

## Federal Employees Health Benefits (FEHB) Program Open Season

The 2019 Federal Employees Health Benefits (FEHB) Program Open Season will take place Monday, November 12, 2018, through Monday, December 10, 2018. All Open Season FEHB changes will become effective on January 6, 2019. During Open Season, any eligible employee may:

- Enroll in a FEHB Program
- Change from one health plan to another
- Cancel FEHB enrollment
- Change enrollment plans
- Change participation in premium conversion (waive or begin)

**Note:** FEHB coverage will automatically continue from year to year for current enrollees who do not wish to make any changes as long as their health plan continues to participate. **If you have received correspondence that your plan is no longer participating, you must choose and enroll in another plan during Open Season to be covered in 2019.**

### What are the 2019 Changes?

Important changes for FEHB that take effect in 2019 include:

- Starting this year, all FEHB carriers may offer three plan options of any plan type. Overall, the FEHB Program will offer 265 health plan choices in 2019. The actual number of choices available to any given enrollee will be lower and will vary by geographic location.
- The limit on the amount of premiums that High Deductible Health Plans (HDHPs) could contribute to an enrollee's tax-advantaged savings account has been eliminated. As a result, more than one-third of HDHPs will make more money available to enrollees for qualified medical expenses.

**Important:** If your 2018 health insurance carrier is leaving the FEHB program, you must select a new plan during Open Season, or you will be assigned to the lowest-cost option determined by the Office of Personnel Management (OPM). If your 2018 carrier is reducing its service area, you should select a new plan with services local to you, or you will be required to travel to your plan provider's service area for health services in 2019. If your plan is terminating options and enrollment codes, you may choose a new plan or be switched automatically to the plan's selected code. **Please see the attachments to this notice for details.**

## What Are the 2019 Premiums?

You may view the 2019 health insurance rates on the [OPM Healthcare Plan Information](#) page. You may also locate this page by visiting the OPM Healthcare Insurance page at: [www.opm.gov/healthcare-insurance](http://www.opm.gov/healthcare-insurance). In the left navigation pane, click the **Healthcare** drop-down menu, then click the **Plan Information** link, and select the **Premiums** link.

OPM announced premiums for the 2019 FEHB Program will rise an average 1.3 percent. In 2019, the FEHB Program will offer 265 health plan choices Government-wide.

**Important:** If you anticipate a Qualifying Life Event (QLE), such as a loss of health insurance that may create a gap in coverage, please contact the NASA Shared Services Center (NSSC) Customer Contact Center for counseling at 1-877-677-2123 (1-877-NSSC123) or [nssc-contactcenter@nasa.gov](mailto:nssc-contactcenter@nasa.gov). Our benefits counselors can help you when electing new coverage using Employee Express for QLEs.

## How Do I Enroll or Make an Enrollment Change?

Employees wishing to enroll or change their enrollment during Open Season must do so through Employee Express online at: [www.employeeexpress.gov](http://www.employeeexpress.gov). If you are making a change to your FEHB during Open Season and are scheduled to retire before January 6, 2019, you must submit a Standard Form (SF) 2809, Health Benefits Election Form – FEHB directly to the NSSC with your retirement application package for processing **no later than December 10, 2018**.

**Note:** The NSSC does not accept Standard Form (SF) 2809, Health Benefits Election Form – FEHB, for Open Season changes for employees who anticipate remaining on the rolls beyond January 6, 2019. These changes must be made through Employee Express. As changes are made in Employee Express, a record of the change will automatically be sent to your electronic Official Personnel Folder (eOPF). You will have the opportunity to print a receipt or receive one via e-mail.

## Can I Make FEHB Changes Outside of Open Season?

For additional information, you may refer to the [OPM Changes You Can Make Outside of Open Season](#) page. You may also locate this page by visiting the OPM Healthcare Insurance page at: [www.opm.gov/healthcare-insurance](http://www.opm.gov/healthcare-insurance). Click the **Healthcare** drop-down menu, then click the **Enrollment** link. Under the **Instructions for Making an Open Season Enrollment Change** heading, please click the **What Changes You Can Make Outside of Open Season** link.

## What is Employee Express?

Employee Express is an automated system that puts you in control of processing your own health benefits along with other discretionary personnel and payroll actions. Use of Employee Express is mandatory to make FEHB changes during the Federal Benefits Open Season, unless you are retiring prior to January 6, 2019. If you have lost or forgotten your Employee Express password, you may obtain a new one by clicking on the **Forgot Login ID** or **Forgot Password** link on the Employee Express home page at: [www.employeeexpress.gov](http://www.employeeexpress.gov).

## What is Premium Conversion?

Premium conversion uses Federal tax rules to let employees deduct their share of health insurance premiums from their taxable income, thereby reducing their taxes. All employees are automatically enrolled in premium conversion. If you waive premium conversion, the amount of taxes you pay will increase, as you will no longer benefit from pretax dollars. Employees wishing to waive premium conversion during Open Season must do so through Employee Express at: [www.employeeexpress.gov](http://www.employeeexpress.gov). To access the premium conversion module in Employee Express, from the Employee Express **Home** screen, under the **Payroll / Personnel** heading, click the **Federal Employees Health Benefits** link. Then, click the **Federal Employees Health Benefits (FEHB) Premium Conversion** header. Instructions will auto-populate within the open box below.

## Need Help Choosing an Insurance Plan?

While the Benefits Counselors at the NSSC are not permitted to make recommendations as to the best plan for you, there are two tools available to assist you in making an informed decision when selecting benefit options for you and your family during Open Season. Links to the tools are found in [Employee Express](http://www.employeeexpress.gov) at: [www.employeeexpress.gov](http://www.employeeexpress.gov).

- **OPM Health & Insurance Compare Plans** tool  
You may access this tool through [Employee Express](http://www.employeeexpress.gov) by clicking on **Related Links** in the line of links at the bottom of the home screen, then clicking the **OPM FEHB Plan Comparison Tool** link. You can also find the tool at: <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/>.
- **Consumers' Checkbook** tool  
NASA employees must access this tool through [Employee Express](http://www.employeeexpress.gov). Click the **Related Links** link at the bottom of the screen, then click the **FEHB Plan Comparison Website – Checkbook** link. After you access the link through Employee Express and select NASA as your agency, you are automatically authenticated into the tool. To ensure free access to the tool, you should not use any other public links.

For questions concerning this notice, contact:  
**NSSC Customer Contact Center**  
1-877-677-2123 (1-877-NSSC123) or [nssc-contactcenter@nasa.gov](mailto:nssc-contactcenter@nasa.gov)

## ATTACHMENT 1 – FEHB PROGRAM

**TABLE 1  
PLANS LEAVING THE FEHB PROGRAM**

**Enrollees in these terminating plans must make a positive election into another FEHB plan during Open Season or they will be enrolled in the Blue Cross and Blue Shield Service Benefit Plan FEP Blue Focus (the lowest-cost nationwide plan option for 2019 as determined by OPM).**

State	Plan Name	2018 Enrollment Code	General Location
Arizona	Health Net of Arizona, Inc.	A74, A76, A75	Cochise, Gila, Maricopa, Pima, Pinal, and Santa Cruz counties
California	UnitedHealthcare of California	CY1, CY3, CY2, CY4, CY6, CY5	Southern and Central California
Iowa	UnitedHealthcare Plan of the River Valley, Inc.	YH1, YH3, YH2	Eastern and Central Iowa
Illinois	UnitedHealthcare Plan of the River Valley, Inc.	YH1, YH3, YH2	West Central Illinois
Wisconsin	Physicians Plus Insurance Corporation	LW1, LW3, LW2, LW4, LW6, LW5	South Central Wisconsin, including the following counties: Adams, Columbia, Crawford, Dane, Dodge, Grant, Green, Green Lake, Iowa, Jefferson, Juneau, Lafayette, Marquette, Portage, Richland, Rock, Sauk, Vernon, Walworth, Waukesha, Waushara and Wood Counties

**TABLE 2  
PLANS REDUCING SERVICE AREAS  
WITHOUT TERMINATING ENROLLMENT CODES**

**Enrollees in the areas being dropped who do not change health plans during Open Season will only have emergency services where they live and they 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 2019.**

<b>State</b>	<b>Plan Name</b>	<b>2018 Enrollment Code</b>	<b>Area Dropped</b>
Alaska	Aetna HDHP/Aetna Direct	224, 226, 225, N61, N63, N62	Borough of Wade Hampton
Alaska	Aetna CDHP/Aetna Value Plan	JS1, JS3, JS2, JS4, JS6, JS5	Borough of Wade Hampton
Idaho	Aetna HDHP/Aetna Direct	224, 226, 225, N61, N63, N62	Butte County
Idaho	Aetna CDHP/Aetna Value Plan	H41, H43, H42, H44, H46, H45	Butte County
Kentucky	Aetna HDHP/Aetna Direct	224, 226, 225, N61, N63, N62	Union County
Kentucky	Aetna CDHP/Aetna Value Plan	H41, H43, H42, H44, H46, H45	Union County
Virginia	Aetna Open Access	JN1, JN3, JN2, JN4, JN6, JN5	Surry and Sussex counties
Washington	Kaiser Foundation Health Plan of the Northwest	571, 573, 572, 574, 576, 575	Lewis County

**TABLE 3**  
**PLANS TERMINATING OPTION AND ENROLLMENT CODES**  
**Enrollees in the plan's terminating option will be automatically enrolled into the**  
**plan option that is identified in the table below unless they enroll in another plan**  
**during Open Season.**

<b>State</b>	<b>Plan Name</b>	<b>Terminating Options (end of 2018)</b>	<b>Terminating Codes (end of 2018)</b>	<b>Option and Codes for 2019</b>
District of Columbia	CareFirst BlueChoice	High Option	2G1, 2G3, 2G2	Standard Option 2G4, 2G5, 2G6
Idaho	Kaiser Foundation Health Plan of Washington	HDHP	PT1, PT3, PT2	Standard Option 544, 546, 545
Maryland	CareFirst BlueChoice	High Option	2G1, 2G3, 2G2	Standard Option 2G4, 2G5, 2G6
New Jersey	GHI Health Plan	High Option	801,803,802	Standard Option 804,806,805
New York	MVP Health Care	High Option	GA1, GA3, GA2, MX1, MX3, MX2, MF1, MF3, MF2, M91, M93, M92, GV1, GV3, GV2	Standard Option GA4, GA6, GA5, MX4, MX6, MX5, M94, M96, M95, MF4, MF6, MF5, GV4, GV6, GV5
New York	GHI Health Plan	High Option	801,803,802	Standard Option 804,806,805
Ohio	Medical Mutual of Ohio	High Option	641, 643, 642	Standard Option 644, 646, 645
Virginia	CareFirst BlueChoice	High Option	2G1, 2G3, 2G2	Standard Option 2G4, 2G5, 2G6
Washington	Kaiser Foundation Health Plan of Washington	HDHP	PT1, PT3, PT2	Standard Option 544, 546, 545

**TABLE 4  
PLANS ADDING NEW OPTIONS AND ENROLLMENT CODES**

<b>State</b>	<b>Plan Name</b>	<b>New Option</b>	<b>2019 Enrollment Codes</b>	<b>General Location</b>
All States	Blue Cross and Blue Shield Service Benefit Plan FEP Blue Focus	FEP Blue Focus	131,133,132	Nationwide
California	Blue Shield of California	Standard	SI4, SI6, SI5	San Diego County
Florida	AvMed	HDHP	WZ1,WZ3,WZ2	South Florida
Kentucky	Humana Health Plan of Ohio, Inc.	Basic	W61,W63, W62	Northern Kentucky
New York	Health Insurance Plan (HIP/HMO)	Standard	YL4, YL6, YL5	Greater New York City Area (including Long Island and surrounding counties)
Ohio	Humana Health Plan of Ohio, Inc.	Basic	W61,W63, W62	Greater Cincinnati
Utah	SelectHealth Plan	HDHP	WX1,WX3,WX2	State of Utah
Virginia	Optima Health Plan	HDHP	PG4, PG6, PG5	Greater Hampton Roads Region

**TABLE 5  
SERVICE AREA EXPANSIONS WITHOUT NEW ENROLLMENT CODES**

<b>State</b>	<b>Plan Name</b>	<b>Plan Option</b>	<b>2019 Enrollment Codes</b>	<b>Location of Areas</b>
California	Blue Shield of California	High	SI1, SI3, SI2	Los Angeles, San Diego, and Kern counties
Illinois	Union Health Service	High	761, 763, 762	Lake County
Michigan	Health Alliance Plan	High, Standard	521, 523, 522, GY4, GY6, GY5	Hillsdale County
Minnesota	Aetna HDHP/Aetna Direct	HDHP	224, 226, 225, N61, N63, N62	Cook, Marshall, Red Lake counties
Minnesota	Aetna CDHP/Aetna Value Plan	CDHP	H41, H43, H42, H44, H46, H45	Cook, Marshall, Red Lake counties
Ohio	Medical Mutual of Ohio	Standard, Basic	644, 646, 645, UX1, UX3, UX2	Ashtabula, Columbiana, Erie, Huron, Richland, and Ashland
Oregon	Kaiser Foundation Health Plan of Northwest	High, Standard	571, 573, 572, 574, 576, 575	Lane, Benton counties; Rest of Linn County
Pennsylvania	UPMC	High, Standard, HDHP	8W1, 8W3, 8W2, UW4, UW6, UW5, 8W4, 8W6, 8W5	Centre County
New York	CDPHP Universal Benefits, Inc.	High Standard	SG1, SG3, SG2, SG4, SG6, SG5	Franklin and Clinton Counties



**TABLE 6  
SERVICE AREA EXPANSIONS ADDING  
NEW ENROLLMENT CODES**

<b>State</b>	<b>FEHB Plan Name</b>	<b>Plan Option</b>	<b>2019 New Enrollment Codes</b>	<b>Location of Areas</b>
Florida	Humana CoverageFirst	CDHP	W91, W93, W92	Daytona – Flagler and Volusia counties
	Humana Value Plan	Value	W94, W96, W95	
Florida	Humana CoverageFirst	CDHP	X21, X23, X22	Orlando – Lake, Seminole, Orange and Osceola counties
	Humana Value Plan	Value	X24, X26, X25	
Indiana	Humana CoverageFirst	CDHP	X31, X33, X32	Dearborn, Franklin, Ohio, Ripley and Union counties
	Humana Value Plan	Value	X34, X36, X35	
Kentucky	Humana CoverageFirst	CDHP	X31, X33, X32	Boone, Campbell, Kenton, Gallatin, Grant and Pendleton counties
	Humana Value Plan	Value	X34, X36, X35	
Ohio	Humana CoverageFirst	CDHP	X31, X33, X32	Greater Cincinnati – Adams, Brown, Butler, Clermont, Clinton, Gallia, Hamilton, Highland, Jackson, Lawrence, Pike, Scioto and Warren counties
	Humana Value Plan	Value	X34, X36, X35	
Ohio	Medical Mutual of Ohio	Basic	X61, X63, X62,	Fulton, Lucas, Ottawa, Defiance, Henry, Wood, Sandusky, Seneca, Putnam, and Allen
		Standard	X64, X66, X65	
Ohio	Medical Mutual of Ohio	Basic	YF1, YF3, YF2,	Champaign, Clark, Montgomery, Greene, Butler, Hamilton, Clermont, and Brown counties
		Standard	YF4, YF6, YF5	

**TABLE 7  
NEW PLAN ENTERING THE FEHB PROGRAM**

<b>State</b>	<b>FEHB Plan Name</b>	<b>Plan Option</b>	<b>2019 New Enrollment Codes</b>	<b>Location of Areas</b>
Colorado	BlueAdvantage HMO on the Pathway HMO Network	High	WW1,WW3,WW2	Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Jefferson, El Paso (Colorado Springs Region only) and Larimer (Ft. Collins Region only) counties

## Federal Benefits

### FastFacts

#### **What to do When Your Health Plan is Terminating Coverage in Your Area or Leaving the Federal Employees Health Benefits (FEHB) Program.**

There are four ways your plan's enrollment can be affected. Each may require a different response, so be sure to identify your situation.

1. Plan leaves FEHB Program entirely;
2. Plan reduces its service area and eliminates its enrollment code;
3. Plan reduces its service area and keeps its enrollment code; or
4. Plan drops an option.

**\* How will I know if my enrollment is affected?** You will receive a letter from your plan stating that it is no longer participating in the FEHB Program, dropping an option, or that it is no longer providing services in your area. You can contact your Human Resources (HR) office with additional questions.

**\* What do I do now that I know my enrollment is affected?** You may need to change your enrollment to another plan during Open Season or during the time period set by OPM. Follow the instructions in the letter you received from your plan.

**\* My plan is leaving the FEHB Program entirely. What happens if I don't change to another plan?** If you are a Federal employee, annuitant, or Tribal employee and you do not change plans, you will be automatically enrolled into the lowest-cost nationwide plan option available as designated by OPM.

**\* My plan is reducing its service area AND eliminating my enrollment code. What happens if I don't change to another plan?** If you are a Federal employee, annuitant, or Tribal employee and you do not change plans, you will be automatically enrolled into the lowest-cost nationwide plan option available as determined by OPM.

**\* My plan is reducing its service area where I live/work but keeping my enrollment code. What happens if I don't change to another plan?** You will only have coverage in your area for emergency care services in the new plan year. You must travel to the plan's remaining service area to receive full coverage for your care.

**\* My plan is eliminating my option. What happens if I don't change to a remaining option or to another plan?** You will be automatically enrolled into one of the plan's options that remain. If no options remain that are not High Deductible Health Plans (HDHP), you will be automatically enrolled into the lowest cost nationwide plan option as indicated by OPM. Please refer to the letter you received from your plan for more information.

**\* If my High Deductible Health Plan (HDHP) is terminating coverage in my service area or is leaving the FEHB Program, what happens to my Health Savings Account (HSA) or my Health Reimbursement Arrangement (HRA)?** If you wish to continue contributing to your HSA, you must enroll in another HDHP. If you do not enroll in another HDHP, you can withdraw money from your HSA for qualified medical expenses. You should check Internal Revenue Service (IRS) guidance on use of HSA dollars for non-qualified medical expenses. You should work directly with your fiduciary to make decisions regarding your HSA.

Unless you use your HRA credits, they will be forfeited once the plan you've elected becomes effective.

**\* How do I change my enrollment to another plan?** If you are a Federal employee, use your agency's online self-service system such as Employee Express, MyPay, Employee Personal Page, EBIS, etc. If you need additional help, contact your HR office.

If you are a Tribal employee, contact your Tribal Employer.

If you are a Civil Service Retirement System (CSRS) or Federal Employees Retirement System (FERS) retiree, call Open Season Express at 1.800.332.9798 or access Open Season Online at <https://retireeFEHB.opm.gov>.

If you receive an annuity from another retirement system, please visit [www.opm.gov/healthcare-insurance/healthcare/plan-information/enroll/#annuitants](http://www.opm.gov/healthcare-insurance/healthcare/plan-information/enroll/#annuitants) for information on how to change your enrollment.

**\* When does my old plan or option stop providing coverage and my new plan or option begin?** Your old plan will continue to provide benefits until the plan you've elected during Open Season or during the time period provided by OPM becomes effective. There will be no gaps in coverage

**\* What are my rights if I'm pregnant or I have a chronic or disabling condition?** Under the Patients' Bill of Rights, enrollees who are seeing a specialist for a chronic or disabling condition or who are in the second or third trimester of a pregnancy have a right to continued treatment for up to 90 days of care (or treatment through the end of post-partum care) following notice that a health plan is leaving the FEHB Program.

**\* How can I compare the different health plans available to me?** There are several resources available to help you compare plans.

- Compare Health Plans [www.opm.gov/fehcompare](http://www.opm.gov/fehcompare)
- Health Plan Brochures - [www.opm.gov/FEHBbrochures](http://www.opm.gov/FEHBbrochures); or for Tribal employees [www.opm.gov/healthcare-insurance/tribal-employers/plan-information](http://www.opm.gov/healthcare-insurance/tribal-employers/plan-information)
- Consumer's Checkbook - [www.checkbook.org/newhig2/hig.cfm](http://www.checkbook.org/newhig2/hig.cfm)

**\* Where can I find the plan brochures?**

- Visit [www.opm.gov/FEHBbrochures](http://www.opm.gov/FEHBbrochures); or for Tribal employees [www.opm.gov/healthcare-insurance/tribal-employers/plan-information](http://www.opm.gov/healthcare-insurance/tribal-employers/plan-information)
- Call the plan directly
- Contact your HR office or Tribal Employer

**\* How do I find out if my doctor is part of the health plan?** You can find provider directories at [www.opm.gov/FEHBbrochures](http://www.opm.gov/FEHBbrochures) or; for Tribal employees [www.opm.gov/healthcare-insurance/tribal-employers/plan-information](http://www.opm.gov/healthcare-insurance/tribal-employers/plan-information), or call your plan, or contact your provider.

**\* I have a supplemental dental plan offered through my old FEHB plan. What happens to that coverage?** Since your plan is terminating coverage, any supplemental dental and/or vision coverage that you have through your plan will also terminate. The Federal Employees Dental and Vision Insurance Program (FEDVIP)<sup>1</sup> offers dental and vision insurance for eligible Federal employees and retirees. To find more information about dental insurance, please visit [www.opm.gov/dental](http://www.opm.gov/dental). To find more information about vision insurance, please visit [www.opm.gov/vision](http://www.opm.gov/vision). If you are currently enrolled in FEDVIP, your FEHB plan's termination will not affect your FEDVIP enrollment.

**\* I have other supplemental coverage through my old FEHB plan. What happens to that coverage?** Since your plan is terminating coverage, any supplemental coverage that you have through your plan may also terminate. Please contact your plan for more information about your supplemental coverage.

**\* Where can I go for more information on Open Season?**

Visit [www.opm.gov/openseason](http://www.opm.gov/openseason); or for Tribal employees [www.opm.gov/healthcare-insurance/tribal-employers/open-season](http://www.opm.gov/healthcare-insurance/tribal-employers/open-season). The Open Season website will be updated with information by early November.

**\* Who can I contact with additional questions?**

If you have additional questions, you can contact your carrier directly or your local HR office or Tribal employer.

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<sup>1</sup> Tribal employees are not eligible for FEDVIP.

## ATTACHMENT 1 – FEHB PROGRAM

**TABLE 1  
PLANS LEAVING THE FEHB PROGRAM**

**Enrollees in these terminating plans must make a positive election into another FEHB plan during Open Season or they will be enrolled in the Blue Cross and Blue Shield Service Benefit Plan FEP Blue Focus (the lowest-cost nationwide plan option for 2019 as determined by OPM).**

State	Plan Name	2018 Enrollment Code	General Location
Arizona	Health Net of Arizona, Inc.	A74, A76, A75	Cochise, Gila, Maricopa, Pima, Pinal, and Santa Cruz counties
California	UnitedHealthcare of California	CY1, CY3, CY2, CY4, CY6, CY5	Southern and Central California
Iowa	UnitedHealthcare Plan of the River Valley, Inc.	YH1, YH3, YH2	Eastern and Central Iowa
Illinois	UnitedHealthcare Plan of the River Valley, Inc.	YH1, YH3, YH2	West Central Illinois
Wisconsin	Physicians Plus Insurance Corporation	LW1, LW3, LW2, LW4, LW6, LW5	South Central Wisconsin, including the following counties: Adams, Columbia, Crawford, Dane, Dodge, Grant, Green, Green Lake, Iowa, Jefferson, Juneau, Lafayette, Marquette, Portage, Richland, Rock, Sauk, Vernon, Walworth, Waukesha, Waushara and Wood Counties

**TABLE 2  
PLANS REDUCING SERVICE AREAS  
WITHOUT TERMINATING ENROLLMENT CODES**

**Enrollees in the areas being dropped who do not change health plans during Open Season will only have emergency services where they live and they 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 2019.**

<b>State</b>	<b>Plan Name</b>	<b>2018 Enrollment Code</b>	<b>Area Dropped</b>
Alaska	Aetna HDHP/Aetna Direct	224, 226, 225, N61, N63, N62	Borough of Wade Hampton
Alaska	Aetna CDHP/Aetna Value Plan	JS1, JS3, JS2, JS4, JS6, JS5	Borough of Wade Hampton
Idaho	Aetna HDHP/Aetna Direct	224, 226, 225, N61, N63, N62	Butte County
Idaho	Aetna CDHP/Aetna Value Plan	H41, H43, H42, H44, H46, H45	Butte County
Kentucky	Aetna HDHP/Aetna Direct	224, 226, 225, N61, N63, N62	Union County
Kentucky	Aetna CDHP/Aetna Value Plan	H41, H43, H42, H44, H46, H45	Union County
Virginia	Aetna Open Access	JN1, JN3, JN2, JN4, JN6, JN5	Surry and Sussex counties
Washington	Kaiser Foundation Health Plan of the Northwest	571, 573, 572, 574, 576, 575	Lewis County

**TABLE 3**  
**PLANS TERMINATING OPTION AND ENROLLMENT CODES**  
**Enrollees in the plan’s terminating option will be automatically enrolled into the**  
**plan option that is identified in the table below unless they enroll in another plan**  
**during Open Season.**

<b>State</b>	<b>Plan Name</b>	<b>Terminating Options (end of 2018)</b>	<b>Terminating Codes (end of 2018)</b>	<b>Option and Codes for 2019</b>
District of Columbia	CareFirst BlueChoice	High Option	2G1, 2G3, 2G2	Standard Option 2G4, 2G6, 2G5
Idaho	Kaiser Foundation Health Plan of Washington	HDHP	PT1, PT3, PT2	Standard Option 544, 546, 545
Maryland	CareFirst BlueChoice	High Option	2G1, 2G3, 2G2	Standard Option 2G4, 2G6, 2G5
New Jersey	GHI Health Plan	High Option	801,803,802	Standard Option 804,806,805
New York	MVP Health Care	High Option	GA1, GA3, GA2, MX1, MX3, MX2, MF1, MF3, MF2, M91, M93, M92, GV1, GV3, GV2	Standard Option GA4, GA6, GA5, MX4, MX6, MX5, M94, M96, M95, MF4, MF6, MF5, GV4, GV6, GV5
New York	GHI Health Plan	High Option	801,803,802	Standard Option 804,806,805
Ohio	Medical Mutual of Ohio	High Option	641, 643, 642	Standard Option 644, 646, 645
Virginia	CareFirst BlueChoice	High Option	2G1, 2G3, 2G2	Standard Option 2G4, 2G6, 2G5
Washington	Kaiser Foundation Health Plan of Washington	HDHP	PT1, PT3, PT2	Standard Option 544, 546, 545

**TABLE 4  
PLANS ADDING NEW OPTIONS AND ENROLLMENT CODES**

<b>State</b>	<b>Plan Name</b>	<b>New Option</b>	<b>2019 Enrollment Codes</b>	<b>General Location</b>
All States	Blue Cross and Blue Shield Service Benefit Plan FEP Blue Focus	FEP Blue Focus	131,133,132	Nationwide
California	Blue Shield of California	Standard	SI4, SI6, SI5	San Diego County
Florida	AvMed	HDHP	WZ1,WZ3,WZ2	South Florida
Kentucky	Humana Health Plan of Ohio, Inc.	Basic	W61,W63, W62	Northern Kentucky
New York	Health Insurance Plan (HIP/HMO)	Standard	YL4, YL6, YL5	Greater New York City Area (including Long Island and surrounding counties)
Ohio	Humana Health Plan of Ohio, Inc.	Basic	W61,W63, W62	Greater Cincinnati
Utah	SelectHealth Plan	HDHP	WX1,WX3,WX2	State of Utah
Virginia	Optima Health Plan	HDHP	PG4, PG6, PG5	Greater Hampton Roads Region



**TABLE 5  
SERVICE AREA EXPANSIONS WITHOUT NEW ENROLLMENT CODES**

<b>State</b>	<b>Plan Name</b>	<b>Plan Option</b>	<b>2019 Enrollment Codes</b>	<b>Location of Areas</b>
California	Blue Shield of California	High	SI1, SI3, SI2	Los Angeles, San Diego, and Kern counties
Illinois	Union Health Service	High	761, 763, 762	Lake County
Michigan	Health Alliance Plan	High, Standard	521, 523, 522, GY4, GY6, GY5	Hillsdale County
Minnesota	Aetna HDHP/Aetna Direct	HDHP	224, 226, 225, N61, N63, N62	Cook, Marshall, Red Lake counties
Minnesota	Aetna CDHP/Aetna Value Plan	CDHP	H41, H43, H42, H44, H46, H45	Cook, Marshall, Red Lake counties
Ohio	Medical Mutual of Ohio	Standard, Basic	644, 646, 645, UX1, UX3, UX2	Ashtabula, Columbiana, Erie, Huron, Richland, and Ashland
Oregon	Kaiser Foundation Health Plan of Northwest	High, Standard	571, 573, 572, 574, 576, 575	Lane, Benton counties; Rest of Linn County
Pennsylvania	UPMC	High, Standard, HDHP	8W1, 8W3, 8W2, UW4, UW6, UW5, 8W4, 8W6, 8W5	Centre County
New York	CDPHP Universal Benefits, Inc.	High Standard	SG1, SG3, SG2, SG4, SG6, SG5	Franklin and Clinton Counties

**TABLE 6  
SERVICE AREA EXPANSIONS ADDING  
NEW ENROLLMENT CODES**

<b>State</b>	<b>FEHB Plan Name</b>	<b>Plan Option</b>	<b>2019 New Enrollment Codes</b>	<b>Location of Areas</b>
Florida	Humana CoverageFirst	CDHP	W91, W93, W92	Daytona – Flagler and Volusia counties
	Humana Value Plan	Value	W94, W96, W95	
Florida	Humana CoverageFirst	CDHP	X21, X23, X22	Orlando – Lake, Seminole, Orange and Osceola counties
	Humana Value Plan	Value	X24, X26, X25	
Indiana	Humana CoverageFirst	CDHP	X31, X33, X32	Dearborn, Franklin, Ohio, Ripley and Union counties
	Humana Value Plan	Value	X34, X36, X35	
Kentucky	Humana CoverageFirst	CDHP	X31, X33, X32	Boone, Campbell, Kenton, Gallatin, Grant and Pendleton counties
	Humana Value Plan	Value	X34, X36, X35	
Ohio	Humana CoverageFirst	CDHP	X31, X33, X32	Greater Cincinnati – Adams, Brown, Butler, Clermont, Clinton, Gallia, Hamilton, Highland, Jackson, Lawrence, Pike, Scioto and Warren counties
	Humana Value Plan	Value	X34, X36, X35	
Ohio	Medical Mutual of Ohio	Basic	X61, X63, X62,	Fulton, Lucas, Ottawa, Defiance, Henry, Wood, Sandusky, Seneca, Putnam, and Allen
		Standard	X64, X66, X65	
Ohio	Medical Mutual of Ohio	Basic	YF1, YF3, YF2,	Champaign, Clark, Montgomery, Greene, Butler, Hamilton, Clermont, and Brown counties
		Standard	YF4, YF6, YF5	

**TABLE 7  
NEW PLAN ENTERING THE FEHB PROGRAM**

<b>State</b>	<b>FEHB Plan Name</b>	<b>Plan Option</b>	<b>2019 New Enrollment Codes</b>	<b>Location of Areas</b>
Colorado	BlueAdvantage HMO on the Pathway HMO Network	High	WW1,WW3,WW2	Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Jefferson, El Paso (Colorado Springs Region only) and Larimer (Ft. Collins Region only) counties

## Federal Benefits

### FastFacts

#### **What to do When Your Health Plan is Terminating Coverage in Your Area or Leaving the Federal Employees Health Benefits (FEHB) Program.**

There are four ways your plan's enrollment can be affected. Each may require a different response, so be sure to identify your situation.

1. Plan leaves FEHB Program entirely;
2. Plan reduces its service area and eliminates its enrollment code;
3. Plan reduces its service area and keeps its enrollment code; or
4. Plan drops an option.

**\* How will I know if my enrollment is affected?** You will receive a letter from your plan stating that it is no longer participating in the FEHB Program, dropping an option, or that it is no longer providing services in your area. You can contact your Human Resources (HR) office with additional questions.

**\* What do I do now that I know my enrollment is affected?** You may need to change your enrollment to another plan during Open Season or during the time period set by OPM. Follow the instructions in the letter you received from your plan.

**\* My plan is leaving the FEHB Program entirely. What happens if I don't change to another plan?** If you are a Federal employee, annuitant, or Tribal employee and you do not change plans, you will be automatically enrolled into the lowest-cost nationwide plan option available as designated by OPM.

**\* My plan is reducing its service area AND eliminating my enrollment code. What happens if I don't change to another plan?** If you are a Federal employee, annuitant, or Tribal employee and you do not change plans, you will be automatically enrolled into the lowest-cost nationwide plan option available as determined by OPM.

**\* My plan is reducing its service area where I live/work but keeping my enrollment code. What happens if I don't change to another plan?** You will only have coverage in your area for emergency care services in the new plan year. You must travel to the plan's remaining service area to receive full coverage for your care.

**\* My plan is eliminating my option. What happens if I don't change to a remaining option or to another plan?** You will be automatically enrolled into one of the plan's options that remain. If no options remain that are not High Deductible Health Plans (HDHP), you will be automatically enrolled into the lowest cost nationwide plan option as indicated by OPM. Please refer to the letter you received from your plan for more information.

**\* If my High Deductible Health Plan (HDHP) is terminating coverage in my service area or is leaving the FEHB Program, what happens to my Health Savings Account (HSA) or my Health Reimbursement Arrangement (HRA)?** If you wish to continue contributing to your HSA, you must enroll in another HDHP. If you do not enroll in another HDHP, you can withdraw money from your HSA for qualified medical expenses. You should check Internal Revenue Service (IRS) guidance on use of HSA dollars for non-qualified medical expenses. You should work directly with your fiduciary to make decisions regarding your HSA.

Unless you use your HRA credits, they will be forfeited once the plan you've elected becomes effective.

**\* How do I change my enrollment to another plan?** If you are a Federal employee, use your agency's online self-service system such as Employee Express, MyPay, Employee Personal Page, EBIS, etc. If you need additional help, contact your HR office.

If you are a Tribal employee, contact your Tribal Employer.

If you are a Civil Service Retirement System (CSRS) or Federal Employees Retirement System (FERS) retiree, call Open Season Express at 1.800.332.9798 or access Open Season Online at <https://retireeFEHB.opm.gov>.

If you receive an annuity from another retirement system, please visit [www.opm.gov/healthcare-insurance/healthcare/plan-information/enroll/#annuitants](http://www.opm.gov/healthcare-insurance/healthcare/plan-information/enroll/#annuitants) for information on how to change your enrollment.

**\* When does my old plan or option stop providing coverage and my new plan or option begin?** Your old plan will continue to provide benefits until the plan you've elected during Open Season or during the time period provided by OPM becomes effective. There will be no gaps in coverage

**\* What are my rights if I'm pregnant or I have a chronic or disabling condition?** Under the Patients' Bill of Rights, enrollees who are seeing a specialist for a chronic or disabling condition or who are in the second or third trimester of a pregnancy have a right to continued treatment for up to 90 days of care (or treatment through the end of post-partum care) following notice that a health plan is leaving the FEHB Program.

**\* How can I compare the different health plans available to me?** There are several resources available to help you compare plans.

- Compare Health Plans [www.opm.gov/fehcompare](http://www.opm.gov/fehcompare)
- Health Plan Brochures - [www.opm.gov/FEHBbrochures](http://www.opm.gov/FEHBbrochures); or for Tribal employees [www.opm.gov/healthcare-insurance/tribal-employers/plan-information](http://www.opm.gov/healthcare-insurance/tribal-employers/plan-information)
- Consumer's Checkbook - [www.checkbook.org/newhig2/hig.cfm](http://www.checkbook.org/newhig2/hig.cfm)

**\* Where can I find the plan brochures?**

- Visit [www.opm.gov/FEHBbrochures](http://www.opm.gov/FEHBbrochures); or for Tribal employees [www.opm.gov/healthcare-insurance/tribal-employers/plan-information](http://www.opm.gov/healthcare-insurance/tribal-employers/plan-information)
- Call the plan directly
- Contact your HR office or Tribal Employer

**\* How do I find out if my doctor is part of the health plan?** You can find provider directories at [www.opm.gov/FEHBbrochures](http://www.opm.gov/FEHBbrochures) or; for Tribal employees [www.opm.gov/healthcare-insurance/tribal-employers/plan-information](http://www.opm.gov/healthcare-insurance/tribal-employers/plan-information), or call your plan, or contact your provider.

**\* I have a supplemental dental plan offered through my old FEHB plan. What happens to that coverage?** Since your plan is terminating coverage, any supplemental dental and/or vision coverage that you have through your plan will also terminate. The Federal Employees Dental and Vision Insurance Program (FEDVIP)<sup>1</sup> offers dental and vision insurance for eligible Federal employees and retirees. To find more information about dental insurance, please visit [www.opm.gov/dental](http://www.opm.gov/dental). To find more information about vision insurance, please visit [www.opm.gov/vision](http://www.opm.gov/vision). If you are currently enrolled in FEDVIP, your FEHB plan's termination will not affect your FEDVIP enrollment.

**\* I have other supplemental coverage through my old FEHB plan. What happens to that coverage?** Since your plan is terminating coverage, any supplemental coverage that you have through your plan may also terminate. Please contact your plan for more information about your supplemental coverage.

**\* Where can I go for more information on Open Season?**

Visit [www.opm.gov/openseason](http://www.opm.gov/openseason); or for Tribal employees [www.opm.gov/healthcare-insurance/tribal-employers/open-season](http://www.opm.gov/healthcare-insurance/tribal-employers/open-season). The Open Season website will be updated with information by early November.

**\* Who can I contact with additional questions?**

If you have additional questions, you can contact your carrier directly or your local HR office or Tribal employer.

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<sup>1</sup>

Tribal employees are not eligible for FEDVIP.