

Retirement and Insurance Service Benefits Administration Letter

Number: 00-404 Date: September 29, 2000

Subject: 2000 Federal Employees Health Benefits (FEHB) Program: Significant Plan

Changes

PURPOSE

This letter transmits lists of significant events affecting certain plans during the upcoming FEHB Open Season. Please note that some of these events will require action on the part of agencies and enrollees. Also note the plans that are dropping out of the Program at the end of 2000. Since employees in these plans **must** enroll in new plans during open season if they are to continue insurance coverage in 2001, we ask that you distribute this list widely within your agencies.

TERMINATIONS

Table 1: Plans Dropping Out of the FEHB Program for 2001

Table 2: Plans Reducing Their Service Areas by Terminating an Enrollment Code

What Must Employees Do?

- Employees in terminating plans (Table 1) or in terminating codes (Table 2) **must** choose a new health plan during open season.
- New coverage. Coverage under an enrollee's new health plan will be effective the first day of the pay period beginning on or after January 1, 2001: *for most employees this will be January 14, 2001*. Enrollees will remain covered and receive benefits under the old plan until coverage under the new plan becomes effective.

Civil Service Retirement System Federal Employees Group Life Insurance

Federal Employees Health Benefits Program Federal Employees Retirement System

- You must notify employees in the terminating plans and enrollment codes to select new plans. Advise your employees that if they do not choose new health plans, they will not have coverage in 2001.
- We strongly recommend that you distribute copies of these lists to each employee, along with your agency's notice about open season.
- We also recommend that you follow up with employees in these plans and remind them to select new plans.
- **Belated changes.** Some employees still might not get the word to change plans during open season. We encourage you to be liberal in accepting belated open season changes from employees enrolled in terminating plans/enrollment codes.

What Will Health Plans Do?

• Plan Notification. The plans in tables 1 and 2 have been instructed to notify enrollees of the need to select new health plans for 2001. However, because some plans' enrollment and address lists may not be up to date, we encourage you to accept belated changes.

SERVICE AREA REDUCTIONS

Table 3: Plans Reducing Their Service Areas Without Terminating an Enrollment Code

Enrollees in the service areas being terminated must elect new health plans for 2001. Enrollees who do not choose new health plans will have to travel to their plan's remaining service area to receive full benefits.

Table 4: Plans Splitting a Service Area

Enrollees in these plans must complete a Standard Form (SF) 2809 to enroll in the new code for their service area or elect another health plan during the open season.

What Must You Do?

- We strongly recommend that you distribute a copy of these lists to each employee, along with your agency's notice to employees about open season.
- If you do not distribute the lists, remind employees to check their new health plan brochures carefully to see if there have been any changes to their plans' service areas that will affect them.

OTHER SERVICE AREA CHANGES

Table 5: New Plans Entering the Program for 2001

Table 6: Plan Adding a Standard Option

Table 7: Service Area Expansions With a New Enrollment Code

 Table 8: Service Area Expansions Without New Enrollment Codes

What Must You Do?

• You must include these new plans and expanded service areas when you count the number of eligible employees and place your orders for brochures.

MISCELLANEOUS CHANGES

Table 9: Plan Mergers

These plans are merging with other plans at the end of 2000. Enrollees in the "old" plans will be transferred automatically to the "gaining" plans and do not need to take action. Enrollees in the old plans, must choose different plans during open season if they do not wish to be transferred to the new plans.

Table 10: Plan Name Changes

 Table 11: Enrollment Code Changes

Table 12: Plans Dropping a Point of Service Product

These plans are dropping their Point of Service Product (POS) for 2001. Enrollees who use the POS Option may want to consider changing plans during open season.

Table 13: Plan Name and Enrollment Code Changes

These plans are changing from multiple contracts to one contract for 2001, as well as changing the enrollment codes. Enrollees will be automatically transferred to the new contract unless they change plans during the open season.

Table 14: Plans Adding Preferred Provider Organization (PPO) Service

Table 15: Contract Consolidations

These plans are changing from multiple contracts to one contract for 2001. Enrollees will be automatically transferred to the new contract unless they change plans during the open season.

What Must You Do?

- You must notify your employees of the changes in Table 13 and 15
- Benefits may be different for year 2001

What Must Enrollees Do?

• Enrollees must review the plan brochure for benefit changes

ADDITIONAL INFORMATION

We have made many changes to the FEHB web site. The site has information on topics such as:

- FEHB Open Season
- Premium Conversion
- Long Term Care
- Patient Bill of Rights
- •Mental Health and Substance Abuse Parity

The site also provides interactive tools such as "Plan Smart Choice" to assist employees in choosing the right health plan for them. You may also download the 2001 FEHB Guides, Plan brochures, as well as all open season Benefits Administration Letters (BAL) from this site.

We encourage you and your employees to visit the web site at www.opm.gov/insure for the most up to date information.

SPECIAL NOTICE

- SAMBA (enrollment code 44), a nationwide fee-for-service plan open to specific groups, has extended its eligible enrollment population for 2001 to include the offices of all Presidentially appointed Inspector Generals (IGs).
- As of April 26, 2000, Foreign Service Benefit Plan (enrollment code 40) expanded its population of eligible members to include Department of Defense civilians, who are now eligible for membership in its Protective Association and will be able to join the Plan.

Abby L. Block, Chief Insurance Policy and Information Division

Attachments

NOTE: This letter and its attachments were updated November 3, 2000. Updates are shown in yellow highlighted text.

TABLE 1 PLANS DROPPING OUT OF FEHB FOR 2001

Employees in these plans who do not change health plans during open season will not have health benefits for 2001.

State	Plan Name	Code
Arizona	United Healthcare of Arizona	TD, 2S
Arizona	Humana Health Plan of Arizona	DY
Colorado	HMO Colorado/Nevada	L2
Colorado	Cigna Healthcare of Colorado	1C
Connecticut	Harvard Pilgrim Health Care	68
Florida	Prudential HealthCare HMO	HE
Florida	United HealthCare of Florida	QK
Indiana	PARTNERS of Indiana	MC
Indiana	Humana Care Plan	18
Iowa	Care Choices	FA
Kansas	Prudential HealthCare HMO	1K
Kentucky	Humana Care Plan	18
Kentucky	Humana Care Plan	HR
Kentucky	Pacificare of Ohio, Inc.	R8
Maine	Harvard Pilgrim Health Care	68
Massachusetts	Harvard Pilgrim Health Care	68
Michigan	Priority Health	BQ
Michigan	Physicians Health Plan	U8
Missouri	Prudential HealthCare HMO	1K
Nebraska	Care Choices	FA
Nevada	HMO Colorado/Nevada	VS
New Hampshire	Harvard Pilgrim Health Care	68
New York	Blue Choice HMO	5L, S7
New York	Kaiser Permanente	QH
New York	Harvard Pilgrim HealthCare	68
New York	MDNY Healthcare, Inc.	5Y, 8U
North Carolina	Prudential HealthCare HMO	Q4
Ohio	Prudential HealthCare HMO	Q9
Ohio *	PacifiCare of Ohio, Inc.	R8
Ohio	QualMed Plans for Health/Ohio/West Virginia	QJ
Oklahoma	CommunityCare HMO	7C
Oklahoma	BlueLincs HMO	N5
Pennsylvania	QualMed Plans for Health	24
South Carolina	Prudential HealthCare HMO	Q4
South Dakota	Care Choices	FA

Table 1 Continued – Plans Dropping Out of FEHB for 2001

Vermont	Harvard Pilgrim HealthCare	68
<mark>Virginia</mark>	John Deere Health Plan (REMOVE THIS ROW)	<mark>3J</mark>
Virginia	Prudential HealthCare HMO	V6
Wisconsin	Physicians Plus HMO	7P
Wisconsin	Human Wisconsin Health Org.	X1
West Virginia	QualMed Plans for Health/Ohio/West Virginia	QJ
West Virginia	SuperBlue HMO	8T
West Virginia	Health Assurance HMO (REMOVE THIS ROW)	<mark>6L</mark>

^{*} This plan terminates December 31, 2000. Benefits will not be provided to enrollees after that date. Please refer to BAL 00-218 for an open enrollment opportunity for enrollees of this plan.

TABLE 2

PLANS REDUCING THEIR SERVICE AREAS BY TERMINATING AN ENROLLMENT CODE

Enrollees in these enrollment codes who do not change health plans during open season will not have health benefits for 2001.

State Plan Name		Code Terminated
Florida	Humana Medical Plan	JH, 7F, P5, 9D, P7
Illinois	Aetna U.S. Healthcare	6T
Maine	Aetna U.S. Healthcare	9M
Missouri	Aetna U.S. Healthcare	6T
New York Independent Health Association		C1
Ohio United Health Care of Ohio		VC
Texas Health Choice		2T
Texas Aetna U.S. Healthcare		TS
Texas Humana Health Plan of Texas		TW, TX, UE

TABLE 3

PLANS REDUCING THEIR SERVICE AREAS WITHOUT TERMINATING AN ENROLLMENT CODE

Enrollees in the area being dropped who do not change health plans during open season will have to travel to their plan's remaining service area to obtain medical care in order to receive full benefits from the plan in 2001.

State	Plan Name	Code	Area Dropped
Arizona	Health Plan of Nevada	NM	Mohave County
California	National HMO Health Plan	MN	San Joaquin (partial), Merced, Frenso, Contra Costa, Alameda, and Madera counties
Georgia	Aetna U.S. Healthcare	2U	Baldwin, Bibb, Houston, Jones, Pulaski, Twiggs, and Washington counties
Illinois	Group Health Plan	MM	Jackson, Perry, Randolph, and Union counties
Indiana •	Aetna U.S. Healthcare	S3	Ripley and Union counties
Kentucky •	Aetna U.S. Healthcare	S3	Bracken, Carroll, and Mason counties
Maryland	George Washington University HP	E5	Cecil County
Michigan	M-CARE	EG	Barry, Kalamazoo, and Saginaw counties
Ohio	Paramount Health Care	U2	Ashland, Crawford, Hardin, Knox, Lorain, Marion, Morrow, Richland, and Wyandot counties
Ohio •	Aetna U.S. Healthcare	S3	Drake county
Ohio	CHP of Ohio	MG	All counties except Licking, Ottawa, Sandusky, and Seneca
Tennessee*	John Deere	3J	All of Tennessee
Virginia *	John Deere	3J	All of Virginia
Virginia	George Washington University HP	E5	City of Winchester, Wayne and Frederick counties
Washington	Aetna U.S. Healthcare	8J	Port Angeles, Sequim, Anacortes cities
Washington	PacifiCare of Washington	WB	Walla Walla, and San Juan counties
Washington	First Choice Health Plan	5G	Grays Harbor and Mason counties
Wisconsin	Unity Health Plans	W4	Eau Claire, and Chippewa counties
Wisconsin	Valley Health Plan	VH	All counties except Chippewa, Dunn and Eau Claire

^{*} See Table 11 for additional changes to this plan

• See Table 9 for additional changes to this plan

TABLE 4

PLANS SPLITTING A SERVICE AREA

Enrollees in this plan under the 2000 enrollment code shown below should check their plan brochure to determine which 2001 code they should be under. Enrollees in the 2000 code who should change, but do not, will still have coverage, however they will be enrolled in code 7J although they may live in Kentucky or Indiana. Enrollees who wish to remain in code RD will have to re-enroll in that code during open season.

State	Plan Name	Code (2000)	Code (2001)
Indiana	Aetna U.S. Healthcare	RD	RD, 7L
Kentucky	Aetna U.S. Healthcare	RD	RD, 7L
Ohio	Aetna U.S. Healthcare	RD	RD, 7D, 7J

Enrollment code RD split into four service and enrollment areas (7J, 7L, 7D and retained RD). The following is important information about the change to code RD:

- You must automatically transfer enrollees from code RD into code 7J on January 1 or the first day of the pay period beginning after January 1, 2001.
- If an enrollee is currently enrolled in RD and wishes to have coverage under RD, they still will be
 automatically changed to code 7J by the agency. The enrollee must re-enroll in code RD during
 Open Season.
- Although all enrollees will be changed to 7J, some are eligible to choose one of the three other
 Aetna codes during Open Season. If the enrollee is eligible to enroll under another Aetna
 enrollment code, they will have a premium advantage by selecting, 7L, 7D or RD. The benefits
 related to all four codes are the same.
- If the enrollee does not act they will be automatically enrolled in code 7J.

TABLE 5

NEW PLANS ENTERING THE PROGRAM FOR 2001

State Plan Name		Code	General Location
Indiana	Sagamore Advantage HMO	6Y	Most of Indiana
Louisiana	Amcare Health Plans	ZQ	Baton Rouge
			Alexandria/Shreveport
Louisiana	Amcare Health Plans	ZH	New Orleans
New York	Healthfirst New York	7N	New York City
Oklahoma	Amcare Health Plans	ZX	Oklahoma City/Tulsa
Texas	Amcare Health Plans	2V	Houston/El Paso
Texas	Amcare Health Plans	ZG	Austin/San Antonio

TABLE 6

PLAN ADDING A STANDARD OPTION

State	Plan Name	Code
Nationwide	GEHA	31

TABLE 7

SERVICE AREA EXPANSIONS WITH A NEW ENROLLMENT CODE

State	Plan Name	New Code	General Location
Illinois	Aetna U.S. Healthcare	D4	Metro St. Louis area: Madison and St.
			Clair counties
Kentucky	Blue Grass Family Health	BD	Southern Kentucky
Kentucky	Blue Grass Family Health	BH	Western Kentucky
Michigan	SelectCare HMO	KP	Flint area
Missouri	Aetna U.S. Healthcare	D4	Metro St. Louis area: Jefferson, St.
			Charles, St. Louis City, and St. Louis
			counties
New	Aetna U.S. Healthcare	TG	Syracuse area
York			
Texas	Mercy Health	HM	Texas
	Plans/Premier		

TABLE 8

SERVICE AREA EXPANSIONS WITHOUT NEW ENROLLMENT CODES

State	Plan Name	Code	General Location of New Area
Colorada	Aetna U.S. Healthcare	6F	Mesa County
Delaware	Aetna U.S. Healthcare	SU	All of Delaware
Georgia	Aetna U.S. Healthcare	2U	Wilkes County
Illinois	PersonalCare's HMO	GE	Coles, Clark, Crawford, Cumberland, Edgar,
			and Shelby counties
Indiana	Aetna U.S. Healthcare	RD	Franklin, Dearborn, Switzerland, and Ohio
			counties
Iowa	SecureCare of Iowa	3Q	Adair, Appanoose, Audubon, Davis, Monroe,
			Wayne, Carroll, Cerro, Gordo, Hancock,
			Palo Alto, Chickasaw, Hardin, Winnebago,
			Clay, Howard, Worth, Floyd, Kossuth,
			Wright, Franklin, and Mitchell counties
Kentucky	Aetna U.S. Healthcare	RD	Pendleton and Gallatin counties
Louisiana	Aetna U.S. Healthcare	NG	Baton Rouge parishes of Ascension, East and
			West Baton Rouge, East and West Feliciana,
			Iberville, Livingston, Point Coupe, St.
			Helena, and Tangipahoa,
			Lafayette parishes of Evangeline, Iberia,
			Lafayette, St. Ladry, St. Mary, St. Martin,
			Beauregard, Calcasieu, and Jefferson Davis
			The following parishes are increasing from
			partial to full: Acadia, Assumption,
			Plaquemines, St. James, Terrebonne,
			Washington, and Vermilion
			New Orleans
Michigan	Aetna U.S. Healthcare	8Z	Ash, Bedford, Berlin, Dundee, Erie, Exeter,
			Frenchtown, Ida, LaSalle, London
			Kaiserville, and Summerfield townships
			Cities of Monroe, Luna Pier, and Petersburg
Missouri *	Aetna U.S. Healthcare	7K	Buchanan, Cass, Clay, Jackson, Lafayette,
			Platte and Ray counties
Missouri	BlueCHOICE	9G	Texas County

Table 8 Continued – Service Area Expansions Without New Enrollment Codes

North	Aetna U.S. Healthcar	e 3G	Wake, Durham, and Orange counties	
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Carolina			
Ohio	Vantage Health Plan	6A	Lorain county
Pennsylvania	Aetna U.S. Healthcare	KL	Bradford, Clinton, Columbia, Sullivan,
			Wyoming, and Fulton counties
Pennsylvania	KeystoneBlue	EF	Cameron, and Potter counties
Pennsylvania	UPMC Health Plan	8W	Erie, and Venango counties
Virginia	Aetna U.S. Healthcare	JN	Charles, Chesterfield, Colonial Heights,
			Dinwiddie, Goochland, Hanover, Henrico,
			Hopewell, King, William, New Kent,
			Nottaway, Petersburg, Powhattan, and
			Richmond counties
Virginia	MDIPA	JP	Waynesboro City, Staunton City, Buchanan,
			Pulaski, and Tazewell counties
Wisconsin	CompCare	69	Brown County

^{*} This change does not appear in the printed guide

TABLE 9

PLAN MERGERS

Enrollees in plans that merge will be transferred automatically to the surviving plan unless they choose a different plan during open season.

State	Merging Plans	Code	Surviving Plans	Code
Delaware	Aetna U.S. Healthcare	NK	Aetna U.S. Healthcare	SU
	Aetna U.S. Healthcare	SU		
Georgia	Prudential HealthCare HMO	EZ	Aetna U.S. Healthcare	2U
	Aetna U.S. Healthcare	2U		
Indiana *	Prudential HealthCare HMO	S3	Aetna U.S. Healthcare	RD
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	Aetna U.S. Healthcare	RD		
Kentucky *	Prudential HealthCare HMO	S3	Aetna U.S. Healthcare	RD
	Aetna U.S. Healthcare	RD		
Kentucky	Humana Care Plan	18	Humana Health Plan	D2
	Humana Health Plan	D2		

Table 9 Continued – Plan Mergers

Louisiana	Aetna U.S. Healthcare	TK	Aetna U.S. Healthcare	NG

	Aetna U.S. Healthcare	NG		
Maryland	Prudential HealthCare HMO	JB	Aetna U.S. Healthcare	JN
			(High Option)	
	Aetna U.S. Healthcare	JN		
New Jersey	Prudential HealthCare HMO	8P	Aetna U.S. Healthcare	P3
			(High Option)	
	Aetna U.S. Healthcare	P3		
New York	Kaiser Permanente	QB	C.D.P.H.P.	SG,
		~~		QB
	C.D.P.H.P.	SG	G D D 11 D	~ ~
New York	Kaiser Permanente	PW	C.D.P.H.P.	SG,
	CDDUD	g.c		PW
NT N7 1	C.D.P.H.P.	SG	A . II C II 1/1	IC
New York	Prudential HealthCare HMO	9P	Aetna U.S. Healthcare	JC
	Aetna U.S. Healthcare	JC		
Ohio *	Prudential HealthCare HMO	S3	Aetna U.S. Healthcare	RD
Onio	Tradential Heatineare Thirt	55	Tetria C.S. Heartheare	KD
	Aetna U.S. Healthcare	RD		
Pennsylvania	Prudential HealthCare HMO	VV	Aetna U.S. Healthcare	SU
-			(High Option)	
	Aetna U.S. Healthcare	SU		
Texas	Prudential HealthCare HMO	VX	Aetna U.S. Healthcare	8X
	Aetna U.S. Healthcare	8X		
Texas	Prudential HealthCare HMO	UP	Aetna U.S. Healthcare	5B
	Aetna U.S. Healthcare	5B		
West	HealthAssurance HMO	6L	Carelink Health Plans	4C
Virginia				
	Carelink Health Plans	4C		

^{*} See Table 3 for additional changes to this plan

Prudential Healthcare HMO code S3 will merge into Aetna code RD.

What Must You Do?

- You must automatically transfer members from code S3 into code RD on January 1 or the first day of the pay period beginning after January 1, 2001.
- Members transferred from S3 into RD must not be transferred into Aetna enrollment code 7J. (See Table 4 for additional information on code 7J)
 TABLE 10

PLAN NAME CHANGES

State I fall Nathe (Viu) Coue I fall Nathe (INCW)		State	Plan Name (Old)	Code	Plan Name (New)
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Guam *	PacifiCare Asia Pacific	JK	PacifiCare Health Insurance
			Company Micronesia
Illinois *	Rush Prudential HMO	17	UNICARE HMO
Indiana *	Rush Prudential HMO	17	UNICARE HMO
Iowa	Principal Health Care of	SV	Coventry Health Care of Iowa,
	Iowa, Inc.		Inc.
New York	HealthCarePlan	Q8	Univera Healthcare-WNY Inc.
New York	Prepaid Health Plan	QE	Univera Healthcare-CNY Inc.
New York	PHP Mohawk Valley	SH	Univera Healthcare-CNY Inc.
	Region		
Pennsylvania	Penn State Geisinger	N9	Geisinger Health Plan
	Health Plan		

^{*} This change does not appear in the printed guide

TABLE 11

ENROLLMENT CODE CHANGES

You must transfer enrollees in these plans to the new codes unless they choose a different plan during open season.

State	Plan Name	Code (Old)	Code (New)
Illinois	John Deere	3J	YH
Iowa	John Deere	3J	YH
Virginia *	Aetna U. S. Healthcare	Z1	XE
			(High Option)
Virginia	John Deere	3J	YH
Tennessee *	John Deere	3J	YH

^{*} See Table 3 for additional changes to this plan

TABLE 12 PLANS DROPPING A POINT OF SERVICE PRODUCT

Individuals who enrolled in these plans primarily to have access to the point of service products they offered in the past may want to consider changing plans.

State	Plan Name	Code
Arizona	Health Plan of Nevada	NM
Colorado	HMO Colorado/Nevada	L2
Nebraska	GEHA Benefit Plan	31
Nevada	HMO Colorado/Nevada	VS
Ohio	Blue Cross and Blue Shield	10

TABLE 13
PLAN NAME AND ENROLLMENT CODE CHANGES

State	Plan Name (Old)	Old	Plan Name (New)	New Code
		Code		
Texas	NYLCare Health Plans SW	V2	HMO Blue Texas	YX
Texas	NYLCare HP of the Gulf	UM	HMO Blue Texas	YM
	Coast			
Texas	NYLCare HP of the Gulf	ZE	HMO Blue Texas	YM
	Coast			
Texas	NYLCare HP of the Gulf	ZF	HMO Blue Texas	YM
	Coast			

Note: The plan in this table has consolidated its contracts into one contract for 2001.

Table 14
PLANS ADDING PPO SERVICE

State	Plan Name	Code	States with PPO Service
Nationwide	Foreign Service	40	Arizona, Colorado, Connecticut,
(for specific groups)	Benefit Plan		Delaware, Georgia, Illinois, Indiana, Iowa,
			Massachusetts, New Hampshire, New
			Jersey, North Carolina, Pennsylvania,
			Rhode Island, South Carolina and
			Tennessee
Nationwide	Rural Carrier	38	Arizona, California, Colorado,
(for specific groups)			Connecticut, Delaware, Kansas, Maine,
			Massachusetts, Montana, Nebraska,
			Nevada, New Hampshire, New Jersey,
			New Mexico, New York, North Dakota,
			Oregon, Rhode Island, South Dakota and
			Utah

TABLE 15
CONTRACT CONSOLIDATIONS

State	Plan Name (Old)	Code	Plan Name (New)
Arizona	PacifiCare of Arizona	A3	
California	PacifiCare of California	CY	
Nevada	PacifiCare of Nevada	K9	Pacificare Health Plans
Oklahoma	PacifiCare OK	2N	
Oregon	PacifiCare of Oregon	7Z	
Texas	PacifiCare of Texas	GF	
Washington	PacifiCare of Washington	WB	
Washington	PacifiCare of Oregon	7Z	

Note: PacifiCare will consolidate the above plans into one contract for 2001. There will be one plan, however the plan will keep all its current codes.