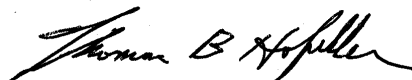


**For:** FFAS Employees

**2008 Federal Employees Benefits Open Season**

**Approved by:** Associate Administrator for Operations and Management



**1 Overview**

**A Purpose**

This notice announces and provides guidance about the 2008 Federal Employees Benefits open season. The 2008 open season begins Monday, November 10, 2008, and continues through Monday, December 8, 2008. The Federal Employees Benefits open season allows employees to enroll, cancel enrollment, and make changes to the following:

- Federal Employee Health Benefits (FEHB)
- Health Care and Dependent Care Flexible Spending Account Program (FSAP)
- Federal Employees Dental/Vision Insurance Program (FEDVIP).

**B National Office Contacts**

National Office employees shall use the following table for additional information.

<b>IF employee needs to...</b>	<b>THEN contact...</b>
<ul style="list-style-type: none"> <li>• obtain SF-2809</li> <li>• obtain a plan brochure</li> </ul>	HRD's web site at <a href="http://www.fsa.usda.gov/FSA/hrdapp?area=home&amp;subject=bnft&amp;topic=hlt-in">http://www.fsa.usda.gov/FSA/hrdapp?area=home&amp;subject=bnft&amp;topic=hlt-in</a> .
verify enrollment	HRD, Special Projects and Information Management Branch, Personnel and Payroll Operations Section at either of the following: <ul style="list-style-type: none"> <li>• 202-401-0674</li> <li>• 202-401-0677.</li> </ul>
receive policy information	HRD, Employee Programs Branch (EPB) at 1 of the following: <ul style="list-style-type: none"> <li>• Maria Ruiz at 202-401-0685</li> <li>• Susan Brown at 202-401-0066</li> <li>• Natasha Facey at 202-401-0687</li> <li>• Darla Hensley 202-401-0681</li> <li>• TDD 202-205-9057.</li> </ul>

<b>Disposal Date</b>	<b>Distribution</b>
February 1, 2009	All FAS, FSA, and RMA employees; State Offices relay to County Offices

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**1 Overview (Continued)**

**C Field Office Contacts**

Field Office employees shall use the following table for additional information.

<b>IF employee is located in...</b>	<b>THEN contact...</b>
<ul style="list-style-type: none"><li>• FSA Kansas City offices</li><li>• St. Louis</li><li>• RMA Product Management</li><li>• APFO</li><li>• RMA, Kansas City Compliance Office</li></ul>	HRD, Kansas City Human Resources Office, Operations Section at either of the following: <ul style="list-style-type: none"><li>• 816-926-6225</li><li>• TDD 816-926-7440.</li></ul>
<ul style="list-style-type: none"><li>• FAS overseas offices</li><li>• RMA Regional Offices and Compliance Field Offices, <b>except</b> Kansas City</li></ul>	HRD, EPB at 1 of the following: <ul style="list-style-type: none"><li>• Maria Ruiz at 202-401-0685</li><li>• Susan Brown at 202-401-0066</li><li>• Natasha Facey at 202-401-0687</li><li>• Darla Hensley at 202-401-0681</li><li>• TDD 202-205-9057.</li></ul>
State and County Offices	State Office, Administrative Division.

**D OMB Notification**

Information provided by enrolling in the FEHB Program may also be used for computer matching with Federal, State, or local agencies' files to determine whether employees qualify for benefits, payments, or eligibility in the FEHB Program, Medicare, or other Government benefits programs.

**2 FEHB Eligibility and Effective Dates**

**A Actions During Open Season**

Eligible employees may take the following actions during open season:

- unregistered employees may enroll
- enrollees may do any of the following:
  - change from 1 plan or option to another
  - change from self-only to self and family
  - elect and waive FEHB-Premium Conversion (FEHB-PC).

**Note:** To learn more about FEHB-PC, see 35-PM, paragraph 62.

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### 2 FEHB Eligibility and Effective Dates (Continued)

#### B Effective Dates of Enrollments and Changes

Use the following table for additional information.

<b>IF there is a...</b>	<b>THEN the effective date is...</b>
premium rate change	January 4, 2009.
change in enrollment	
new enrollment	January 4, 2009, if the employee is in a pay status for any part of the previous pay period. Otherwise, enrollment will become effective in the pay period after the first pay period in pay status.

**Note:** Although new enrollments are not effective until January 4, 2009, employees are subject to current plan changes through January 3, 2009.

**Example:** Susan Jones was enrolled in Aetna during 2008. She makes an open season change and elects Blue Cross and Blue Shield. Even though her new insurance is not effective until January 4, 2009, she is still subject to any 2009 plan changes in her Aetna policy January 1 through 3, 2009. This includes higher co-pays for doctor visits and prescriptions.

### 3 2009 Benefits and FEHB Guides and Individual Plan Brochures

#### A Guides

A 2009 Guide to Federal Benefits providing features of each FEHB and overview of FEDVIP, Flexible Spending Accounts, and Long-Term Care Insurance will be available for employees to review through their servicing personnel office. The 2009 FEHB guide can also be accessed on the Internet at

<http://www.fsa.usda.gov/FSA/hrdapp?area=home&subject=bnft&topic=hlt-in>.

The 2009 FEHB guides are as follows:

- RI 70-1 for nontemporary employees
- RI 70-8 for temporary employees
- RI 70-10 for visually impaired employees.

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### 3 2009 FEHB Guides and Individual Plan Brochures (Continued)

#### B Access to Plans and Guides

All FFAS employees and servicing personnel offices shall download their own electronic copies of FEHB guides and brochures for the 2008 open season from HRD's web site at <http://www.fsa.usda.gov/FSA/hrdapp?area=home&subject=bnft&topic=hlt-in>.

HRD is also requesting that all employees use the NFC's Employee Personal Page (EPP) to make FEHB open season changes and enrollments. Employees can access EPP at <https://www.nfc.usda.gov>.

**Note:** Employees who do **not** have access to a computer at work or home may obtain a copy of an FEHB guide or brochure through their servicing contact listed in either subparagraph 1 B or C.

#### C Supervisory Action

Supervisors shall provide RI 70-1 or RI 70-8 to employees who are away from the work site in a nonpay or nonduty status.

#### D Individual Plan Brochures

After examining the 2009 FEHB guide, employees interested in enrolling or changing plans should review the individual plan brochures for a complete description of benefits to make an informed decision. Employees may access all FEHB brochures at <http://www.fsa.usda.gov/FSA/hrdapp?area=home&subject=bnft&topic=hlt-in>.

**Note:** Employees:

- currently enrolled in a health plan will receive a 2009 benefit plan brochure directly from their health plan
- who elect a new health insurance plan will receive a personal copy from the new insurance carrier.

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### 4 Employee Action

#### A Action Required by Employees

Employees **must** take the following action.

Step	Action
1	Immediately review Exhibit 1 and determine whether to take any further action.  <b>Note:</b> Exhibit 1 assists employees in identifying nonparticipating plans and other significant plan changes that may affect them. Employees should review Exhibit 1 to determine whether they need to make a health benefits election or change this open season.
2	Access the NFC's EPP at <a href="https://www.nfc.usda.gov">https://www.nfc.usda.gov</a> to make desired open season elections.

#### B Enrollees Who Continue Their Current Enrollment

Employees who want to continue enrollment in their current FEHB plan **should take no action during this open season**. However, enrollees **must** enroll in a different plan to continue FEHB coverage in 2009, if their plan:

- will not be participating in the FEHB Program after December 31, 2008
- dropped an enrollment area having a separate enrollment code.

**Note:** See Exhibit 1 for a list of plans and codes with significant changes or that are terminating.

#### C Continuing FEHB Coverage After Retirement

To continue FEHB coverage after retirement, employees **must** have been continuously enrolled, or covered as a family member, under the FEHB Program for either of the following:

- the 5 years immediately before retirement
- if less than 5 years for all service since the employee was eligible for these benefits, unless these requirements are waived.

**5 Health Savings Accounts (HSA's)**

**A Definition of HSA's**

HSA's are tax-sheltered trust accounts that employees own to pay qualified medical expenses for themselves, their spouse, and their dependents. Employees enroll in high deductible health plans (HDHP's), which determine whether employees are eligible for HSA's or health reimbursement arrangements, based on the information provided. For more information on HSA's, go to <http://www.opm.gov/hsa/faq.asp>.

**B HSA Features**

HSA features include the following:

- administration by a trustee/custodian
- employee-owned HSA that is theirs to keep even if they change plans or retire
- tax-free interest
- tax-free withdrawals for qualified medical expenses
- unused funds and interest that are carried over, without limit, from year to year
- voluntary contributions that are tax-deductible.

**C HSA Benefits**

HSA plans may save the employee money through lower premiums, tax savings, and money deposited in their account that can be used to pay the deductible and other out-of-pocket medical expenses in current or future years.

## 6 FSAP

### A Overview

FSAP's are tax-favored programs that allow employees to set aside pre-tax money from their pay checks to pay for a variety of eligible expenses. Eligible employees may choose to make a voluntary allotment from their salary to FSAP's during the open season. Employees:

- do **not** pay employment taxes on FSAP allotments
- shall communicate and enroll directly with the FSAP Administrator, SHPS, Inc. by either of the following:
  - online at <http://www.fsafeds.com>
  - telephone at 1-877-FSAFEDS (1-877-372-3337)
- FSAP contributions must come from an employee's salary through allotments.

Because of the tax advantages of FSAP, IRS has strict guidelines for their use. One of these guidelines is commonly known as the “**use or lose**” rule. According to this rule, if an employee has **not** incurred enough eligible expenses during the benefit year to equal the annual amount contributed to FSAP, **the employee loses the balance remaining in the accounts when the benefit year ends.**

Employees who are unfamiliar with FSAP's benefits and risks are strongly urged to consult with their accountant, tax advisor, or tax preparer **before** electing FSAP or benefit amount. FSAP contributions do **not** count toward the IRS yearly maximum nontaxable contribution limit. OPM's FSAP web site:

- is <http://www.opm.gov/insure/pretax/fsa/index.asp>
- provides overall program information.

**Note:** Employees can enroll and file claims with SHPS Inc. by either of the following:

- online at <http://www.fsafeds.com>
- telephone at 1-877-FSAFEDS (1-877-372-3337).

### B Enrollment

Unlike FEHB or FEHB-PC, participation in FSAP is **not** automatic. Employees must make a voluntary election on an annual basis. If an employee does **not** make an election during the open enrollment, they will **not** have FSAP in the new benefit year. Employees will need to make the following 2 decisions:

- whether they want to have coverage in 1 or both of the FSAP accounts
- the annual amount of their FSAP.

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### 6 FSAP (Continued)

#### C Eligibility

Any employee eligible for FEHB is eligible to enroll in FSAP. Employees do **not** need to be enrolled in FEHB to participate.

**Note:** An employee may **not** have a Health Savings Account and a Health Care Flexible Spending Account at the same time.

#### D Two FSAP Accounts

The following two FSAP accounts are available to eligible employees that allow employees to pay either medical or dependent care expenses using pre-tax dollars:

- Health Care FSA
- Dependent Care FSA.

Eligible employees may choose to participate in either or both accounts. There are no government contributions to FSAP's. Employees are encouraged to review OPM's Frequently Asked Questions on FSAP at <https://www.fsafeds.com/fsafeds/summaryofbenefits.asp>.

### 7 FEDVIP

#### A Types of Enrollment

There are 3 types of enrollment available under FEDVIP. The following table provides information on the enrollment types.

Type of Enrollment	Description
Self Only	Covers only the enrolled employee. An eligible employee may enroll in Self Only even though he or she has a family, but the family members are <b>not</b> covered.
Self Plus One	Covers the enrolled employee or annuitant plus 1 eligible family member. Eligible individuals may enroll in Self Plus One even though they have more than 1 eligible family member, but the additional family members are <b>not</b> covered. The enrollee <b>must</b> specify during the enrollment process which 1 eligible family member he or she wants to cover under Self Plus One. The enrollee may change the covered family member to another eligible family member during an open season or because of a qualifying life event.  <b>Note:</b> Self Plus One is <b>not</b> available under the FEHB Program. FEHB law prohibits such a category.
Self and Family	Covers the enrolled employee and all eligible family members. Enrollees should list <b>all</b> eligible family members when they enroll through <a href="http://www.benefeds.com">www.benefeds.com</a> to ensure timely claim payments. All the enrollee's eligible family members are automatically covered, even if the enrollee fails to list all of them when enrolling on <a href="http://www.benefeds.com">www.benefeds.com</a> , but claim payments may be delayed for family members who were omitted.



## 7 FEDVIP (Continued)

### B Eligible Employees

Federal and county employees are eligible to enroll in FEDVIP if they are eligible to enroll in the FEHB Program. **Employees do not need to be enrolled in FEHB; they just must meet the eligibility criteria to enroll.**

### C How to Enroll

Employees **must** create a **benefeds.com** account by providing demographic and employment information at **www.benefeds.com**.

**Note:** **www.benefeds.com** contains an online tutorial, extensive online help, and a Frequently Asked Questions section to assist enrollees through the enrollment process.

### D FEDVIP Versus FEHB

FEDVIP and FEHB are entirely separate programs. Some FEHB plans will:

- continue to offer coverage of some dental and vision services
- offer non-FEHB dental and vision services.

FEDVIP provides **supplemental** dental and vision insurance coverage. Some carriers participate in both FEHB and FEDVIP. Individuals eligible to enroll in both programs can choose to enroll in 1 of the following:

- FEHB only
- FEDVIP only
- both
- neither.

**Note:** Individuals eligible can choose different enrollment types for each program.

**Example:** Individuals eligible can enroll in Self and Family coverage under FEHB, but Self Only coverage under FEDVIP.

### E Re-Enrollment

Re-enrollment is automatic each year, unless an enrollee chooses to make a change during open season or a plan terminates its participation in FEDVIP.

### F Effective Date of Coverage

The effective date of FEDVIP coverage for 2009 is January 1, 2009.

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7 **FEDVIP (Continued)**

**G 2009 FEDVIP Significant Plan Changes**

Refer to the following tables for the 2009 FEDVIP significant plan changes.

**FEDVIP Plan Name Changes**

<b>States</b>	<b>2008 Plan Name (Old)</b>	<b>2009 Plan Name (New)</b>
Southeastern, Midwestern, and Mid-Atlantic	CompBenefits (Dental Plan)	Humana/CompBenefits Inc.
Nationwide	Spectera (Vision Plan)	UnitedHealthcare Vision

**Dental Plan Service Area Expansion**

<b>States</b>	<b>Plan Name</b>	<b>General Location of New Areas</b>
Southeastern, Midwestern, and Mid-Atlantic	Humana/CompBenefits Inc. (formerly CompBenefits in 2008)	Entire States of Arizona, California, Colorado, and Utah

**Plans or Codes With Significant Changes or That Are Terminating**

**Table 1 Plans Leaving the FEHB Program**

**Enrollees in these terminating plans who do not change health plans during Open Season will not have health benefits for 2009.**

<b>State</b>	<b>Plan Name</b>	<b>3 Digit Codes</b>
Georgia	UnitedHealthcare of Georgia	GN1, GN2
Indiana	Advantage Health Solutions, Inc.	6Y1, 6Y2, <b>6Y4*, 6Y5*</b> (*see Table 3 for 6Y4 & 6Y5)
Nebraska	Coventry Health Care of Nebraska	IE1, IE2
Ohio	SuperMed HMO	5M1, 5M2
Ohio	SummaCare Health Plan	5W1, 5W2
Washington	PacifiCare of Washington	SA1, SA2

## Plans or Codes With Significant Changes or That Are Terminating (Continued)

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 2009.

State	Plan Name	3 Digit Codes	Area Dropped
Colorado	Aetna Open Access	9E1, 9E2, 9E4, 9E5	Denver area
Indiana	Humana CoverageFirst (CDHP)	HZ1, HZ2	Indianapolis area
Kansas	Aetna Open Access	KS1, KS2	Kansas City area
Louisiana	Coventry Health Care of Louisiana	JA1, JA2, JA4, JA5, <b>LT1*, LT2*</b> (*see Table 4 for LT1, LT2)	Baton Rouge area
Michigan	Bluecare Network of Michigan	LN1, LN2	Mid Michigan area
Michigan	Humana CoverageFirst (CDHP)	BW1, BW2, FT1, FT2, GT1, GT2	Detroit and Grand Rapids areas and most of Michigan
Missouri	Aetna Open Access	KS1, KS2	Kansas City and St. Louis areas, including Southwest Illinois
Nevada	Health Plan of Nevada	2L1, 2L2	Entire counties of Lyon and Mineral and portions of Washoe County
North Carolina	Aetna Open Access	MP1, MP2	Charlotte and Raleigh/Durham areas
Pennsylvania	HealthAmerica Pennsylvania	4N1, 4N2, 4N4, 4N5, <b>YN1*, YN2*</b> (*see Table 4 for YN1, YN2)	Northeastern area
Texas	Aetna Open Access	PU1, PU2, PU4, PU5	Dallas/Fort Worth and Corpus Christi/El Paso areas
Vermont	MVP Health Care	VW1, VW2, VW4, VW5	Entire State
Washington	Aetna Open Access	8J1, 8J2	Seattle and Puget Sound areas
Wisconsin	Humana CoverageFirst (CDHP)	FB1, FB2	Milwaukee area

**Plans or Codes With Significant Changes or That Are Terminating (Continued)**

**Table 3 Existing Plans Terminating Their High Deductible Health Plans (HDHP) and Terminating Their HDHP Enrollment Codes**

Enrollees in these enrollment codes who do not change health plans during Open Season will not have health benefits for 2009.

Enrollees who are active employees and want to continue enrollment in 2009 in an HDHP and receive or make additional contributions to the Health Savings Account (HSA), must change to another HDHP in the FEHB Program during Open Season. They need to contact their current 2008 HDHP HSA Fiduciary and the Internal Revenue Service (IRS) for any guidance and questions about their HSA, including tax considerations and penalties. If enrollees are interested in consolidating their HSA accounts, they also need to contact their upcoming 2009 HDHP HSA Fiduciary.

If enrollees do not want to continue in a HDHP, they must change to another health plan option during Open Season or they will not have health benefits for 2009. However, the enrollees must contact the HDHP HSA Fiduciary and IRS for any guidance and questions about the HSA concerning tax considerations and penalties.

State	Plan Name	3 Digit Codes
Illinois	OSF Health Plans, Inc.	9F4, 9F5
Indiana	Advantage Health Solutions, Inc. (See Table 1 also)	6Y4, 6Y5
Massachusetts	Fallon Community Health Plan	DV1, DV2
Virginia	Piedmont Community Healthcare	2C4, 2C5

**Plans or Codes With Significant Changes or That Are Terminating (Continued)**

**Table 4 High Deductible Health Plans (HDHP) 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 2009.

Enrollees who are active employees and want to continue enrollment in 2009 in a HDHP and receive or make additional contributions to the Health Savings Account (HSA), must change to another HDHP in the FEHB Program during Open Season. They need to contact their current 2008 HDHP HSA Fiduciary and the Internal Revenue Service (IRS) for any guidance and questions about their HSA, including tax considerations and penalties. If enrollees are interested in consolidating their HSA accounts, they also need to contact their upcoming 2009 HDHP HSA Fiduciary.

If enrollees do not want to continue in a HDHP, they must change to another health plan option during Open Season or they will not have health benefits for 2009. However, the enrollees must contact their HDHP HSA Fiduciary and IRS for any guidance and questions about the HSA concerning tax considerations and penalties.

State	Plan Name	3 Digit Codes	Area Dropped
Louisiana	Coventry Health Care of Louisiana	LT1, LT2	Baton Rouge area
Pennsylvania	HealthAmerica Pennsylvania	YN1, YN2	Northeastern PA area

**Plans or Codes With Significant Changes or That Are Terminating (Continued)**

**Table 5 Plan Splitting a Service Area and Creating a New Enrollment Code (In Addition to the Existing Enrollment Code)**

**Enrollees in the southern California service area who do not change their enrollment code from SJ to SI during Open Season will automatically remain enrolled in the northern California SJ enrollment code and they will have to travel to the plan’s northern California service area to obtain medical care in order to receive full benefits from the plan in 2009.**

State	Plan Name	General Location	2008 Codes	2009 Codes
California	Blue Shield of California Access+HMO	Most of California	SJ1, SJ2	SJ1, SJ2 Northern California Region
				SI1, SI2 Southern California Region

Blue Shield of California Access+HMO will split its California service area, code SJ, into two service areas (northern California and southern California) resulting in two enrollment codes, SJ and SI. The plan’s northern California region will retain the current SJ enrollment code; however, the plan’s southern California region will receive the new SI enrollment code. Current plan enrollees in the southern California region should make a positive enrollment election into enrollment code SI during Open Season.

**If enrollees in the plan’s southern California region do nothing and do not make a positive enrollment election, they will automatically remain enrolled in the original High Option SJ enrollment code and they will have to travel to the plan’s northern California service area to obtain medical care in order to receive full benefits from the plan in 2009. Also, the 2009 premiums for the SJ codes for the northern California region will be higher than the premiums for the SI codes for the southern California region.**

In the plan’s 2009 brochure, please check Section 1 (under Service Area) for the plan’s covered counties and ZIP Codes in the northern and southern California regions.

Plans or Codes With Significant Changes or That Are Terminating (Continued)

Table 6 Plan Merger With Code Changes

The payroll office must automatically move enrollees into their plan’s surviving code unless the enrollees select another health plan during Open Season.

State	2008 Plans	2008 Codes (terminating end of 2008)	2009 Surviving Plans	2009 Surviving Codes
Iowa	HealthPartners Open Access Deductible (Standard)	534, 535	HealthPartners Open Access Copay (High)	V31, V32
Minnesota	HealthPartners Classic (High)	531, 532	HealthPartners Open Access Copay (High)	V31, V32
	HealthPartners Primary Clinic	HQ1, HQ2	HealthPartners Open Access Copay (High)	V31, V32
	HealthPartners Open Access Deductible (Standard)	534, 535	HealthPartners Open Access Copay (High)	V31, V32
North Dakota	HealthPartners Open Access Deductible (Standard)	534, 535	HealthPartners Open Access Copay (High)	V31, V32
South Dakota	HealthPartners Open Access Deductible (Standard)	534, 535	HealthPartners Open Access Copay (High)	V31, V32
Wisconsin	HealthPartners Classic (High)	531, 532	HealthPartners Open Access Copay (High)	V31, V32
	HealthPartners Primary Clinic	HQ1, HQ2	HealthPartners Open Access Copay (High)	V31, V32
	HealthPartners Open Access Deductible (Standard)	534, 535	HealthPartners Open Access Copay (High)	V31, V32



**Plans or Codes With Significant Changes or That Are Terminating (Continued)**

**Table 7 Plan Option Name Change With Code Change**

The payroll office must automatically move enrollees into their plan’s changed option and code unless the enrollees select another health plan during Open Season. The changed plan option name and code for 2009 (Basic Option, code JG1 and JG2) will have a reduction in the provider network.

State	Plan Name	2008 Plan Option Name	2008 Plan Codes	2009 Plan Option	2009 Plan Codes
Massachusetts	Fallon Community Health Plan	High	JV1, JV2	Basic	JG1, JG2

**Table 8 Plan Name Change**

State	2008 Plan Name (Old)	Plan Codes	2009 Plan Name (New)
Florida	Humana Medical Plan, Inc.	EE1, EE2, EE4, EE5, LL1, LL2, LL4, LL5	Humana, Inc.

**Table 9 Plan Option Name Change**

State	Plan Name	2008 Plan Option Name (Old)	Plan Codes	2009 Plan Option Name (New)
Connecticut	ConnectiCare	Standard	TE4, TE5	Basic

**Table 10 Plan Adding a Standard Option With New Codes (The previous 2008 Standard Option merged into the plan’s High Option for 2009 – See Table 6)**

State	Plan Name	Plan Type	2009 Standard Option Codes
Iowa	HealthPartners Open Access Three for Free (Standard Option)	HMO	V34, V35
Minnesota	HealthPartners Open Access Three for Free (Standard Option)	HMO	V34, V35
North Dakota	HealthPartners Open Access Three for Free (Standard Option)	HMO	V34, V35
South Dakota	HealthPartners Open Access Three for Free (Standard Option)	HMO	V34, V35
Wisconsin	HealthPartners Open Access Three for Free (Standard Option)	HMO	V34, V35

**Plans or Codes With Significant Changes or That Are Terminating (Continued)**

**Table 11 New Plans Entering the FEHB Program**

<b>State</b>	<b>Plan Name</b>	<b>Plan Type</b>	<b>3 Digit Codes</b>	<b>General Location</b>
New York	Community Blue	HMO	BX1, BX2	Western New York counties of Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans, Wyoming
			BZ1, BZ2	Northeastern New York Capital Region counties of Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Warren, Washington
			BS1, BS2	Northeastern New York counties of Clinton, Essex
Indiana	Welborn Health Plan of Indiana	HMO	W11, W12	City of Evansville and entire counties of Daviess, Dubois, Gibson, Knox, Perry, Pike, Posey, Spencer, Vanderburgh, and Warrick

**Table 12 Plans Adding a New Standard Option**

**Enrollees who do not enroll in their plan’s Standard Option will automatically remain enrolled in their current High Option.**

<b>State</b>	<b>Plan Name</b>	<b>Plan Type</b>	<b>New Codes for New Options</b>
Florida	Vista Health Plan of South Florida	HMO	5E4, 5E5 Standard Option
Illinois	OSF Healthplans	HMO	AB4, AB5 Standard Option
Iowa	Coventry Health Care of Iowa	HMO	SY4, SY5 Standard Option
New York	Blue Choice	HMO	MK4, MK5 Standard Option
Virginia	Optima Health Plan	HMO	9R4, 9R5 Standard Option

**Plans or Codes With Significant Changes or That Are Terminating (Continued)**

**Table 13 Existing Plan Offering a High Deductible Health Plan (HDHP) With New Enrollment Codes**

State	Plan Name	3 Digit Codes
Ohio	Paramount Health Care Plan	U24, U25

**Table 14 Existing Plan Offering a Consumer Driven Health Plan (CDHP) With New Enrollment Codes**

State	Plan Name	3 Digit Codes
Arizona	UnitedHealthcare Insurance Company, Inc.	E94, E95
Arkansas	UnitedHealthcare Insurance Company, Inc.	E94, E95
California	UnitedHealthcare Insurance Company, Inc.	E94, E95
Colorado	UnitedHealthcare Insurance Company, Inc.	E94, E95
District of Columbia	UnitedHealthcare Insurance Company, Inc.	E94, E95
Florida	UnitedHealthcare Insurance Company, Inc.	E94, E95
Georgia	UnitedHealthcare Insurance Company, Inc.	E94, E95
Maryland	UnitedHealthcare Insurance Company, Inc.	E94, E95
Illinois	UnitedHealthcare Insurance Company, Inc.	E94, E95
Iowa	UnitedHealthcare Insurance Company, Inc.	E94, E95
Kansas	UnitedHealthcare Insurance Company, Inc.	E94, E95
Louisiana	UnitedHealthcare Insurance Company, Inc.	E94, E95
Mississippi	UnitedHealthcare Insurance Company, Inc.	E94, E95
Missouri	UnitedHealthcare Insurance Company, Inc.	E94, E95
New Mexico	UnitedHealthcare Insurance Company, Inc.	E94, E95
North Carolina	UnitedHealthcare Insurance Company, Inc.	E94, E95
Nevada	UnitedHealthcare Insurance Company, Inc.	E94, E95
Ohio	UnitedHealthcare Insurance Company, Inc.	E94, E95
Oklahoma	UnitedHealthcare Insurance Company, Inc.	E94, E95
Oregon	UnitedHealthcare Insurance Company, Inc.	E94, E95
Rhode Island	UnitedHealthcare Insurance Company, Inc.	E94, E95
Tennessee	UnitedHealthcare Insurance Company, Inc.	E94, E95
Texas	UnitedHealthcare Insurance Company, Inc.	E94, E95
Virginia	UnitedHealthcare Insurance Company, Inc.	E94, E95
Washington	UnitedHealthcare Insurance Company, Inc.	E94, E95
Wisconsin	UnitedHealthcare Insurance Company, Inc.	E94, E95

**Plans or Codes With Significant Changes or That Are Terminating (Continued)**

**Table 15 Plan Changing From a Closed Nationwide Fee-For-Service (FFS) Plan for Specific Groups to an Open Nationwide FFS Plan Open to All Agencies, Employees, and Retirees**

State	Plan Name	Plan Codes	New Agencies
Nationwide FFS Plan	SAMBA	441, 442, 444, 445	Employees or retirees of all Federal Agencies

**Table 16 Closed Nationwide FFP Plan for Specific Groups Available to New Agencies, Employees, and Retirees**

State	Plan Name	Plan Codes	New Agency
Nationwide FFS Open Only to Specific Groups	Association Benefit Plan	421, 422	Department of Defense Employees and Annuitants

**Table 17 Service Area Expansions With New Enrollment Codes**

State	Plan Name	New Codes	General Location
Georgia	Humana, Inc.	DG1, DG2, DG4, DG5	City of Atlanta and entire counties of Banks, Barrow, Bartow, Butts, Cherokee, Clark, Clayton, Cobb, Coweta, DeKalb, Douglas, Fayette, Floyd, Forsyth, Fulton, Gwinnett, Hall, Paulding, Polk, Rockdale, Spalding, and Walton
New York	MVP Health Care	MF1, MF2, MF4, MF5	Entire counties of Clinton, Essex, Franklin, and St. Lawrence
Texas	Humana Health Plan of Texas	UU1, UU2, UU4, UU5	City of Austin and entire counties of Bastrop, Bell, Bosque, Coryell, Falls, Hays, Limestone, McLennan, Travis, and Williamson
Utah	Humana CoverageFirst	IA1, IA2	City of Salt Lake City and entire counties of Beaver, Box Elder, Cache, Carbon, Daggett Davis, Duchesne, Emery, Garfield, Grand, Iron, Juab, Kane, Millard, Morgan, Piute, Rich, Salt Lake, San Juan, Sanpete, Sevier, Summit, Tooele, Uintah, Utah, Wasatch, Washington, Wayne, Weber

Plans or Codes With Significant Changes or That Are Terminating (Continued)

Table 18 Service Area Expansions Without New Enrollment Codes

State	Plan Name	3 Digit Code	General Location of New Area
Arkansas	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire county of Miller
California	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Colusa, Imperial, Lake, Nevada, San Benito and Shasta
Colorado	UnitedHealthcare Insurance Company, Inc. (HDHP)	E91, E92	Entire counties of Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Crowley, Denver, Douglas, El Paso, Jefferson, Lincoln, Otero, Park, and Teller
Florida	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire county of Monroe
Florida	Vista Healthplan of South Florida	5E1, 5E2	Entire counties of Martin and St. Lucie
Georgia	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Atkinson, Bacon, Baker, Ben Hill, Berrien, Bleckley, Brantley, Brooks, Calhoun, Camden, Charlton, Chattahoochee, Clay, Clinch, Coffee, Colquitt, Cook, Crisp, Decatur, Dodge, Dooly, Dougherty, Early, Echols, Emanuel, Glynn, Grady, Greene, Hancock, Harris, Heard, Irwin, Jeff Davis, Jenkins, Johnson, Lanier, Lee, Lowndes, Macon, Marion, McIntosh, Meriwether, Miller, Mitchell, Montgomery, Morgan, Muscogee, Pierce, Putnam, Quitman, Randolph, Schley, Screven, Seminole, Stewart, Sumter, Taylor, Telfair, Terrell, Thomas, Tift, Toombs, Treutlen, Troup, Turner, Upson, Ware, Wayne, Webster, Wheeler, Wilcox, and Worth
Georgia	Kaiser Foundation Health Plan of Georgia, Inc.	F81, F82, F84, F85, GW1, GW2	City of Atlanta and entire counties of Carroll, Dawson, Haralson, Heard, Lamar, Merriweather, Pickens and Pike; City of Athens and entire counties of Clarke, Madison, Oconee, and Oglethorpe; City of Columbus and entire counties of Chattahoochee, Harris, Marion, and Muscogee; City of Macon and entire counties of Bibb, Bleckley, Crawford, Houston, Jones, Laurens, Monroe, Peach, Pulaski, and Twiggs; City of Savannah and entire counties of Bryan, Bullock, Chatham, Effingham, Evans, and Liberty
Hawaii	Kaiser Foundation Health Plan of Hawaii	631, 632, 634, 635	The islands of Lanai and Molokai

Plans or Codes With Significant Changes or That Are Terminating (Continued)

Table 18 Service Area Expansions Without New Enrollment Codes (Continued)

State	Plan Name	3 Digit Code	General Location of New Area
Idaho	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Ada, Adams, Bannock, Bear Lake, Benewah, Bingham, Blaine, Boise, Bonner, Bonneville, Boundary, Butte, Canyon, Cassia, Elmore, Franklin, Fremont, Gem, Gooding, Jefferson, Jerome, Latah, Madison, Minidoka, Nez Perce, Oneida, Owyhee, Payette, Shoshone, Twin Falls, Valley, and Washington
Idaho	Altius Health Plans	9K1, 9K2, 9K4, 9K5, DK4, DK5	Entire counties of Bannock, Bear Lake, Bingham, Bonneville, Canyon, Caribou, Elmore, Franklin, Gem, Oneida, Payette, and Power
Illinois	PersonalCare Insurance of Illinois	GE1, GE2	Entire counties of Adams, Brown, Bureau, Dekalb, Jo Davies, Pike, Putnam, and Scott
Illinois	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Brown, Bureau, Christian, Clay, Coles, Crawford, Douglas, Effingham, Franklin, Gallatin, Hamilton, Hardin, Henry, Jackson, Jasper, Jefferson, Jo Daviess, Livingston, Logan, Macon, Marion, Mason, Massac, McDonough, McLean, Menard, Montgomery, Morgan, Perry, Piatt, Pope, Rock Island, Saline, Sangamon, Schuyler, Stephenson, Union, Wabash, Washington, Wayne, White, Whiteside, and Williamson
Indiana	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Bartholomew, Crawford, Daviess, Dubois, Elkhart, Fayette, Fulton, Jackson, Jasper, Jennings, La Porte, Marshall, Martin, Newton, Orange, Perry, Pulaski, Spencer, Starke, St. Joseph, Union, and Wayne (With the addition of these counties to the other 70 counties already in the service area in Indiana, the service area now will cover the entire state of Indiana.)
Iowa	Coventry Health Care of Iowa	SV1, SV2, SY4, SY5, SV4, SV5	Entire counties of Cherokee, Dickinson, Emmett, Fayette, Hardin, Lyon, Monroe, O'Brien, and Winneshiek
Iowa	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire state of Iowa

Plans or Codes With Significant Changes or That Are Terminating (Continued)

Table 18 Service Area Expansions Without New Enrollment Codes (Continued)

State	Plan Name	3 Digit Code	General Location of New Area
Kansas	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Barton, Bourbon, Brown, Butler, Chase, Cheyenne, Clark, Clay, Cloud, Coffey, Comanche, Cowley, Crawford, Dickinson, Elk, Ellis, Ellsworth, Finney, Ford, Geary, Graham, Grant, Gray, Greeley, Greenwood, Hamilton, Harper, Harvey, Haskell, Hodgeman, Jefferson, Jewell, Kearney, Kingman, Labette, Lincoln, Linn, Logan, Lyon, Marion, Marshall, McPherson, Meade, Morris, Morton, Neosho, Ness, Osage, Osborne, Ottawa, Pawnee, Phillips, Pottawatomie, Pratt, Reno, Republic, Rice, Riley, Rooks, Russell, Saline, Scott, Sedgwick, Seward, Shawnee, Smith, Stafford, Stanton, Stevens, Sumner, Thomas, Trego, Washington, Wichita, Wilson, and Woodson
Kentucky	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Adair, Allen, Ballard, Barren, Boyle, Butler, Caldwell, Calloway, Carlisle, Casey, Christian, Clinton, Crittenden, Cumberland, Daviess, Edmonson, Garrard, Graves, Grayson, Green, Hancock, Hart, Hopkins, Lincoln, Livingston, Logan, Lyon, Marshall, McCracken, McCreary, McLean, Mercer, Metcalfe, Monroe, Muhlenberg, Ohio, Pulaski, Russell, Simpson, Taylor, Todd, Trigg, Warren, Wayne, Webster, and Whitley
Louisiana	Vantage Health Plan, Inc.	MV1, MV2, MV4, MV5	City of Baton Rouge and entire 9 parishes of Ascension, Assumption, East Baton Rouge, East Feliciana, Livingston, Pointe Coupee, St. James, West Baton Rouge, and West Feliciana
Massachusetts	Fallon Community Health Plan	JV4, JV5	Entire county of Berkshire
Michigan	HealthPlus of Michigan	X51, X52	Entire county of Macomb

Plans or Codes With Significant Changes or That Are Terminating (Continued)

Table 18 Service Area Expansions Without New Enrollment Codes (Continued)

State	Plan Name	3 Digit Code	General Location of New Area
Minnesota	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Aitkin, Anoka, Becker, Beltrami, Benton, Big Stone, Blue Earth, Brown, Carlton, Carver, Cass, Chippewa, Chisago, Clay, Clearwater, Cottonwood, Crow Wing, Dakota, Dodge, Douglas, Faribault, Fillmore, Freeborn, Goodhue, Grant, Hennepin, Houston, Hubbard, Isanti, Itasca, Jackson, Kanabec, Kandiyohi, Kittson, Koochiching, Lac Qui Parle, Lake, Lake Of The Woods, Le Sueur, Lincoln, Lyon, Mahnommen, Martin, McLeod, Meeker, Mille Lacs, Morrison, Mower, Murray, Nicollet, Nobles, Norman, Olmsted, Otter Tail, Pennington, Pine, Pipestone, Polk, Pope, Ramsey, Redwood, Renville, Rice, Rock, Roseau, St. Louis, Scott, Sherburne, Sibley, Stearns, Steele, Stevens, Swift, Todd, Traverse, Wabasha, Wadena, Waseca, Washington, Watonwan, Wilkin, Winona, Wright, and Yellow Medicine
Missouri	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Cape Girardeau and Washington
Montana	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Beaverhead, Big Horn, Carbon, Cascade, Custer, Deer Lodge, Fergus, Flathead, Granite, Hill, Jefferson, Lake, Lewis and Clark, Mineral, Missoula, Park, Pondera, Powder River, Powell, Ravalli, Rosebud, Sanders, Silver Bow, Stillwater, Sweet Grass, Teton, Toole, Wheatland, and Yellowstone
Nebraska	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	City of Omaha and Western Nebraska and entire counties of Adams, Antelope, Boone, Box Butte, Brown, Buffalo, Burt, Butler, Cass, Cedar, Chase, Cherry, Cheyenne, Clay, Colfax, Cuming, Custer, Dakota, Dawes, Dawson, Deuel, Dixon, Dodge, Douglas, Dundy, Fillmore, Franklin, Frontier, Furnas, Gage, Garden, Gosper, Hall, Hamilton, Harlan, Holt, Howard, Jefferson, Johnson, Kearney, Keith, Kimball, Knox, Lancaster, Lincoln, Madison, Merrick, Morrill, Nance, Nemaha, Nuckolls, Otoe, Pawnee, Perkins, Phelps, Pierce, Platte, Polk, Red Willow, Richardson, Saline, Sarpy, Saunders, Scotts Bluff, Seward, Sheridan, Sherman, Stanton, Thayer, Thurston, Valley, Washington, Wayne, Webster, and York



Plans or Codes With Significant Changes or That Are Terminating (Continued)

Table 18 Service Area Expansions Without New Enrollment Codes (Continued)

State	Plan Name	3 Digit Code	General Location of New Area
New Mexico	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Cities of Albuquerque, Dona Ana and Hobbs and entire counties of Bernalillo, Chaves, Cibola, Dona Ana, Lea, Los Alamos, Luna, Otero, San Juan, Sandoval, Santa Fe, Torrance, and Valencia
New York	Preferred Care	GV1, GV2, GV4, GV5	Entire county of Steuben
New York	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Cayuga and Western New York areas and entire counties of Allegany, Cattaraugus, Chautauqua, Erie, Jefferson, Niagara, and Wyoming
North Carolina	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Cities of Greenville, Hickory, and Wilmington and Eastern and Southeastern North Carolina and entire counties of Alexander, Alleghany, Ashe, Avery, Beaufort, Bertie, Brunswick, Buncombe, Caldwell, Camden, Carteret, Catawba, Chowan, Craven, Currituck, Dare, Duplin, Edgecombe, Gates, Halifax, Henderson, Hertford, Hyde, Madison, Martin, McDowell, Mitchell, New Hanover, Northampton, Onslow, Pamlico, Pasquotank, Pender, Perquimans, Pitt, Polk, Transylvania, Tyrrell, Washington, Watauga, and Yancey (With the addition of these counties to the other 59 counties already in the service area in North Carolina, the service area will now cover the entire state of North Carolina.)
North Carolina	Aetna Open Access	JN1, JN2, JN4, JN5	Cities of Charlotte, Raleigh/Durham and entire counties of Anson, Cabarrus, Cleveland, Durham, Gaston, Iredell, Lincoln, Mecklenburg, Orange, Rowan, Union, and Wake
North Dakota	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Barnes, Benson, Billings, Bottineau, Burleigh, Cass, Cavalier, Dickey, Eddy, Emmons, Foster, Grand Forks, Griggs, Kidder, Lamoure, Logan, McHenry, McIntosh, McLean, Mercer, Morton, Nelson, Oliver, Pembina, Pierce, Ramsey, Ransom, Richland, Rolette, Sargent, Sheridan, Sioux, Slope, Stark, Steele, Stutsman, Towner, Traill, Walsh, Ward, and Wells

Plans or Codes With Significant Changes or That Are Terminating (Continued)

Table 18 Service Area Expansions Without New Enrollment Codes (Continued)

State	Plan Name	3 Digit Code	General Location of New Area
Oklahoma	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of McIntosh and Texas
Oklahoma	Aetna Open Access	SL1, SL2, SL4, SL5	Entire county of Logan
Oregon	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Benton, Clackamas, Clatsop, Columbia, Coos, Crook, Deschutes, Douglas, Gilliam, Harney, Hood River, Jackson, Jefferson, Josephine, Lane, Lincoln, Linn, Malheur, Marion, Multnomah, Polk, Tillamook, Umatilla, Wasco, Washington, and Yamhill
Pennsylvania	HealthAmerica Pennsylvania	SW1, SW2, SW4, SW5 YW1, YW2	Entire counties of Bradford, Potter, Sullivan, and Tioga
Pennsylvania	Geisinger Health Plan	GG1,GG2 GG4, GG5	The following counties by ZIP Codes: Perry - 17006, 17047, 17071 Cumberland -17240, 17241, 17257, 17266
Pennsylvania	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	City of Devon and entire counties of Bedford, Cameron, Centre, Clearfield, Crawford, Elk, Forest, Huntingdon, Juniata, McKean, Mifflin, Montour, Potter, Tioga, Union, Venango, and Warren (With the addition of these counties to the other 50 counties already in the service area in Pennsylvania, the service area now will cover the entire state of Pennsylvania.)
Rhode Island	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire state of Rhode Island
South Carolina	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	City of Charleston and entire counties of Berkeley, Charleston, Clarendon, Colleton, Dorchester, and Horry
South Dakota	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Cities of Rapid City and Sioux Falls and entire counties of Bon Homme, Clay, Custer, Fall River, Lawrence, Lincoln, Meade, Minnehaha, Pennington, Turner, Union, and Yankton
Tennessee	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	City of Jackson and entire counties of Henry and McNairy

Plans or Codes With Significant Changes or That Are Terminating (Continued)

Table 18 Service Area Expansions Without New Enrollment Codes (Continued)

State	Plan Name	3 Digit Code	General Location of New Area
Tennessee	Bluegrass Family Health - HDHP	KV1, KV2	Cities of Knoxville and Nashville and entire counties of Anderson, Blount, Cannon, Cheatham, Davidson, Dickson, Grainger, Jefferson, Knox, Loudon, Macon, Nashville-Anderson, Roane, Robertson, Rutherford, Sevier, Smith, Sumner, Union, Williamson, and Wilson
Texas	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	City of Texarkana and East Texas and entire counties of Anderson, Angelina, Armstrong, Bowie, Briscoe, Callahan, Cass, Castro, Childress, Collingsworth, Coke, Concho, Dallam, Donley, Eastland, Falls, Gray, Hall, Hansford, Hartley, Hemphill, Houston, Hutchinson, Irion, Leon, Limestone, Lipscomb, McCulloch, McLennan, Menard, Moore, Nacogdoches, Ochiltree, Oldham, Panola, Parmer, Polk, Roberts, Runnels, Rusk, Sabine, San Augustine, Schleicher, Shelby, Sherman, Sterling, Swisher, Trinity, and Wheeler
Texas (continued on next page)	UnitedHealthcare Insurance Company, Inc (HDHP)	E91, E92	Entire counties of Anderson, Andrews, Angelina, Aransas, Archer, Armstrong, Atascosa, Austin, Bailey, Bandera, Bastrop, Baylor, Bee, Bell, Bexar, Blanco, Borden, Bosque, Bowie, Brazoria Brazos, Brewster, Briscoe, Brooks, Brown, Burleson, Burnet, Caldwell, Calhoun, Callahan, Cameron, Camp, Carson, Cass, Castro, Chambers, Cherokee, Childress, Clay, Cochran, Coke, Coleman, Collin, Collingsworth, Colorado, Comal, Comanche, Concho, Cooke, Coryell, Cottle, Crane, Crockett, Crosby, Culberson, Dallam, Dallas, Dawson, Deaf Smith, Delta, Denton, Dewitt, Dickens, Dimmit, Donley, Duval, Eastland, Ector, Edwards, El Paso, Ellis, Erath, Falls, Fannin, Fayette, Fisher, Floyd, Foard, Fort Bend, Franklin, Freestone, Frio, Gaines, Galveston, Garza, Gillespie, Glasscock, Goliad, Gonzales, Gray, Grayson, Gregg, Grimes, Guadalupe, Hale, Hall, Hamilton, Hansford, Hardeman, Hardin, Harris, Harrison, Hartley, Haskell, Hayes, Hemphill, Henderson, Hidalgo, Hill, Hockley, Hood, Hopkins, Houston, Howard, Hudspeth, Hunt, Hutchinson, Irion, Jack, Jackson, Jasper, Jeff Davis, Jefferson, Jim Hogg, Jim Wells, Johnson, Jones, Karnes, Kaufman, Kendall, Kenedy, Kent, Kerr, Kimble, King, Kinney, Kleberg, Knox, La Salle, Lamar, Lamb, Lampasas, Lavaca, Lee, Leon, Liberty,

Plans or Codes With Significant Changes or That Are Terminating (Continued)

Table 18 Service Area Expansions Without New Enrollment Codes (Continued)

State	Plan Name	3 Digit Code	General Location of New Area
Texas (continued)	UnitedHealthcare Insurance Company, Inc (HDHP)	E91, E92	Limestone, Lipscomb, Live Oak, Llano, Loving, Lubbock, Lynn, Madison, Marion, Martin, Mason, Matagorda, Maverick, McCulloch, McLennan, Medina, Menard, Midland, Milam, Mills, Mitchell, Montague, Montgomery, Moore, Morris, Motley, Nacogdoches, Navarro, Newton, Nolan, Nueces, Ochiltree, Oldham, Orange, Palo Pinto, Panola, Parker, Parmer, Pecos, Polk, Potter, Presidio, Rains, Randall, Reagan, Real, Red River, Reeves, Refugio, Roberts, Robertson, Rockwall, Runnels, Rusk, Sabine, San Augustine, San Jacinto, San Patricio, San Saba, Schleicher, Scurry, Shackelford, Shelby, Sherman, Smith, Somervell, Starr, Stephens, Sterling, Stonewall, Sutton, Swisher, Tarrant, Taylor, Terrell, Terry, Throckmorton, Titus, Tom Greer, Travis, Trinity, Tyler, Upshur, Upton, Uvalde, Val Verde, Van Zandt, Victoria, Walker, Waller, Ward, Washington, Webb, Wharton, Wheeler, Wichita, Wilbarger, Willacy, Williamson, Wilson, Winkler, Wise, Wood, Yoakum, Young, Zapata, Zavala
Utah	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Beaver, Box Elder, Cache, Carbon, Davis, Duchesne, Garfield, Iron, Juab, Kane, Millard, Morgan, Piute, Rich, Salt Lake, San Juan, Sanpete, Sevier, Summit, Tooele, Uintah, Utah, Wasatch, Washington, Wayne, and Weber
Vermont	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Addison, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, and Windsor (With the addition of these counties to the other 2 counties already in the service area in Vermont, the service area now will cover the entire state of Vermont.)
Virginia	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Cities of Danville and Lynchburg and entire counties of Amherst, Appomattox, Campbell, and Pittsylvania
Virginia	Kaiser Foundation Health Plan Mid-Atlantic States	E31, E32, E34, E35	City of Fredericksburg and entire counties of King George, Stafford, and Spotsylvania; Portions of counties by these ZIP Codes: Caroline - 22546, 22580, 22538, 22535; Culpeper - 22736; Fauquier - 22720, 20119, 22728; Hanover - 23015; Louisa - 23024, 23117; Orange - 22508, 22567, 22960; and Westmoreland - 22443

Plans or Codes With Significant Changes or That Are Terminating (Continued)

Table 18 Service Area Expansions Without New Enrollment Codes (Continued)

State	Plan Name	3 Digit Code	General Location of New Area
Virginia	Optima Health Plan	9R1, 9R2	City of Charlottesville and entire of Albemarle, Buckingham, Greene, Madison, Nelson, and Orange
Washington	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Clark, Klickitat and Skamania
Wisconsin	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Adams, Ashland, Barron, Bayfield, Brown, Buffalo, Burnett, Calumet, Chippewa, Clark, Columbia, Crawford, Dane, Dodge, Door, Douglas, Dunn, Eau Claire, Florence, Fond Du Lac, Forest, Grant, Green, Green Lake, Iowa, Iron, Jackson, Juneau, Kewaunee, La Crosse, Lafayette, Langlade, Lincoln, Manitowoc, Marathon, Marinette, Marquette, Menominee, Monroe, Oconto, Oneida, Outagamie, Pepin, Pierce, Polk, Portage, Price, Richland, Rock, Rusk, St. Croix, Sauk, Sawyer, Shawano, Taylor, Trempealeau, Vernon, Vilas, Washburn, Waupaca, Waushara, Winnebago, and Wood (With the addition of these counties to the other 9 counties already in the service area in Wisconsin, the service area now will cover the entire state of Wisconsin).
Wyoming	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire state of Wyoming
Wyoming	Altius Health Plans	9K1, 9K2, 9K4, 9K5, DK4, DK5	Entire county of Uinta