare HMO -high- Stark/Carroll/Holmes/Tuscarawas/Wayne Co.	330-363-6360	3A1	3A2	287.40	705.62
HMO Health Ohio -high- Northeast Ohio	800-522-2066	L41	L42	323.17	759.44
Kaiser Foundation Health Plan of Ohio -high- Cleveland/Akron areas	800-686-7100	641	642	287.68	661.67
Kaiser Foundation Health Plan of Ohio -std- Cleveland/Akron areas	800-686-7100	644	645	186.85	429.74
The Health Plan of the Upper Ohio Valley -high-Eastern Ohio	800-624-6961	U41	U42	231.56	532.55
<b>Oklahoma</b>					
Globalhealth, Inc. -high- Oklahoma	877-280-2990	IM1	IM2	169.26	407.85
<b>Oregon</b>					
Kaiser Foundation Health Plan of Northwest -high- Portland/Salem areas	800-813-2000	571	572	271.53	613.31
Kaiser Foundation Health Plan of Northwest -std- Portland/Salem areas	800-813-2000	574	575	211.53	485.94

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

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

See page 47 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
<b>Pennsylvania</b>					
Aetna Open Access -high- Philadelphia	800-392-9137	P31	P32	384.05	926.65
Aetna Open Access -basic- Philadelphia	800-392-9137	P34	P35	287.87	664.74
Aetna Open Access -high- Pittsburgh and Western PA Areas	877-459-6604	YE1	YE2	173.89	479.47
Geisinger Health Plan -std- Northeastern/Central/South Central areas	800-447-4000	GG4	GG5	266.73	613.46
HealthAmerica Pennsylvania -high- Greater Pittsburgh area	866-351-5946	261	262	259.34	609.44
HealthAmerica Pennsylvania -std- Central Pennsylvania	866-351-5946	SW4	SW5	229.99	517.47
UPMC Health Plan -high- Western Pennsylvania	888-876-2756	8W1	8W2	275.45	633.56
UPMC Health Plan -std- Western Pennsylvania	888-876-2756	UW4	UW5	251.12	577.60
<b>Puerto Rico</b>					
Humana Health Plans of Puerto Rico, Inc. -high- Puerto Rico	800-314-3121	ZJ1	ZJ2	150.68	339.04
Triple-S Salud, Inc. -high- All of Puerto Rico	787-774-6060	891	892	148.92	335.07
<b>South Dakota</b>					
HealthPartners Open Access Copay -high-Eastern South Dakota	952-883-5000	V31	V32	314.75	723.91
HealthPartners 3 for Free -std-Eastern South Dakota	952-883-5000	V34	V35	147.85	340.04
Sanford Health Plan -high- Eastern/Central/Rapid City Areas	800-752-5863	AU1	AU2	279.88	644.00
Sanford Health Plan -std- Eastern/Central/Rapid City Areas	800-752-5863	AU4	AU5	269.89	620.78
<b>Tennessee</b>					
Aetna Open Access -high- Memphis Area	877-459-6604	UB1	UB2	234.75	598.57

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
<b>HMO/POS National Average</b>						<b>64.2</b>	<b>84.7</b>	<b>85.6</b>	<b>93.1</b>	<b>84</b>	<b>87.4</b>	<b>67.2</b>
<b>Pennsylvania</b>												
Aetna Open Access-High	\$20/\$35	\$150/day x 5	\$10	\$35/\$65	Yes	57.1	83.4	84.9	92.7	85.1	89	69.5
Aetna Open Access-Basic	\$15/\$35	20% Plan Allow	\$5	\$35/\$65	Yes	57.1	83.4	84.9	92.7	85.1	89	69.5
Aetna Open Access-High	\$20/\$35	\$250/day x 4	\$10	\$35/\$65	Yes	57.1	83.4	84.9	92.7	85.1	89	69.5
Geisinger Health Plan-Std	\$20/\$35	20% after Deduct	30% \$5/\$15	40% \$40/\$120/ 50% \$60/\$180	Yes	67.8	86.3	87.6	93.8	86.6	92.7	72.5
HealthAmerica Pennsylvania-High	\$25/\$50	15%	\$5	\$35/\$60	Yes	66.8	87.1	87.3	94.3	89.3	93	75.3
HealthAmerica Pennsylvania-Std	\$25/\$50	15%	\$5	\$35/\$60	Yes	66.8	87.1	87.3	94.3	89.3	93	75.3
UPMC Health Plan-High	\$20/\$35	10% after ded	\$5	\$35/\$70	Yes	64.7	88.2	86.3	95.8	86.1	93.3	75.1
UPMC Health Plan-Std	\$20/\$35	20% after ded	\$5	\$35/\$70	Yes	64.7	88.2	86.3	95.8	86.1	93.3	75.1
<b>Puerto Rico</b>												
Humana HP of Puerto Rico - In-Network	\$5/\$5	None	\$2.50	\$10/\$15	Yes	76.1	78.1	85	96.4	80.2	79	58.2
Humana HP of Puerto Rico - Out-Network	\$10/\$10	\$50	N/A	N/A	No	76.1	78.1	85	96.4	80.2	79	58.2
Triple-S Salud, Inc.- In-Network	\$7.50/\$10	None	\$5	\$12/\$15 or 20%/\$25 or 25% max \$100	Yes	75.7	87.1	85.9	95.9	77.1	79	48
Triple-S Salud, Inc.- Out-Network	\$7.50+10%/\$10+10%	None	25%	25%/25%	No	75.7	87.1	85.9	95.9	77.1	79	48
<b>South Dakota</b>												
HealthPartners Open Access Copay	\$25/\$45	10%	\$12	\$45/\$90	Yes	67.1	86.8	90.1	96	91.8	93.2	67.7
HealthPartners 3 for Free	\$0 for 3, then 20%	20% in/40% out	\$6	\$30/\$60	Yes	67.1	86.8	90.1	96	91.8	93.2	67.7
Sanford Health Plan- In-Network	\$20/\$30	\$100/day x 5	\$15	\$30/\$50	N/A	53.3	85.2	87.1	92.8	84.8	88.8	66.8
Sanford Health Plan- Out-Network	40%/40%	40%	N/A	N/A	N/A	53.3	85.2	87.1	92.8	84.8	88.8	66.8
Sanford Health Plan- In-Network	\$25/\$25	\$100/day x 5	\$15	\$30/\$50	No	53.3	85.2	87.1	92.8	84.8	88.8	66.8
Sanford Health Plan- Out-Network	40%/40%	40%	N/A	N/A	No	53.3	85.2	87.1	92.8	84.8	88.8	66.8
<b>Tennessee</b>												
Aetna Open Access-High	\$20/\$35	\$250/day x 4	\$10	\$35/\$65	Yes	72	87.7	89.5	90.6	87.7	89.2	70

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

See page 47 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
<b>Texas</b>					
Aetna Open Access -high- Austin and San Antonio Areas	877-459-6604	P11	P12	281.56	709.29
Firstcare -high- West Texas	800-884-4901	CK1	CK2	225.73	677.21
Humana Health Plan of Texas -high- Corpus Christi	888-393-6765	UC1	UC2	242.03	544.58
Humana Health Plan of Texas -std- Corpus Christi	888-393-6765	UC4	UC5	213.73	480.90
Humana Health Plan of Texas -high- San Antonio	888-393-6765	UR1	UR2	354.71	798.11
Humana Health Plan of Texas -std- San Antonio	888-393-6765	UR4	UR5	224.98	506.21
Humana Health Plan of Texas -high- Austin	888-393-6765	UU1	UU2	272.73	613.64
Humana Health Plan of Texas -std- Austin	888-393-6765	UU4	UU5	236.24	531.53
Pacificare of Texas -high- San Antonio	866-546-0510	GF1	GF2	250.73	576.90
<b>Utah</b>					
Altius Health Plans -high- Wasatch Front	800-377-4161	9K1	9K2	277.07	609.59
Altius Health Plans -std- Wasatch Front	800-377-4161	DK4	DK5	183.77	404.27
SelectHealth -high- Urban and Suburban Utah	800-538-5038	SF1	SF2	259.64	571.29
<b>Virgin Islands</b>					
Triple-S Salud, Inc. -high- US Virgin Islands	800-981-3241	851	852	190.24	432.04
<b>Virginia</b>					
Aetna Open Access -high- Northern/Central/Richmond Virginia Areas	877-459-6604	JN1	JN2	341.35	764.59
Aetna Open Access -basic- Northern/Central/Richmond Virginia Areas	877-459-6604	JN4	JN5	218.28	510.85
CareFirst BlueChoice -high- Northern Virginia	866-296-7363	2G1	2G2	250.36	563.22
Kaiser Foundation Health Plan Mid-Atlantic States -high- Northern Virginia/Fredericksburg area	877-574-3337	E31	E32	243.01	558.93
Kaiser Foundation Health Plan Mid-Atlantic States -std- Northern Virginia/Fredericksburg area	877-574-3337	E34	E35	152.56	350.86
M.D. IPA -high- N.VA/Cntrl VA/Richmond/Tidewater/Roanoke	877-835-9861	JP1	JP2	241.68	557.30
Optima Health Plan -high- Hampton Roads and Richmond areas	800-206-1060	9R1	9R2	249.04	589.25
Optima Health Plan -std- Hampton Roads and Richmond areas	800-206-1060	9R4	9R5	172.30	407.69
Piedmont Community Healthcare -high- Lynchburg area	888-674-3368	2C1	2C2	235.27	538.74

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
<b>HMO/POS National Average</b>						<b>64.2</b>	<b>84.7</b>	<b>85.6</b>	<b>93.1</b>	<b>84</b>	<b>87.4</b>	<b>67.2</b>
<b>Texas</b>												
Aetna Open Access-High	\$20/\$35	\$250/day x 4	\$10	\$35/\$65	Yes	65.6	87.3	82.4	90.6	85.2	91.9	71.1
Firstcare-High	\$20/\$55	\$150/day x 5	\$15	\$35/\$65	No	61.5	87.8	87.1	93.8	80.9	90	67.8
Humana Health Plan of Texas-High	\$20/\$35	\$250/day x 3	\$10	\$40/\$60	Yes							
Humana Health Plan of Texas-Std	\$25/\$40	\$500/day x 3	\$10	\$40/\$60	Yes							
Humana Health Plan of Texas-High	\$20/\$35	\$250/day x 3	\$10	\$40/\$60	Yes	62.7	85.5	81.4	91.7	87	88.7	61.6
Humana Health Plan of Texas-Std	\$25/\$40	\$500/day x 3	\$10	\$40/\$60	Yes	62.7	85.5	81.4	91.7	87	88.7	61.6
Humana Health Plan of Texas-High	\$20/\$35	\$250/day x 3	\$10	\$40/\$60	Yes	52.8	81.3	85.3	93.7	89.5	89.9	69
Humana Health Plan of Texas-Std	\$25/\$40	\$500/day x 3	\$10	\$40/\$60	Yes	52.8	81.3	85.3	93.7	89.5	89.9	69
Pacificare of Texas-High	\$20/\$40	\$250/day x 5	\$10	\$35/\$60	Yes	65.7	85.1	84.5	92.8	83.2	89.1	66.4
<b>Utah</b>												
Altius Health Plans-High	\$20/\$30	\$200	\$7	\$25/\$50	Yes	56.8	84.2	87.7	94.6	83.4	87.4	66.8
Altius Health Plans-Std	\$20/\$35	None	\$7	\$35/\$60	Yes	56.8	84.2	87.7	94.6	83.4	87.4	66.8
SelectHealth-High	\$15/\$25	\$100	\$5	\$25/50%	N/A							
<b>Virgin Islands</b>												
Triple-S Salud, Inc.- In-Network	\$7.50/\$10	None	\$5	\$12/\$15 or 20%/\$25 or 25% max \$100	Yes							
Triple-S Salud, Inc.- Out-Network	\$7.50+10%/\$10+10%	None	25%	25%/25%	No							
<b>Virginia</b>												
Aetna Open Access-High	\$15/\$30	\$150/day x 3	\$5	\$35/\$65	Yes	58.9	83	84.5	90	88.8	85.5	65.2
Aetna Open Access-Basic	\$20/\$35	10% Plan Allow	\$10	\$35/\$65	Yes	58.9	83	84.5	90	88.8	85.5	65.2
CareFirst BlueChoice-High	\$25/\$35	\$150/day x 3	\$10	\$30/\$50	Yes	53.3	81.6	81.1	90.2	68.5	81.7	51.3
Kaiser Foundation HP-High	\$10/\$20	\$100	\$7/\$17 Net	\$30/\$50/\$45/\$65	Yes	71.1	81.2	83.6	88.9	81.2	84.8	70
Kaiser Foundation HP-Std	\$20/\$30	\$250/day x 3	\$12/\$22Net	\$35/\$55/\$50/\$70	Yes	71.1	81.2	83.6	88.9	81.2	84.8	70
M.D. IPA-High	\$25/\$35	\$150/day x 3	\$7	\$25/\$60/\$100	No	58	79.1	86.6	89.7	83.9	88.8	63.8
Optima Health Plan-High	\$15/\$0 child<13/\$30	\$200	\$10	\$25/\$50/\$75	Yes	64.5	85.8	89.1	94.6	89.8	90.5	68.3
Optima Health Plan-Std	\$20/\$30	None	\$5	\$25/50% up to \$3,000	No	64.5	85.8	89.1	94.6	89.8	90.5	68.3
Piedmont- In-Network	\$35/\$35	20%	\$15	\$30/\$55	Yes							
Piedmont- Out-Network	30%/30%	30%	\$15	\$30/\$55	Yes							
Piedmont- Out-Network	30%/30%	30%	\$15	\$30/\$55	Yes							

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

See page 47 for an explanation of the columns on these pages.

Plan Name – Location	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
<b>Washington</b>					
Group Health Cooperative -high- Western WA/Central WA/Spokane/Pullman	888-901-4636	541	542	265.22	570.23
Group Health Cooperative -std- Western WA/Central WA/Spokane/Pullman	888-901-4636	544	545	171.53	387.25
KPS Health Plans -std- All of Washington	800-552-7114	L11	L12	172.47	372.28
KPS Health Plans -high- All of Washington	800-552-7114	VT1	VT2	287.20	627.57
Kaiser Foundation Health Plan of Northwest -high- Vancouver/Longview	800-813-2000	571	572	271.53	613.31
Kaiser Foundation Health Plan of Northwest -std- Vancouver/Longview	800-813-2000	574	575	211.53	485.94
<b>West Virginia</b>					
The Health Plan of the Upper Ohio Valley -high- Northern/Central West Virginia	800-624-6961	U41	U42	231.56	532.55
<b>Wisconsin</b>					
Dean Health Plan -high- South Central Wisconsin	800-279-1301	WD1	WD2	235.59	588.98
Group Health Cooperative -high- South Central Wisconsin	608-828-4827	WJ1	WJ2	218.93	547.49
HealthPartners Open Access Copay -high- Western Wisconsin	952-883-5000	V31	V32	314.75	723.91
HealthPartners 3 for Free -std- Western Wisconsin	952-883-5000	V34	V35	147.85	340.04
MercyCare HMO-high- South Central Wisconsin	800-895-2421	EY1	EY2	235.66	589.16
Physicians Plus -high- Dane County	800-545-5015	LW1	LW2	224.37	572.15
<b>Wyoming</b>					
Altius Health Plans -high- Uinta County	800-377-4161	9K1	9K2	277.07	609.59
Altius Health Plans -std- Uinta County	800-377-4161	DK4	DK5	183.77	404.27

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

## **Appendix F**

### **FEHB Plan Comparison Charts**

#### **High Deductible and Consumer-Driven Health Plans With a Health Savings Account or Health Reimbursement Arrangement (Pages 78 through 103)**

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

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

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

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

#### **Health Savings Account (HSA)**

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

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

## **Appendix F**

### **FEHB Plan Comparison Charts**

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

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

Features of an HSA include:

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

#### **Health Reimbursement Arrangement (HRA)**

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

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

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

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

Features of an HRA include:

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

## Appendix F FEHB Plan Comparison Charts

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

	<b>Health Savings Account (HSA)</b>	<b>Health Reimbursement Arrangement (HRA)</b>
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	<p>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.</p> <p>See IRS Publication 502 for a complete list of eligible expenses, including over-the-counter drugs.</p>	<p>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.</p> <p>See IRS Publication 502 for a complete list of eligible expenses.</p>
PORTABLE	Yes, you can take this account with you when you change plans, separate from service, or retire.	<p>If you retire and remain in your HDHP you may continue to use and accumulate credits in your HRA.</p> <p>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.</p>
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.**

## **Appendix F**

### **FEHB Plan Comparison Charts**

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

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

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

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

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

**To use *PostalEASE*:**

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

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

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

### Internal Revenue Code Requirements

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

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

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

## PostalEASE Health Savings Account (HSA) Contributions Worksheet

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

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

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

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

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

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

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

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

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

## Appendix F FEHB Plan Comparison Charts

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

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

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

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

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

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

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

Plan Name	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
APWU Health Plan -CDHP	866-833-3463	474	475	155.40	349.60
GEHA High Deductible Health Plan -HDHP	800-821-6136	341	342	175.76	401.44
Mail Handlers Benefit Plan Consumer Option -HDHP	800-694-9901	481	482	182.20	412.85

## Appendix F

### FEHB Plan Comparison Charts

#### 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	\$100/\$200	\$600/\$1,200	\$3,000/\$4,500	15%	None	15%	Nothing	25%
APWU Health Plan-	Out-Network	\$100/\$200	\$600/\$1,200	\$9,000/\$9,000	40%+diff.	None	40%+diff.	Nothing up to \$1200	N/A
GEHA HDHP-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$5,000/\$10,000	5%	5%	5%	Nothing	25%
GEHA HDHP-	Out-Network	\$62.50/\$125	\$1,500/\$3,000	\$5,000/\$10,000	25%	25%	25%	Ded/25%	25%+
Mail Handlers Benefit Plan Consumer Option-	In-Network	\$70/\$140	\$2,000/\$4,000	\$5,000/\$10,000	\$15	\$75 day-\$750	Nothing	Nothing	\$10/\$25/\$40
Mail Handlers Benefit Plan Consumer Option-	Out-Network	\$70/\$140	\$2,000/\$4,000	\$7,500/\$15,000	40%	40%	40%	Not Covered	Not Covered

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

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

Overall Plan Satisfaction	• 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?

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

*This page intentionally left blank*

## High Deductible and Consumer-Driven Health Plans

See page 78-79 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
		<b>Alabama</b>			
Aetna HealthFund -CDHP- Most of Alabama	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- Most of Alabama	877-459-6604	224	225	157.56	345.06
<b>Alaska</b>					
Aetna HealthFund -CDHP- Most of Alaska	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- Most of Alaska	877-459-6604	224	225	157.56	345.06
<b>Arizona</b>					
Aetna HealthFund -CDHP- All of Arizona	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- All of Arizona	877-459-6604	224	225	157.56	345.06
<b>Arkansas</b>					
Aetna HealthFund -CDHP- Most of Arkansas	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- Most of Arkansas	877-459-6604	224	225	157.56	345.06
<b>California</b>					
Aetna HealthFund -CDHP- Most of California	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- Most of California	877-459-6604	224	225	157.56	345.06

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
<b>Alabama</b>									
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%+
<b>Alaska</b>									
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%+
<b>Arizona</b>									
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%+
<b>Arkansas</b>									
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%+
<b>California</b>									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+

## High Deductible and Consumer-Driven Health Plans

See page 78-79 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
		<b>Colorado</b>			
Aetna HealthFund -CDHP- All of Colorado	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- All of Colorado	877-459-6604	224	225	157.56	345.06
<b>Connecticut</b>					
Aetna HealthFund -CDHP- All of Connecticut	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- All of Connecticut	877-459-6604	224	225	157.56	345.06
<b>Delaware</b>					
Aetna HealthFund -CDHP- All of Delaware	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- All of Delaware	877-459-6604	224	225	157.56	345.06
<b>District of Columbia</b>					
Aetna HealthFund -CDHP- All of Washington DC	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- All of Washington DC	877-459-6604	224	225	157.56	345.06
<b>Florida</b>					
Aetna HealthFund -CDHP- Most of Florida	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- Most of Florida	877-459-6604	224	225	157.56	345.06
Humana CoverageFirst -CDHP- Tampa Area	888-393-6765	MJ1	MJ2	224.83	505.86
Humana CoverageFirst -CDHP- South Florida Area	888-393-6765	QP1	QP2	214.90	483.52

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
<b>Colorado</b>									
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%+
<b>Connecticut</b>									
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%+
<b>Delaware</b>									
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%+
<b>District of Columbia</b>									
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%+
<b>Florida</b>									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	\$3,000/\$6,000	\$25	\$300/day x 5	\$150	Nothing	\$10/\$40/\$60
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$40+/\$60+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	\$3,000/\$6,000	\$25	\$300/day x 5	\$150	Nothing	\$10/\$40/\$60
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$40+/\$60+

## High Deductible and Consumer-Driven Health Plans

See page 78-79 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
		<b>Georgia</b>			
Aetna HealthFund -CDHP- Most of Georgia	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- Most of Georgia	877-459-6604	224	225	157.56	345.06
Humana CoverageFirst -CDHP- Atlanta Area	888-393-6765	AD1	AD2	211.89	476.76
Humana CoverageFirst -CDHP- Macon Area	888-393-6765	LM1	LM2	215.68	485.28
Kaiser Foundation Health Plan of Georgia Inc. HDHP - Atlanta, Athens, Columbus, Macon, Savannah	888-865-5813	GW1	GW2	152.11	341.97
<b>Guam</b>					
TakeCare -HDHP- Guam/N. Mariana Islands/Belau (Palau)	671-647-3526	KX1	KX2	150.24	395.42
<b>Hawaii</b>					
Aetna HealthFund -CDHP- Hawaii, Honolulu, Kauai and Maui	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- Hawaii, Honolulu, Kauai and Maui	877-459-6604	224	225	157.56	345.06
<b>Idaho</b>					
Aetna HealthFund -CDHP- Most of Idaho	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- Most of Idaho	877-459-6604	224	225	157.56	345.06
Altius Health Plans -HDHP- Southern Region	800-377-4161	9K4	9K5	160.70	332.92
<b>Illinois</b>					
Aetna HealthFund -CDHP- Most of Illinois	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- Most of Illinois	877-459-6604	224	225	157.56	345.06
Humana CoverageFirst -CDHP- Chicago Area	888-393-6765	MW1	MW2	218.41	491.42

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
<b>Georgia</b>									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	\$3,000/\$6,000	\$25	\$300/day x 5	\$150	Nothing	\$10/\$40/\$60
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$40+/\$60+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	\$3,000/\$6,000	\$25	\$300/day x 5	\$150	Nothing	\$10/\$40/\$60
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$40+/\$60+
Kaiser Foundation Health Plan- HDHP		\$62.50/\$125.00	\$1,500/\$3,000	\$3,000/\$6,000	20%	20%	20%	Nothing	20%
<b>Guam</b>									
TakeCare-	In-Network	\$86.66/\$222.08	\$3000/\$6000	\$5,000/\$10,000	20% after Ded	20% after Ded	20% after Ded	1st \$300/ded	\$20/\$40/\$150
TakeCare-	Out-Network	\$86.66/\$222.08	\$3000/\$6000	\$10,000/\$20,000	30% after Ded	30% after Ded	30% after Ded	1st \$300/ded	30% after Ded
<b>Hawaii</b>									
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%+
<b>Idaho</b>									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Altius Health Plans		\$45.83/\$91.66	\$1,200/\$2,400	\$5,000/\$10,000	\$20	10%	10%	Nothing	\$7/\$25/\$50
<b>Illinois</b>									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	\$3,000/\$6,000	\$25	\$300/day x 5	\$150	Nothing	\$10/\$40/\$60
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$40+/\$60+

## High Deductible and Consumer-Driven Health Plans

See page 78-79 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
		<b>Indiana</b>			
Aetna HealthFund -CDHP- All of Indiana	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- All of Indiana	877-459-6604	224	225	157.56	345.06
Bluegrass Family Health -HDHP- Southern Indiana	800-787-2680	KV1	KV2	218.02	436.01
Humana CoverageFirst -CDHP- Lake/Porter/LaPorte Counties	888-393-6765	MW1	MW2	218.41	491.42
<b>Iowa</b>					
Aetna HealthFund -CDHP- All of Iowa	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- All of Iowa	877-459-6604	224	225	157.56	345.06
Coventry Health Care of Iowa -HDHP- Central/Eastern/Western Iowa	800-257-4692	SV4	SV5	151.54	361.65
<b>Kansas</b>					
Aetna HealthFund -CDHP- Most of Kansas	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- Most of Kansas	877-459-6604	224	225	157.56	345.06
Coventry Health Care of Kansas (Kansas City)-HDHP- Kansas City/Wichita/Salina Areas	800-969-3343	9H1	9H2	173.13	406.87
Humana CoverageFirst -CDHP- Kansas City Area	888-393-6765	PH1	PH2	198.18	445.91
<b>Kentucky</b>					
Aetna HealthFund -CDHP- Most of Kentucky	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- Most of Kentucky	877-459-6604	224	225	157.56	345.06
Bluegrass Family Health -HDHP- Kentucky	800-787-2680	KV1	KV2	218.02	436.01
Humana CoverageFirst -CDHP- Lexington Area	888-393-6765	6N1	6N2	182.76	411.21

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
<b>Indiana</b>									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Bluegrass Family Health-	In-Network	\$104.17/\$208.33	\$2,500/\$5,000	\$5,000/\$7,500	0%	0%	0%	Nothing	\$10/\$30/\$30
Bluegrass Family Health-	Out-Network	\$104.17/\$208.33	\$5,000/\$10,000	\$10,000/\$15,000	30%	30%	30%	Ded/30%	N/A
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	\$3,000/\$6,000	\$25	\$300/day x 5	\$150	Nothing	\$10/\$40/\$60
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$40+/\$60+
<b>Iowa</b>									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Coventry Health Care of Iowa		\$66.67/\$133.34	\$1,800/\$3,600	\$5,000/\$10,000	\$20	None	10%	\$20/\$30/10%	\$10/\$40/\$65
<b>Kansas</b>									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Coventry Health Care of Kansas-HDHP		\$66.66/\$133.33	\$3,500/\$6,500	\$3,000/\$6,000	Nothing	None	Nothing	\$20/\$35/0%	Nothing
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	\$3,000/\$6,000	\$25	\$300/day x 5	\$150	Nothing	\$10/\$40/\$60
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$40+/\$60+
<b>Kentucky</b>									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Bluegrass Family Health-	In-Network	\$104.17/\$208.33	\$2,500/\$5,000	\$5,000/\$7,500	0%	0%	0%	Nothing	\$10/\$30/\$30
Bluegrass Family Health-	Out-Network	\$104.17/\$208.33	\$5,000/\$10,000	\$10,000/\$15,000	30%	30%	30%	Ded/30%	N/A
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	\$3,000/\$6,000	\$25	\$300/day x 5	\$150	Nothing	\$10/\$40/\$60
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$40+/\$60+

## High Deductible and Consumer-Driven Health Plans

See page 78-79 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
		<b>Louisiana</b>			
Aetna HealthFund -CDHP- Most of Louisiana	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- Most of Louisiana	877-459-6604	224	225	157.56	345.06
<b>Maine</b>					
Aetna HealthFund -CDHP- All of Maine	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- All of Maine	877-459-6604	224	225	157.56	345.06
<b>Maryland</b>					
Aetna HealthFund -CDHP- All of Maryland	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- All of Maryland	877-459-6604	224	225	157.56	345.06
Coventry Health Care -HDHP- All of Maryland	800-833-7423	GZ1	GZ2	170.64	396.45
<b>Massachusetts</b>					
Aetna HealthFund -CDHP- Most of Massachusetts	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- Most of Massachusetts	877-459-6604	224	225	157.56	345.06
<b>Michigan</b>					
Aetna HealthFund -CDHP- All of Michigan	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- All of Michigan	877-459-6604	224	225	157.56	345.06
Health Alliance Plan -HDHP- Southeastern Michigan/Flint area	800-556-9765	524	525	178.63	447.04

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
<b>Louisiana</b>									
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%+
<b>Maine</b>									
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%+
<b>Maryland</b>									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Coventry Health Care HDHP	In-Network	\$41.67/\$83.34	\$2,000/\$4,000	\$4,000/\$8,000	\$15	Nothing	Nothing	Nothing	\$15/\$30/\$60
Coventry Health Care HDHP	Out-Network	\$41.67/\$83.34	\$2,000/\$4,000	\$4,000/\$8,000	30%	30%	30%	30%	N/A
<b>Massachusetts</b>									
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%+
<b>Michigan</b>									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Health Alliance Plan		\$62.50/\$125	\$1,500/\$3,000	\$5,000/\$10,000	\$15	\$0 aft ded	\$100 aft ded	\$15/\$25	\$10/\$20/\$50

## High Deductible and Consumer-Driven Health Plans

See page 78-79 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
		<b>Minnesota</b>			
Aetna HealthFund -CDHP- Most of Minnesota	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- Most of Minnesota	877-459-6604	224	225	157.56	345.06
<b>Mississippi</b>					
Aetna HealthFund -CDHP- Most of Mississippi	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- Most of Mississippi	877-459-6604	224	225	157.56	345.06
<b>Missouri</b>					
Aetna HealthFund -CDHP- Most of Missouri	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- Most of Missouri	877-459-6604	224	225	157.56	345.06
Coventry Health Care of Kansas (Kansas City)-HDHP- Kansas City Area	800-969-3343	9H1	9H2	173.13	406.87
Humana CoverageFirst -CDHP- Kansas City Area	888-393-6765	PH1	PH2	198.18	445.91
<b>Montana</b>					
Aetna HealthFund -CDHP- South/Southeast/Western Montana	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- South/Southeast/Western Montana	877-459-6604	224	225	157.56	345.06
<b>Nebraska</b>					
Aetna HealthFund -CDHP- Most of Nebraska	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- Most of Nebraska	877-459-6604	224	225	157.56	345.06

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
<b>Minnesota</b>									
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%+
<b>Mississippi</b>									
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%+
<b>Missouri</b>									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Coventry Health Care of Kansas-HDHP		\$66.66/\$133.33	\$3,500/\$6,500	\$3,000/\$6,000	Nothing	None	Nothing	\$20/\$35/0%	Nothing
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	\$3,000/\$6,000	\$25	\$300/day x 5	\$150	Nothing	\$10/\$40/\$60
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$40+/\$60+
<b>Montana</b>									
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%+
<b>Nebraska</b>									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+

## High Deductible and Consumer-Driven Health Plans

See page 78-79 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
		<b>Nevada</b>			
Aetna HealthFund -CDHP- Las Vegas/Clark and Nye Counties	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- Las Vegas/Clark and Nye Counties	877-459-6604	224	225	157.56	345.06
<b>New Hampshire</b>					
Aetna HealthFund -CDHP- All of New Hampshire	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- All of New Hampshire	877-459-6604	224	225	157.56	345.06
<b>New Jersey</b>					
Aetna HealthFund -CDHP- All of New Jersey	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- All of New Jersey	877-459-6604	224	225	157.56	345.06
<b>New Mexico</b>					
Aetna HealthFund -CDHP- Albuquerque/Dona Ana/Hobbs Areas	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- Albuquerque/Dona Ana/Hobbs Areas	877-459-6604	224	225	157.56	345.06
<b>New York</b>					
Aetna HealthFund -CDHP- Most of New York	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- Most of New York	877-459-6604	224	225	157.56	345.06
Independent Health Assoc -HDHP- Western New York	800-501-3439	QA4	QA5	190.29	485.23

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

## High Deductible and Consumer-Driven Health Plans

See page 78-79 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
		<b>North Carolina</b>			
Aetna HealthFund -CDHP- All of North Carolina	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- All of North Carolina	877-459-6604	224	225	157.56	345.06
<b>North Dakota</b>					
Aetna HealthFund -CDHP- Most of North Dakota	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- Most of North Dakota	877-459-6604	224	225	157.56	345.06
<b>Ohio</b>					
Aetna HealthFund -CDHP- All of Ohio	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- All of Ohio	877-459-6604	224	225	157.56	345.06
AultCare HMO -HDHP- Stark/Carroll/Holmes/Tuscarawas/Wayne Co.	330-363-6360	3A4	3A5	143.26	287.04
<b>Oklahoma</b>					
Aetna HealthFund -CDHP- Most of Oklahoma	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- Most of Oklahoma	877-459-6604	224	225	157.56	345.06
<b>Oregon</b>					
Aetna HealthFund -CDHP- Most of Oregon	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- Most of Oregon	877-459-6604	224	225	157.56	345.06

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
<b>North Carolina</b>									
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%+
<b>North Dakota</b>									
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%+
<b>Ohio</b>									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
AultCare HMO-	In-Network	74.58/149.58	\$2,000/\$4,000	\$4,000/\$8,000	20%	20%	20%	Nothing	20%
AultCare HMO-	Out-Network	74.58/149.58	\$4,000/\$8,000	\$8,000/\$16,000	40% UCR	40% UCR	40% UCR	50% UCR	40%
<b>Oklahoma</b>									
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%+
<b>Oregon</b>									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+

## High Deductible and Consumer-Driven Health Plans

See page 78-79 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
		<b>Pennsylvania</b>			
Aetna HealthFund -CDHP- All of Pennsylvania	800-392-9137	221	222	230.99	542.50
Aetna HealthFund -HDHP- All of Pennsylvania	800-392-9137	224	225	157.56	345.06
HealthAmerica Pennsylvania-HDHP-Greater Pittsburgh Area	866-351-5946	Y61	Y62	218.14	503.88
HealthAmerica Pennsylvania-HDHP- Central Pennsylvania	866-351-5946	YW1	YW2	245.22	551.75
UPMC Health Plan -HDHP- Western Pennsylvania	888-876-2756	8W4	8W5	216.28	480.44
<b>Rhode Island</b>					
Aetna HealthFund -CDHP- All of Rhode Island	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- All of Rhode Island	877-459-6604	224	225	157.56	345.06
<b>South Carolina</b>					
Aetna HealthFund -CDHP- Most of South Carolina	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- Most of South Carolina	877-459-6604	224	225	157.56	345.06
<b>South Dakota</b>					
Aetna HealthFund -CDHP- Rapid City/Sioux Falls Areas	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- Rapid City/Sioux Falls Areas	877-459-6604	224	225	157.56	345.06
<b>Tennessee</b>					
Aetna HealthFund -CDHP- Most of Tennessee	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- Most of Tennessee	877-459-6604	224	225	157.56	345.06

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
<b>Pennsylvania</b>									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
HealthAmerica Pennsylvania-HDHP		\$52.09/\$104.17	\$1,500/\$3,000	\$4,000/\$8,000	\$15	None	Nothing	\$15/\$25	\$5/\$35/\$50
HealthAmerica Pennsylvania-HDHP		\$52.09/\$104.17	\$1,500/\$3,000	\$4,000/\$8,000	\$15	None	Nothing	\$15/\$25	\$5/\$35/\$50
UPMC Health Plan-	In-Network	\$104.17/\$208.34	\$2,500/\$5,000	\$4,000/\$8,000	Nothing	None	Nothing	Nothing	\$5/\$35/\$70
UPMC Health Plan-	Out-Network	\$104.17/\$208.34	\$2,500/\$5,000	\$5,500/\$11,000	20%	20%afterded	20%	20%	N/A
<b>Rhode Island</b>									
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%+
<b>South Carolina</b>									
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%+
<b>South Dakota</b>									
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%+
<b>Tennessee</b>									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+

## High Deductible and Consumer-Driven Health Plans

See page 78-79 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
		<b>Texas</b>			
Aetna HealthFund -CDHP- Most of Texas	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- Most of Texas	877-459-6604	224	225	157.56	345.06
Humana CoverageFirst -CDHP- Corpus Christi Area	888-393-6765	TP1	TP2	192.71	433.60
Humana CoverageFirst -CDHP- San Antonio Area	888-393-6765	TU1	TU2	217.31	488.95
Humana CoverageFirst -CDHP- Austin Area	888-393-6765	TV1	TV2	227.64	512.18
<b>Utah</b>					
Aetna HealthFund -CDHP- Most of Utah	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- Most of Utah	877-459-6604	224	225	157.56	345.06
Altius Health Plans -HDHP- Wasatch Front	800-377-4161	9K4	9K5	160.70	332.92
<b>Vermont</b>					
Aetna HealthFund -CDHP- All of Vermont	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- All of Vermont	877-459-6604	224	225	157.56	345.06
<b>Virginia</b>					
Aetna HealthFund -CDHP- Most of Virginia	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- Most of Virginia	877-459-6604	224	225	157.56	345.06

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
<b>Texas</b>									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	\$3,000/\$6,000	\$25	\$300/day x 5	\$150	Nothing	\$10/\$40/\$60
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$40+/\$60+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	\$3,000/\$6,000	\$25	\$300/day x 5	\$150	Nothing	\$10/\$40/\$60
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$40+/\$60+
Humana CoverageFirst-	In-Network	\$83.33	\$1,000/\$2,000	\$3,000/\$6,000	\$25	\$300/day x 5	\$150	Nothing	\$10/\$40/\$60
Humana CoverageFirst-	Out-Network	N/A	\$3,000/\$6,000	\$4,000/\$8,000	30%	30%	30%	30%	\$10+/\$40+/\$60+
<b>Utah</b>									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Altius Health Plans		\$45.83/\$91.66	\$1,200/\$2,400	\$5,000/\$10,000	\$20	10%	10%	Nothing	\$7/\$25/\$50
<b>Vermont</b>									
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%+
<b>Virginia</b>									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+

## High Deductible and Consumer-Driven Health Plans

See page 78-79 for an explanation of the columns on these pages.

Plan Name	Telephone Number	Enrollment Code		Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
<b>Washington</b>					
Aetna HealthFund -CDHP- Most of Washington	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- Most of Washington	877-459-6604	224	225	157.56	345.06
KPS Health Plans -HDHP- All of Washington	800-552-7114	L14	L15	163.16	356.52
<b>West Virginia</b>					
Aetna HealthFund -CDHP- Most of West Virginia	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- Most of West Virginia	877-459-6604	224	225	157.56	345.06
<b>Wisconsin</b>					
Aetna HealthFund -CDHP- All of Wisconsin	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- All of Wisconsin	877-459-6604	224	225	157.56	345.06
<b>Wyoming</b>					
Aetna HealthFund -CDHP- All of Wyoming	877-459-6604	221	222	230.99	542.50
Aetna HealthFund -HDHP- All of Wyoming	877-459-6604	224	225	157.56	345.06
Altius Health Plans -HDHP- Uinta County	800-377-4161	9K4	9K5	160.70	332.92

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
<b>Washington</b>									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
KPS Health Plans-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$5,000/\$10,000	20%	None	20%	Nothing up to \$400	
KPS Health Plans-	Out-Network	\$62.50/\$125	\$1,500/\$3,000	\$5,000/\$10,000	40%	None	40%	Not Covered	Not Covered
<b>West Virginia</b>									
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%+
<b>Wisconsin</b>									
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%+
<b>Wyoming</b>									
Aetna HealthFund-	In-Network	\$83.33/166.66	\$1,000/\$2,000	\$4,000/\$8,000	15%	15%	15%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$83.33/166.66	\$1,000/\$2,000	\$5,000/\$10,000	40%	40%	40%	Fund/Ded/40%	40%+
Aetna HealthFund-	In-Network	\$62.50/\$125	\$1,500/\$3,000	\$4,000/\$8,000	10%	10%	10%	Nothing	\$10/\$35/\$60
Aetna HealthFund-	Out-Network	\$62.50/\$125	\$2,500/\$5,000	\$5,000/\$10,000	30%	30%	30%	Ded/30%	30%+
Altius Health Plans		\$45.83/\$91.66	\$1,200/\$2,400	\$5,000/\$10,000	\$20	10%	10%	Nothing	\$7/\$25/\$50

## Summary Information

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

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

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

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

---

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

**ALABAMA** – Medicaid

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

**ALASKA** – Medicaid

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

**ARIZONA** – CHIP

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

**ARKANSAS** – CHIP

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

**CALIFORNIA** – Medicaid

Website: [http://www.dhcs.ca.gov/services/Pages/TPLRD\\_CAU\\_cont.aspx](http://www.dhcs.ca.gov/services/Pages/TPLRD_CAU_cont.aspx)  
Phone: 1-866-298-8443

**COLORADO** – Medicaid and CHIP

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

**FLORIDA** – Medicaid

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

**GEORGIA** – Medicaid

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

**IDAHO** – Medicaid and CHIP

Medicaid Website: [www.accesstohealthinsurance.idaho.gov](http://www.accesstohealthinsurance.idaho.gov)  
Medicaid Phone: 1-800-926-2588  
CHIP Website: [www.medicaid.idaho.gov](http://www.medicaid.idaho.gov)  
CHIP Phone: 1-800-926-2588

**INDIANA** – Medicaid

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

**IOWA** – Medicaid

Website: [www.dhs.state.ia.us/hipp/](http://www.dhs.state.ia.us/hipp/)  
Phone: 1-888-346-9562

**KANSAS** – Medicaid

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

**KENTUCKY** – Medicaid

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

**LOUISIANA** – Medicaid

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

**MAINE** – Medicaid

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

**MASSACHUSETTS** – Medicaid and CHIP

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

**MINNESOTA** – Medicaid

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

**MISSOURI** – Medicaid

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

**MONTANA** – Medicaid

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

**NEBRASKA** – Medicaid

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

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

## **NEVADA** – Medicaid and CHIP

Medicaid Website: <http://dwss.nv.gov/>  
Medicaid Phone: 1-800-992-0900  
CHIP Website: <http://www.nevadacheckup.nv.org/>  
CHIP Phone: 1-877-543-7669

## **NEW HAMPSHIRE** – Medicaid

Website: <http://www.dhhs.state.nh.us/DHHS/MedicaidProgram/default.htm>  
Phone: 1-800-852-3345 x 5254

## **NEW JERSEY** – Medicaid and CHIP

Medicaid Website: <http://www.state.nj.us/humanservices/dmahs/clients/medicaid/>  
Medicaid Phone: 1-800-356-1561  
CHIP Website: <http://www.njfamilycare.org/index.html>  
CHIP Phone: 1-800-701-0710

## **NEW MEXICO** – Medicaid and CHIP

Medicaid Website: <http://www.hsd.state.nm.us/mad/index.html>  
Medicaid Phone: 1-888-997-2583  
CHIP Website: <http://www.hsd.state.nm.us/mad/index.html> (Insure New Mexico)  
CHIP Phone: 1-888-997-2583

## **NEW YORK** – Medicaid

Website: [http://www.nyhealth.gov/health\\_care/medicaid/](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/](http://www.dhs.ri.gov/)  
Phone: 401-462-5300

## **SOUTH CAROLINA** – Medicaid

Website: <http://www.scdhhs.gov/>  
Phone: 1-888-549-0820

## **TEXAS** – Medicaid

Website: <https://www.gethipptexas.com/>  
Phone: 1-800-440-0493

## **UTAH** – Medicaid

Website: <http://health.utah.gov/medicaid/>  
Phone: 1-866-435-7414

## **VERMONT** – Medicaid

Website: <http://ovha.vermont.gov/>  
Telephone: 1-800-250-8427

## **VIRGINIA** – Medicaid and CHIP

Medicaid Website: <http://www.dmas.virginia.gov/rcp-HIPP.htm>  
Medicaid Phone: 1-800-432-5924  
CHIP Website: <http://www.famis.org/>  
CHIP Phone: 1-866-873-2647

## **WASHINGTON** – Medicaid

Website: <http://hrsa.dshs.wa.gov/premiumpymt/Apply.shtm>  
Phone: 1-877-543-7669

## **WEST VIRGINIA** – Medicaid

Website: <http://www.wvrecovery.com/hipp.htm>  
Phone: 304-342-1604

## **WISCONSIN** – Medicaid

Website: <http://dhs.wisconsin.gov/medicaid/publications/p-10095.htm>  
Phone: 1-800-362-3002

## **WYOMING** – Medicaid

Website: <http://www.health.wyo.gov/healthcarefin/index.html>  
Telephone: 307-777-7531

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

U.S. Department of Labor  
Employee Benefits Security Administration  
[www.dol.gov/ebsa](http://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](http://www.cms.hhs.gov)  
1-877-267-2323, Ext. 61565

*This page intentionally left blank*

**PRESORTED  
FIRST CLASS MAIL  
POSTAGE & FEES PAID  
USPS  
PERMIT NO. G-10**