

Federal Employees Health Benefits (FEHB) Program Open Season

The 2022 Federal Employees Health Benefits (FEHB) Program Open Season will take place Monday, Nov. 13, 2023, through Monday, Dec. 11, 2023. Most Open Season FEHB changes will become effective on Jan. 14, 2024. During Open Season, any eligible employee may:

- Enroll in an 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 from your FEHB Program carrier that your plan is no longer participating, you must choose and enroll in another plan during Open Season to be covered in 2024 or be enrolled in the GEHA Indemnity Benefit Plan, Elevate Option (the lowest cost nationwide plan option for 2024 as determined by the Office of Personnel Management (OPM)).**

“Ask the NSSC” Open Season – Hosted by the NASA Shared Services Center (NSSC) Benefits Counselors

Date: Nov. 7, 2023

Time: 10:00-11:30 am CT

Registration link:

https://nasa.sharepoint.com/sites/nssc/_layouts/15/Event.aspx?ListGuid=9316191e-d554-4cba-a144-5cbf63870c45&ItemId=427

Event description: The NSSC Benefits Counselors are hosting a virtual one-hour event to discuss upcoming plan changes, timelines for making changes, and will discuss how to make changes to your benefits during the 2023 Federal Benefits Open Season.

What are the 2024 changes?

Important highlights for FEHB that take effect in 2023 include:

- All FEHB carriers continue to provide coverage for countermeasures against the Coronavirus Disease 2019 (COVID-19), including over-the-counter tests, booster doses, therapeutics, and pharmacy access to therapeutics.
- New for the 2024 plan year is an opportunity for eligible enrollees to receive additional savings and enhanced benefits through a Prescription Drug Plan (PDP) Employer Group Waiver Plan (EGWP) offered by 10 FEHB plans. This is in addition to the 28 FEHB plans offering a Medicare Advantage Prescription Drug Plan (MA-PD) EGWP in 2024. This change is projected to reduce total FEHB costs by approximately 2.8%, resulting in a more moderate overall rate increase when compared to similarly sized employer groups.

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RELEASED – Printed documents may be obsolete; validate prior to use.

- There are 157 plan choices for the 2024 plan year, which is a decrease from 271 plans from the 2023 plan year. The number of options available to any given enrollee varies by geographic location and will include at a minimum 17 nationwide fee-for-service (FFS) plans as follows:
 - 17 nationwide FFS plan choices open to all; in 2023, there were 18.
 - Five FFS plans with availability limited to certain groups (Compass Rose, Foreign Service Benefit Plan, Rural Carriers Benefit Plan, and Panama Canal Area Benefit Plan).
- Additional FEHB plan choices include:
 - 135 Health Maintenance Organization (HMO) plan choices in 2024, excluding high-deductible health plans (HDHPs) and consumer-driven health plans (CDHPs). (In 2023, there were 215 HMO plan choices.)
 - In total, 15 High Deductible Health Plans and 8 Consumer Driven Health Plans are offered in 2024, 4 of which are nationwide.
- There is one new plan option that will now offer Medicare Part B reimbursement for individuals who also enroll in the carriers' Medicare Advantage plan:
 - CDPHP Universal Benefits Inc. – Upstate, Hudson Valley, and Central New York (Standard)
- A number of plans are leaving the FEHB Program at the end of 2023. Coverage under an enrollee's new health plan will be effective the first day of the first pay period beginning on or after Jan. 1, 2024; **for most employees this will be Sunday, Jan. 14, 2024**. Enrollees will remain covered and receive the 2023 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 plans 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 [Federal Benefits Open Season Highlights: 2024 Plan Year](#), which is available on OPM's [Federal Benefits Open Season Resources](#) website.

Important: If your 2023 health insurance carrier is leaving the FEHB Program, you must select a new plan during Open Season, or you will be enrolled in GEHA Indemnity Benefit Plan Elevate (the lowest-cost nationwide plan option for 2024 as determined by OPM). If your 2023 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 2024. 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 attachment to this notice or the [Federal Benefits Open Season Highlights: 2024 Plan Year](#), which is available on OPM's [Federal Benefits Open Season Resources](#) website for details.**

What are the 2024 premiums?

You may view the 2024 health insurance rates on the [OPM Healthcare 2024 Premiums](#) webpage. You may also locate this page by visiting the OPM Open Season webpage at: <https://www.opm.gov/healthcare-insurance/open-season/active-federal-employees/>. In the left navigation pane, click the **Active Federal Employees** link, then under **Health (FEHB)**, select the **Premiums** link.

OPM announced the overall average increase in premiums for the 2024 FEHB Program is 5.8%. The average government contribution for federal employees and annuitants (excluding postal active employees) will increase by 5.0%. The average enrollee share for federal employees and annuitants (excluding postal active employees) will increase an average of 7.7%.

Important: In some cases, the enrollee share of premiums for the Self Plus One enrollment type will be higher than for the Self and Family enrollment type. Enrollees who wish to cover one eligible family member are free to elect either the Self and Family or Self Plus One enrollment type. **Please see the attachment to this notice for details.**

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: <https://www.employeeexpress.gov/>. If you are making a change to your FEHB during Open Season and are scheduled to retire between Nov. 13, 2023, and Dec. 31, 2023, you must submit a Standard Form (SF) 2809, Health Benefits Election Form – FEHB directly to the NASA Shared Services Center (NSSC) for processing **no later than Dec. 11, 2023**.

Please note: At this time, additional documentation to verify family member eligibility is not currently required within Employee Express.

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 Dec. 31, 2023. 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 email.

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: <https://www.opm.gov/healthcare-insurance>. Click the **Insurance** drop-down menu, then click the **Healthcare** link. In the left navigation pane, click on **Enrollment**. Under the Instructions for

Making an Open Season Enrollment Change heading, please click the **What Changes You Can Make Outside of Open Season** link.

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 NSSC Customer Contact Center for counseling at 877-677-2123 (877-NSSC123) or nssc-contactcenter@mail.nasa.gov. NSSC benefits counselors can help you when electing new coverage using Employee Express for QLEs.

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 on or before Dec. 31, 2023. 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: <https://www.employeeexpress.gov/>.

Important: As of December 2022, for security reasons, if you do not log in to your Employee Express accounts within 60 days of your last login, your account will be deactivated. To reactivate your account, you must submit an Employee Express help ticket to obtain a security code.

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 being used to pay your FEHB premiums. Employees wishing to waive premium conversion during Open Season must do so through Employee Express at: <https://www.employeeexpress.gov/>.

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](#) at: <https://www.employeeexpress.gov/>.

- 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: <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/>.

- Consumers' Checkbook tool:
 - NASA employees must access this tool through [Employee Express](#). 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.

NEBA Open Enrollment Reminder

Open enrollment for NEBA life insurance and voluntary benefits is available through Nov. 17, 2023. You can read more about enrollment on [OCHCO OneNASA](#) and visit the [MetLife NEBA website](#) to review benefits and details, including new benefits being offered for 2024. Some of the value-added voluntary benefits include: MetLife legal plan, critical illness insurance, accident insurance, supplemental voluntary accidental death and dismemberment (AD&D) insurance, auto and home, pet insurance, cancer insurance, and hospital insurance. If you are currently a NEBA member, no action is required unless you would like to change benefits or enroll in additional benefits; you are encouraged to review beneficiaries.

References

Additional resources for the 2024 Open Season Enrollment, including the [Federal Benefits Open Season Highlights: 2024 Plan Year](#), is available on OPM's [Federal Benefits Open Season Resources](#) website.

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

FEHB Significant Plan Changes

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 **GEHA Indemnity Benefit Plan, Elevate Option, 254/256/255 Enrollment Codes** (the lowest-cost nationwide plan option for 2024 as determined by OPM).

State/ Territory	FEHB Carrier	Plan Name	2023 Enrollment Codes and Options	Location (All Counties and/or ZIP codes affected)
Arizona	Humana Health Plan, Inc.	Humana Health Plan, Inc.	Standard BF4, BF6, BF5 C74, C76, C75	Entire Service Area
		Humana CoverageFirst/ Humana Value Plan	CDHP R61, R63, R62 R91, R93, R92	
			Value R64, R66, R65 R94, R96, R95	
		Humana High Deductible Health Plan	HDHP BV1, BV3, BV2 BY1, BY3, BY2	
Colorado	Humana Health Plan, Inc.	Humana Health Plan, Inc.	High NR1, NR3, NR2 NT1, NT3, NT2	Entire Service Area
			Standard NR4, NR6, NR5 NT4, NT6, NT5	
			Basic R21, R23, R22 RZ1, RZ3, RZ2	
Florida	Humana Health Plan, Inc.	Humana CoverageFirst/ Humana Value Plan	CDHP MJ1, MJ3, MJ2 QP1, QP3, QP2 W91, W93, W92 X21, X23, X22	Entire Service Area
			Value MJ4, MJ6, MJ5 QP4, QP6, QP5 W94, W96, W95 X24, X26, X25	

State/ Territory	FEHB Carrier	Plan Name	2023 Enrollment Codes and Options	Location (All Counties and/or ZIP codes affected)
		Humana High Deductible Health Plan	HDHP A41, A43, A42 AP1, AP3, AP2 BR1, BR3, BR2 FF1, FF3, FF2	
		Humana Medical Plan, Inc.	High E21, E23, E22 EE1, EE3, EE2 EX1, EX3, EX2 LL1, LL3, LL2	
			Standard E24, E26, E25 EE4, EE6, EE5 EX4, EX6, EX5 LL4, LL6, LL5	
Florida	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc., Choice Plus Advanced	Value LV1, LV3, LV2	Miami area – Broward, Hendry, Martin, Mami/Dade, Monroe and Palm Beach Counties Orlando area – Brevard, Charlotte, Collier, Desoto, Flagler, Glades, Hardee, Highlands, Indian River, Lake, Lee, Manatee, Okeechobee, Orange, Polk, Sarasota, Seminole, St. Lucie, Sumter and Volusia Counties Tampa area – Charlotte, Citrus, Collier, Desoto, Glades, Hardee, Levy, Hernando, Hillsborough, Lee, Manatee, Pasco, Pinellas, Polk and Sarasota Counties
Georgia	Humana Health Plan, Inc.	Humana CoverageFirst/ Humana Value Plan	CDHP AD1, AD3, AD2 LM1, LM3, LM2 S91, S93, S92 Value AD4, AD6, AD5 LM4, LM6, LM5 S94, S96, S95	Entire Service Area

State/ Territory	FEHB Carrier	Plan Name	2023 Enrollment Codes and Options	Location (All Counties and/or ZIP codes affected)
		Humana High Deductible Health Plan	HDHP AR1, AR3, AR2 AZ1, AZ3, AZ2 B21, B23, B22	
		Humana Employers Health Plan of Georgia, Inc.	Standard CB4, CB6, CB5 DG4, DG6, DG5 DN4, DN6, DN5	
			Basic Q71, Q73, Q72 RM1, RM3, RM2 RJ1, RJ3, RJ2	
Georgia	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc Choice Plus Advanced	Value LV1, LV3, LV2	Atlanta area – Butts, Carroll, Clayton, Cherokee, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Forsythe, Fulton, Gwinnett, Haralson, Heard, Henry, Jasper, Morgan, Newton, Paulding, Putnam, Rockdale, Spaulding and Walton
Illinois	Humana Health Plan, Inc.	Humana CoverageFirst/ Humana Value Plan	CDHP GB1, GB3, GB2 MW1, MW3, MW2	Entire Service Area
		Humana High Deductible Health Plan	Value GB4, GB6, GB5 MW4, MW6, MW5	
		Humana Health Plan, Inc.	HDHP AW1, AW3, AW2 BB1, BB3, BB2	
			High 751, 753, 752 9F1, 9F3, 9F2	
			Standard 754, 756, 755 AB4, AB6, AB5	
			Basic AB1, AB3, AB2 RW1, RW3, RW2	

State/ Territory	FEHB Carrier	Plan Name	2023 Enrollment Codes and Options	Location (All Counties and/or ZIP codes affected)
Indiana	Humana Health Plan, Inc.	Humana CoverageFirst/ Humana Value Plan	CDHP MW1, MW3, MW2 TC1, TC3, TC2 X31, X33, X32	Entire Service Area
			Value MW4, MW6, MW5 TC4, TC6, TC5 X34, X36, X35	
		Humana High Deductible Health Plan	HDHP BB1, BB3, BB2 DT1, DT3, DT2 FZ1, FZ3, FZ2	
		Humana Health Plan, Inc.	High 751, 753, 752	
			Standard 754, 756, 755 A64, A66, A65 MH4, MH6, MH5	
			Basic RW1, RW3, RW2	
Indiana	Indiana University Health Plans Select	Indiana University Health Plans Select	High FS1, FS2, FS3	Blackford, Boone, Brown, Carroll, Clinton, Delaware, Fountain, Grant, Hamilton, Hendricks, Jay, Johnson, Lawrence, Marion, Monroe, Montgomery, Morgan, Orange, Owen, Putnam, Randolph, Shelby, Tippecanoe, Tipton, and White
Kansas	Aetna, Inc.	Aetna Open Access	High HA1, HA3, HA2	Kansas City area – Anderson, Allen, Atchison, Bourbon, Brown, Cherokee, Crawford, Doniphan, Douglas, Franklin, Jackson, Jefferson, Johnson, Labette, Leavenworth, Linn, Marshall, Miami, Montgomery, Neosho, Osage, Pottawatomie, Shawnee, Wabaunsee and Wyandotte Counties
			Standard HA4, HA6, HA5	

State/ Territory	FEHB Carrier	Plan Name	2023 Enrollment Codes and Options	Location (All Counties and/or ZIP codes affected)			
Kansas	Humana Health Plan, Inc.	Humana CoverageFirst/Humana Value Plan	CDHP PH1, PH3, PH2	Entire Service Area			
			Value PH4, PH6, PH5				
		Humana High Deductible Health Plan	HDHP BK1, BK3, BK2				
		Humana Health Plan, Inc.	Standard MS4, MS6, MS5				
Kentucky	Humana Health Plan, Inc.	Humana CoverageFirst/Humana Value Plan	CDHP 6N1, 6N3, 6N2 TC1, TC3, TC2 X31, X33, X32	Entire Service Area			
			Value 6N4, 6N6, 6N5 TC4, TC6, TC5 X34, X36, X35				
		Humana High Deductible Health Plan	HDHP DT1, DT3, DT2 FW1, FW3, FW2 FZ1, FZ3, FZ2				
		Humana Health Plan, Inc.	Standard MH4, MH6, MH5 MI4, MI6, MI5				
		Humana Health Plan of Ohio, Inc.	Standard A64, A66, A65				
			Basic W61, W63, W62				
		Louisiana	Humana Health Plan, Inc.		Humana Health Benefit Plan of Louisiana, Inc.	High AE1, AE3, AE2 BC1, BC3, BC2	Entire Service Area
						Standard AE4, AE6, AE5 BC4, BC6, BC5	

State/ Territory	FEHB Carrier	Plan Name	2023 Enrollment Codes and Options	Location (All Counties and/or ZIP codes affected)
Missouri	Aetna, Inc.	Aetna Open Access	High HA1, HA3, HA2	Kansas City area – Andrew, Barton, Benton, Buchanan, Caldwell, Carroll, Cass, Christian, Clay, Clinton, Dade, Dallas, Daviess, DeKalb, Gentry, Greene, Grundy, Henry, Jackson, Jasper, Johnson, Lafayette, Lawrence, Livingston, Newton, Pettis, Polk, Platte, Ray, Vernon and Webster Counties
			Standard HA4, HA6, HA5	
Missouri	Humana Health Plan, Inc.	Humana CoverageFirst/ Humana Value Plan,	CDHP PH1, PH3, PH2	Entire Service Area
			Value PH4, PH6, PH5	
		Humana High Deductible Health Plan	HDHP BK1, BK3, BK2	
		Humana Health Plan, Inc.	Standard MS4, MS6, MS5	
Ohio	AultCare Insurance Company	AultCare Insurance Company	High 3A1,3A3, 3A2	Stark,Carroll,Holmes, Tuscarawas,Wayne Counties and the Canton Metropolitan area in Ohio
			HDHP 3A4, 3A6, 3A5	
Ohio	Humana Health Plan, Inc.	Humana CoverageFirst/Humana Value Plan	CDHP X31, X33, X32	Entire Service Area
			Value X34, X36, X35	
		Humana High Deductible Health Plan	HDHP DT1, DT3, DT2	
		Humana Health Plan of Ohio, Inc.	Standard A64, A66, A65	
			Basic W61, W63, W62	

State/ Territory	FEHB Carrier	Plan Name	2023 Enrollment Codes and Options	Location (All Counties and/or ZIP codes affected)
Puerto Rico	Humana Health Plans of Puerto Rico, Inc.	Humana Health Plans of Puerto Rico, Inc.	High ZJ1, ZJ3, ZJ2	Entire Service Area
Tennessee	Humana Health Plan, Inc.	Humana CoverageFirst/ Humana Value Plan	CDHP TT1, TT3, TT2	Entire Service Area
			Value TT4, TT6, TT5	
		Humana High Deductible Health Plan	HDHP ER1, ER3, ER2	
		Humana Health Plan, Inc.	Standard GJ4, GJ6, GJ5	
Texas	Humana Health Plan, Inc.	Humana Health Plan of Texas, Inc.	Standard EW4, EW6, EW5 UC4, UC6, UC5 UR4, UR6, UR5 UU4, UU6, UU5	Entire Service Area
			Basic Q21, Q23, Q22 Q61, Q63, Q62 QX1, QX3, QX2 QY1, QY3, QY2	
		Humana CoverageFirst/Humana Value Plan,	CDHP T31, T33, T32 TP1, TP3, TP2 TU1, TU3, TU2 TV1, TV3, TV2	
			Value T34, T36, T35 TP4, TP6, TP5 TU4, TU6, TU5 TV4, TV6, TV5	
		Humana High Deductible Health Plan	HDHP AN1, AN3, AN2 CG1, CG3, CG2 DX1, DX3, DX2 FD1, FD3, FD2	

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 Indemnity Benefit Plan, Elevate Option, 254/256/255 Enrollment Codes** (the lowest -cost nationwide plan option for 2024 as determined by OPM).

State	FEHB Carrier	Plan Name	Plan Option	2023 Enrollment Codes	Area Dropped (All Counties and/or ZIP codes affected)
Iowa	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc.	HDHP	N71, N73, N72	Entire State of Iowa
Kentucky	UnitedHealthcare Insurance Company, Inc.	UnitedHealthcare Insurance Company, Inc.	HDHP	N71, N73, N72	Entire State of Kentucky

Table 3 – Plans Terminating Options 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 (end of 2023)	Terminating Enrollment Codes (end of 2023)	Automatic Enrollment Option and Codes for 2024
Nationwide	National Association of Letter Carriers (NALC)	NALC Health Benefit Plan	Value	KM1, KM3, KM2	CDHP 324, 326, 325
Ohio	Medical Mutual of Ohio	Medical Mutual of Ohio	Standard	YF4, YF6, YF5	Basic YF1, YF3, YF2
			WellFlex	F11, F13, F12	

Table 4 – 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 2024.

State	Carrier Name	Plan Name	Plan Option	2023 Enrollment Codes	Area Dropped
California	Blue Shield of California	Blue Shield of California High Option Access+ HMO	High	SI1, SI3, SI2	Fresno, Kern, Kings, and Santa Barbara Counties
Colorado	Kaiser Permanente - Colorado	Kaiser Permanente - Colorado	High Standard Prosper	651, 653, 652 654, 656, 655 N41, N43, N42	Crowley, Custer, Huerfano, Las Animas, Lincoln, Morgan, and Otero Counties

Table 5 – Plans Adding New Option and Enrollment Codes

State	FEHB Carrier	Plan Name	New Option	2024 Enrollment Codes	Location (All Counties and/or ZIP codes affected)
Nationwide	Compass Rose Health Plan	Compass Rose Health Plan*	Standard	424, 426, 425	Nationwide

* The is a nationwide fee-for-service plan available only to employees and annuitants of specific agencies. See the plan brochure.

Table 6 – Service Area Expansions Without New Enrollment Codes

State	FEHB Carrier	Plan Name	Plan Option	2024 Enrollment Codes	Location of Areas(Counties and/or ZIP codes affected)
Colorado	Kaiser Permanente – Colorado	Kaiser Permanente - Colorado	High	651, 653, 652	All of Adams, Arapahoe, Clear Creek, El Paso, Elbert, Fremont, and Park Counties
			Standard	654, 656, 655	
			Prosper	N41, N43, N42	
Florida	Capital Health Plan	Capital Health Plan	High	EA1, EA3, EA2	Madison and Taylor Counties
Michigan	Health Alliance Plan	Health Alliance Plan	High	521, 523, 522	Barry, Gratiot, Kent, Mason, Mecosta, Montcalm, Muskegon, Newaygo, Oceana, Osceola, and Ottawa Counties
			Standard	GY4, GY6, GY5	
South Dakota	HealthPartners, Inc.	HealthPartners	High	V31, V32, V33	All of Butte, Custer, Lawrence, Meade, and Pennington Counties
			Standard	V34, V36, V35	

Table 7 – New Plans Entering The FEHB Program

State	FEHB Carrier	Plan Name	Plan Option	2024 New Enrollment Codes	Location of Areas (Counties and/or ZIP codes affected)
Virginia	Sentara Health Plans	Sentara Health Plans	High	F21, F23, F22	<p>Arlington, Clarke, Fairfax, Fauquier, Loudoun, Manassas City, Manassas Park City, Prince William, Spotsylvania, Stafford, and Warren Counties</p> <p>Cities: Aldie, Alexandria, Annadale, Ashburn, Bealeton, Bentonville, Berryville, Bluemont, Boyce, Bristow, Broad Run, Brooke, Burke, Calverton, Casanova, Catharpin, Catlett, Centreville, Chantilly, Clifton, Delaplane, Dulles, Dumfries, Dunn Loring, Fairfax Station, Falls Church, Fort Belvoir, Fredericksburg, Front Royal, Ft. Myer, Gainesville, Garrisonville, Goldvein, Great Falls, Greenway, Hamilton, Hartwood, Haymarket, Herndon, Hume, Leesburg, Lincoln, Linden, Lorton, Lovettsville, Manassas, Markham, Marshall, McLean, Merrifield, Middleburg, Middletown, Midland, Millwood, Mount Vernon, Newington, Nokesville, Oakton, Occoquan, Orlean, Paeonian Springs, Paris, Partlow, Philmont, Purcellville, Quantico, Rectortown, Remington, Reston, Round Hill, Ruby, Somerville, Springfield, Sterling, Sumerduck, The Plains, Thornburg, Triangle, Upperville, Vienna, Warrenton, Waterford, West McLean, White Post and Woodbridge</p>

Table 8 – Plans Changing Names

State	FEHB Carrier	Old Plan Name	New Plan Name	Enrollment Codes
Virginia	Optima Health	Optima Health	Sentara Health Plans	PG1, PG3, PG2 PG4, PG6, PG5

Table 9 – Service Area Change - County/Zip Code (due to USPS border changes)

State	FEHB Carrier	Plan Name	Plan Options	Existing Enrollment Codes	2023 Zip Code	2023 Service Area	2024 Zip Code	2024 Service Area
Maryland	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	Kaiser Permanente - Mid-Atlantic States	High Standard Prosper	E31, E33, E32 E34, E36, E35 T71, T73, T72	20736	Calvert County	20736	Calvert County
							20758	Anne Arundel & Calvert Counties

Table 10 – Closed Plans Changing Enrollment Criteria for New Eligible Enrollment

State	FEHB Carrier	Plan Option	Enrollment Codes	New Enrollment Eligibility
Nationwide	Compass Rose Health Plan	High Standard	421, 423, 422 424, 426, 425	Enrollment open to all employees and retirees of the U.S. Department of Veterans Affairs (VA)

Plan Code Name	Plan Choices	Plan Code	Service Area Description	Self Plus one Biweekly Employee Premium	Self & Family Biweekly Employee Premium
NALC Health Benefit Plan	High	32	Nationwide	\$255.86	\$221.79
Rural Carrier Benefit Plan	High	38	Nationwide	\$251.57	\$234.11
Foreign Service Benefit Plan	High	40	Nationwide	\$211.30	\$204.38
Aetna HealthFund CDHP and Aetna Value Plan	CDHP	F5	All of Georgia, Maryland, North Carolina and Washington, DC. Most of Alabama, Arkansas, Florida, Louisiana, Tennessee, Virginia, West Virginia.	\$517.41	\$468.78
Aetna HealthFund CDHP and Aetna Value Plan	Value	F5	All of Georgia, Maryland, North Carolina and Washington, DC. Most of Alabama, Arkansas, Florida, Louisiana, Tennessee, Virginia, West Virginia.	\$474.49	\$436.05
Aetna HealthFund CDHP and Aetna Value Plan	Value	EP	All of Connecticut, Delaware, Maine, New Hampshire, New Jersey, Rhode Island, Vermont. Most of Massachusetts and New York.	\$559.93	\$523.20
Aetna HealthFund CDHP and Aetna Value Plan	CDHP	EP	All of Connecticut, Delaware, Maine, New Hampshire, New Jersey, Rhode Island, Vermont. Most of Massachusetts and New York.	\$679.87	\$632.85
Aetna HealthFund CDHP and Aetna Value Plan	CDHP	H4	All of Iowa, Nebraska, Pennsylvania and Wyoming. South/Southeast/Western Montana Areas. Most of Idaho, Illinois, Kentucky, Minnesota, Mississippi, North Dakota and Oregon.	\$349.41	\$298.51
Aetna HealthFund CDHP and Aetna Value Plan	Value	H4	All of Iowa, Nebraska, Pennsylvania and Wyoming. South/Southeast/Western Montana Areas. Most of Idaho, Illinois, Kentucky, Minnesota, Mississippi, North Dakota and Oregon.	\$569.32	\$532.75
Aetna HealthFund CDHP and Aetna Value Plan	Value	G5	All of Arizona, Colorado, and Michigan. Albuquerque/Dona Ana/Hobbs Area, Las Vegas Area, and Rapid City/Sioux Falls Area. Most of Kansas, Missouri, Utah, and Washington.	\$377.85	\$337.44

Plan Code Name	Plan Choices	Plan Code	Service Area Description	Self Plus one Biweekly Employee Premium	Self & Family Biweekly Employee Premium
Aetna HealthFund CDHP and Aetna Value Plan	CDHP	G5	All of Arizona, Colorado, and Michigan. Albuquerque/Dona Ana/Hobbs Area, Las Vegas Area, and Rapid City/Sioux Falls Area. Most of Kansas, Missouri, Utah, and Washington.	\$790.97	\$745.05
Aetna HealthFund CDHP and Aetna Value Plan	Value	JS	All of Hawaii, Indiana, Oklahoma, Ohio, South Carolina, Texas and Wisconsin. Most of Alaska and California.	\$634.86	\$587.36
Aetna HealthFund CDHP and Aetna Value Plan	CDHP	JS	All of Hawaii, Indiana, Oklahoma, Ohio, South Carolina, Texas and Wisconsin. Most of Alaska and California.	\$776.64	\$730.60
Aetna HealthFund HDHP	HDHP	22	In all 50 states and the District of Columbia	\$272.59	\$230.06
Aetna Open Access	High	WQ	Phoenix and Tucson Areas	\$965.58	\$921.42
Aetna Open Access	High	2X	Los Angeles and San Diego Areas	\$704.41	\$670.53
Aetna Open Access	High	YE	Pittsburgh and Western PA Areas	\$888.75	\$843.82
Aetna Open Access	High	2U	Atlanta and Athens Areas	\$1,312.36	\$1,271.67
Aetna Open Access	High	JR	Northern New Jersey	\$1,221.13	\$1,179.53
Aetna Open Access	Basic	JR	Northern New Jersey	\$970.50	\$926.40
Aetna Open Access	Basic	P3	Southern NJ, Philadelphia and Kent/New Castle/Sussex areas.	\$1,357.83	\$1,317.62
Aetna Open Access	High	P3	Southern NJ, Philadelphia and Kent/New Castle/Sussex areas.	\$1,415.12	\$1,375.44
Aetna Open Access	High	JC	NYC Area/Upstate NY	\$1,404.62	\$1,364.85
Aetna Open Access	Basic	JC	NYC Area/Upstate NY	\$1,136.89	\$1,094.43
Aetna Open Access	High	JN	Northern/Central/Southern Maryland Areas, Northern Virginia AreaNorthern Virginia Area and Washington, DC Area.	\$814.85	\$769.20
Altius Health Plan	Standard	DK	Most of Utah, Lincoln, Sweetwater and Uinta Counties and Southern Region.	\$534.40	\$485.93
Altius Health Plan	High	9K	Most of Utah, Lincoln, Sweetwater and Uinta Counties and Southern Region.	\$785.71	\$739.73
Altius Health Plan	HDHP	9K	Most of Utah, Lincoln, Sweetwater and Uinta Counties and Southern Region.	\$250.01	\$213.32
Baylor Scott and White Health Plan	Standard	A8	Central, North and West Texas	\$311.16	\$304.04

Plan Code Name	Plan Choices	Plan Code	Service Area Description	Self Plus one Biweekly Employee Premium	Self & Family Biweekly Employee Premium
Baylor Scott and White Health Plan	Standard	P8	Central, North and West Texas	\$387.37	\$384.72
Blue Shield of California	Access + HMO	SI	Southern region	\$475.77	\$464.36
Geisinger Helath Plan	Basic	AJ	Northeastern/ Central/ South Central areas	\$254.49	\$244.94
Independent Health Assoc.	Standard	C5	Western New York	\$347.34	\$342.58
Kaiser Permanente - Colorado	High	65	Denver/Boulder metropolitan area, Northern and Southern Colorado areas	\$324.44	\$264.76
Kaiser Permanente - Fresno California	High	NZ	Fresno	\$328.75	\$269.07
Kaiser Permanente - Georgia	High	F8	Atlanta metropolitan area, Athens, Columbus, Macon, Savannah	\$379.95	\$320.27
Kaiser Permanente - Mid-Atlantic States	High	E3	Metropolitan Baltimore Maryland area, Northern Virginia and Washington, DC	\$358.13	\$298.45
Kaiser Permanente - Northern California	High	59	Northern California	\$550.65	\$490.97
Kaiser Permanente - Northern California	Standard	59	Northern California	\$328.17	\$268.49
Kaiser Permanente - Northwest	Standard	57	Portland metropolitan, Salem and Eugene areas, Vancouver and Longview	\$209.80	\$199.07
Kaiser Permanente - Northwest	High	57	Portland metropolitan, Salem and Eugene areas, Vancouver and Longview	\$298.44	\$238.76
Kaiser Permanente - Southern California	High	62	Southern California	\$337.62	\$277.94
Kaiser Permanente - Washington Core	High	54	Northern Idaho and Western, Central and Eastern Washington	\$386.57	\$326.89
Optima Health	High	PG	Greater Hampton Roads Region	\$366.09	\$306.48
Presbyterian Health Plan	High	P2	Entire State of New Mexico	\$565.67	\$546.61
Presbyterian Health Plan	Standard	PS	Entire state of New Mexico	\$372.13	\$346.22
Presbyterian Health Plan	Wellness	PS	Entire state of New Mexico	\$269.88	\$240.37
UPMC Health Plan	Standard	UW	Western Pennsylvania	\$213.42	\$209.49