
FEHB Program Carrier Letter

All Carriers

U.S. Office of Personnel Management
Insurance Services Program

Letter No. 2003-14

Date: April 18, 2003

Fee-for-service [14] Experience-rated HMO [14] Community-rated [13]

SUBJECT: 2004 RATE INSTRUCTIONS --Community-Rated Carriers

Please use the enclosed documents to prepare your 2004 rate proposal. You must submit your proposal and the completed attachments by June 2, 2003. June 2 is the first work day after May 31 and the deadline is required by regulations and no one can grant extensions.

See the enclosed "OPM Community Rating Guidelines - 2004" for pertinent definitions and an overall view of our community rating policy for 2004.

If you are a small carrier (see guidelines for definition), you may:

- 1) Elect to submit as a large carrier (in which case, we will consider you as a large carrier);
- 2) Elect to submit as a small carrier and
 - a) If your 2003 income from the Federal group will be \$500,000 or more,
 - you must submit Attachments I, IA, IIB, and IIC, and
 - **complete Attachments II and IIA and keep them on file and available for OPM review;** or
 - b) If your 2003 income from the Federal group will be less than \$500,000,
 - you must submit Attachments I, IIB, and IIC, and
 - you do not need to complete or retain Attachments II or IIA.

If you are a large carrier (see guidelines for definition), you must complete and submit to OPM, Attachments II, IIA, IIB, and IIC.

This proposal is being E-Mailed to you as a word document. This year your proposal should be submitted electronically. Please E-Mail your proposal as a word document to Actuary@opm.gov. Please send any additional information by overnight delivery to each of the following addresses:

Frank Titus
Assistant Director for Insurance Service
Office of Personnel Management
1900 E Street, N.W., Room 3400
Washington, DC 20415-0001

And

Nancy H. Kichak
Actuaries Group
Office of Personnel Management
1900 E Street, N.W., Room 4307
Washington, DC 20415-0001

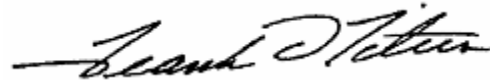
Please remember your first quarter enrollment report, Table 1, was due on April 15 to:

Eric Figg
Office of Personnel Management
Office of Insurance Programs
1900 E Street, N.W., Room 3415
Washington, DC 20415-0001

Or Fax To (202) 606-0036.

Please direct your questions about the 2004 rate submission to Sherry Simon, or Jim Quayle at (202) 606-0722, or actuary@opm.gov.

Sincerely,



Frank D. Titus
Assistant Director
for Insurance Services

Enclosures