# Federal Employees Health Benefits (FEHB) Program Open Season

The 2020 Federal Employees Health Benefits (FEHB) Program Open Season will take place Monday, November 9, 2020, through Monday, December 14, 2020. Most Open Season FEHB changes will become effective on January 3, 2021. 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 2021 or be enrolled in the GEHA Indemnity Benefit Plan - Elevate option (the lowest-cost nationwide plan option for 2021 as determined by the Office of Personnel Management(OPM)).

## What are the 2021 Changes?

Important changes for FEHB that take effect in 2021 include:

- OPM welcomes six new plan options to the FEHB in 2021. The number of options available to any given enrollee varies by geographic location and will include at a minimum 18 nationwide fee-for-service plans for the 2021 plan year that are open to all.
- Once a United States (U.S.) Food and Drug Administration (FDA)-approved vaccine becomes available for the Coronavirus Disease 2019 (COVID-19), all FEHB carriers must rapidly cover it without any cost-sharing in less than 15 business days.
- A number of plans are leaving the FEHB Program at the end of 2020. Coverage under an enrollee's new health plan will be effective the first day of the first pay period beginning on or after January 1, 2021; for most employees this will be Sunday, January 3, 2021. Enrollees will remain covered and receive the 2020 benefits of the old plan until coverage under the new plan becomes effective.
- Some plans in FEHB will be reducing service areas without terminating enrollment codes. Employees who do not choose a new health plan will only have emergency services where they live and will have to travel to their plan's remaining service area to receive full benefits.
- Some FEHB plans will terminate options and enrollment codes. Employees in the plan dropping an option may choose a new health plan during Open Season or remain with their current plan and be switched automatically into the plan's option listed in the attachment titled "Attachment 2 FEHB Significant Plan Changes" under Table 2.

Important: If your 2020 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 OPM. If your 2020 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 2021. 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 2021 Premiums?

You may view the 2021 health insurance rates on the <u>OPM Healthcare 2021 Premiums</u> page. You may also locate this page by visiting the OPM Healthcare Insurance page at: <a href="https://www.opm.gov/healthcare-insurance">https://www.opm.gov/healthcare-insurance</a>. 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 2021 FEHB Program will rise an average 3.6 percent, which is lower than last year's increase.

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 <a href="mass-contactcenter@nasa.gov">nssc-contactcenter@nasa.gov</a>. 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: <a href="https://www.employeeexpress.gov/">https://www.employeeexpress.gov/</a>. If you are making a change to your FEHB during Open Season and are scheduled to retire before January 3, 2021, you must submit a Standard Form (SF) 2809, Health Benefits Election Form – FEHB directly to the NSSC for processing no later than December 14, 2021.

**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 3, 2021. 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: <a href="https://www.opm.gov/healthcare-insurance">https://www.opm.gov/healthcare-insurance</a>. 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 3, 2021. 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: <a href="https://www.employeeexpress.gov/">https://www.employeeexpress.gov/</a>.

#### 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: <a href="https://www.employeeexpress.gov/">https://www.employeeexpress.gov/</a>. To access the premium conversion module in Employee Express, from the 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 <a href="Employee Express">Employee Express</a> at: <a href="https://www.employeeexpress.gov/">https://www.employeeexpress.gov/</a>.

- OPM Health & Insurance Compare Plans tool
- You may access this tool through Employee Express 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: <a href="https://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/">https://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/</a>.
- Consumers' Checkbook tool
- NASA employees must access this tool through <u>Employee Express</u>. 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 <a href="mailto:nssc-contactcenter@nasa.gov">nssc-contactcenter@nasa.gov</a>

NSEN-3000-0295

# **ATTACHMENT 2: FEHB Significant Plan Changes**

# TABLE 1 PLANS LEAVING THE FEHB PROGRAM

Enrollees in these terminating plans <u>must</u> make a positive election into another FEHB plan during Open Season or they will be enrolled in GEHA's Indemnity Benefit Plan Elevate (the lowest-cost nationwide plan option for 2021 as determined by OPM).

State	FEHB Carrier	Plan Name	2020 Enrollment Code(s)	Location (List All Counties and/or ZIP codes that are affected)
Illinois	MercyCare Health Plans	MercyCare Health Plans	EY1, EY3, EY2 EY4, EY6, EY5	Boone and Winnebago counties
Wisconsin	MercyCare Health Plans	MercyCare Health Plans	EY1, EY3, EY2 EY4, EY6, EY5	Green, Jefferson, Rock, and Walworth counties

# TABLE 2 PLANS REDUCING SERVICE AREAS AND TERMINATING ENROLLMENT CODES

Enrollees in these terminating enrollment codes must make a positive election into another FEHB plan during Open Season or they will be enrolled in GEHA's Indemnity Benefit Plan Elevate (the lowest-cost nationwide plan option for 2021 as determined by OPM)

State	FEHB Carrier	Plan Name	2020 Enrollment	Area Dropped (List All Counties and/or ZIP
			Code	codes that are affected)
Tennessee	Aetna Health,	Aetna Open Access	UB1, UB3, UB2	Crockett, Dyer, Fayette, Haywood,
	Inc.			Lauderdale, Shelby, and Tipton
				counties

# 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.

State	FEHB Carrier	Plan Name	Terminating Options	Terminating Codes	Option and Codes for 2021
			(end of 2020)	(end of 2020)	
California	Blue Shield of California	Blue Shield of California	Standard	SI4, SI6, SI5	High - SI1, SI3, SI2
California	Health Net of California	Health Net of California	Standard	LP4, LP6, LP5	Basic - P61, P63, P62
New Jersey	GHI	GHI	HDHP*	811, 813, 812	Standard - 804, 806, 805
New York	Capital District Physicians' Health Plan, Inc	CDPHP Universal Benefits, Inc.	High	SG1, SG3, SG2	Standard - SG4, SG6, SG5
New York	GHI	GHI	HDHP*	811, 813, 812	Standard - 804, 806, 805
Pennsylvania	UPMC Health Plan	UPMC Health Plan	High	8W1, 8W3, 8W2	Standard - UW4, UW6, UW5
Pennsylvania	UPMC Health Plan	UPMC Health Plan	High	YS1, YS3, YS2	Standard - YT4, YT6, YT5

<sup>\*</sup>Enrollees who want to continue enrollment in 2021 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 2020 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 2021 HDHP HSA Fiduciary.

TABLE 4 PLANS ADDING NEW OPTIONS AND ENROLLMENT CODES

State	FEHB	Plan Name	New	2021 Enrollment	Location
	Carrier		Option	Codes	(List All Counties and/or
			•		ZIP codes that are affected)
Idaho	Kaiser Foundation Health Plan of Washington	Kaiser Permanente - Washington Core**	Basic*	PT4, PT6, PT5	Kootenai and Latah counties
Oregon	Kaiser Foundation Health Plan of the Northwest	Kaiser Permanente - Northwest**	Basic*	AM1, AM3, AM2	Clackamas, Columbia, Lane, Marion, Multnomah, Polk, Washington and Yamhill counties  Benton County ZIP codes: 97330, 97331, 97333, 97339, 97370, 97456  Hood River County ZIP codes: 97014, 97031, 97041, 97044  Linn County ZIP codes: 97321, 97322, 97335, 97355, 97358,
Pennsylvania	Geisinger Health Plan	Geisinger Health Plan	Basic	AJ1, AJ3, AJ2	97360, 97374, 97389, 97446  Adams, Berks, Blair, Bradford, Cambria, Cameron, Carbon, Centre, Clearfield, Clinton, Columbia, Cumberland, Dauphin, Fulton, Huntingdon, Jefferson, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Montour, Northampton, Northumberland, Perry, Pike, Potter, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Tioga, Union, Wayne, Wyoming, and York counties  Bedford County ZIP codes: 15521, 15554, 16614, 16633, 16650, 16655, 16659, 16664, 16667, 16670, 16672, 16678, 16679, 16695  Elk County ZIP codes: 15821,
					15822, 15823, 15827, 15831, 15841, 15846, 15860, 15868

<sup>\*</sup>Branded as Prosper in the Plan brochure \*\*Plan name changed in 2021

Washington	Kaiser Foundation Health Plan of Washington	Kaiser Permanente - Washington Core**	Basic*	PT4, PT6, PT5	Benton, Columbia, Franklin, Island, King, Kitsap, Kittitas, Lewis, Mason, Pierce, Skagit, Snohomish, Spokane, Thurston, Walla Walla, Whatcom, Whitman, and Yakima counties
					Grays Harbor County ZIP codes: 98541, 98559, 98557, 98568
					Jefferson County ZIP codes: 98320, 98325, 98334, 98339, 98358, 98365, 98368, 98376
Washington	Kaiser Foundation Health Plan of the Northwest	Kaiser Permanente - Northwest**	Basic*	AM1, AM3, AM2	Clark and Cowlitz counties  Wahkiakum County ZIP codes: 98612, 98647  Skamania County ZIP codes:
Wisconsin	Dean Health	Dean Health Plan,	Basic	AG1, AG3, AG2	98605, 98610, 98639, 98648, 98651, 98671 Dane, Dodge, Fond du Lac,
Wisconsin	Plan, Inc. Group Health Cooperative of South Central Wisconsin	Inc. Group Health Cooperative of South Central Wisconsin	Standard	WJ4, WJ6, WJ5	Green, Rock, and Sauk counties  Adams, Columbia, Dane, Dodge, Green, Iowa, Jefferson, Juneau, Lafayette, Richland, Rock, Sauk, and Vernon counties

<sup>\*</sup>Branded as Prosper in the Plan brochure
\*\*Plan name changed in 2021

TABLE 5
SERVICE AREA EXPANSIONS WITHOUT NEW ENROLLMENT CODES

Ctata		Dlen Neme	1		
State	FEHB Carrier	Plan Name	Plan Option	2021 Enrollment	Location of Areas
				Codes	(List All Counties
					and/or ZIP codes that
					are affected)
Georgia	Anthem BCBS	Blue Open Access	High	QM1, QM3, QM2	Banks, Bibb,
		POS			Chattahoochee,
					Columbia, Crawford,
					Harris, Houston, Jackson,
					McDuffie, Monroe,
					Muscogee, Peach,
					Richmond, Talbot,
					Taliaferro, Troup, Upson,
					and Wilkes counties
Iowa	HealthPartners	HealthPartners	High	V31, V33, V32	Adair, Adams,
			Standard	V34, V36, V35	Appanoose, Audubon,
					Benton, Boone, Butler,
					Calhoun, Carroll, Cass,
					Cedar, Clarke, Clinton,
					Crawford, Dallas, Davis,
					Decatur, Des Moines,
					Dubuque, Franklin,
					Fremont, Greene, Grundy,
					Guthrie, Hamilton,
					Hardin, Harrison, Henry,
					Humboldt, Ida, Iowa,
					Jackson, Jasper, Jefferson,
					Johnson, Jones, Keokuk,
					Lee, Linn, Louisa, Lucas,
					Madison, Mahaska,
					Marion, Marshall, Mills,
					Monona, Monroe,
					Montgomery, Muscatine,
					Page, Polk,
					Pottawattamie,
					Poweshiek, Ringgold,
					Sac, Scott, Shelby, Story,
					Tama, Taylor, Union, Van Buren, Wapello, Warren,
					Washington, Wayne, Webster, and Wright
					counties
Ohio	Medical Mutual	Medical Mutual of	Standard	X64, X66, X65	
Oillo	Wiedicai Widtual	Ohio	Basic		Auglaize, Mercer, and Williams counties
		Omo	Dasic	X61, X63, X62	williams counties
	-l				

<sup>\*\*</sup>Plan name changed in 2021

Oregon	Kaiser Foundation Health Plan of the Northwest	Kaiser Permanente - Northwest**	High Standard	571, 573, 572 574, 576, 575	Lane County 97412, 97413, 97430, 97434, 97439, 97453, 97463, 97480, 97488, 97490, 97492, 97493
Wisconsin	HealthPartners	HealthPartners	High Standard	V31, V33, V32, V34, V36, V35	Brown, Calumet, Florence, Forest, Green Lake, Kewaunee, Langlade, Lincoln, Manitowoc, Marinette, Marquette, Menominee, Oconto, Outagamie, Shawano, Waupaca, Waushara, and Winnebago counties

<sup>\*\*</sup>Plan name changed in 2021

TABLE 6
NEW PLAN ENTERING THE FEHB PROGRAM

State	FEHB Carrier	Plan Name	Plan Option	2021 New Enrollment Codes	Location of Areas (List All Counties and/or ZIP codes that are affected) Alpha-numerical order
All Contiguous	UnitedHealthcare	UnitedHealthcare	High	Y51, Y53, Y52	All Contiguous
States and	Insurance Company,	Advantage Plan			States and
Washington, DC	Inc.				Washington, DC
EXCEPT: Alaska,					EXCEPT: Alaska,
Hawaii, and the US					Hawaii, and the US
Territories					Territories

Table 7
Plans Changing Name

State	FEHB Carrier	Old Plan Name	New Plan Name	Plan Codes
Alabama	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc. Choice Plus Primary Advantage	UnitedHealthcare Insurance Company, Inc. Choice Plus Primary	AS1, AS3, AS2
Alabama	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc. Choice Primary Advantage	UnitedHealthcare Insurance Company, Inc. Choice Primary	Y81, Y83, Y82
Arizona	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc. Choice Primary Advantage	UnitedHealthcare Insurance Company, Inc. Choice Primary	VD1, VD3, VD2
Arizona	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc. Choice Plus Primary Advantage	UnitedHealthcare Insurance Company, Inc. Choice Plus Primary	WF1, WF3, WF2
Arkansas	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc. Choice Plus Primary Advantage	UnitedHealthcare Insurance Company, Inc. Choice Plus Primary	AS1, AS3, AS2
Arkansas	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc. Choice Primary Advantage	UnitedHealthcare Insurance Company, Inc. Choice Primary	Y81, Y83, Y82
California	Kaiser Foundation Health Plan, Inc. Northern California Region: Fresno	Kaiser Foundation Health Plan, Inc. Northern California Region: Fresno	Kaiser Permanente - Fresno California	NZ1, NZ3, NZ2 NZ4, NZ6, NZ5
California	Kaiser Foundation Health Plan, Inc. Northern California Region	Kaiser Foundation Health Plan, Inc. Northern California Region	Kaiser Permanente - Northern California	591, 593, 592 594, 596, 595 KC1, KC3, KC2
California	Kaiser Foundation Health Plan, Inc. Southern California Region	Kaiser Foundation Health Plan, Inc. Southern California Region	Kaiser Permanente - Southern California	621, 623, 622 624, 626, 625

Colorado	Kaiser Foundation Health Plan of	Kaiser Foundation Health Plan of Colorado	Kaiser Permanente - Colorado	651, 653, 652 654,656, 655 N41, N43, N42
District of Columbia	Colorado Kaiser Foundation Health Plan of the Mid-Atlantic	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	Kaiser Permanente - Mid-Atlantic States	E31, E33, E32 E34, E36, E35 T71, T73, T72
District of Columbia	States, Inc. UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc. Choice Plus Primary Advantage	UnitedHealthcare Insurance Company, Inc. Choice Plus Primary	AS1, AS3, AS2
District of Columbia	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc. Choice Primary Advantage	UnitedHealthcare Insurance Company, Inc. Choice Primary	Y81, Y83, Y82
Florida	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc. Choice Plus Primary Advantage	UnitedHealthcare Insurance Company, Inc. Choice Plus Primary	AS1, AS3, AS2
Florida	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc. Choice Primary Advantage	UnitedHealthcare Insurance Company, Inc. Choice Primary	Y81, Y83, Y82
Georgia	Kaiser Foundation Health Plan of Georgia, Inc.	Kaiser Foundation Health Plan of Georgia, Inc.	Kaiser Permanente - Georgia	F81, F83, F82 F84, F86, F85 LA1, LA3, LA2
Georgia	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc. Choice Plus Primary Advantage	UnitedHealthcare Insurance Company, Inc. Choice Plus Primary	AS1, AS3, AS2
Georgia	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc. Choice Primary Advantage	UnitedHealthcare Insurance Company, Inc. Choice Primary	Y81, Y83, Y82
Hawaii	Kaiser Foundation Health Plan, Inc. Hawaii Region	Kaiser Foundation Health Plan, Inc. Hawaii Region	Kaiser Permanente - Hawaii	631, 633, 632, 634, 636, 635
Idaho	Kaiser Foundation Health Plan of Washington	Kaiser Foundation Health Plan of Washington	Kaiser Permanente - Washington Core	541, 543, 542 544,546, 545

Illinois	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare	AS1, AS3, AS2
IIIIIOIS	Insurance	Insurance Company,	Insurance	A51, A55, A52
	Company, Inc.	Inc. Choice Plus	Company, Inc.	
	Company, mc.	Primary Advantage	Choice Plus	
		Timary Advantage	Primary	
Illinois	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare	Y81, Y83, Y82
IIIIIOIS	Insurance		Insurance	101, 103, 102
		Insurance Company,		
	Company, Inc.	Inc. Choice Primary	Company, Inc.	
т	TT '4 1TT 141	Advantage	Choice Primary	A C1 A C2 A C2
Iowa	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare	AS1, AS3, AS2
	Insurance	Insurance Company,	Insurance	
	Company, Inc.	Inc. Choice Plus	Company, Inc.	
		Primary Advantage	Choice Plus	
			Primary	
Iowa	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare	Y81, Y83, Y82
	Insurance	Insurance Company,	Insurance	
	Company, Inc.	Inc. Choice Primary	Company, Inc.	
		Advantage	Choice Primary	
Kentucky	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare	AS1, AS3, AS2
	Insurance	Insurance Company,	Insurance	
	Company, Inc.	Inc. Choice Plus	Company, Inc.	
		Primary Advantage	Choice Plus	
			Primary	
Kentucky	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare	Y81, Y83, Y82
	Insurance	Insurance Company,	Insurance	
	Company, Inc.	Inc. Choice Primary	Company, Inc.	
		Advantage	Choice Primary	
Louisiana	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare	AS1, AS3, AS2
	Insurance	Insurance Company,	Insurance	
	Company, Inc.	Inc. Choice Plus	Company, Inc.	
		Primary Advantage	Choice Plus	
			Primary	
Louisiana	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare	Y81, Y83, Y82
	Insurance	Insurance Company,	Insurance	- ,, -
	Company, Inc.	Inc. Choice Primary	Company, Inc.	
	I I I J J	Advantage	Choice Primary	
Maryland	Kaiser	Kaiser Foundation	Kaiser Permanente	E31, E33, E32
	Foundation	Health Plan of the	-	E34, E36, E35
	Health Plan of	Mid-Atlantic States,	Mid-Atlantic States	T71, T73, T72
	the Mid-Atlantic	Inc.	Wild Titlumite States	171, 173, 172
	States, Inc.	me.		
Maryland	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare	AS1, AS3, AS2
iviai y läilu	Insurance		Insurance	A31, A33, A32
		Insurance Company, Inc. Choice Plus		
	Company, Inc.		Chaine Plus	
		Primary Advantage	Choice Plus	
			Primary	

Maryland	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare	Y81, Y83, Y82
-	Insurance	Insurance Company,	Insurance	
	Company, Inc.	Inc. Choice Primary	Company, Inc.	
		Advantage	Choice Primary	
Mississippi	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare	AS1, AS3, AS2
11	Insurance	Insurance Company,	Insurance	
	Company, Inc.	Inc. Choice Plus	Company, Inc.	
	1 3,	Primary Advantage	Choice Plus	
			Primary	
Mississippi	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare	Y81, Y83, Y82
FF	Insurance	Insurance Company,	Insurance	
	Company, Inc.	Inc. Choice Primary	Company, Inc.	
	Company, me.	Advantage	Choice Primary	
Missouri	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare	AS1, AS3, AS2
Wiissouii	Insurance	Insurance Company,	Insurance	7151, 7155, 7152
	Company, Inc.	Inc. Choice Plus	Company, Inc.	
	Company, mc.	Primary Advantage	Choice Plus	
		Tilliary Advantage	Primary	
Missouri	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare	V01 V02 V02
MISSOUII				Y81, Y83, Y82
	Insurance	Insurance Company,	Insurance	
	Company, Inc.	Inc. Choice Primary	Company, Inc.	
XY 1	YY '. 1YY 1.1	Advantage	Choice Primary	TID1 TID2 TID2
Nevada	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare	VD1, VD3, VD2
	Insurance	Insurance Company,	Insurance	
	Company, Inc.	Inc. Choice Primary	Company, Inc.	
		Advantage	Choice Primary	
Nevada	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare	WF1, WF3, WF2
	Insurance	Insurance Company,	Insurance	
	Company, Inc.	Inc. Choice Plus	Company, Inc.	
		Primary Advantage	Choice Plus	
			Primary	
North Carolina	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare	AS1, AS3, AS2
	Insurance	Insurance Company,	Insurance	
	Company, Inc.	Inc. Choice Plus	Company, Inc.	
		Primary Advantage	Choice Plus	
			Primary	
North Carolina	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare	Y81, Y83, Y82
	Insurance	Insurance Company,	Insurance	
	Company, Inc.	Inc. Choice Primary	Company, Inc.	
		Advantage	Choice Primary	
Oregon	Kaiser	Kaiser Foundation	Kaiser Permanente	571, 573, 572
$\mathcal{E}$	Foundation	Health Plan of the	- Northwest	574, 576, 575
	Health Plan of	Northwest		, , , , , , , , , ,
	the Northwest			
Oregon	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare	VD1, VD3, VD2
0105011	Insurance	Insurance Company,	Insurance	. 51, 153, 152
	Company, Inc.	Inc. Choice Primary	Company, Inc.	
	company, me.	Advantage	Choice Primary	
	1	1 id vallage	Choice I Illiai y	

Oregon	UnitedHealthcare Insurance	UnitedHealthcare Insurance Company,	UnitedHealthcare Insurance	WF1, WF3, WF2
	Company, Inc.	Inc. Choice Plus Primary Advantage	Company, Inc. Choice Plus Primary	
Pennsylvania	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc. Choice Plus Primary Advantage	UnitedHealthcare Insurance Company, Inc. Choice Plus Primary	AS1, AS3, AS2
Pennsylvania	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc. Choice Primary Advantage	UnitedHealthcare Insurance Company, Inc. Choice Primary	Y81, Y83, Y82
Tennessee	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc. Choice Plus Primary Advantage	UnitedHealthcare Insurance Company, Inc. Choice Plus Primary	AS1, AS3, AS2
Tennessee	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc. Choice Primary Advantage	UnitedHealthcare Insurance Company, Inc. Choice Primary	Y81, Y83, Y82
Texas	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc. Choice Plus Primary Advantage	UnitedHealthcare Insurance Company, Inc. Choice Plus Primary	AS1, AS3, AS2
Texas	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc. Choice Primary Advantage	UnitedHealthcare Insurance Company, Inc. Choice Primary	Y81, Y83, Y82
Virginia	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	Kaiser Permanente - Mid-Atlantic States	E31, E33, E32 E34, E36, E35 T71, T73, T72
Virginia	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc. Choice Plus Primary Advantage	UnitedHealthcare Insurance Company, Inc. Choice Plus Primary	AS1, AS3, AS2
Virginia	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc. Choice Primary Advantage	UnitedHealthcare Insurance Company, Inc. Choice Primary	Y81, Y83, Y82

Washington	Kaiser	Kaiser Foundation	Kaiser Permanente	571, 573, 572
	Foundation	Health Plan of the	- Northwest	574,576, 575
	Health Plan of	Northwest		
	the Northwest			
Washington	Kaiser	Kaiser Foundation	Kaiser Permanente	541, 543, 542
	Foundation	Health Plan of	-	544,546, 545
	Health Plan of	Washington	Washington Core	
	Washington			
Washington	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare	VD1, VD3, VD2
	Insurance	Insurance Company,	Insurance	
	Company, Inc.	Inc. Choice Primary	Company, Inc.	
		Advantage	Choice Primary	
Washington	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare	WF1, WF3, WF2
	Insurance	Insurance Company,	Insurance	
	Company, Inc.	Inc. Choice Plus	Company, Inc.	
		Primary Advantage	Choice Plus	
			Primary	