



United States
Office of Personnel Management
Retirement and Insurance Service

Benefits Administration Letter

Number: 98-405

Date: March 12, 1998

Subject: Federal Employees Health Benefits (FEHB) Program: Special Enrollment Opportunity for Members of Aetna U.S. Healthcare, Code XC (Indiana)

This is to inform you that Aetna U.S. Healthcare, Code XC, no longer contracts with doctors or hospitals in the Indianapolis, Indiana-area counties of Boone, Hamilton, Hendricks, Hancock, Johnson, Madison, Marion, Morgan, and Shelby. These counties will not be offered next year, so Code XC enrollees from these counties who do not change plans during the next open season will have to travel to the Plan's remaining service areas to receive full benefits beginning in 1999.

For the remainder of this year, Code XC enrollees who live in the affected counties have two choices: they may either remain enrolled in Aetna U.S. Healthcare and receive benefits on a fee-for-service basis, or they may switch to new plans now. Individuals who elect to remain enrolled will have to pay their medical providers for services rendered and then submit a claim to the Plan for reimbursement.

Employees who wish to change plans have the option of making the change either retroactive to the first pay period of 1998, or prospective. Individuals who wish to make a retroactive change should be cautioned that if Aetna U.S. Healthcare has already provided medical care to them, the Plan may ask them to refund the amount paid out in benefits.

The Plan is sending affected enrollees a letter on Office of Personnel Management (OPM) stationery to alert them to this situation. For those individuals who wish to change their enrollment, we have asked that they initiate the change within 30 days of the date of the letter and bring a copy of the OPM letter to their personnel office.

Thank you for your cooperation in this matter.



Abby L. Block, Chief

Insurance Policy
and Information Division

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