



Benefits Administration Letter

Number: 04-404

Date: November 5, 2004

Subject: **(UPDATED) 2004 Federal Employees Health Benefits (FEHB) Program Open Season: Significant Plan Changes Note changes that occurred after September 30, 2004.**

PURPOSE

This letter transmits significant events affecting certain plans during the upcoming FEHB Open Season. 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 2004. Since employees in these plans **must** enroll in new plans during open season if they are to continue insurance coverage in 2005, we ask that you distribute this list widely within your agencies.

These end-of-year changes such as plan terminations are already available on the web site on the plan changes page. Visit www.opm.gov/insure/health and you will find a link directly to the health plan changes for 2005. There is also a link from the Human Resources page to the plan changes.

We encourage you and your employees to visit the web site at www.opm.gov/insure for the most up to date information. We will update these pages on a regular basis throughout the open season.

TERMINATIONS

Table 1: Plans Dropping Out of the FEHB Program for 2005

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, 2005; **for most employees this will be January 9, 2005.** Enrollees will remain covered and receive benefits under the old plan until coverage under the new plan becomes effective.

What Must You Do?

- 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 2005.

- 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 2005. 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

What Must Employees Do?

- Enrollees in the service areas being terminated must elect new health plans for 2005. Enrollees who do not choose new health plans will have to travel to their plan's remaining service area to receive full benefits.

OTHER CHANGES

Table 4: New Plans Entering the Program for 2005

Table 5: Existing plans offering a High Deductible Health Plan (HDHP) without new enrollment codes

Table 6: Existing and/or new plans offering HDHP with new enrollment codes

Table 7: Service Area Expansions With New Enrollment Codes

What Must Employees Do?

- Enrollees in these plans must make an enrollment change 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.

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.

Table 9: Plan Name Changes

Table 10: Plans Adding an Option

Table 11: Plans Adding a Point Of Service Product

Table 12: Plans Renaming an Option

Table 13: Plan Mergers

What Must Employees Do?

- Secret Service is merging with SAMBA for 2005. Enrollees in code Y7 will be enrolled in the new SAMBA standard option, code 444 (self only) or 445 (self and family). Enrollees should read the new SAMBA brochure carefully because there are major benefit changes from the plan they currently have. If enrollees do not want to be in this plan option, they must elect another health plan during the open season.
- Cimarron Health Plan is merging with Lovelace Health Plan. Enrollees in Cimarron (PX) will be automatically transferred into Lovelace Health Plan (Q1) unless they select another health plan during open season.

Table 14: Code Mergers

What Must Employees Do?

- Nothing, unless they want to select another plan during open season. Payroll offices will automatically move enrollees into the surviving code.

Table 15: Plans Splitting a Service Area

Table 16: Service Area Movement

SPECIAL NOTICE

Secret Service (enrollment code Y7) and SAMBA (enrollment code 44), both nationwide fee-for-service plans open to specific groups are merging their plans. Beginning in 2005, SAMBA is the surviving plan and it will have two options. Members of both organizations will be able to join either option. Unless the enrollees switch to another plan or option during open season, current SAMBA enrollees will automatically be enrolled in the high option and current Secret Service enrollees will automatically be enrolled in the standard option.

Frank D. Titus
Assistant Director
for Insurance Services

Attachments

**TABLE 1
PLANS DROPPING OUT OF THE FEHB PROGRAM FOR 2005**

Enrollees in these terminating plans who do not change health plans during open season will not have health benefits for 2005.

**** These plans are merging with other health plans and their codes will no longer exist in 2005. Enrollees in these plans will automatically be transferred into the surviving plan (see Table 13), unless the enrollee makes an open season change to another plan.**

State	Plan Name	Code
Nationwide	**Secret Service	Y7
Alabama	HealthSpring of Alabama, Inc.	DF
Indiana	M•Plan	IN
New Mexico	**Cimarron Health Plan	PX

**TABLE 2
PLANS REDUCING THEIR SERVICE AREAS
BY TERMINATING AN ENROLLMENT CODE**

Enrollees in this enrollment code who do not change health plans during open season will not have health benefits for 2005.

State	Plan Name	General Location	Code Terminated
Florida	Vista Healthplan	Pensacola	RK

**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 2005.

State	Plan Name	Code	Area Dropped
Colorado	PacifiCare of Colorado	D6	<u>Counties of:</u> Larimer and Weld
Hawaii	Kaiser Foundation Health Plan Hawaii	63	The Island of Kauai
Illinois	John Deere Health Plan	YH	<u>Counties of:</u> Bureau, De Witt, Knox, La Salle, Livingston, McLean, Marshall, Peoria, Stark, Tazewell, Warren, and Woodford

**TABLE 4
NEW PLANS ENTERING THE PROGRAM FOR 2005**

Coventry Health Care of Delaware (Code 2J) will not be offered in the state of Pennsylvania.

State	Plan Name	Code	General Location
Delaware	Coventry Health Care of Delaware	2J	Most of Delaware
Georgia	Coventry Health Care of Georgia	L5	Atlanta greater metropolitan area
Maryland	Coventry Health Care of Delaware	IG	Most of Maryland
Missouri	Community Health Plan	IC	Northeast Kansas and Northwest Missouri
Nebraska	Coventry Health Care of Nebraska	IE	Omaha metropolitan area
New Jersey	Coventry Health Care of Delaware	2J	Southern New Jersey
Nevada	NevadaCare	IF	Clark County
Oklahoma	GlobalHealth, Inc.	IM	Oklahoma City

TABLE 4

(CONT'D.)
NEW PLANS ENTERING THE PROGRAM FOR 2005

State	Plan Name	Code	General Location
South Carolina	Carolina Care Health Plan	IB	All Counties in South Carolina
Wisconsin	Prevea Health Plan	ID	Wisconsin

TABLE 5
EXISTING PLANS OFFERING A HIGH DEDUCTIBLE HEALTH PLAN (HDHP) WITHOUT
NEW ENROLLMENT CODES

Special Note: In California, Universal Care (Code 6Q) will not offer an HDHP in 2005.

State	Plan Name	Code
Alaska	Aetna HealthFund	22
Alabama	Aetna HealthFund	22
Arkansas	Aetna HealthFund	22
Arizona	Aetna HealthFund	22
California	Aetna HealthFund	22
Colorado	Aetna HealthFund	22
Connecticut	Aetna HealthFund	22
Delaware	Aetna HealthFund	22
District of Columbia	Aetna HealthFund	22
Florida	Aetna HealthFund	22
Georgia	Aetna HealthFund	22
Illinois	Aetna HealthFund	22
Illinois	Group Health Plan, Inc.	MM
Illinois	OSF Health Plans	9F
Indiana	Advantage Health Solutions	6Y
Indiana	Aetna HealthFund	22
Iowa	Coventry Health Care of Iowa	SV
Kansas	Aetna HealthFund	22
Kentucky	Aetna HealthFund	22
Louisiana	Coventry Health Care of Louisiana	BJ
Louisiana	Coventry Health Care of Louisiana	JA
Maryland	Aetna HealthFund	22
Massachusetts	Aetna HealthFund	22
Michigan	Aetna HealthFund	22
Mississippi	Aetna HealthFund	22
Missouri	Aetna HealthFund	22
Missouri	Group Health Plan, Inc.	MM
North Carolina	Aetna HealthFund	22
Nevada	Aetna HealthFund	22
New Hampshire	Aetna HealthFund	22
New Jersey	Aetna HealthFund	22
New York	Aetna HealthFund	22
Ohio	Aetna HealthFund	22
Ohio	Aultcare	3A

TABLE 5
(CONT'D.)

**EXISTING PLANS OFFERING A HIGH DEDUCTIBLE HEALTH PLAN (HDHP) WITHOUT
NEW ENROLLMENT CODES**

State	Plan Name	Code
Oklahoma	Aetna HealthFund	22
Pennsylvania	Aetna HealthFund	22
South Carolina	Aetna HealthFund	22
Tennessee	Aetna HealthFund	22
Texas	Aetna HealthFund	22
Virginia	Aetna HealthFund	22
Washington	Aetna HealthFund	22

TABLE 6

EXISTING AND/OR NEW PLANS OFFERING HDHP WITH NEW ENROLLMENT CODES
Coventry Health Care of Delaware HDHP (Code 2J) will not be offered in the state of Pennsylvania.

State	Plan Name	Codes
Nationwide	GEHA	34
Nationwide	Mailhandlers	48
Delaware	Coventry Health Care of Delaware	2J
Georgia	Coventry Health Care of Georgia	L5
Kansas	Coventry Health Care of Kansas (Kansas City)	9H
Kansas	Coventry Health Care of Kansas (Wichita)	7G
Maryland	Coventry Health Care of Delaware	IG
New Jersey	Coventry Health Care of Delaware	2J
Pennsylvania (Greater Pittsburgh area)	HealthAmerica	Y6
Pennsylvania (Central Pennsylvania area)	HealthAmerica	YW
Pennsylvania (Northeastern Pennsylvania area)	HealthAmerica	YN
Pennsylvania (Southeastern Pennsylvania area)	HealthAmerica	9N

TABLE 7

SERVICE AREA EXPANSIONS WITH NEW ENROLLMENT CODES

State	Plan Name	New Code	General Location
Colorado	Aetna	9E	<u>Counties in the Denver area:</u> Adams, Arapahoe, Boulder, Denver, Douglas, El Paso, Elbert, Fremont, Jefferson, Larimer, Mesa, Pueblo, and Teller
Colorado	Humana CoverageFirst	7T	<u>Counties in the Denver area:</u> Adams, Arapahoe, Broomfield, Denver, Douglas, and Jefferson

**TABLE 7
(CONT'D.)**

SERVICE AREA EXPANSIONS WITH NEW ENROLLMENT CODES

State	Plan Name	New Code	General Location
Florida	Humana CoverageFirst	YG	<u>Counties in the Orlando area:</u> Lake, Orange, Osceola, and Seminole
Illinois	Aetna	IK	<u>Counties in the Chicago area:</u> Cook, DuPage, Kane, Kankakee, Lake, McHenry, and Will
Indiana	Aetna	IK	<u>County in Northern IN:</u> Lake
Kansas	Aetna	KS	<u>Counties in the Kansas City, KS area:</u> Atchison, Douglas, Franklin, Johnson, Leavenworth, Miami, and Wyandotte
Kentucky	Humana CoverageFirst	6N	<u>Counties in the Lexington area:</u> Anderson, Bath, Bourbon, Boyle, Bracken, Clark, Estill, Fayette, Fleming, Franklin, Garrard, Harrison, Jessamine, Madison, Menifee Mercer, Montgomery, Nicholas, Owen, Powell, Robertson, Scott, and Woodford
Louisiana	Humana CoverageFirst	9J	<u>Parishes in the New Orleans area:</u> Jefferson, Lafourche, Orleans, Plaquemines, Saint Bernard, Saint Charles, Saint James, Saint John the Baptist, Saint Mary, Saint Tammany, Tangipahoa, Terrebonne, and Washington
Louisiana	Humana CoverageFirst	9L	<u>Parishes in the Baton Rouge area:</u> Ascension, Assumption, East Baton Rouge, East Feliciana, Iberville, Livingston, Pointe Coupee, Saint Helena, West Baton Rouge, and West Feliciana
Louisiana	Humana CoverageFirst	9S	<u>Parishes in the Shreveport area:</u> Bienville, Bossier, Caddo Claiborne, De Soto, Jackson, Lincoln, Red River, Sabine, and Webster

**TABLE 7
(CONT'D.)**

SERVICE AREA EXPANSIONS WITH NEW ENROLLMENT CODES

State	Plan Name	New Code	General Location
Missouri	Aetna	KS	<u>Counties in the Kansas City, MO area:</u> Buchanan, Cass, Clay, Jackson, Lafayette, Platte, and Ray
Nevada	Health Plan Of Nevada	2L	<u>Counties of:</u> Lyon, Mineral, and Washoe
Ohio	Aetna	ND	<u>Entire Counties in the Columbus area:</u> Coshocton, Delaware, Fairfield, Fayette, Guernsey, Hocking, Knox, Licking, Madison, Marion, Morgan, Morrow, Muskingum, Noble, Perry, Pickaway, Pike, Ross, Scioto, and Union; <u>Partial Counties in the Columbus area:</u> Adams County – Towns of: Bentonville, Blue Creek, Cherry Fork, Lynx, Manchester, Peebles, Seaman, Stout, West Union, and Winchester; Franklin County – Towns of: Amlin, Blacklick, Brice, Canal Winchester, Columbus, Dublin, Galloway, Grove City, Groveport, Harrisburg, Hilliard, Lockbourne, New Albany, Reynoldsburg, and Westerville
Pennsylvania	HealthAmerica	PN	<u>Counties of:</u> Chester and Delaware
Washington	PacifiCare Northwest Region (formerly PacifiCare of Oregon)	SA	<u>Counties of:</u> Grays Harbor, King, Lewis, Mason Pierce, Snohomish, and Thurston

TABLE 8

SERVICE AREA EXPANSIONS WITHOUT NEW ENROLLMENT CODES

State	Plan Name	Code	General Location of New Area
Alabama	Aetna HealthFund (Consumer-Driven)	22	<u>Counties of:</u> Lamar and Pickens
Alaska	Aetna HealthFund (Consumer-Driven)	22	<u>Counties in the Anchorage and Fairbanks areas:</u> Aleutians East, Aleutians West, Anchorage, Bethel, Bristol Bay, Denali, Dillingham, Juneau, Kenai Peninsula, Ketchikan Gateway, Kodiak Island, Lake and Peninsula, Matanuska Susitna, Nome, North Slope, Skagway Yakutat Angoon, Southeast Fairbanks, Valdez Cordova, and Yukon Koyukuk

**TABLE 8
(CONT'D.)**

SERVICE AREA EXPANSIONS WITHOUT NEW ENROLLMENT CODES

State	Plan Name	Code	General Location of New Area
Arizona	Aetna HealthFund (Consumer-Driven)	22	<u>Counties in the Phoenix and Tucson areas:</u> Apache, Cochise, Coconino Gila, Graham, Greenlee, La Paz, Maricopa, Mohave, Navajo, Pima, Pinal, Santa Cruz, Yavapai, and Yuma
Arkansas	Aetna HealthFund (Consumer-Driven)	22	<u>Counties of Eastern Arkansas:</u> Crittenden, Cross, Lee, Mississippi, Phillips, and St. Francis
Colorado	Aetna HealthFund (Consumer-Driven)	22	<u>Counties in the Denver area:</u> Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, El Paso, Elbert, Fremont, Gilpin, Jefferson, Larimer, Mesa, Pueblo, Teller, and Weld
Delaware	Aetna HealthFund (Consumer-Driven)	22	Entire State
Florida	Aetna HealthFund (Consumer-Driven)	22	<u>Counties in the Jacksonville area:</u> Baker, Clay, Duval, Flagler, Nassau, and St. Johns; <u>Counties in the Miami area:</u> Broward and Miami-Dade; <u>Counties in the Orlando area:</u> Lake, Orange, Osceola, Seminole, and Sumter; <u>Counties in the Tampa area:</u> Charlotte, Hillsborough, Manatee, Pasco, Pinellas, Polk, and Sarasota.

**TABLE 8
(CONT'D.)**

SERVICE AREA EXPANSIONS WITHOUT NEW ENROLLMENT CODES

State	Plan Name	Code	General Location of New Area
Illinois	Aetna HealthFund (Consumer-Driven)	22	<u>Counties in the Chicago area:</u> Grundy and Kendall; <u>Counties of Southwestern Illinois:</u> Alexander, Bond, Calhoun, Clinton, Fayette, Jersey, Macoupin, Madison, Monroe, Montgomery, Randolph, and St. Clair
Illinois	Health Alliance HMO	FX	<u>Counties of:</u> Alexander, Boone, Clay, Crawford, Edwards, Hamilton, Jefferson, Knox, Lawrence, Massac, Marion, Pope, Pulaski, Richland, Stark, Wabash, Wayne, White and Winnebago
Indiana	Advantage Health Solutions	6Y	<u>Entire counties of:</u> Benton, Newton, and Warren. <u>Partial counties by zip codes:</u> Bartholomew (47203), Clay (47841, 47846), and Owen (47427, 47433, and 47868)
Indiana	Aetna HealthFund (Consumer-Driven)	22	<u>Counties of Eastern Indiana:</u> Dearborn, Franklin, Ohio, and Switzerland
Kansas	Aetna HealthFund (Consumer-Driven)	22	<u>Counties in the Kansas City and Southeastern Kansas areas:</u> Allen, Anderson, Atchison, Chautauqua, Douglas, Franklin, Johnson, Leavenworth, Miami, Montgomery, and Wyandotte
Kansas	Coventry Health Care of Kansas	7W	<u>Counties of:</u> Chase, Chautauqa, Coffey, Elk, Geary, Morris, Riley, Wilson, and Woodson
Kansas	Coventry Health Care of Kansas	HA	<u>Counties of Kansas:</u> Brown, Osage, Pottawatomie, and Wabaunsee. <u>Counties of Missouri:</u> Barton, Christian, Dade, Dallas, Greene, Jasper, Lawrence, Newton, Polk, Vernon, and Webster
Kentucky	Aetna	RD	<u>Counties of Northern Kentucky:</u> Boone, Campbell, Gallatin, Grant, Kenton, and Pendleton
Kentucky	Aetna HealthFund (Consumer-Driven)	22	<u>Counties of:</u> Boone, Boyd, Campbell, Carter, Fulton, Gallatin, Grant, Greenup, Kenton, Lawrence, Lewis, Mason, and Pendleton
Louisiana	Vantage Health Plan, Inc.	MV	<u>Parishes in the Shreveport/Alexandria areas:</u> DeSoto, Grant, LaSalle, and

			Sabine
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**TABLE 8
(CONT'D.)**

SERVICE AREA EXPANSIONS WITHOUT NEW ENROLLMENT CODES

Please note the correct spelling of Strafford County in New Hampshire

State	Plan Name	Code	General Location of New Area
Massachusetts	AetnaHealthFund (Consumer-Driven)	22	<u>Counties in the Boston area:</u> Barnstable, Berkshire, Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, and Worcester
Michigan	Aetna HealthFund (Consumer-Driven)	22	<u>Counties in the Detroit area:</u> Livingston, Macomb, Monroe, Oakland, Washtenaw, and Wayne
Michigan	HealthPlus of Michigan	X5	Northern Oakland County
Mississippi	Aetna HealthFund (Consumer-Driven)	22	<u>Counties of Northern Mississippi:</u> Alcorn, Benton, Bolivar, Calhoun, Chickasaw, Coahoma, DeSoto, Grenada, Itawamba, Lafayette, Lee, Lowndes, Marshall, Monroe, Panola, Pontotoc, Prentiss, Quitman, Tate, Tippah, Tunica, and Union
Missouri	Aetna HealthFund (Consumer-Driven)	22	<u>Counties in the Kansas City, MO and St. Louis areas:</u> Buchanan, Cass, Clay, Clinton, Crawford, Franklin, Henry, Jackson, Jefferson, Lafayette, Lincoln, Platte, Ray, St. Charles, St. Francois, St. Louis, St. Genevieve, and Warren
Nevada	Aetna HealthFund (Consumer-Driven)	22	<u>Counties in the Las Vegas area:</u> Clark and Nye
New Hampshire	Aetna HealthFund (Consumer-Driven)	22	<u>Counties of:</u> Belknap, Carroll, Cheshire, Coos, Hillsborough, Merrimack, Rockingham, and Strafford
New York	Aetna HealthFund (Consumer-Driven)	22	<u>Counties in Upstate NY in the Rochester/Syracuse areas:</u> Albany, Broome, Cayuga, Chemung, Chenango, Columbia, Cortland, Delaware, Fulton, Genesee, Greene, Herkimer, Livingston, Madison, Monroe, Montgomery, Oneida, Onondaga, Ontario, Orleans, Oswego, Rensselaer, Saratoga, Schenectady, Schuyler, Seneca, Steuben, Tioga, Tompkins, Warren, Washington, Wayne, and Yates

**TABLE 8
(CONT'D.)**

SERVICE AREA EXPANSIONS WITHOUT NEW ENROLLMENT CODES

State	Plan Name	Code	General Location of New Area
New York	MVP Health Care	M9	<u>Counties of:</u> Cortland and Jefferson
New York	MVP Health Care	MX	Rockland County
North Carolina	Aetna HealthFund (Consumer-Driven)	22	<u>Counties in the Raleigh/Durham areas:</u> Alamance, Bladen, Caswell, Chatham, Cumberland, Durham, Franklin, Granville, Greene, Harnett, Johnston, Lee, Lenoir, Nash, Orange, Person, Robeson, Sampson, and Wake; <u>Counties in the Charlotte area and Central NC:</u> Anson, Cabarrus, Cleveland, Gaston, Iredell, Lincoln, Mecklenburg, Rowan, Rutherford, Stanly, and Union
Ohio	Aetna	7D	<u>Entire Counties in the Toledo area:</u> Allen, Hancock, Hardin, Henry, Lucas, Putnam, Sandusky, and Seneca; <u>Partial Counties in the Toledo area:</u> Auglaize - Towns of Buckland and Lima; Erie – Towns of Berlin Heights, Birmingham, Castalia, Huron, Kelleys Island, Milan, Sandusky, and Vermilion; Fulton – Towns of Metamora and Swanton; Huron – Towns of Collins, Greenwich, New London, and Wakeman; Wood – Towns of Grand Rapids, Haskins, Millbury, Northwood, Perrysburg, Rossford, Stony Ridge, and Walbridge
Ohio	Aetna HealthFund (Consumer-Driven)	22	<u>Counties in the Cincinnati area:</u> Adams, Brown, Butler, Champaign, Clark, Clermont, Clinton, Darke, Greene, Hamilton, Highland, Logan, Miami, Montgomery, Preble, Shelby, and Warren; <u>Counties in the Cleveland area:</u> Ashland, Ashtabula, Carroll, Columbiana, Cuyahoga, Geauga, Harrison, Holmes, Jefferson, Lake, Lorain, Mahoning, Medina, Portage, Richland, Stark, Summit, Trumbull, Tuscarawas, and Wayne; <u>Counties in the Columbus and Central Ohio areas:</u> Athens, Belmont,

			Coshocton, Delaware, Fairfield, Fayette, Franklin, Gallia, Guernsey, Hocking, Jackson, Knox, Lawrence, Licking, Madison, Marion, Meigs, Monroe,
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**TABLE 8
(CONT'D.)**

SERVICE AREA EXPANSIONS WITHOUT NEW ENROLLMENT CODES

Please note the counties added to Oklahoma City, Oklahoma

State	Plan Name	Code	General Location of New Area
Ohio	Aetna HealthFund (Consumer-Driven)	22	(Cont'd.) <u>Counties in the Columbus and Central Ohio areas:</u> Morgan, Morrow, Muskingum, Noble, Perry, Pickaway, Pike, Ross, Scioto, Union, Vinton, and Washington; <u>Counties in the Toledo area:</u> Allen, Auglaize, Crawford, Defiance, Erie, Fulton, Hancock, Hardin, Henry, Huron, Lucas, Mercer, Ottawa, Paulding, Putnam, Sandusky, Seneca, Van Wert, Williams, Wood, and Wyandot
Oklahoma	Aetna HealthFund (Consumer-Driven)	22	<u>Counties in the Oklahoma City area:</u> Beaver, Beckham, Blaine, Caddo, Canadian, Carter, Cimarron, Cleveland, Comanche, Dewey, Ellis, Garfield, Garvin, Grady, Grant, Greer, Harper, Jackson, Kingfisher, Kiowa, Logan, Major, McClain, Oklahoma, Pontotoc, Pottawatomie, Roger Mills, Seminole, Washita, and Woods; <u>Counties in the Tulsa area:</u> Adair, Atoka, Bryan, Cherokee, Choctaw, Coal, Craig, Creek, Delaware, Haskell, Johnston, Kay, Latimer, Le Flore, Lincoln, Mayes, Muskogee, Noble, Nowata, Okmulgee, Osage, Ottawa, Pawnee, Payne, Pittsburg, Pushmataha, Rogers, Tulsa, Wagoner, and Washington
Pennsylvania	Aetna Health Fund (Consumer-Driven)	22	<u>Counties in the Pittsburgh area:</u> Allegheny, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Erie, Fayette, Greene, Indiana, Jefferson, Lawrence, Mercer, Somerset, Washington, and Westmoreland
Pennsylvania	HealthAmerica	26	Clarion County
South Carolina	Aetna HealthFund (Consumer-Driven)	22	York County
South Dakota	Avera Health Plan, Inc.	AV	Roberts County

**TABLE 8
(CONT'D.)**

SERVICE AREA EXPANSIONS WITHOUT NEW ENROLLMENT CODES

Tennessee	Aetna HealthFund (Consumer-Driven)	22	<u>Counties in the Memphis area:</u> Carroll, Dyer, Fayette, Gibson, Lake, Lauderdale, Obion, Shelby, Tipton, and Weakley; <u>Counties in the Nashville area:</u> Bedford, Cannon, Cheatham, Coffee, Davidson, DeKalb, Dickson, Franklin, Giles, Lawrence, Lewis, Lincoln, Macon, Maury, Montgomery, Moore, Robertson, Rutherford, Smith, Sumner, Trousdale, Williamson, and Wilson
Texas	Aetna HealthFund (Consumer-Driven)	22	<u>Counties in the Austin area:</u> Bastrop, Bell, Blanco, Burnet, Caldwell, Fayette, Hays, Lee, Travis, and Williamson; <u>Counties in the Dallas/Ft. Worth areas:</u> Camp, Cherokee, Collin, Cooke, Dallas, Delta, Denton, Ellis, Erath, Fannin, Franklin, Freestone, Grayson, Gregg, Harrison, Henderson, Hill, Hood, Hopkins, Hunt, Johnson, Kaufman, Lamar, Marion, Montague, Morris, Navarro, Palo Pinto, Parker, Rains, Red River, Rockwall, Smith, Somervell, Tarrant, Titus, Upshur, Van Zandt, Wise and Wood; <u>Counties in the Houston area:</u> Austin, Brazoria, Chambers, Colorado, Fort Bend, Galveston, Grimes, Hardin, Harris, Jasper, Jefferson, Liberty, Matagorda, Montgomery, Newton, Orange, San Jacinto, Tyler, Walker, Waller, and Wharton; <u>Counties in the San Antonio area:</u> Atascosa, Bandera, Bexar, Comal, De Witt, Guadalupe, Kendall, Lavaca, Medina, and Wilson
Utah	Altius Health Plan	9K	Iron County
Virginia	Aetna HealthFund (Consumer-Driven)	22	<u>County in the Richmond area and Central VA:</u> Culpeper
Virginia	MDIPA	JP	<u>Counties of:</u> Frederick and

			Shenandoah; City of Winchester
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**TABLE 8
(CONT'D.)**

SERVICE AREA EXPANSIONS WITHOUT NEW ENROLLMENT CODES

Washington	KPS Health Plan	VT, L1	Counties of: Adams, Asotin, Benton, Chelan, Columbia, Douglas, Ferry, Franklin, Garfield, Grant, Kittitas, Klickitat, Lincoln, Okanogan, Pend Oreille, Spokane, Stevens, Walla Walla, Whitman, and Yakima
West Virginia	The Health Plan of the Upper Ohio Valley	U4	Tucker County
Wisconsin	Dean Health Plan	WD	Adams County

**TABLE 9
PLAN NAME CHANGES**

State	Plan Name (Old)	Code	Plan Name (New)
National	Aetna Health	WQ, 2X, 9E, 2U, IK, RD, KS, P3, Y1, JC, ND, 7D, SL, YE, UB, 6J, P1, PU, 8G, 8J	Aetna
Arizona	PacifiCare Desert Region	A3	PacifiCare of Arizona
District of Columbia	Aetna Health	JN	Aetna Open Access
Northern/Central/Southern Maryland	Aetna Health	JN	Aetna Open Access
Nevada	PacifiCare Desert Region	K9	PacifiCare of Nevada
North Dakota	Heart of America HMO	RU	Heart of America Health Plan
Oregon	PacifiCare of Oregon	7Z	PacifiCare Northwest Region
No./Cen./Richmond, Va.	Aetna Health	JN	Aetna Open Access
Washington	PacifiCare of Oregon	7Z, SA	PacifiCare Northwest Region

**TABLE 10
PLANS ADDING AN OPTION**

Enrollees who do not choose the Standard Option will automatically be enrolled in the High Option.

State	Plan Name	Code	New Option
Nationwide	SAMBA	44	Standard Option
California	Kaiser Foundation Health Plan of California	59, 62	Standard Option
Colorado	Kaiser Foundation Health Plan of Colorado	65	Standard Option
District of Columbia	Kaiser Foundation Health Plan of Mid-Atlantic	E3	Standard Option
Florida	Av-Med	ML	Standard Option
Georgia	Kaiser Foundation Health Plan of Georgia	F8	Standard Option
Kansas	Coventry Health Care of Kansas (Wichita)	7W	Standard Option
Kansas	Coventry Health Care of Kansas (Kansas City)	HA	Standard Option
Kentucky	United Healthcare of Ohio	3U	Standard Option

Maryland	Kaiser Foundation Health Plan of Mid-Atlantic	E3	Standard Option
Massachusetts	Fallon Community Health Plan	JV	Standard Option
New York	GHI HMO Select, Inc.	6V, X4	Standard Option
Ohio	United HealthCare of Ohio	3U	Standard Option
Virginia	Kaiser Foundation Health Plan of Mid-Atlantic	E3	Standard Option

**TABLE 11
PLANS ADDING A POINT OF SERVICE PRODUCT**

State	Plan Name	Code	General Location
Kentucky	United Healthcare of Ohio	3U	Northern Kentucky
Montana	New West Health Services	NV	Most of Montana
New York	Independent Health Assoc.	QA	Western New York
Ohio	United Healthcare of Ohio	3U	Cincinnati, Dayton, and Springfield areas

**TABLE 12
PLANS RENAMING AN OPTION**

State	Plan Name	Code	Option (2004)	Option (2005)
District of Columbia	Aetna Open Access (formerly Aetna Health)	JN	Standard Option	Basic Option
Northern/Central/Southern Maryland	Aetna Open Access (formerly Aetna Health)	JN	Standard Option	Basic Option
Northern/Central/Richmond, Virginia	Aetna Open Access (formerly Aetna Health)	JN	Standard Option	Basic Option

**TABLE 13
PLAN MERGERS**

Enrollees in Secret Service (code Y7) will be moved to SAMBA standard option, code 444 and 445. If they want to be in the SAMBA high option or in another plan, they must make a change during open season.

Enrollees in Cimarron Health Plan will automatically be transferred into Lovelace Health Plan unless they select another health plan during open season.

State	Merging Plans	Codes	Surviving Plan	Surviving Codes
Nationwide	Secret Service (Y7) merged w/SAMBA (44)	Y7, 44	SAMBA	44
New Mexico	Cimarron Health Plan (PX) merged w/Lovelace (Q1)	PX, Q1	Lovelace	Q1

**TABLE 14
CODE MERGERS**

Payroll offices will automatically move enrollees into the surviving code unless the enrollees select another health plan during open season.

State	Plan Name	Code (2004)	Code (2005)
Michigan	Bluecare Network of Michigan	KN	K5
Michigan	Bluecare Network of Michigan	KF	KR
New York	Capital District Physicians' Health Plan	PW, QB	SG
Pennsylvania	Health America	VJ	26

**TABLE 15
PLANS SPLITTING A SERVICE AREA**

In 2005, enrollment code PU will cover Dallas/Ft. Worth only. Enrollment code 8G will cover the Houston, Texas area. If you live and/or work in the Houston area and want to remain in this plan, you must change to the new enrollment code (8G) or select another health plan during open season.

State	Plan Name	General Location	Code (2004)	Code (2005)
Texas	Aetna	<u>Counties in the Houston area:</u> Austin, Brazoria, Chambers, Colorado, Fort Bend, Galveston, Grimes, Hardin, Harris, Jefferson, Liberty, Matagorda, Montgomery, Orange, San Jacinto, Walker, Waller, and Wharton	PU	8G

**TABLE 16
SERVICE AREA MOVEMENT**

Plan will move the counties listed below from enrollment code 4N to enrollment code SW. Enrollees in code 4N who live in the counties listed below must make an enrollment change to the new code for their service area (code SW) or elect another health plan during the open season. If you live in one of the counties listed below and do not make the necessary change to the new code, you will pay the higher code 4N premium.

State	Plan Name	Code (2004)	Code (2005)	General Location
Pennsylvania	HealthAmerica	4N	SW	<u>Counties of:</u> Clinton, Columbia, Lycoming, and Montour