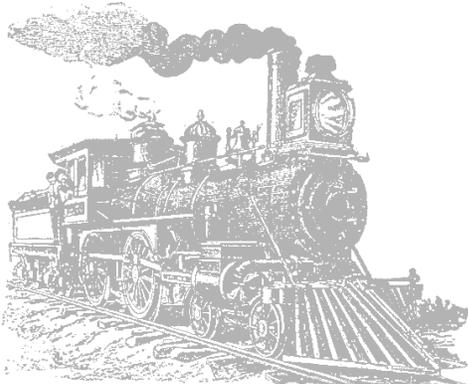


The 2001 Guide to

Federal Employees Health Benefits Plans



*All
Aboard for
Health!*

FOR FEDERAL RETIREES AND THEIR SURVIVORS

Be sure to visit our web site at www.opm.gov/insure



UNITED STATES OFFICE OF
PERSONNEL MANAGEMENT

RETIREMENT AND INSURANCE
SERVICE

RI 70-9
Revised November 2000

Program Features

- **No Waiting Periods.** You can use your benefits as soon as your coverage becomes effective.
- **A Choice of Coverage.** Choose between self only or self and family.
- **A Choice of Plans and Options.** Select from Fee-for-Service, Health Maintenance Organization, or Point of Service plans.
- **A Government Contribution.** The Government pays 72 percent of the average premium toward the total cost of your premium, but not more than 75 percent of the total premium for any plan.
- **Premium Payment Deductions** from your check.
- **Annual Opportunity to Change Plans.** Each year you can change your health plan enrollment.
- **Continued Group Coverage.** Eligible participants can continue coverage following divorce or death. See your retirement system for more information.
- **Coverage After FEHB Ends.** You or your family members may be eligible for temporary continuation of FEHB coverage or for conversion to non-group (private) coverage when FEHB coverage ends. See your retirement system for more information.



**BETTER INFORMATION
BETTER CHOICES
BETTER HEALTH**

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Things to Remember

- A number of plans withdrew from the FEHB Program.
Make sure your plan will be offered in 2001.
- Be aware of benefit changes for 2001.
- Check the premium for 2001.



The information in the 2001 Guide to Federal Employees Health Benefits (FEHB) Plans gives you an overview of the FEHB Program and its participating plans. Before you make any final decisions about health plans, read the plan brochures.

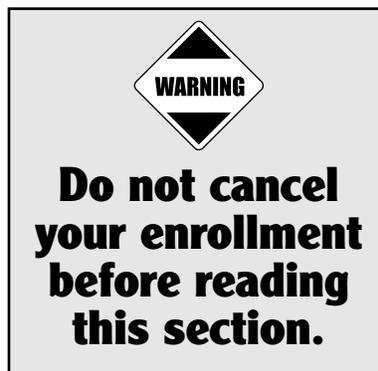
Changing Enrollment During Open Season

Each year, in early November, your current health benefits plan sends you a brochure, and your retirement office sends you instructions for ordering brochures and making Open Season changes. It is very important that you keep your address up to date to ensure that you receive your Open Season materials each year. If you move, please be sure to let your retirement office know your new address by calling the number listed on the back cover of this Guide.

Your new plan will mail you an identification card. If you need services before you receive your new card, contact your new plan at the member services number in your brochure.

If you decide not to change your enrollment, no action by you is necessary.

You may voluntarily cancel your enrollment at any time. However, once your cancellation takes effect, you probably will not be able to enroll again as a retiree. You will not be entitled to a 31-day extension of coverage for conversion to a non-group (private) policy and neither you nor your family members will be entitled to temporarily continue coverage.



For more information on how to suspend your FEHB enrollment, contact your retirement office at the number listed on the back cover of this Guide.

Time limitations and other restrictions apply. For instance, you must submit documentation that you are suspending FEHB to enroll in a Medicare-sponsored health plan or furnish proof of eligibility for coverage under the Medicaid program

You will not be able to reenroll in FEHB except under the following circumstances:

- You have been continuously covered as a family member under another enrollment in FEHB since the date of your cancellation, and you lose the coverage because the enrollment ends or the enrollee changes from self and family to self only; or
- You suspended your FEHB coverage to enroll in a Medicare-sponsored health plan under the Social Security Act or because you are eligible under Medicaid or a similar State-sponsored program of medical assistance for the needy.

or similar State-sponsored program of medical assistance for the needy, in case you wish to reenroll in the FEHB Program at a later time.

If you had suspended FEHB coverage for either one of these reasons (and had submitted the required documentation) but now want to enroll in the FEHB Program again, you may enroll during Open Season. You may reenroll outside Open Season only if you move out of the Medicare-sponsored health plan's service area, the Medicare-sponsored health plan is discontinued, or you involuntarily lose coverage under the Medicaid program or similar State-sponsored program of medical assistance for the needy. If you cancelled your coverage for any other reason, you cannot reenroll.

FEHB and You

The Federal Employees Health Benefits (FEHB) Program began operation in July 1960. It is the nation's largest employer-sponsored health insurance program. Almost 9 million people, including 2.3 million federal employees, 1.9 million retirees, and eligible family members, are members of the Program.

Of Note for 2001

- Beginning in 2001, all FEHB plans must offer coverage for mental health and substance abuse that is identical to medical coverage deductibles, coinsurance, copays, and day and visit limitations. Check our web site at www.opm.gov/insure and your plan's brochure for details.
- Patient Safety: See page 5 for five important steps you can take to prevent medical error and improve your healthcare safety.
- In support of the Presidential initiative on plain language, OPM and the FEHB plans are committed to providing written information that is easy to understand. We worked hard to develop benefit descriptions that are clear, customer-focused, and improve plan-to-plan comparisons. You will find benefit descriptions in the plan brochures.
- Patients' Bill of Rights and Responsibilities: The President's Advisory Commission on Consumer Protection and Quality in the Health Care Industry recommended consumer protections and quality initiatives that are now fully implemented by all FEHB plans. Our web site at www.opm.gov/insure lists the specific types of information that your health plan must make available to you. You may also contact your health plan directly for this information.

Selecting a Health Plan

Use this Guide and plan brochures to make your health plan decision. The Guide is a summary of FEHB plans; the plan brochures give specific benefit information. You can get brochures from the health plans or your human resource office. Our web site, www.opm.gov/insure, provides the Guide, brochures and other helpful information.

You should review the Fee-for-Service plans that are available nationwide as well as the plans available where you live or work.

Before selecting a plan:

- **Compare benefits in the brochures,**
- **Review costs,**
- **Consider quality, and**
- **Understand how the plan works.**

Benefits —

Check to see if the plan offers the type of services you think you might need. Does it offer a prenatal program? Can you get preventative care? If you have other insurance coverage, how does the FEHB plan coordinate benefits with the other plan? Given the trend toward reducing hospital stays, will your plan pay for home health care? Because health care is expensive, pay attention to the plan's annual out-of-pocket maximum to see how you are protected. See if there are limits on the number of visits for the services you need. Don't assume benefits will be the same as they were last year. Check the plan brochure for details.

- ✓ **Read plan brochures carefully.**
- ✓ **Know what services are covered.**
- ✓ **Know what services are not covered.**

F E H B a n d Y o u

Cost —

The premium you pay is an important consideration. When thinking about premiums, what can you afford biweekly or monthly? Should you enroll in a High Option — and pay High Option premiums — if a Standard Option would do?

You also need to consider other costs. If you need to go to the hospital, how much will you have to pay? What will you pay for an emergency room visit? If you have children, what will you pay for a well-child visit? What will you pay for a prescription?

Do you have to pay a deductible for the services you want? You share medical expenses by paying a coinsurance (a percentage of the bill) or a copayment (a fixed dollar amount). Which option do you prefer? Does the plan limit the dollar amount it will pay for certain services, making you pay the rest?

- ✓ **Review the costs summarized in this Guide.**
- ✓ **Check plan brochures for specific information.**

Quality —

Reviewing the quality data in this Guide is like reading about the repair history of different car models before buying one. The model's repair record may or may not predict what your actual experience will be. However, it gives an indication of how the models compare to one another. You can then be fairly confident that a car that requires fewer repairs is a less risky purchase. The quality information in this Guide can help you avoid an uninformed decision.

What is quality health care? Most experts agree that quality varies at every level of the health care system, from one plan to another and even from one physician's

office to another. Quality is just as much a matter of concern in fee-for-service plans as in HMOs. However, there are fewer opportunities to measure how they actually deliver care.

Poor quality can mean too much care (e.g., unnecessary surgery), too little care (e.g., not providing an indicated diagnostic test), or the wrong care (e.g., improper dose of a medication). Health plans can affect the quality of care in the ways they influence the physician's behavior and in the ways in which care is delivered.

- Say you're considering a plan that offers a list of physicians from which you must select one. What does the survey information in this Guide say about the experiences of others in that plan in "getting needed care" or "getting care quickly"?
 - ✓ **Check the customer service column to see how your plan rates.**
- Since most people aren't familiar with the technical aspects of care, they often make judgments based on the art of care, e.g., how well the doctor communicates treatment choices to patients.
 - ✓ **See what the survey information says about how well your plan's doctors communicate.**
- A recent study concluded that health plans that provide better access to care do a better job of delivering preventive services (e.g., immunizations and check-ups). Higher scores on "getting needed care" and "customer service" also were associated with higher scores on things the plan does for you and how well it treats you when you are sick.
 - ✓ **Review your plan's rating in these areas.**

FEHB and You

Accreditation is another quality indicator. It is a rigorous and comprehensive evaluation by independent organizations that assess the quality of the key systems and processes that health care organizations use. It also includes an assessment of the care and service health plans deliver in areas such as immunization rates, mammography rates, and member satisfaction. The National Committee for Quality Assurance, the Joint Commission on Accreditation of Healthcare Organizations, and the American Accreditation Healthcare Commission/URAC are independent, private, not-for-profit organizations dedicated to assessing and reporting on the quality of health care organizations. For further details, visit their web sites at www.ncqa.org, www.jcaho.org and www.urac.org.

✓ **Is your health plan accredited?**



**Call the
FEHB Fraud Hot
Line**

(202) 418-3300

**if a provider has billed you for
services you did not receive.**

Enrollee survey results in this Guide are not provided by the health plans. *They are solely based on the responses of enrolled individuals like you.* An independent company surveyed a statistically valid sample of each plans' members. A plan's ratings show how well the plan scored based on the responses of its surveyed members.

The complete questionnaire is on our web site at www.opm.gov/insure.

We have summarized the findings in these key areas:

- **Getting Needed Care.** Did you have problems getting a referral to a specialist or did you experience delays in obtaining care?
- **Getting Care Quickly.** When you called during the doctor's regular office hours, did you get the advice or help you needed? Could you get an appointment for regular or routine care as soon as you wanted?
- **How Well Doctors Communicate.** Did your doctor listen carefully to you and explain things in a way you could understand? Did he spend enough time with you?
- **Courteous and Helpful Office Staff.** Was the doctor's staff as helpful as you thought they should be?
- **Customer Service.** When you called your plan's customer service department, were they helpful? Did you have paperwork problems? Were the plan's written materials understandable?
- **Claims Processing.** Did your plan pay your claims correctly and in a reasonable time?
- **Overall plan satisfaction.** How would you rate your overall experience with your health plan?

A plan may not be rated for one of three reasons:

1. It is new to the FEHB Program,
2. It has fewer than 500 Federal enrollees, or
3. It failed to administer the survey as we asked. These plans are identified with an **X**.

Patient Safety

Medical error and patient safety aren't well understood by most Americans. When we need vital or risky health care services, we want to believe that someone else has made sure that we'll get safe care. Sadly, every hour, 10 Americans die in a hospital due to avoidable errors; another 50 are disabled. Too many patients get the wrong medicines, the wrong tests and the wrong diagnosis. By asking questions, learning more and understanding your risks, you can improve the safety of your own health care, and that of your family members. Take these simple steps:

- 1 Speak up if you have questions or concerns.** Choose a doctor who you feel comfortable talking to about your health and treatment. Take a relative or friend with you if this will help you ask questions and understand the answers. It's okay to ask questions and to expect answers you can understand.
- 2 Keep a list of all medicines you take.** Tell your doctor and pharmacist about the medicines you take, including over-the-counter medicines such as aspirin and ibuprofen, and dietary supplements such as vitamins and herbals. Tell them about any drug allergies you have. Ask the pharmacist about side effects and what foods or other things to avoid while taking the medicine. When you get your medicine, read the label, including warnings. Make sure it is what your doctor ordered, and you know how to use it. If the medicine looks different than you expected, ask the pharmacist about it.
- 3 Make sure you get the results of any test or procedure.** Ask your doctor or nurse when and how you will get the results of tests or procedures. If you do not get them when expected — in person, on the phone, or in the mail — don't assume the results are fine. Call your doctor and ask for them. Ask what the results mean for your care.
- 4 Talk with your doctor and health care team about your options if you need hospital care.** If you have more than one hospital to choose from, ask your doctor which one has the best care and results for your condition. Hospitals do a good job of treating a wide range of problems. However, for some procedures (such as heart bypass surgery), research shows results often are better at hospitals doing a lot of these procedures. Also, before you leave the hospital, be sure to ask about follow-up care, and be sure you understand the instructions.
- 5 Make sure you understand what will happen if you need surgery.** Ask your doctor and surgeon: Who will take charge of my care while I'm in the hospital? Exactly what will you be doing? How long will it take? What will happen after the surgery? How can I expect to feel during recovery? Tell the surgeon, anesthesiologist, and nurses if you have allergies or have ever had a bad reaction to anesthesia. Make sure you, your doctor, and your surgeon all agree on exactly what will be done during the operation.

Prescription errors occur much more frequently than they should, often with serious consequences. Keep a record of your medicines; share this information with all of your doctors.

List all prescriptions and over-the-counter drugs, such as aspirin and ibuprofen, and dietary supplements, such as vitamins and herbals. Update this form whenever you have changes.	
MEDICATION	DOSE
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

 *Cut out this card and keep it with you.*

F E H B a n d Y o u

How the Plan Works

Different types of plans have different methods for getting and paying for care.

- **Fee-for-Service** — This is a traditional type of insurance in which the health plan will either pay the medical provider directly or reimburse you once you have paid the bill and filed an insurance claim for each covered medical expense. You select the doctor or hospital of your choice, but you usually must pay a deductible and coinsurance or copayment. Most fee-for-service plans have preferred provider organizations (PPO). You save money and avoid paperwork when you use preferred providers.
- **Health Maintenance Organization** — This type of health plan gives you coordinated care through a network of physicians and hospitals in particular areas. You usually must get all your care from the providers that are part of the plan. You pay copayments for most services and rarely pay a deductible or coinsurance.
- **Point of Service** — This type of plan also has rules about what benefits are covered, doctor choice, and access to specialists, but you can choose any doctor you like and see specialists without referrals if you agree to pay more.

There are things you can do to make a plan work best for you.

- When you need care, use your brochure to find out about the plan's rules and coverage for the care you need. Know what services require precertification, prior approval, or referral before you use them.
- Use your plan's mail order drug program if it has one. You get the convenience of a 90-day supply instead of a 30-day supply.
- Request generic drugs instead of brand name drugs. A generic medication is a copy of a brand name drug. It has the same active ingredients but costs less.
- Get a second or even third opinion before undergoing treatment for a serious illness or injury.
- If you're in a fee-for-service plan, use the plan's PPO if it has one. (Be aware, however, that some of the services provided in a PPO hospital may not be covered by PPO arrangements. Room and board will be covered, but anesthesia and radiology, for instance, will probably be covered under non-PPO benefits.)
- Ask questions. You deserve a voice in your own health care!

5 Steps to Safer Health Care:

1. Speak up if you have questions or concerns.
2. Keep a list of all the medicines you take.
3. Make sure you get the results of any test or procedure.
4. Talk with your doctor and health care team about your options if you need hospital care.
5. Make sure you understand what will happen if you need surgery.

Learn more at www.opm.gov/insure



Cut out this card and keep it with you.

WWW.OPM.GOV/INSURE

There is a new look to the FEHB web site and we've added more valuable information to help you choose a health plan and to learn more about the Program.

We now have two FEHB web pages to make your search for information easier. There is the FEHB Home Page that has information on the FEHB Program and important information on health care. We also have the Plan Comparison Page that has all the information you'll need to make an informed health insurance election.

Here's what you can find on the two pages:

FEHB Home Page

- The FEHB Handbook for Enrollees and Employing Offices — detailed and in-depth information about the FEHB Program
- The FEHB law and regulations
- Information on Disputed Claims, Patients' Bill of Rights and Mental Health Parity
- Frequently Asked Questions
- Monthly highlights about different health care issues and programs
- Information on Medicare and FEHB
- FEHB Facts — a program overview

Plan Comparison Page

- 2001 Plan Comparison — gives you general information about plans, plan quality, and information about how to choose a plan
- A link to PlanSmartChoice — an interactive decision support tool to help you select a plan
- Links to Guides and Brochures — view them on the web or download them and print them to keep
- Links to other web sites where you can find more about health care quality
- Links to on-line enrollment information — Employee Express, Annuitant Open Season Express

Learning about today's Medicare can be beneficial to your health.

Today's Medicare offers more.

- ✓ *More preventive benefits.*
- ✓ *More information.*
- ✓ *More help with your questions.*

Medicare Questions?

www.medicare.gov



1-800-MEDICARE
(1-800-633-4227)



An education program of the
Department of Health and Human
Services and the Health Care
Financing Administration

Medicare & You Handbook



Plan Comparisons

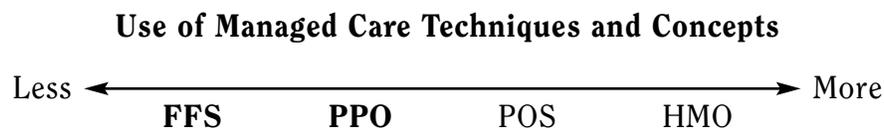
Nationwide Fee-for-Service Plans Open to All

(Pages 10 through 12)

Fee-for-Service (FFS) Plans with a Preferred Provider Organization (PPO) — A FFS option that allows you to see medical providers who reduce their charges to the plan; you pay less money out-of-pocket when you use a PPO provider. When you visit a PPO you usually won't have to file claims or paperwork. However, going to a PPO hospital does not guarantee PPO benefits for all services received within that hospital. For instance, lab work and radiology services from independent practitioners within the hospital may not be covered by the PPO agreement.

Fee-for-Service (FFS) Plans (non-PPO) — A traditional type of insurance in which the health plan will either pay the medical provider directly or reimburse you after you have paid the bill and filed an insurance claim for each covered medical expense after you receive the service. When you need medical attention, you visit the doctor or hospital of your choice.

Managed care is an important force in today's health care. Generally speaking, it is a system that tries to manage the quality of health care, access to health care, and the cost of that care. The following graph compares the extent to which different plan types use managed care.



**Important: Some FFS plans also offer a Point of Service product.
Check pages 18–53 for details.**

Nationwide Fee-for-Service Plans Open to All

How to read this chart:

The table below highlights selected features that may help you narrow your choice of health plans. An (*) in any column means an exception to the general rule for that particular plan. See the applicable column description for details. Always consult plan brochures before making your final decision.

The **Deductibles** shown are the amount of covered expenses that you pay before your health plan begins to pay.

Calendar Year deductibles for families are two or more times the per person amount shown. Check the plan brochure for details.

In some plans your combined **Prescription Drug** purchases from mail order and local pharmacies count toward the deductible. In other plans only purchases from local pharmacies count. Some plans (*) require each family member to meet a per person deductible. Check the plan brochure for details.

Plan name	Telephone number	Enrollment code		Premium You Paid in 2000		Premium You Will Pay in 2001	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Alliance Health Plan	202/939-6325	1R1	1R2	120.44	236.17	118.19	224.03
APWU Health Plan [◇]	800/222-2798	471	472	86.06	182.43	101.36	209.88
Blue Cross and Blue Shield-High	local phone #	101	102	143.63	291.09	151.97	301.86
Blue Cross and Blue Shield-Std [◇]	local phone #	104	105	65.09	144.69	74.23	175.30
GEHA Benefit Plan-High	800/821-6136	311	312	99.06	200.78	109.25	221.78
GEHA Benefit Plan-Std	800/821-6136	314	315	0.00	0.00	59.58	135.42
Mail Handlers-High	800/410-7778	451	452	98.43	186.61	101.81	186.20
Mail Handlers-Std	800/410-7778	454	455	45.68	99.15	47.50	103.11
NALC	703/729-4677	321	322	101.55	200.76	106.19	203.49
Postmasters-High	703/683-5585	361	362	264.66	558.28	378.50	797.14
Postmasters-Std	703/683-5585	364	365	94.49	192.59	125.43	252.87

[◇] Offers a Point of Service product.

The **Per Stay Hospital Inpatient** deductible is what you pay each time you are admitted to a hospital.

The **Annual Out-of-pocket Maximum** is the amount of certain covered charges the plan will require you to pay during the year.

What you pay for **Doctors** inpatient visits and for surgical services is shown.

Your share of **Outpatient Tests** — provided, or ordered, and billed by a physician or physicians' group — is shown.

Your share of **Hospital Inpatient Room and Board** and **Other** (e.g., nursing, supplies, and medications) covered charges are shown, usually after any per stay deductible. Services provided and billed by the hospital for outpatient care (other than surgery) are shown as **Hospital Outpatient Other** expenses.

Finally, what you pay for **Generic** and **Brand name** drugs purchased through **Mail Order** is shown. In some cases you pay the greater of either the copayment or coinsurance shown. If you pay more for non-preferred drugs, that amount is shown on the non-PPO line.

Plan name	Benefit type	Medical-Surgical — You pay											
		Deductible			Annual Out-of-pocket Maximum	Copay (\$)/Coinsurance (%)							
		Per person		Per stay hospital inpatient		Doctors	Outpatient tests	Hospital			Mail order prescription drugs		
		Calendar year	Prescription drug					Inpatient R&B	Inpatient Other	Outpatient other	Generic	Brand Name	
Alliance Health Plan	PPO	\$100	\$200*	\$150	\$2,000	10%	10%	10%	10%	10%	20%	20%	
	Non-PPO	\$300	\$200*	\$250	\$3,000	30%	30%	30%	30%	30%	20%	20%	
APWU Health Plan	PPO	\$250	None	None	\$4,000	10%	10%	10%	10%	10%	\$5/20%	\$5/20%	
	Non-PPO	\$250	None	\$200	\$6,000	30%	30%	30%	30%	30%	\$5/20%	\$5/20%	
Blue Cross and Blue Shield-High	PPO	\$150	None	None	\$1,000	5%	5%	Nothing	Nothing	5%	\$8	\$14	
	Non-PPO	\$150	None	\$100	\$2,700	20%	20%	30%	30%	20%	\$8	\$14	
Blue Cross and Blue Shield-Std	PPO	\$250	None	\$100	\$3,000	10%	10%	Nothing	Nothing	10%	\$12	\$20	
	Non-PPO	\$250	None	\$300	\$5,000	25%	25%	30%	30%	25%	\$12	\$20	
GEHA Benefit Plan-High	PPO	\$300	None	None	\$2,500	10%	10%	Nothing	10%	10%	\$10	\$30	
	Non-PPO	\$300	None	None	\$3,500	25%	25%	Nothing	25%	25%	\$10	\$30	
GEHA Benefit Plan-Std	PPO	\$450	None	None	\$3,000	15%	15%	15%	15%	15%	\$15	50%	
	Non-PPO	\$450	None	None	\$4,000	35%	35%	35%	35%	35%	\$15	50%	
Mail Handlers-High	PPO	\$150	\$250*	None	\$2,500	10%	10%	Nothing	Nothing	10%	\$10	\$30	
	Non-PPO	\$150	\$250*	\$250	\$4,000	30%	30%	Nothing	Nothing	30%	\$10	\$45	
Mail Handlers-Std	PPO	\$200	\$600*	\$150	\$4,000	10%	10%	Nothing	Nothing	10%	\$10	\$40	
	Non-PPO	\$200	\$600*	\$300	\$4,000	30%	30%	Nothing	Nothing	30%	\$10	\$55	
NALC	PPO	\$250	None	None	\$3,000	15%	15%	Nothing	Nothing	15%	\$12	\$25	
	Non-PPO	\$300	\$25	\$100	\$3,500	30%	30%	20%	20%	30%	\$12	\$25	
Postmasters-High	PPO	\$200	\$100	None	\$3,000	10%	10%	10%	10%	10%	\$10/20%	\$25/20%	
	Non-PPO	\$400	\$150	\$150	\$3,500	20%	20%	25%	25%	20%	\$10/20%	\$25/20%	
Postmasters-Std	PPO	\$250	\$100	None	\$3,500	10%	10%	10%	10%	10%	\$15/20%	\$30/20%	
	Non-PPO	\$500	\$150	\$250	\$5,000	30%	30%	30%	30%	30%	\$15/20%	\$30/20%	

Nationwide Fee-for-Service Plans Open to All

Enrollee Survey Results — See page 4 for a description.

		Enrollee Survey Results ● above average, ◐ average, ○ below average						
Plan name	Plan code	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Courteous and helpful office staff	Customer service	Claims processing
Alliance Health Plan	1R	○	○	●	●	●	○	◐
APWU Health Plan	47	○	○	○	○	○	○	○
Blue Cross and Blue Shield-High	10	◐	◐	◐	◐	◐	◐	●
Blue Cross and Blue Shield-Std	10	◐	◐	◐	◐	◐	◐	●
GEHA Benefit Plan-High	31	●	◐	◐	●	●	●	●
GEHA Benefit Plan-Std	31							
Mail Handlers-High	45	◐	◐	◐	◐	◐	◐	○
Mail Handlers-Std	45	◐	◐	◐	◐	◐	◐	○
NALC	32	●	●	●	●	●	●	●
Postmasters-High	36	●	◐	●	◐	◐	◐	●
Postmasters-Std	36	●	◐	●	◐	◐	◐	●

Plan Comparisons

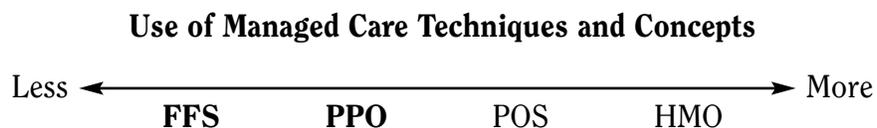
Nationwide Fee-for-Service Plans Open Only to Specific Groups

(Pages 14 through 16)

Fee-for-Service (FFS) Plans with a Preferred Provider Organization (PPO) — A FFS option that allows you to see medical providers who reduce their charges to the plan; you pay less money out-of-pocket when you use a PPO provider. When you visit a PPO you usually won't have to file claims or paperwork. However, going to a PPO hospital does not guarantee PPO benefits for all services received within that hospital. For instance, lab work and radiology services from independent practitioners within the hospital may not be covered by the PPO agreement.

Fee-for-Service (FFS) Plans (non-PPO) — A traditional type of insurance in which the health plan will either pay the medical provider directly or reimburse you after you have paid the bill and filed an insurance claim for each covered medical expense after you receive the service. When you need medical attention, you visit the doctor or hospital of your choice.

Managed care is an important force in today's health care. Generally speaking, it is a system that tries to manage the quality of health care, access to health care, and the cost of that care. The following graph compares the extent to which different plan types use managed care.



Important: Some FFS plans also offer a Point of Service product.
Check pages 18–53 for details.

Nationwide Fee-for-Service Plans Open Only to Specific Groups

How to read this chart:

The table below highlights selected features that may help you narrow your choice of health plans. An (*) in any column means an exception to the general rule for that particular plan. See the applicable column description for details. Always consult plan brochures before making your final decision.

The **Deductibles** shown are the amount of covered expenses that you pay before your health plan begins to pay.

Calendar Year deductibles for families are two or more times the per person amount shown. Check the plan brochure for details.

Some plans apply **Prescription Drug** purchases to the Calendar Year deductible (CY).

The **Per Stay Hospital Inpatient** deductible is what you pay each time you are admitted to a hospital.

Plan name	Telephone number	Enrollment code		Premium You Paid in 2000		Premium You Will Pay in 2001	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Association Benefit Plan	800/634-0069	421	422	†	†	†	†
Foreign Service	202/833-4910	401	402	70.55	205.64	75.32	214.24
Panama Canal Area [◇]	732/222-2229	431	432	53.85	116.79	81.66	159.70
Rural Carrier Benefit Plan	800/638-8432	381	382	86.71	143.71	110.09	182.11
SAMBA	301/984-4101	441	442	99.23	254.69	122.94	307.06
Secret Service	800/424-7474	Y71	Y72	52.68	124.84	60.05	144.99

[◇] Offers a Point of Service product.

[†] See your personnel office.

The **Annual Out-of-pocket Maximum** is the amount of certain covered charges the plan will require you to pay during the year. Some plans (*) apply the limit to inpatient charges other than room and board.

What you pay for **Doctors** inpatient visits and for surgical services is shown.

Your share of **Outpatient Tests** — provided, or ordered, and billed by a physician or physicians' group — is shown.

Your share of **Hospital Inpatient Room and Board** and **Other** (e.g., nursing, supplies, and medications) covered charges are shown, usually after any per stay deductible. Some plans require this for your first admission only (*). Services provided and billed by the hospital for outpatient care (other than surgery) are shown as **Hospital Outpatient Other** expenses.

Finally, what you pay for **Generic** and **Brand name** drugs purchased through **Mail Order** is shown. In some cases you pay the greater of either the copayment or coinsurance shown. If you pay more for non-preferred drugs, that amount is shown on the non-PPO line.

Plan name	Benefit type	Medical-Surgical — You pay										
		Deductible			Annual Out-of-pocket Maximum	Copay (\$)/Coinsurance (%)						
		Per person		Per stay hospital inpatient		Doctors	Outpatient tests	Hospital		Mail order prescription drugs		
		Calendar year	Prescription drug					Inpatient R&B	Inpatient Other	Outpatient other	Generic	Brand Name
Association Benefit Plan	PPO	\$250	None	None	\$2,000	10%	10%	Nothing	Nothing	10%	\$15	\$30
	Non-PPO	\$250	None	\$100	\$3,000	25%	25%	25%	25%	25%	\$15	\$45
Foreign Service	PPO	\$300	None	None	\$3,000	10%	10%	Nothing	Nothing	10%	\$15	\$25
	Non-PPO	\$300	CY	\$200	\$4,000	30%	30%	20%	20%	30%	\$15	\$25
Panama Canal Area	No PPO	None	\$400	\$125	\$2,500*	50%	50%	50%	50%	50%	N/A	N/A
Rural Carrier Benefit Plan	PPO	\$250	CY	None	\$2,000	15%	15%	Nothing	Nothing	15%	\$13	\$18
	Non-PPO	\$250	CY	\$200*	\$2,500	25%	25%	\$200*	20%	25%	\$13	\$18
SAMBA	PPO	\$300	None	\$300	\$2,500	10%	10%	Nothing	10%	10%	\$15	\$20
	Non-PPO	\$300	None	\$300	\$2,500	30%	30%	30%	30%	30%	\$15	\$25
Secret Service	No PPO	\$200	None	\$100	\$1,000	20%	20%	Nothing	Nothing	Nothing	\$5	\$12

Nationwide Fee-for-Service Plans Open Only to Specific Groups

Enrollee Survey Results — See page 4 for a description.

Plan name	Plan code	Enrollee Survey Results ● above average, ◐ average, ○ below average						
		Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Courteous and helpful office staff	Customer service	Claims processing
Association Benefit Plan	42	○	●	○	○	○	◐	◐
Foreign Service	40	◐	◐	◐	○	○	◐	◐
Panama Canal Area	43							
Rural Carrier Benefit Plan	38	●	●	●	◐	●	●	●
SAMBA	44	◐	○	○	◐	○	◐	○
Secret Service	Y7	◐	●	◐	◐	◐	◐	◐

Plan Comparisons

Health Maintenance Organization Plans and Plans Offering a Point of Service Product

(Pages 18 through 53)

Health Maintenance Organization (HMO) — A health plan that provides care through a network of physicians and hospitals in particular geographic or service areas. HMOs coordinate the health care service you receive and free you from completing paperwork or being billed for covered services. Your eligibility to enroll in an HMO is determined by where you live or, for some plans, where you work. Some HMOs are affiliated with or have arrangements with HMOs in other service areas for non-emergency care if you travel or are away from home for extended periods. Plans that offer reciprocity discuss it in their brochure.

- The HMO provides a comprehensive set of services — as long as you use the doctors and hospitals affiliated with the HMO. HMOs charge a copayment for primary physician and specialist visits and generally no deductible or coinsurance for in-hospital care.
- Most HMOs ask you to choose a doctor or medical group to be your primary care physician (PCP). Your PCP provides your general medical care. In many HMOs, you must get authorization or a “referral” from your PCP to see other providers. The referral is a recommendation by your physician for you to be evaluated and/or treated by a different physician or medical professional. The referral ensures that you see the right provider for the care most appropriate to your condition.
- Care received from a provider not in the plan’s network is not covered unless it’s emergency care or the plan has a reciprocity arrangement.

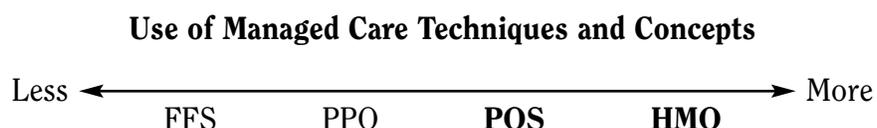
Plans Offering a Point of Service (POS) Product — A product offered by an HMO or FFS plan that has features of both.

In an HMO, the POS product lets you use providers who are not part of the HMO network. However, you pay more for using these non-network providers. You usually pay higher deductibles and coinsurances than you pay with a plan provider. You will also need to file a claim for reimbursement, like in a FFS plan. The HMO plan wants you to use its network of providers, but recognizes that sometimes enrollees want to choose their own provider.

In a FFS plan, the plan’s regular benefits include deductibles and coinsurance. But in some locations, the plan has set up a POS network of providers similar to what you would find in an HMO, which means you usually must select a primary care physician and obtain a referral to see other providers. The plan encourages you to use these providers, usually by waiving the deductibles and applying a copayment that is smaller than the normal coinsurance. Generally there is no paperwork when you use a network provider.

The POS plans have two rows for “In Network” and “Out of Network” benefits. In Network shows what you pay if you go to the plan’s providers; Out of Network shows what you pay if you decide not to go to the plan’s providers.

Managed care is an important force in today’s health care. Generally speaking, managed care is a system of health care delivery that tries to manage the quality of health care, access to health care, and the cost of that care. The following graph compares the extent to which different plan types use managed care.



Health Maintenance Organization (HMO) and Point of Service (POS) Plans

How to read this chart: The table below highlights selected features that may help you narrow your choice of health plans. Always consult plan brochures before making your final decision.

Primary Care Doctor Office shows what you pay for each office visit to your primary care doctor.

Hospital per Stay Deductible/Copay is the amount you pay when you are admitted into a hospital. A (#) means you also pay a share of the room and board charges; check with the plan.

Plan name – location	Telephone number	Enrollment code		Premium You Paid in 2000		Premium You Will Pay in 2001	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Alabama							
Health Partners of Alabama - Birmingham/Other areas	800/947-5093	DF1	DF2	59.95	209.45	88.40	282.31
PrimeHealth of Alabama, Inc. - Central/Southern Alabama	800/236-9421	AA1	AA2	55.18	160.35	55.59	145.45
Arizona							
Aetna U.S. Healthcare - Phoenix/Tucson areas	800/537-9384	WQ1	WQ2	41.17	115.84	47.08	132.50
CIGNA HealthCare of AZ-Phoenix - Phoenix area	800/832-3211	161	162	54.87	134.44	65.48	157.80
Intergroup of Arizona, Inc. - Maricopa/Pima/Other AZ counties	800/289-2818	A71	A72	43.28	116.83	52.00	140.32
PacifiCare Health Plans - Most of Arizona	800/531-3341	A31	A32	44.19	123.73	48.17	134.87
California							
Aetna U.S. Healthcare - Southern California area	800/537-9384	2X1	2X2	43.75	102.16	46.17	107.77
Aetna U.S. Healthcare - Northern California area	800/537-9384	BU1	BU2	73.49	165.77	81.53	177.49
Blue Cross- HMO - Most of California	800/235-8631	M51	M52	48.90	124.77	50.96	130.01
Blue Shield of CA Access+ - Most of California	800/334-5847	SJ1	SJ2	44.39	110.14	48.84	121.15
CIGNA HealthCare of California - Northern/Southern California	800/832-3211	9T1	9T2	48.97	107.75	52.73	116.01
Health Net - Most of California	800/522-0088	LB1	LB2	44.25	104.75	50.38	119.26
Kaiser Permanente - Northern California	800/464-4000	591	592	46.95	112.07	48.91	116.77
Kaiser Permanente - Southern California	800/464-4000	621	622	50.43	116.55	51.13	118.17
Maxicare Southern California - Southern California	800/234-6294	CM1	CM2	39.92	101.42	41.75	106.05
National HMO Health Plan - Northern/Central/Southern California	800/468-8600	MN1	MN2	33.59	88.57	40.76	107.06
PacifiCare Health Plans - Most of California	800/531-3341	CY1	CY2	42.16	104.65	43.47	113.37
UHP HEALTHCARE - LA/Orange/San Bernardino Counties	800/544-0088	C41	C42	36.72	78.25	40.74	86.82
Universal Care - Southern California	800/257-3087	6Q1	6Q2	39.42	94.61	41.42	109.38
Western Health Advantage - Northern California	888/563-2250	5Z1	5Z2	42.40	101.76	48.62	116.68

Prescription Drugs, Generic, Brand Name shows what you pay for prescriptions when you use a plan pharmacy. If two brand name amounts are listed, the first is what you pay for “formulary” drugs (drugs on the plan’s preferred list); the second is what you pay for non-formulary drugs. Some plans charge different amounts for some drugs and for mail orders. In many plans, if you get the brand name instead of the generic drug, you also pay the difference between the two.

Enrollee Survey Results — See page 4 for a description. An (X) means the plan did not conduct the survey as we asked. **Accredited** — A (✓) means the plan is accredited by the National Committee for Quality Assurance; the Joint Commission on Accreditation of Healthcare Organizations; and/or the American Accreditation Healthcare Commission/URAC.

Plan name	Primary care doctor office copay	Hospital per stay deductible/ copay	Prescription drugs		Enrollee Survey Results ● above average, ○ average, ◐ below average							Accredited
			Generic	Brand name	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Courteous and helpful office staff	Customer service	Claims processing	
Alabama												
Health Partners of Alabama	\$15	\$100	\$5	\$15/\$25	○	○	◐	●	●	◐	◐	
PrimeHealth of Alabama, Inc.	\$10	None	\$7	\$12/\$30	◐	◐	◐	●	●	◐	◐	
Arizona												
Aetna U.S. Healthcare	\$10	None	\$5	\$10/\$25	◐	○	○	◐	◐	◐	◐	✓
CIGNA HealthCare of AZ-Phoenix	\$10	None	\$5	\$15	○	○	○	○	○	◐	◐	✓
Intergroup of Arizona, Inc.	\$10	None	\$5	\$10	○	○	○	○	○	◐	◐	✓
PacifiCare Health Plans	\$10	None	\$5	\$15	○	○	○	○	○	◐	◐	✓
California												
Aetna U.S. Healthcare	\$10	None	\$5	\$10/\$25	◐	○	○	○	○	◐	◐	✓
Aetna U.S. Healthcare	\$10	None	\$5	\$10/\$25	○	○	○	◐	○	○	○	✓
Blue Cross- HMO	\$10	None	\$5	\$10	◐	○	○	○	○	◐	◐	✓
Blue Shield of CA Access+	\$10	None	\$6	\$6	○	◐	○	○	○	◐	◐	✓
CIGNA HealthCare of California	\$10	None	\$5	\$10	○	○	○	○	○	○	○	✓
Health Net	\$10	None	\$5	\$10/\$15	◐	○	◐	◐	◐	◐	◐	
Kaiser Permanente	\$10	None	\$10	\$10	●	◐	○	○	○	●	◐	✓
Kaiser Permanente	\$10	None	\$10	\$10	◐	◐	○	○	○	●	◐	✓
Maxicare Southern California	\$10	None	\$5	\$10/\$25	◐	○	○	◐	○	◐	○	✓
National HMO Health Plan	\$10	\$25	\$5	\$10/50%	●	○	○	◐	◐	◐	●	✓
PacifiCare Health Plans	\$10	None	\$5	\$15	◐	○	○	○	○	◐	◐	✓
UHP HEALTHCARE	\$10	None	\$5	\$5								
Universal Care	\$10	None	\$5	\$5								✓
Western Health Advantage	\$10	None	\$5	\$10/\$20								✓

Health Maintenance Organization (HMO) and Point of Service (POS) Plans

How to read this chart: The table below highlights selected features that may help you narrow your choice of health plans. Always consult plan brochures before making your final decision.

Primary Care Doctor Office shows what you pay for each office visit to your primary care doctor.

Hospital per Stay Deductible/Copay is the amount you pay when you are admitted into a hospital. A (#) means you also pay a share of the room and board charges; check with the plan.

Plan name – location	Telephone number	Enrollment code		Premium You Paid in 2000		Premium You Will Pay in 2001	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Colorado							
Aetna U.S. Healthcare - The Front Range	800/537-9384	6F1	6F2	42.62	112.55	56.23	170.02
Kaiser Permanente - Denver/Colorado Springs areas	888/681-7878	651	652	43.62	111.36	47.02	119.90
PacifiCare of Colorado-High - Denver/Col.Sprgs/Ft.Collins	800/877-9777	D61	D62	47.41	122.68	55.47	149.84
PacifiCare of Colorado-Std - Denver/Col.Sprgs/Ft.Collins	800/877-9777	D64	D65	37.07	96.05	41.86	108.45
Rocky Mountain HMO - Most of Colorado	800/346-4643	XJ1	XJ2	0.00	0.00	108.83	269.05
Connecticut							
Aetna U.S. Healthcare - All of Connecticut	800/537-9384	H11	H12	73.23	275.69	90.33	319.02
Blue Cross and Blue Shield-Std - All of Connecticut	800/438-5356	104	105	65.09	144.69	74.23	175.30
ConnectiCare - All of Connecticut	800/251-7722	TE1	TE2	51.80	161.37	53.25	139.45
Health New England - Northern Connecticut	413/787-4004	DJ1	DJ2	61.19	131.39	77.31	235.95
Physicians Health Services/CT - All of Connecticut	877/747-9585	DP1	DP2	72.37	298.28	110.72	409.37
Delaware							
Aetna U.S. Healthcare-High -All of Delaware	800/537-9384	SU1	SU2	80.12	259.72	78.63	258.46
Aetna U.S. Healthcare-Std - All of Delaware	800/537-9384	SU4	SU5	53.61	172.55	58.49	179.72

Prescription Drugs, Generic, Brand Name shows what you pay for prescriptions when you use a plan pharmacy. If two brand name amounts are listed, the first is what you pay for “formulary” drugs (drugs on the plan’s preferred list); the second is what you pay for non-formulary drugs. Some plans charge different amounts for some drugs and for mail orders. In many plans, if you get the brand name instead of the generic drug, you also pay the difference between the two.

Enrollee Survey Results — See page 4 for a description. An (X) means the plan did not conduct the survey as we asked. **Accredited** — A (✓) means the plan is accredited by the National Committee for Quality Assurance; the Joint Commission on Accreditation of Healthcare Organizations; and/or the American Accreditation Healthcare Commission/URAC.

Plan name	Primary care doctor office copay	Hospital per stay deductible/ copay	Prescription drugs		Enrollee Survey Results ● above average, ◐ average, ○ below average							Accredited
			Generic	Brand name	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Courteous and helpful office staff	Customer service	Claims processing	
Colorado												
Aetna U.S. Healthcare	\$10	None	\$5	\$10/\$25	○	○	◐	◐	◐	○	○	
Kaiser Permanente	\$10	None	\$5	\$15	◐	◐	○	○	○	●	◐	✓
PacifiCare of Colorado-High	\$10	None	\$5	\$10/\$20	○	○	◐	◐	◐	○	○	✓
PacifiCare of Colorado-Std	\$15	\$300	\$10	\$20/\$30	○	○	◐	◐	◐	○	○	✓
Rocky Mountain HMO	\$10	None	\$10	\$15	◐	●	●	●	●	◐	●	✓
Connecticut												
Aetna U.S. Healthcare	\$10	None	\$5	\$10/\$25	○	◐	●	◐	◐	○	○	✓
Blue Cross and Blue Shield-Std												
- In-Network	\$15	None	\$10	\$20	◐	●	●	◐	◐	◐	●	✓
- Out-of-Network	25%	\$300	45%	45%								
ConnectiCare	\$10	None	\$10	\$20/\$35	◐	●	◐	◐	◐	○	●	✓
Health New England	\$10	None	\$7	\$15	◐	●	○	◐	◐	◐	●	✓
Physicians Health Services/CT	\$10	None	\$10	\$20/\$35	●	●	●	●	●	◐	●	✓
Delaware												
Aetna U.S. Healthcare-High	\$10	None	\$5	\$10/\$25								
Aetna U.S. Healthcare-Std	\$15	\$240	\$10	\$15/\$30								

Health Maintenance Organization (HMO) and Point of Service (POS) Plans

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Primary Care Doctor Office shows what you pay for each office visit to your primary care doctor.

Hospital per Stay Deductible/Copay is the amount you pay when you are admitted into a hospital. A (#) means you also pay a share of the room and board charges; check with the plan.

Plan name – location	Telephone number	Enrollment code		Premium You Paid in 2000		Premium You Will Pay in 2001	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
District of Columbia							
Aetna U.S. Healthcare-High -Washington, DC area	800/537-9384	JN1	JN2	63.63	167.55	61.88	148.26
Aetna U.S. Healthcare-Std - Washington, DC area	800/537-9384	JN4	JN5	40.46	94.90	45.04	105.41
CapitalCare - Washington, DC area	800/680-9495	2G1	2G2	56.03	167.85	70.25	168.78
Free State Health Plan - Washington, DC area	800/445-6036	LD1	LD2	99.82	235.78	71.05	165.36
George Washington Univ HP - Washington, DC area	301/941-2000	E51	E52	52.79	136.30	55.49	135.96
Kaiser Permanente - Washington, DC area	301/468-6000	E31	E32	50.92	125.88	57.29	141.70
MD-IPA - Washington, DC area	800/251-0956	JP1	JP2	56.66	162.82	58.99	142.11
Florida							
Av-Med Health Plan - Broward/Dade/Palm Beach Counties	800/882-8633	EM1	EM2	48.24	149.39	62.45	262.84
Av-Med Health Plan - Orlando area	800/882-8633	GP1	GP2	48.68	154.27	75.58	299.54
Av-Med Health Plan - Tampa Bay area	800/882-8633	H51	H52	52.24	193.29	90.05	339.25
Av-Med Health Plan - Jacksonville area	800/882-8633	HW1	HW2	53.49	207.20	61.82	255.73
Av-Med Health Plan - Gainesville area	800/882-8633	JF1	JF2	54.19	214.78	65.48	271.63
Beacon Health Plans - Dade/Broward/Palm Beach Counties	800/850-0979	4K1	4K2	39.49	111.18	47.11	132.83
Capital Health Plan - Tallahassee area	850/383-3311	EA1	EA2	45.99	122.81	50.83	135.71
Foundation Health - Central Florida	800/441-5501	5D1	5D2	47.89	158.56	50.84	148.76
Foundation Health - Southern Florida	800/441-5501	5E1	5E2	39.59	108.88	40.61	111.69
HIP Health Plan of FL - South Florida	800/447-8255	3N1	3N2	55.75	235.21	58.50	222.69
HIP Health Plan of FL - Tampa area	800/447-8255	K71	K72	99.95	367.23	108.64	394.74
Humana Medical Plan - South Florida	888/393-6765	EE1	EE2	43.91	109.77	54.96	137.40
Prudential HealthCare HMO - Jacksonville area	800/856-0764	EC1	EC2	41.86	115.08	55.53	186.33
Prudential HealthCare HMO - Central Florida area	800/856-0764	EH1	EH2	48.92	166.49	51.64	153.79
Total Health Choice - Broward/Dade/Palm Beach Counties	305/408-5823	4A1	4A2	42.54	105.93	48.92	121.81

Prescription Drugs, Generic, Brand Name shows what you pay for prescriptions when you use a plan pharmacy. If two brand name amounts are listed, the first is what you pay for “formulary” drugs (drugs on the plan’s preferred list); the second is what you pay for non-formulary drugs. Some plans charge different amounts for some drugs and for mail orders. In many plans, if you get the brand name instead of the generic drug, you also pay the difference between the two.

Enrollee Survey Results — See page 4 for a description. An (X) means the plan did not conduct the survey as we asked.

Accredited — A (✓) means the plan is accredited by the National Committee for Quality Assurance; the Joint Commission on Accreditation of Healthcare Organizations; and/or the American Accreditation Healthcare Commission/URAC.

Plan name	Primary care doctor office copay	Hospital per stay deductible/ copay	Prescription drugs		Enrollee Survey Results ● above average, ○ average, ○ below average							Accredited
			Generic	Brand name	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Courteous and helpful office staff	Customer service	Claims processing	
District of Columbia												
Aetna U.S. Healthcare-High	\$10	None	\$5	\$10/\$25	○	○	●	●	●	○	○	✓
Aetna U.S. Healthcare-Std	\$15	\$240	\$10	\$15/\$30	○	○	●	●	●	○	○	✓
CapitalCare	\$10	None	\$8	\$15/\$30	●	●	○	●	○	●	●	✓
Free State Health Plan - In-Network	\$10	None	\$10	\$20/\$35	●	●	●	●	●	●	●	✓
Free State Health Plan - Out-of-Network	20%	\$200#	\$10	\$20/\$35								
George Washington Univ HP	\$10	None	\$5	\$15/\$25	○	●	○	●	○	○	○	✓
Kaiser Permanente	\$10	None	\$7	\$7	●	●	○	○	○	●	●	✓
MD-IPA	\$10	None	\$5	\$10/\$25	●	●	●	●	●	●	●	✓
Florida												
Av-Med Health Plan	\$10	None	\$5	\$5	●	○	○	●	●	●	●	✓
Av-Med Health Plan	\$10	None	\$5	\$5	●	○	○	●	●	●	●	✓
Av-Med Health Plan	\$10	None	\$5	\$5	●	○	○	●	●	●	●	✓
Av-Med Health Plan	\$10	None	\$5	\$5	●	○	○	●	●	●	●	✓
Av-Med Health Plan	\$10	None	\$5	\$5	●	○	○	●	●	●	●	✓
Beacon Health Plans	\$10	None	\$5	\$15								
Capital Health Plan	\$10	\$100	\$7	\$20/\$35	●	●	●	●	●	●	●	✓
Foundation Health	\$10	None	\$5	\$15/\$30	○	○	○	○	○	●	●	✓
Foundation Health	\$10	None	\$5	\$15/\$30	○	○	○	○	○	●	●	✓
HIP Health Plan of FL	\$10	\$100	\$5	\$10	○	●	○	○	●	●	○	✓
HIP Health Plan of FL	\$10	\$100	\$5	\$10	○	●	○	○	●	●	○	✓
Humana Medical Plan	\$10	None	\$5	\$10/\$25	●	○	○	○	○	●	●	✓
Prudential HealthCare HMO	\$10	None	\$5	\$10/\$20	●	●	○	●	●	●	●	✓
Prudential HealthCare HMO	\$10	None	\$5	\$10/\$20	●	○	○	○	○	●	●	✓
Total Health Choice	\$10	\$100	\$5	\$15								

Health Maintenance Organization (HMO) and Point of Service (POS) Plans

How to read this chart: The table below highlights selected features that may help you narrow your choice of health plans. Always consult plan brochures before making your final decision.

Primary Care Doctor Office shows what you pay for each office visit to your primary care doctor.

Hospital per Stay Deductible/Copay is the amount you pay when you are admitted into a hospital. A (#) means you also pay a share of the room and board charges; check with the plan.

Plan name – location	Telephone number	Enrollment code		Premium You Paid in 2000		Premium You Will Pay in 2001	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Georgia							
Aetna U.S. Healthcare - Atlanta, Athens and Augusta areas	800/537-9384	2U1	2U2	51.16	146.16	52.07	136.78
Blue Cross and Blue Shield-Std - Athens/Atl/Augusta/Col/Macon/Savannah	800/282-2473	104	105	65.09	144.69	74.23	175.30
Kaiser Permanente - Atlanta area	800/611-1811	F81	F82	49.38	125.35	52.41	133.05
Guam							
PacifiCare Asia Pacific-High -Guam/N. Mariana Islands/Palau	671/647-3526	JK1	JK2	54.23	148.70	59.08	196.69
PacifiCare Asia Pacific-Std - Guam/N. Mariana Islands/Palau	671/647-3526	JK4	JK5	33.79	100.92	38.89	102.69
Hawaii							
HMSA - All of Hawaii	808/948-6499	871	872	49.43	110.01	53.46	118.99
Kaiser Permanente-High -Islands of Hawaii/Maui/Oahu/Kauai	808/597-5955	631	632	87.36	173.77	71.20	139.10
Kaiser Permanente-Std - Islands of Hawaii/Maui/Oahu/Kauai	808/597-5955	634	635	54.07	116.25	49.21	105.81
Idaho							
Group Health Cooperative - Kootenai and Latah	800/497-2210	VR1	VR2	65.71	228.00	71.26	241.91
Premera HealthPlus - Washington border counties	800/527-6675	8F1	8F2	53.99	140.59	69.53	197.12

Prescription Drugs, Generic, Brand Name shows what you pay for prescriptions when you use a plan pharmacy. If two brand name amounts are listed, the first is what you pay for “formulary” drugs (drugs on the plan’s preferred list); the second is what you pay for non-formulary drugs. Some plans charge different amounts for some drugs and for mail orders. In many plans, if you get the brand name instead of the generic drug, you also pay the difference between the two.

Enrollee Survey Results — See page 4 for a description. An (X) means the plan did not conduct the survey as we asked. **Accredited** — A (✓) means the plan is accredited by the National Committee for Quality Assurance; the Joint Commission on Accreditation of Healthcare Organizations; and/or the American Accreditation Healthcare Commission/URAC.

Plan name	Primary care doctor office copay	Hospital per stay deductible/ copay	Prescription drugs		Enrollee Survey Results ● above average, ◐ average, ○ below average							Accredited
			Generic	Brand name	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Courteous and helpful office staff	Customer service	Claims processing	
Georgia												
Aetna U.S. Healthcare	\$10	None	\$5	\$10/\$25	○	○	◐	◐	◐	○	○	
Blue Cross and Blue Shield-Std	\$15	None	\$10	\$20	◐	○	○	◐	◐	◐	●	✓
- In-Network	25%	\$300	45%	45%								
Kaiser Permanente	\$10	None	\$11	\$11	●	●	●	◐	●	●	◐	✓
Guam												
PacifiCare Asia Pacific-High	\$10	None	\$5	\$5/\$20	●	◐	○	◐	○	●	◐	
PacifiCare Asia Pacific-Std	\$15	\$150	\$5	\$5/\$20	●	◐	○	◐	○	●	◐	
Hawaii												
HMSA	20%	None	\$5	\$10/50%**	●	●	●	●	●	●	●	
- In-Network	30%	30%	\$5***	\$10***								
- Out-of-Network												
Kaiser Permanente-High	\$10	None	\$7	\$7	●	●	◐	◐	◐	●	●	✓
Kaiser Permanente-Std	\$15	None#	\$7	\$7	●	●	◐	◐	◐	●	●	✓
Idaho												
Group Health Cooperative	\$10	\$100/day*	\$10	\$10	●	◐	●	●	●	●	●	✓
Premera HealthPlus	\$10	\$100	\$10	\$20/\$30	○	◐	◐	◐	◐	○	◐	✓

* For up to 3 days

** Based on fee schedule

*** Plan pays non-plan pharmacy only what it would have paid a plan pharmacy; you pay the difference.

Health Maintenance Organization (HMO) and Point of Service (POS) Plans

How to read this chart: The table below highlights selected features that may help you narrow your choice of health plans. Always consult plan brochures before making your final decision.

Primary Care Doctor Office shows what you pay for each office visit to your primary care doctor.

Hospital per Stay Deductible/Copay is the amount you pay when you are admitted into a hospital. A (#) means you also pay a share of the room and board charges; check with the plan.

Plan name – location	Telephone number	Enrollment code		Premium You Paid in 2000		Premium You Will Pay in 2001	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Illinois							
Aetna U.S. Healthcare - Metro St. Louis area	800/537-9384	D41	D42	0.00	0.00	44.00	117.06
Aetna U.S. Healthcare - Chicago area	800/537-9384	XC1	XC2	37.96	120.24	38.79	123.49
Group Health Plan - Southern/Metro East/Central	800/743-3901	MM1	MM2	55.22	120.38	88.81	175.58
Health Alliance HMO - Central/E.Central/N.West/South/West IL	800/851-3379	FX1	FX2	69.12	178.73	76.29	191.70
Health Partners of the Midwest - St. Louis area	800/338-4123	RN1	RN2	74.99	152.10	89.55	177.14
Humana Health Plan Inc. - Chicago area	888/393-6765	751	752	54.18	138.51	60.61	157.17
John Deere Health Plan - Bloomington/Joliet/Moline/Peoria/RockIsld	800/247-9110	YH1	YH2	0.00	0.00	61.62	241.21
Mercy Health Plans/Premier - Southwest Illinois	800/327-0763	7M1	7M2	53.52	124.48	56.14	130.57
OSF HealthPlans - Central/Central-Northwestern Illinois	800/673-5222	9F1	9F2	41.63	109.47	52.45	137.97
PersonalCare's HMO - East Central Illinois	800/431-1211	GE1	GE2	42.76	109.97	42.48	109.22
Prudential HealthCare HMO - Southern Illinois	800/856-0764	VZ1	VZ2	43.33	109.43	46.44	117.30
UNICARE Health Plans of the Mid-West - Chicago area	312/234-7747	171	172	48.15	124.97	44.97	116.74
Union Health Service - Chicago area	312/829-4224	761	762	45.00	112.08	48.61	120.55
Indiana							
Aetna U.S. Healthcare - Southern Indiana	800/537-9384	7L1	7L2	0.00	0.00	53.74	132.77
Aetna U.S. Healthcare - Southeastern Indiana	800/537-9384	RD1	RD2	56.49	178.03	60.97	192.57
Aetna U.S. Healthcare - Lake/Porter Counties	800/537-9384	XC1	XC2	37.96	120.24	38.79	123.49
Arnett HMO - Lafayette area	765/448-7440	G21	G22	59.80	218.36	74.99	258.52
Health Alliance HMO - Fountain/Vermillion/Warren Counties	800/851-3379	FX1	FX2	69.12	178.73	76.29	191.70
Humana Health Plan - Southern Indiana	888/393-6765	D21	D22	63.07	203.36	62.34	199.14
Humana Health Plan Inc. - Lake/Porter/LaPorte Counties	888/393-6765	751	752	54.18	138.51	60.61	157.17
M*Plan - Central/Northeast/Southwest Indiana	317/571-5320	IN1	IN2	56.24	125.21	73.73	159.10
Maxicare Indiana - Most of Indiana	800/752-5866	GK1	GK2	52.18	122.53	57.74	135.71
Physicians HP of N. Indiana - Northern Indiana	219/432-6690	DQ1	DQ2	57.42	133.12	79.97	178.14
Sagamore Advantage HMO, Inc. - Most of Indiana	800/553-8933	6Y1	6Y2	0.00	0.00	57.48	134.96
UNICARE Health Plans of the Mid-West - Lake/Porter Counties	888/234-7747	171	172	48.15	124.97	44.97	116.74
Welborn HMO - Evansville area	812/426-6600	H31	H32	50.41	139.94	67.47	235.08

Prescription Drugs, Generic, Brand Name shows what you pay for prescriptions when you use a plan pharmacy. If two brand name amounts are listed, the first is what you pay for “formulary” drugs (drugs on the plan’s preferred list); the second is what you pay for non-formulary drugs. Some plans charge different amounts for some drugs and for mail orders. In many plans, if you get the brand name instead of the generic drug, you also pay the difference between the two.

Enrollee Survey Results — See page 4 for a description. An (X) means the plan did not conduct the survey as we asked. **Accredited** — A (✓) means the plan is accredited by the National Committee for Quality Assurance; the Joint Commission on Accreditation of Healthcare Organizations; and/or the American Accreditation Healthcare Commission/URAC.

Plan name	Primary care doctor office copay	Hospital per stay deductible/ copay	Prescription drugs		Enrollee Survey Results ● above average, ○ average, ○ below average							Accredited
			Generic	Brand name	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Courteous and helpful office staff	Customer service	Claims processing	
Illinois												
Aetna U.S. Healthcare	\$10	None	\$5	\$10/\$25								
Aetna U.S. Healthcare	\$10	None	\$5	\$10/\$25	○	○	●	●	○	○	○	✓
Group Health Plan	\$10	None	\$8	\$15/\$30	●	●	○	●	○	●	●	✓
Health Alliance HMO	\$10	\$100	\$7	\$14	●	●	●	●	●	●	●	
Health Partners of the Midwest	\$10	None	\$7	\$12/\$25	●	●	●	●	●	●	●	
Humana Health Plan Inc.	\$10	None	\$3	\$7/\$20	○	●	○	●	○	●	○	✓
John Deere Health Plan	\$10	\$100	\$5	\$15/\$30	●	●	●	●	●	●	●	✓
Mercy Health - In-Network Plans/Premier	\$10	None	\$7	\$12	●	●	●	●	●	●	●	
- Out-of-Network	30%	None#	\$7	\$12								
OSF HealthPlans	\$10	\$100*	\$7	\$15/\$25	●	●	●	●	●	●	●	
PersonalCare’s HMO	\$10	\$100	\$5	\$15/\$35	●	●	●	●	●	●	●	✓
Prudential HealthCare HMO	\$10	None	\$5	\$15/\$25	○	○	●	●	●	○	○	✓
UNICARE Health Plans of the Mid-West	\$10	None	\$5	\$10	○	●	●	○	●	●	○	✓
Union Health Service	\$10	None	\$5	\$5								
Indiana												
Aetna U.S. Healthcare	\$10	None	\$5	\$10/\$25								
Aetna U.S. Healthcare	\$10	None	\$5	\$10/\$25	○	●	●	●	●	○	○	
Aetna U.S. Healthcare	\$10	None	\$5	\$10/\$25	○	○	●	●	○	○	○	✓
Arnett HMO	\$10	None	\$5	\$15/\$30	●	●	●	●	●	●	●	✓
Health Alliance HMO	\$10	\$100	\$7	\$14	●	●	●	●	●	●	●	
Humana Health Plan	\$10	None	\$5	\$10/\$25	●	●	●	●	●	○	●	
Humana Health Plan Inc.	\$10	None	\$3	\$7/\$20	○	●	○	●	○	●	○	
M*Plan	\$10	None	\$5	\$10/\$30	●	●	●	●	●	●	●	✓
Maxicare Indiana	\$10	None	\$5	\$10/\$25	●	●	●	●	●	○	○	✓
Physicians HP of N. Indiana	\$10	20%**	\$10	\$10/\$25	●	●	●	●	●	●	●	
Sagamore Advantage HMO, Inc.	\$10	\$100	\$5	\$10/\$25								
UNICARE Health Plans of the Mid-Wes	\$10	None	\$5	\$10	○	●	●	○	●	●	○	✓
Welborn HMO	\$10	None	\$5	\$15	●	●	●	●	●	●	●	✓

* For up to 3 days

** Of the first \$2,500

Health Maintenance Organization (HMO) and Point of Service (POS) Plans

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Primary Care Doctor Office shows what you pay for each office visit to your primary care doctor.

Hospital per Stay Deductible/Copay is the amount you pay when you are admitted into a hospital. A (#) means you also pay a share of the room and board charges; check with the plan.

Plan name – location	Telephone number	Enrollment code		Premium You Paid in 2000		Premium You Will Pay in 2001	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Iowa							
Coventry Health Care of Iowa - Des Moines/Central Iowa/Waterloo	800/257-4692	SV1	SV2	45.49	122.84	45.49	122.84
Health Alliance HMO - Central Iowa	888/536-5300	7X1	7X2	49.08	119.05	53.99	130.95
John Deere Health Plan - Central/Eastern Iowa	800/247-9110	YH1	YH2	0.00	0.00	61.62	241.21
SecureCare of Iowa - Central/Eastern Iowa	888/881-8820	3Q1	3Q2	43.17	113.09	54.45	146.31
Kansas							
Aetna U.S. Healthcare - Kansas City Metro area	800/537-9384	7K1	7K2	45.75	121.19	47.83	125.49
Blue Cross and Blue Shield-Std - Most of Kansas	800/432-0379	104	105	65.09	144.69	74.23	175.30
Coventry Health Care of Kansas - Wichita/Salinas areas	800/969-3343	7W1	7W2	46.22	117.87	53.60	136.67
Humana Kansas City, Inc.-High -Kansas City area	888/393-6765	MS1	MS2	51.00	122.36	61.44	165.34
Humana Kansas City, Inc.-Std - Kansas City area	888/393-6765	MS4	MS5	48.01	115.17	47.62	114.24
Kaiser Permanente - Kansas City area	913/642-2662	HA1	HA2	43.40	111.99	45.95	118.55
Preferred Plus of Kansas - S. Central & Jefferson/Shawnee Counties	800/660-8114	VA1	VA2	56.29	217.68	61.59	231.03
Kentucky							
Advantage Care, Inc. - Central/Eastern Kentucky	800/850-8585	XW1	XW2	50.93	147.90	57.61	174.33
Aetna U.S. Healthcare - Lexington/Louisville areas	800/537-9384	7L1	7L2	0.00	0.00	53.74	132.77
Aetna U.S. Healthcare - Northern Kentucky area	800/537-9384	RD1	RD2	56.49	178.03	60.97	192.57
Bluegrass Family Health - Central/Eastern Kentucky	859/269-4475	2B1	2B2	60.93	118.12	75.49	259.76
Bluegrass Family Health - Southern Kentucky	859/269-4475	BD1	BD2	0.00	0.00	85.85	286.71
Bluegrass Family Health - Western Kentucky	859/269-4475	BH1	BH2	0.00	0.00	91.05	300.19
Humana Health Plan - Louisville area	888/393-6765	D21	D22	63.07	203.36	62.34	199.14
United Health Care of Ohio, Inc. - Northern Kentucky	800/231-2918	3U1	3U2	60.95	151.75	75.53	180.94

Prescription Drugs, Generic, Brand Name shows what you pay for prescriptions when you use a plan pharmacy. If two brand name amounts are listed, the first is what you pay for “formulary” drugs (drugs on the plan’s preferred list); the second is what you pay for non-formulary drugs. Some plans charge different amounts for some drugs and for mail orders. In many plans, if you get the brand name instead of the generic drug, you also pay the difference between the two.

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Plan name	Primary care doctor office copay	Hospital per stay deductible/ copay	Prescription drugs		Enrollee Survey Results ● above average, ○ average, ○ below average							Accredited
			Generic	Brand name	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Courteous and helpful office staff	Customer service	Claims processing	
Iowa												
Coventry Health Care of Iowa	\$10	None	\$5 or 25%*	\$5 or 25%*	●	●	●	●	●	●	●	✓
Health Alliance HMO	\$10	\$100	\$7	\$14	●	●	●	●	●	●	●	
John Deere Health Plan	\$10	\$100	\$5	\$15/\$30	●	●	●	●	●	●	●	✓
SecureCare of Iowa	\$10	\$100	25%	25%								
Kansas												
Aetna U.S. Healthcare	\$10	None	\$5	\$10/\$25								
Blue Cross and Blue Shield-Std - In-Network	\$15	None	\$10	\$20	●	●	●	●	●	●	●	
Blue Cross and Blue Shield-Std - Out-of-Network	25%	\$300	45%	45%								
Coventry Health Care of Kansas	\$10	None	\$5	\$10/\$20	○	○	●	●	●	●	●	✓
Humana Kansas City, Inc.-High	\$10	None	\$5	\$10/\$25	○	●	●	●	○	●	●	✓
Humana Kansas City, Inc.-Std	\$15	\$100	\$10	\$20/\$35	○	●	●	●	○	●	●	✓
Kaiser Permanente	\$10	None	\$5	\$5	●	●	●	○	●	●	●	✓
Preferred Plus of Kansas	\$10	None	\$5	\$15								
Kentucky												
Advantage Care, Inc.	\$10	\$100	\$7	\$14/\$30	●	●	●	●	●	●	●	✓
Aetna U.S. Healthcare	\$10	None	\$5	\$10/\$25								
Aetna U.S. Healthcare	\$10	None	\$5	\$10/\$25	○	●	●	●	●	○	○	
Bluegrass Family Health - In-Network	\$10	\$100	\$5	\$10/\$25	●	●	●	●	●	●	●	
Bluegrass Family Health - Out-of-Network	30%	30%	30%	30%								
Bluegrass Family Health - In-Network	\$10	\$100	\$5	\$10/\$25								
Bluegrass Family Health - Out-of-Network	30%	30%	30%	30%								
Bluegrass Family Health - In-Network	\$10	\$100	\$5	\$10/\$25								
Bluegrass Family Health - Out-of-Network	30%	30%	30%	30%								
Humana Health Plan	\$10	None	\$5	\$10/\$25	●	●	●	●	●	○	●	
United Health Care of Ohio, Inc.	\$10	\$100	\$10	\$15	●	●	●	●	●	●	●	✓

* You pay the greater amount

Health Maintenance Organization (HMO) and Point of Service (POS) Plans

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Primary Care Doctor Office shows what you pay for each office visit to your primary care doctor.

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Plan name – location	Telephone number	Enrollment code		Premium You Paid in 2000		Premium You Will Pay in 2001	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Louisiana							
Aetna U.S. Healthcare - Baton Rouge/Lafayette/New Orleans areas	800/537-9384	NG1	NG2	49.25	130.87	49.99	141.74
Amcare Health Plans - New Orleans area	800/772-2995	ZH1	ZH2	0.00	0.00	45.53	118.39
Amcare Health Plans - Baton Rouge/Alexandria/Shreveport areas	800/772-2995	ZQ1	ZQ2	0.00	0.00	51.51	133.91
Blue Cross and Blue Shield-Std - New Orleans area	800/272-3029	104	105	65.09	144.69	74.23	175.30
Maxicare Louisiana - Baton Rouge/New Orleans areas	800/933-6294	JA1	JA2	44.16	102.56	50.85	118.10
Maryland							
Aetna U.S. Healthcare-High -North/Central/Southern Maryland	800/537-9384	JN1	JN2	63.63	167.55	61.88	148.26
Aetna U.S. Healthcare-Std - North/Central/Southern Maryland	800/537-9384	JN4	JN5	40.46	94.90	45.04	105.41
CapitalCare - South/Central Maryland	800/680-9495	2G1	2G2	56.03	167.85	70.25	168.78
Free State Health Plan - All of Maryland	800/445-6036	LD1	LD2	99.82	235.78	71.05	165.36
George Washington Univ HP - Central/Southern Maryland	301/941-2000	E51	E52	52.79	136.30	55.49	135.96
Kaiser Permanente - Baltimore/Washington, DC areas	301/468-6000	E31	E32	50.92	125.88	57.29	141.70
MD-IPA - All of Maryland	800/251-0956	JP1	JP2	56.66	162.82	58.99	142.11
Massachusetts							
Aetna U.S. Healthcare - Central/Eastern MA/Hampden	800/537-9384	NE1	NE2	81.40	288.40	94.10	317.18
Blue Chip, Coord Hlth Partners - Southeastern Massachusetts	401/459-5500	DA1	DA2	54.31	174.89	69.73	234.65
Blue Cross and Blue Shield-Std - All of Massachusetts	800/433-7766	104	105	65.09	144.69	74.23	175.30
Fallon Community Health Plan - Central/Eastern Massachusetts	800/868-5200	JV1	JV2	47.34	122.00	57.00	162.61
Health New England - Western Massachusetts	413/787-4004	DJ1	DJ2	61.19	131.39	77.31	235.95

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Plan name	Primary care doctor office copay	Hospital per stay deductible/ copay	Prescription drugs		Enrollee Survey Results ● above average, ● average, ○ below average							Accredited
			Generic	Brand name	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Courteous and helpful office staff	Customer service	Claims processing	
Louisiana												
Aetna U.S. Healthcare	\$10	None	\$5	\$10/\$25	●	●	○	●	●	●	○	
Amcare Health Plans	\$10	None	\$5	\$15/50%								
Amcare Health Plans	\$10	None	\$5	\$15/50%								
Blue Cross and Blue Shield-Std - In-Network	\$15	None	\$10	\$20	●	●	○	●	○	●	●	✓
- Out-of-Network	25%	\$300	45%	45%								
Maxicare Louisiana - In-Network	\$10	None	\$7	\$15/\$25	●	○	○	●	○	○	○	
- Out-of-Network	20%	20%	N/A	N/A								
Maryland												
Aetna U.S. Healthcare-High	\$10	None	\$5	\$10/\$25	○	○	●	●	●	○	○	✓
Aetna U.S. Healthcare-Std	\$15	\$240	\$10	\$15/\$30	○	○	●	●	●	○	○	✓
CapitalCare	\$10	None	\$8	\$15/\$30	●	●	○	●	○	●	●	✓
Free State Health Plan - In-Network	\$10	None	\$10	\$20/\$35	●	●	●	●	●	●	●	✓
- Out-of-Network	20%	\$200#	\$10	\$20/\$35								
George Washington Univ HP	\$10	None	\$5	\$15/\$25	○	●	○	●	○	○	○	✓
Kaiser Permanente	\$10	None	\$7	\$7	●	●	○	○	○	●	●	✓
MD-IPA	\$10	None	\$5	\$10/\$25	●	●	●	●	●	●	●	✓
Massachusetts												
Aetna U.S. Healthcare	\$10	None	\$5	\$10/\$25	○	●	●	●	●	○	○	✓
Blue Chip, Coord Hlth Partners - In-Network	\$10	None	\$5	\$15/\$30	●	●	●	●	●	●	●	✓
- Out-of-Network	20%	None#	\$5	\$15/\$30								
Blue Cross and Blue Shield-Std - In-Network	\$15	None	\$10	\$20	●	●	●	●	●	●	●	✓
- Out-of-Network	25%	\$300	45%	45%								
Fallon Community Health Plan	\$10	None	\$5	\$10	●	●	●	●	●	●	●	✓
Health New England	\$10	None	\$7	\$15	●	●	○	●	●	●	●	✓

Health Maintenance Organization (HMO) and Point of Service (POS) Plans

How to read this chart: The table below highlights selected features that may help you narrow your choice of health plans. Always consult plan brochures before making your final decision.

Primary Care Doctor Office shows what you pay for each office visit to your primary care doctor.

Hospital per Stay Deductible/Copay is the amount you pay when you are admitted into a hospital. A (#) means you also pay a share of the room and board charges; check with the plan.

Plan name – location	Telephone number	Enrollment code		Premium You Paid in 2000		Premium You Will Pay in 2001	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Michigan							
Aetna U.S. Healthcare - Greater Detroit Metro area	800/537-9384	8Z1	8Z2	46.26	120.68	48.73	126.07
Blue Care Network West MI - Cheboygan and Roscommon Counties area	800/662-6667	G71	G72	97.80	296.94	134.16	388.96
Blue Care Network West MI - Midland County area	800/662-6667	K51	K52	52.04	198.94	59.34	238.63
Blue Care Network West MI - Kalamazoo County area	800/662-6667	KF1	KF2	44.17	121.22	63.85	267.32
Blue Care Network West MI - Genesee County area	800/662-6667	KN1	KN2	52.87	208.22	62.17	270.29
Blue Care Network West MI - Kent County area	800/662-6667	KR1	KR2	48.48	176.58	73.97	330.35
Blue Care Network West MI - Mid Michigan	800/662-6667	LN1	LN2	56.44	161.65	106.49	283.61
Blue Care Network West MI - Southeast MI	800/662-6667	LX1	LX2	35.67	116.90	42.68	140.30
Grand Valley Health Plan - Grand Rapids area	616/949-2410	RL1	RL2	49.89	128.87	56.39	144.23
Health Alliance - Southeastern Michigan/Flint area	800/422-4641	521	522	47.82	126.71	51.79	137.26
HealthPlus MI - Flint/Saginaw areas	800/332-9161	X51	X52	54.54	153.64	58.99	154.18
M-Care - Mid/Southeastern Michigan	800/658-8878	EG1	EG2	47.32	125.45	51.67	136.93
OmniCare - Southeastern Michigan	800/477-6664	KA1	KA2	38.33	95.85	49.17	123.43
SelectCare HMO - Southeast Michigan	800/332-2365	K61	K62	39.43	110.43	49.45	138.45
SelectCare HMO - Flint area	800/332-2365	KP1	KP2	0.00	0.00	59.33	240.32
The Wellness Plan - Southeastern Michigan	800/875-9355	K31	K32	42.49	115.59	50.60	138.52
Total Health Care - Greater Detroit/Flint areas	800/826-2862	N21	N22	42.50	107.79	47.97	121.40
Minnesota							
APWU Health Plan - Minneapolis/St Paul area	800/222-2798	471	472	86.06	182.43	101.36	209.88
Blue Cross and Blue Shield-Std - All of Minnesota	800/859-2128	104	105	65.09	144.69	74.23	175.30
HealthPartners Classic-High -Minneapolis/St. Paul areas	952/883-5000	531	532	69.64	195.71	94.27	252.26
HealthPartners Classic-Std - Minneapolis/St. Paul areas	952/883-5000	534	535	51.38	123.28	59.17	143.78
HealthPartners Health Plan - Minneapolis/St. Paul/St. Cloud areas	952/883-5000	HQ1	HQ2	94.18	254.76	127.06	330.89

Prescription Drugs, Generic, Brand Name shows what you pay for prescriptions when you use a plan pharmacy. If two brand name amounts are listed, the first is what you pay for “formulary” drugs (drugs on the plan’s preferred list); the second is what you pay for non-formulary drugs. Some plans charge different amounts for some drugs and for mail orders. In many plans, if you get the brand name instead of the generic drug, you also pay the difference between the two.

Enrollee Survey Results — See page 4 for a description. An (X) means the plan did not conduct the survey as we asked. **Accredited** — A (✓) means the plan is accredited by the National Committee for Quality Assurance; the Joint Commission on Accreditation of Healthcare Organizations; and/or the American Accreditation Healthcare Commission/URAC.

Plan name	Primary care doctor office copay	Hospital per stay deductible/ copay	Prescription drugs		Enrollee Survey Results ● above average, ○ average, ○ below average							Accredited
			Generic	Brand name	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Courteous and helpful office staff	Customer service	Claims processing	
Michigan												
Aetna U.S. Healthcare	\$10	None	\$5	\$10/\$25								
Blue Care Network West MI	\$10	None	\$5	\$5	●	●	●	●	●	●	●	✓
Blue Care Network West MI	\$10	None	\$5	\$5	●	●	●	●	●	●	●	✓
Blue Care Network West MI	\$10	None	\$5	\$5	●	●	●	●	●	●	●	✓
Blue Care Network West MI	\$10	None	\$5	\$5	●	●	●	●	●	●	●	✓
Blue Care Network West MI	\$10	None	\$5	\$5	●	●	●	●	●	●	●	✓
Blue Care Network West MI	\$10	None	\$5	\$5	●	●	●	●	●	●	●	✓
Blue Care Network West MI	\$10	None	\$5	\$5	●	●	●	●	●	●	●	✓
Grand Valley Health Plan	\$10	None	\$5	\$5								✓
Health Alliance	\$10	None	\$2	\$2	●	●	●	●	●	●	●	✓
HealthPlus MI	\$10	None	\$5	\$5	●	○	●	●	●	●	●	✓
M-Care	\$10	None	\$5	\$10	●	●	●	●	●	●	●	✓
OmniCare	\$10	None	\$2	\$2	○	○	○	○	○	○	○	✓
SelectCare HMO	\$10	None	\$2	\$2	○	○	○	○	○	○	○	✓
SelectCare HMO	\$10	None	\$2	\$2								
The Wellness Plan	\$10	None	\$5	\$5	○	○	○	●	○	○	○	✓
Total Health Care	\$10	None	Nothing	Nothing								
Minnesota												
APWU Health Plan - In-Network	\$10	None	\$5 or 25%*	\$5 or 25%*								
- Out-of-Network	30%	\$200	\$5 or 45%*	\$5 or 45%*								
Blue Cross and Blue Shield-Std - In-Network	\$15	None	\$10	\$20	●	●	●	●	●	●	●	
- Out-of-Network	25%	\$300	45%	45%								
HealthPartners Classic-High	\$10	None	\$8	\$8	●	●	●	●	●	●	●	✓
HealthPartners Classic-Std	\$15	\$200	\$10	\$10	●	●	●	●	●	●	●	✓
HealthPartners Health Plan	\$10	None	\$8	\$8	●	●	●	●	●	●	●	✓

* You pay the greater amount. See plan brochure for details.

Health Maintenance Organization (HMO) and Point of Service (POS) Plans

How to read this chart: The table below highlights selected features that may help you narrow your choice of health plans. Always consult plan brochures before making your final decision.

Primary Care Doctor Office shows what you pay for each office visit to your primary care doctor.

Hospital per Stay Deductible/Copay is the amount you pay when you are admitted into a hospital. A (#) means you also pay a share of the room and board charges; check with the plan.

Plan name – location	Telephone number	Enrollment code		Premium You Paid in 2000		Premium You Will Pay in 2001	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Mississippi							
Prudential HealthCare HMO - Desoto/Marshall/Tate/Tunica Cos.	800/856-0764	UB1	UB2	42.21	133.21	41.67	126.95
Missouri							
Aetna U.S. Healthcare - Kansas City Metro area	800/537-9384	7K1	7K2	45.75	121.19	47.83	125.49
Aetna U.S. Healthcare - Metro St. Louis area	800/537-9384	D41	D42	0.00	0.00	44.00	117.06
BlueCHOICE - StLouis/Central/SW/Poplar Bluff area	800/634-4395	9G1	9G2	70.83	141.85	60.41	130.78
Group Health Plan - St. Louis area	800/743-3901	MM1	MM2	55.22	120.38	88.81	175.58
Health Partners of the Midwest - St. Louis and Columbia areas	800/338-4123	RN1	RN2	74.99	152.10	89.55	177.14
Humana Kansas City, Inc.-High -Kansas City area	888/393-6765	MS1	MS2	51.00	122.36	61.44	165.34
Humana Kansas City, Inc.-Std - Kansas City area	888/393-6765	MS4	MS5	48.01	115.17	47.62	114.24
Kaiser Permanente - Kansas City area	913/642-2662	HA1	HA2	43.40	111.99	45.95	118.55
Mercy Health Plans/Premier - East/Central/Southwest Missouri	800/327-0763	7M1	7M2	53.52	124.48	56.14	130.57
Prudential HealthCare HMO - St. Louis area	800/856-0764	VZ1	VZ2	43.33	109.43	46.44	117.30
Nevada							
Aetna U.S. Healthcare - Southern Nevada/Las Vegas area	800/537-9384	8L1	8L2	39.77	104.17	50.11	131.26
Health Plan of Nevada - Las Vegas/Reno areas	702/871-0999	NM1	NM2	40.41	103.44	49.07	125.64
PacifiCare Health Plans - LasVegas/Carson City/Reno areas	800/531-3341	K91	K92	41.43	104.96	48.88	123.86

Prescription Drugs, Generic, Brand Name shows what you pay for prescriptions when you use a plan pharmacy. If two brand name amounts are listed, the first is what you pay for “formulary” drugs (drugs on the plan’s preferred list); the second is what you pay for non-formulary drugs. Some plans charge different amounts for some drugs and for mail orders. In many plans, if you get the brand name instead of the generic drug, you also pay the difference between the two.

Enrollee Survey Results — See page 4 for a description. An (X) means the plan did not conduct the survey as we asked. **Accredited** — A (✓) means the plan is accredited by the National Committee for Quality Assurance; the Joint Commission on Accreditation of Healthcare Organizations; and/or the American Accreditation Healthcare Commission/URAC.

Plan name	Primary care doctor office copay	Hospital per stay deductible/ copay	Prescription drugs		Enrollee Survey Results ● above average, ◐ average, ○ below average							Accredited
			Generic	Brand name	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Courteous and helpful office staff	Customer service	Claims processing	
Mississippi												
Prudential HealthCare HMO	\$10	None	\$5	\$15/\$25	◐	○	○	◐	◐	○	○	✓
Missouri												
Aetna U.S. Healthcare	\$10	None	\$5	\$10/\$25								
Aetna U.S. Healthcare	\$10	None	\$5	\$10/\$25								
BlueCHOICE	\$10	None	\$5	\$10/\$15	○	●	◐	◐	◐	○	◐	✓
Group Health Plan	\$10	None	\$8	\$15/\$30	◐	◐	○	◐	○	◐	◐	✓
Health Partners of the Midwest	\$10	None	\$7	\$12/\$25	◐	◐	◐	◐	◐	◐	◐	
Humana Kansas City, Inc.-High	\$10	None	\$5	\$10/\$25	○	◐	◐	◐	○	◐	◐	✓
Humana Kansas City, Inc.-Std	\$15	\$100	\$10	\$20/\$35	○	◐	◐	◐	○	◐	◐	✓
Kaiser Permanente	\$10	None	\$5	\$5	◐	◐	◐	○	◐	●	◐	✓
Mercy Health - In-Network Plans/Premier	\$10	None	\$7	\$12	●	●	●	◐	◐	●	●	
Mercy Health - Out-of-Network	30%	None#	\$7	\$12								
Prudential HealthCare HMO	\$10	None	\$5	\$15/\$25	○	○	◐	◐	◐	○	○	✓
Nevada												
Aetna U.S. Healthcare	\$10	None	\$5	\$10/\$25								✓
Health Plan of Nevada - In-Network	\$10	\$100/day*	\$5	\$20/\$35	○	○	○	○	○	○	○	✓
Health Plan of Nevada - Out-of-Network	20%	CY#**	\$5	\$20/\$35								
PacifiCare Health Plans	\$10	None	\$5	\$15	○	○	○	○	○	◐	◐	✓

* Up to the annual out-of-pocket maximum

** Applied to calendar year deductible

Health Maintenance Organization (HMO) and Point of Service (POS) Plans

How to read this chart: The table below highlights selected features that may help you narrow your choice of health plans. Always consult plan brochures before making your final decision.

Primary Care Doctor Office shows what you pay for each office visit to your primary care doctor.

Hospital per Stay Deductible/Copay is the amount you pay when you are admitted into a hospital. A (#) means you also pay a share of the room and board charges; check with the plan.

Plan name – location	Telephone number	Enrollment code		Premium You Paid in 2000		Premium You Will Pay in 2001	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
New Jersey							
Aetna U.S. Healthcare-High -All of New Jersey	800/537-9384	P31	P32	125.58	389.22	108.10	338.43
Aetna U.S. Healthcare-Std - All of New Jersey	800/537-9384	P34	P35	55.19	199.53	74.04	264.03
AmeriHealth HMO - All of New Jersey	800/454-7651	FK1	FK2	128.37	283.14	162.26	352.15
Blue Cross and Blue Shield-Std - All of New Jersey	800/624-5078	104	105	65.09	144.69	74.23	175.30
CIGNA CoMED HealthCare - All of New Jersey	800/832-3211	P41	P42	115.50	219.94	162.96	312.00
GHI Health Plan - Northern New Jersey	201/623-6000	801	802	56.80	186.72	66.30	210.47
Physicians Health Services of NJ - All of New Jersey	877/747-9585	2F1	2F2	47.16	113.16	52.67	126.37
PHS Health Plans - Burlington/Camden/Gloucester Counties	800/998-2840	271	272	96.33	239.76	116.16	281.92
New Mexico							
Lovelace Health Plan - All of New Mexico	800/808-7363	Q11	Q12	51.52	154.55	59.56	195.08
Presbyterian Health Plan - All NM counties except Otero & S. Eddy	505/923-5678	P21	P22	44.63	116.41	52.83	137.79
Cimarron Health Plan - All of New Mexico	800/365-0009	PX1	PX2	41.66	109.97	43.21	114.03

Prescription Drugs, Generic, Brand Name shows what you pay for prescriptions when you use a plan pharmacy. If two brand name amounts are listed, the first is what you pay for “formulary” drugs (drugs on the plan’s preferred list); the second is what you pay for non-formulary drugs. Some plans charge different amounts for some drugs and for mail orders. In many plans, if you get the brand name instead of the generic drug, you also pay the difference between the two.

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Plan name	Primary care doctor office copay	Hospital per stay deductible/ copay	Prescription drugs		Enrollee Survey Results ● above average, ◐ average, ○ below average							Accredited
			Generic	Brand name	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Courteous and helpful office staff	Customer service	Claims processing	
New Jersey												
Aetna U.S. Healthcare-High	\$10	None	\$5	\$10/\$25	●	●	●	●	●	◐	◐	✓
Aetna U.S. Healthcare-Std	\$15	\$240	\$10	\$15/\$30	●	●	●	●	●	◐	◐	✓
AmeriHealth HMO	\$10	None	\$5	\$5	○	◐	◐	●	◐	○	○	✓
Blue Cross and Blue Shield-Std	\$15	None	\$10	\$20	○	◐	○	◐	○	○	○	✓
- In-Network												
- Out-of-Network	25%	\$300	45%	45%								
CIGNA CoMED HealthCare	\$10	None	\$10	\$20	○	○	○	○	○	○	○	✓
GHI Health Plan	\$10	None	\$5	\$15/\$30	◐	●	◐	◐	◐	◐	◐	
- In-Network												
- Out-of-Network	50%*	50%*	N/A	N/A								
Physicians Health Services of NJ	\$10	None	\$10	\$20/\$35	◐	◐	◐	◐	◐	◐	○	
PHS Health Plans	\$10	None	\$4	\$4	○	○	●	◐	◐	○	○	✓
New Mexico												
Lovelace Health Plan	\$10	None	\$5	\$10	◐	◐	○	○	○	○	○	✓
Presbyterian Health Plan	\$10	None	\$5	\$15	○	○	○	◐	○	◐	◐	
Cimarron Health Plan	\$10	None	\$5	\$8	◐	◐	○	◐	◐	◐	●	

* Non-plan doctors and hospitals paid based on fee schedule

Health Maintenance Organization (HMO) and Point of Service (POS) Plans

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Primary Care Doctor Office shows what you pay for each office visit to your primary care doctor.

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Plan name – location	Telephone number	Enrollment code		Premium You Paid in 2000		Premium You Will Pay in 2001	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
New York							
Aetna U.S. Healthcare - NYC area and Dutchess/Sullivan/Ulster	800/537-9384	JC1	JC2	53.21	153.72	57.58	152.21
Aetna U.S. Healthcare - Syracuse area	800/537-9384	TG1	TG2	0.00	0.00	56.18	140.91
Blue Choice - Rochester area	716/454-4810	MK1	MK2	48.53	121.36	59.23	168.69
Blue Cross and Blue Shield-Std - NYC/LI/Rocklnd/Wstchstr/Mid-Hudson	800/522-5566	104	105	65.09	144.69	74.23	175.30
C.D.P.H.P. - Albany/Cooperstown areas	800/777-2273	PW1	PW2	54.75	164.06	56.62	153.35
C.D.P.H.P. - Hudson Valley area	800/777-2273	QB1	QB2	64.26	212.22	64.55	223.53
C.D.P.H.P. - Capital District area	518/862-3750	SG1	SG2	44.97	115.41	56.34	152.96
CIGNA HealthCare of NY - New York City area	800/832-3211	HU1	HU2	52.72	177.64	86.43	301.90
GHI Health Plan - All of New York	212/501-4444	801	802	56.80	186.72	66.30	210.47
GHI HMO Select - Bronx/Brklyn/Manhattan/Queens/Westchster	877/244-4466	6V1	6V2	47.03	199.68	139.93	295.53
GHI HMO Select - Capital/Hudson Valley Regions	877/244-4466	X41	X42	49.18	131.86	56.33	139.32
Health First New York - New York City area	888/232-5415	7N1	7N2	0.00	0.00	57.51	153.20
HealthCarePlan - Western New York	716/847-0881	Q81	Q82	40.53	114.81	44.22	125.29
HIP of Greater New York - New York City area	800/HIP-TALK	511	512	46.40	175.54	50.52	181.98
HMO Blue - Utica/Rome/Central New York areas	800/722-7884	AH1	AH2	48.71	123.95	74.51	241.52
HMO-CNY - Syracuse/Binghamton/Elmira areas	800/828-2887	EB1	EB2	49.02	138.73	60.03	212.35
Independent Health Assoc - Western New York	800/453-1910	QA1	QA2	37.50	105.30	41.30	115.93
MVP Health Plan - Eastern Region	888/687-6277	GA1	GA2	53.02	151.95	55.18	144.80
MVP Health Plan - Central Region	888/687-6277	M91	M92	52.84	150.67	54.93	142.35
MVP Health Plan - Mid-Hudson Region	888/687-6277	MX1	MX2	64.35	206.59	61.66	211.75
PHP/Mohawk Valley Region - Utica area	315/797-7019	SH1	SH2	54.87	200.65	57.89	189.86
Physicians Health Svcs of NY - NYC/LI/Dtchs/Orng/Putnm/Rklnd/Wschs	877/747-9585	PD1	PD2	54.25	179.68	75.55	256.01
Preferred Care - Rochester area	716/325-3113	GV1	GV2	43.57	110.54	55.10	139.77
Prepaid Health Plan - Syracuse/Southern Tier areas	315/638-2133	QE1	QE2	61.32	233.83	58.78	199.27
Vytra Health Plans - Queens/Nassau/Suffolk Counties	800/406-0806	J61	J62	72.26	254.60	85.24	290.72

Prescription Drugs, Generic, Brand Name shows what you pay for prescriptions when you use a plan pharmacy. If two brand name amounts are listed, the first is what you pay for “formulary” drugs (drugs on the plan’s preferred list); the second is what you pay for non-formulary drugs. Some plans charge different amounts for some drugs and for mail orders. In many plans, if you get the brand name instead of the generic drug, you also pay the difference between the two.

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Plan name	Primary care doctor office copay	Hospital per stay deductible/ copay	Prescription drugs		Enrollee Survey Results ● above average, ○ average, ○ below average							Accredited	
			Generic	Brand name	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Courteous and helpful office staff	Customer service	Claims processing		
New York													
Aetna U.S. Healthcare	\$10	None	\$5	\$10/\$25	○	●	○	●	●	●	○		✓
Aetna U.S. Healthcare	\$10	None	\$5	\$10/\$25									
Blue Choice	\$10	None	\$8	\$8	●	●	●	●	●	●	●		✓
Blue Cross and Blue Shield-Std - In-Network	\$15	None	\$10	\$20	●	●	●	●	●	●	○		✓
- Out-of-Network	25%	\$300	45%	45%									
C.D.P.H.P.	\$10	None	\$5	\$20									✓
C.D.P.H.P.	\$10	None	\$5	\$20									✓
C.D.P.H.P.	\$10	None	\$5	\$20	●	●	●	●	●	●	●		✓
CIGNA HealthCare of NY	\$10	None	\$7	\$14	○	○	○	○	○	○	○		✓
GHI Health Plan - In-Network	\$10	None	\$5	\$15/\$30	●	●	●	●	●	●	●		
- Out-of-Network	50%*	50%*	N/A	N/A									
GHI HMO Select	\$10	None	\$10	\$10									✓
GHI HMO Select	\$10	None	\$10	\$10									✓
Health First New York	\$10	\$100	\$5	\$10									
HealthCarePlan	\$10	None	\$5	\$15/\$35	●	●	●	●	●	●	●		✓
HIP of Greater New York	\$10	None	\$10	\$10	●	●	○	○	○	○	○		✓
HMO Blue	\$10	None	\$5	\$20/\$35	●	●	●	●	●	●	●		✓
HMO-CNY	\$10	None	\$5	\$20/\$35	●	●	●	●	●	●	●		✓
Independent Health Assoc	\$10	None	\$5	\$10/\$25	●	●	●	●	●	●	●		✓
MVP Health Plan	\$10	None	\$5	\$20	●	●	●	●	●	●	●		✓
MVP Health Plan	\$10	None	\$5	\$20	●	●	●	●	●	●	●		✓
MVP Health Plan	\$10	None	\$5	\$20	●	●	●	●	●	●	●		✓
PHP/Mohawk Valley Region	\$10	None	\$5	\$15/\$35									
Physicians Health Svcs of NY	\$10	None	\$10	\$20/\$35	●	●	●	●	●	●	●		✓
Preferred Care	\$10	None	\$10	\$20/\$35	●	●	●	●	●	●	●		✓
Prepaid Health Plan	\$10	None	\$5	\$15/\$35	●	●	●	●	●	●	●		
Vytra Health Plans	\$10	None	\$5	\$5	●	●	●	●	○	○	○		

* Non-plan doctors and hospitals paid based on fee schedule

Health Maintenance Organization (HMO) and Point of Service (POS) Plans

How to read this chart: The table below highlights selected features that may help you narrow your choice of health plans. Always consult plan brochures before making your final decision.

Primary Care Doctor Office shows what you pay for each office visit to your primary care doctor.

Hospital per Stay Deductible/Copay is the amount you pay when you are admitted into a hospital. A (#) means you also pay a share of the room and board charges; check with the plan.

Plan name – location	Telephone number	Enrollment code		Premium You Paid in 2000		Premium You Will Pay in 2001	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
North Carolina							
Aetna U.S. Healthcare - Charlotte/Metrolina and Raleigh/Durham	800/537-9384	3G1	3G2	47.31	122.79	48.43	125.40
Doctors Health Plan, Inc. - Greater Tri/Char/Up-Low Cape Fear areas	800/476-2303	6D1	6D2	53.32	194.54	53.65	127.64
PARTNERS NHP of NC - Most of North Carolina	800/942-5695	EQ1	EQ2	53.69	120.81	64.18	142.28
QualChoice of North Carolina - Northwestern North Carolina	800/816-0911	7Q1	7Q2	52.95	134.38	76.98	219.76
UHC of North Carolina - Central/Eastern/Western areas	800/999-1147	XM1	XM2	72.54	167.92	87.82	195.45
North Dakota							
Blue Cross and Blue Shield-Std - Fargo/Moorehead area	800/548-4026	104	105	65.09	144.69	74.23	175.30
Heart of America HMO - Northcentral North Dakota	701/776-5848	RU1	RU2	51.01	130.80	57.24	137.78
Ohio							
Aetna U.S. Healthcare - Cleveland and Toledo areas	800/537-9384	7D1	7D2	0.00	0.00	66.45	203.62
Aetna U.S. Healthcare - Columbus area	800/537-9384	7J1	7J2	0.00	0.00	84.63	248.58
Aetna U.S. Healthcare - Greater Cincinnati area	800/537-9384	RD1	RD2	56.49	178.03	60.97	192.57
AultCare HMO - Stark/Carroll/Holmes/Tuscarawas/Wayne Co	330/438-6360	3A1	3A2	51.22	125.63	54.44	141.91
CHP of Ohio - Lick'g/Ottawa/Sandusky/Seneca Cos	740/348-1449	MG1	MG2	47.21	100.46	53.89	206.63
Health Maintenance Plan(HMP) - Most of Ohio	800/228-4375	R51	R52	54.07	122.20	62.19	140.53
Health Plan Upper OH Valley - Eastern Ohio	800/624-6961	U41	U42	49.18	122.90	55.38	184.90
HMO Health Ohio - Northeast Ohio	800/522-2066	L41	L42	53.61	167.29	55.36	142.20
Kaiser Permanente - Akron/Cleveland areas	800/686-7100	641	642	50.72	124.47	54.28	133.21
Paramount Health Care - Northwest/North Central Ohio	800/462-3589	U21	U22	57.05	222.41	60.30	215.28
SummaCare Health Plan - Northern Ohio	330/996-8410	5W1	5W2	44.00	121.01	48.56	133.55
SuperMed HMO - Northeast Ohio	800/522-2066	5M1	5M2	56.93	201.22	52.81	135.07
United Health Care of Ohio, Inc. - Cincinnati/Dayton/Springfield/Toledo	800/231-2918	3U1	3U2	60.95	151.75	75.53	180.94
Vantage Health Plan - North Central Ohio	800/878-4394	6A1	6A2	50.76	125.80	56.72	140.57

Prescription Drugs, Generic, Brand Name shows what you pay for prescriptions when you use a plan pharmacy. If two brand name amounts are listed, the first is what you pay for “formulary” drugs (drugs on the plan’s preferred list); the second is what you pay for non-formulary drugs. Some plans charge different amounts for some drugs and for mail orders. In many plans, if you get the brand name instead of the generic drug, you also pay the difference between the two.

Enrollee Survey Results — See page 4 for a description. An (X) means the plan did not conduct the survey as we asked. **Accredited** — A (✓) means the plan is accredited by the National Committee for Quality Assurance; the Joint Commission on Accreditation of Healthcare Organizations; and/or the American Accreditation Healthcare Commission/URAC.

Plan name	Primary care doctor office copay	Hospital per stay deductible/ copay	Prescription drugs		Enrollee Survey Results ● above average, ○ average, ◐ below average							Accredited
			Generic	Brand name	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Courteous and helpful office staff	Customer service	Claims processing	
North Carolina												
Aetna U.S. Healthcare	\$10	None	\$5	\$10/\$25	○	○	◐	◐	◐	○	○	
Doctors Health Plan, Inc.	\$10	\$100	\$10	\$20/\$30	◐	○	◐	●	◐	○	○	
PARTNERS NHP of NC	\$10	\$250	\$10	\$10	●	◐	◐	◐	◐	●	●	✓
QualChoice of North Carolina - In-Network	\$10	None	\$6	\$12	◐	●	◐	●	◐	◐	◐	
QualChoice of North Carolina - Out-of-Network	\$10	None	\$6	\$12								
UHC of North Carolina	\$10	None	\$10	\$15/\$25	●	●	●	●	●	●	●	✓
North Dakota												
Blue Cross and Blue Shield-Std - In-Network	\$15	None	\$10	\$20	◐	●	●	◐	●	●	●	
Blue Cross and Blue Shield-Std - Out-of-Network	25%	\$300	45%	45%								
Heart of America HMO	\$10	None	50%	50%								
Ohio												
Aetna U.S. Healthcare	\$10	None	\$5	\$10/\$25								
Aetna U.S. Healthcare	\$10	None	\$5	\$10/\$25								
Aetna U.S. Healthcare	\$10	None	\$5	\$10/\$25	○	◐	●	●	●	○	○	✓
AultCare HMO	\$10	None	\$5	\$10	●	●	●	●	●	●	●	
CHP of Ohio	\$10	\$50/day*	\$10	\$15	●	◐	●	◐	●	●	●	
Health Maintenance Plan(HMP)	\$10	None	\$5	\$12	○	◐	●	◐	◐	◐	◐	✓
Health Plan Upper OH Valley	\$10	None	\$5	\$10	●	●	●	●	●	●	●	✓
HMO Health Ohio	\$10	None	\$5	\$5	○	◐	◐	◐	◐	○	○	✓
Kaiser Permanente	\$10	None	\$5	\$5	◐	●	◐	◐	●	●	◐	✓
Paramount Health Care	\$10	None	\$5	\$10	●	●	●	◐	◐	●	●	✓
SummaCare Health Plan	\$10	None	\$5	\$10								
SuperMed HMO	\$10	None	\$5	\$5	○	◐	◐	◐	◐	○	○	✓
United Health Care of Ohio, Inc.	\$10	\$100	\$10	\$15/\$30	◐	●	●	◐	●	●	◐	✓
Vantage Health Plan	\$10	\$100	\$10	30%**								

* For up to 5 days

**Up to \$30; minimum of lesser of \$15 or total cost

Health Maintenance Organization (HMO) and Point of Service (POS) Plans

How to read this chart: The table below highlights selected features that may help you narrow your choice of health plans. Always consult plan brochures before making your final decision.

Primary Care Doctor Office shows what you pay for each office visit to your primary care doctor.

Hospital per Stay Deductible/Copay is the amount you pay when you are admitted into a hospital. A (#) means you also pay a share of the room and board charges; check with the plan.

Plan name – location	Telephone number	Enrollment code		Premium You Paid in 2000		Premium You Will Pay in 2001	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Oklahoma							
Aetna U.S. Healthcare - N. E. Oklahoma and Oklahoma City areas	800/537-9384	8V1	8V2	38.51	99.65	47.82	125.34
Amcare Health Plans - Oklahoma City/Tulsa areas	800/772-2993	ZX1	ZX2	0.00	0.00	48.13	125.11
Blue Cross and Blue Shield-Std - Lawton/OK City/Tulsa/Other areas	800/722-3130	104	105	65.09	144.69	74.23	175.30
Healthcare Oklahoma - Oklahoma City/Lawton/Tulsa/Enid areas	800/535-2244	6W1	6W2	41.46	107.72	42.51	110.47
PacifiCare Health Plans - Oklahoma City/Tulsa areas	800/531-3341	2N1	2N2	39.80	103.48	48.14	125.76
Prudential HealthCare HMO - Central/Western/Southern Oklahoma	800/856-0764	RR1	RR2	47.48	126.38	51.77	137.80
Prudential HealthCare HMO - Tulsa area	800/856-0764	RS1	RS2	53.63	118.69	56.31	124.67
Oregon							
Kaiser Permanente-High -Portland/Salem areas	800/813-2000	571	572	64.44	158.58	76.83	182.60
Kaiser Permanente-Std - Portland/Salem areas	800/813-2000	574	575	48.15	110.50	58.03	133.18
PacifiCare Health Plans - Counties along I-5 Corridor	800/932-3004	7Z1	7Z2	51.27	113.59	86.95	184.06
Panama							
Panama Canal Area - Republic of Panama	732/222-2229	431	432	53.85	116.79	81.66	159.70

Prescription Drugs, Generic, Brand Name shows what you pay for prescriptions when you use a plan pharmacy. If two brand name amounts are listed, the first is what you pay for “formulary” drugs (drugs on the plan’s preferred list); the second is what you pay for non-formulary drugs. Some plans charge different amounts for some drugs and for mail orders. In many plans, if you get the brand name instead of the generic drug, you also pay the difference between the two.

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Plan name	Primary care doctor office copay	Hospital per stay deductible/ copay	Prescription drugs		Enrollee Survey Results ● above average, ◐ average, ○ below average							Accredited	
			Generic	Brand name	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Courteous and helpful office staff	Customer service	Claims processing		
Oklahoma													
Aetna U.S. Healthcare	\$10	None	\$5	\$10/\$25									✓
Amcare Health Plans	\$10	None	\$5	\$15/50%									
Blue Cross and Blue Shield-Std	\$15	None	\$10	\$20	◐	◐	●	●	●	○	◐		
- In-Network													
- Out-of-Network	25%	\$300	45%	45%									
Healthcare Oklahoma	\$10	None	\$5	\$10	◐	○	◐	◐	◐	◐	◐		✓
PacifiCare Health Plans	\$10	None	\$5	\$15	○	○	○	◐	◐	◐	●		✓
Prudential HealthCare HMO	\$10	None	\$5	\$15/\$25	X	X	X	X	X	X	X		✓
Prudential HealthCare HMO	\$10	None	\$5	\$15/\$25	X	X	X	X	X	X	X		✓
Oregon													
Kaiser Permanente-High	\$10	None	\$10	\$10	◐	●	○	○	◐	●	●		✓
Kaiser Permanente-Std	\$12	None	\$15	\$15	◐	●	○	○	◐	●	●		✓
PacifiCare Health Plans	\$10	None	\$5	\$15	○	○	◐	○	◐	◐	●		
Panama													
Panama Canal Area	\$10	\$75	50%	50%									
- In-Network													
- Out-of-Network	50%	\$125	50%	50%									

Health Maintenance Organization (HMO) and Point of Service (POS) Plans

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Plan name – location	Telephone number	Enrollment code		Premium You Paid in 2000		Premium You Will Pay in 2001	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Pennsylvania							
Aetna U.S. Healthcare-High -Southwestern/Central/NE PA	800/537-9384	KL1	KL2	49.26	143.15	49.59	131.24
Aetna U.S. Healthcare-Std - Southwestern/Central/NE PA	800/537-9384	KL4	KL5	41.39	110.39	43.07	114.58
Aetna U.S. Healthcare-High -Southeastern PA	800/537-9384	SU1	SU2	80.12	259.72	78.63	258.46
Aetna U.S. Healthcare-Std - Southeastern PA	800/537-9384	SU4	SU5	53.61	172.55	58.49	179.72
Free State Health Plan - Southern Pennsylvania	800/445-6036	LD1	LD2	99.82	235.78	71.05	165.36
Geisinger Health Plan - Central/Northeastern/South Central PA	800/447-4000	N91	N92	35.39	107.96	49.33	163.69
HealthAmerica Pennsylvania - Greater Pittsburgh area	800/735-4404	261	262	47.46	123.40	50.34	130.90
HealthAmerica Pennsylvania - Central Pennsylvania	800/788-8445	SW1	SW2	51.21	151.34	53.77	139.79
HealthGuard - Berks/Cmbrlnd/Dauphine/Lanc/Lebanon/York	800/822-0350	NQ1	NQ2	45.11	117.55	50.00	130.39
Keystone Health Plan Central - Harrisburg/Norther Region/Lehigh Valley	800/622-2843	S41	S42	63.85	187.03	63.59	183.69
Keystone Health Plan East - Philadelphia area	800/227-3115	ED1	ED2	50.46	151.12	57.96	186.72
KeystoneBlue - Pittsburgh/Altoona/Erie areas	800/421-0959	EF1	EF2	52.20	238.25	60.04	288.16
PHS Health Plans - Southern Pennsylvania	800/998-2840	271	272	96.33	239.76	116.16	281.92
PHS Health Plans - Scranton/Wilkes Barre areas	800/998-2840	2K1	2K2	47.69	115.78	64.33	187.41
UPMC Health Plan - Pittsburgh Area	412/454-7652	8W1	8W2	39.29	116.43	44.05	112.36
Puerto Rico							
Triple-S - All of Puerto Rico	787/749-4777	891	892	46.14	99.10	49.37	106.04

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Plan name	Primary care doctor office copay	Hospital per stay deductible/ copay	Prescription drugs		Enrollee Survey Results ● above average, ○ average, ○ below average							Accredited
			Generic	Brand name	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Courteous and helpful office staff	Customer service	Claims processing	
Pennsylvania												
Aetna U.S. Healthcare-High	\$10	None	\$5	\$10/\$25	●	●	●	●	●	●	●	✓
Aetna U.S. Healthcare-Std	\$15	\$240	\$10	\$15/\$30	●	●	●	●	●	●	●	✓
Aetna U.S. Healthcare-High	\$10	None	\$5	\$10/\$25	●	●	●	●	●	●	●	✓
Aetna U.S. Healthcare-Std	\$15	\$240	\$10	\$15/\$30	●	●	●	●	●	●	●	✓
Free State Health Plan - In-Network	\$10	None	\$10	\$20/\$35	●	●	●	●	●	●	●	✓
- Out-of-Network	20%	\$200#	\$10	\$20/\$35	●	●	●	●	●	●	●	✓
Geisinger Health Plan - In-Network	\$10	None	\$8	\$8	●	●	●	●	●	●	●	✓
- Out-of-Network	20%	20%	N/A	N/A	●	●	●	●	●	●	●	✓
HealthAmerica Pennsylvania	\$10	None	\$8	\$14/\$35	●	●	●	●	●	●	●	✓
HealthAmerica Pennsylvania	\$10	None	\$8	\$14/\$35	●	●	●	●	●	●	●	✓
HealthGuard	\$10	None	\$10	\$20	●	●	●	●	●	●	●	✓
Keystone Health Plan Central	\$10	None	\$10	\$10	●	●	●	●	●	●	●	✓
Keystone Health Plan East	\$10	None	\$5	\$5	●	●	●	●	●	●	●	✓
KeystoneBlue	\$10	\$100	\$8	\$14	●	●	●	●	●	●	●	✓
PHS Health Plans	\$10	None	\$4	\$4	○	○	●	●	●	○	○	✓
PHS Health Plans	\$10	None	\$4	\$4								✓
UPMC Health Plan	\$10	None	\$5	\$15								
Puerto Rico												
Triple-S - In-Network	\$7.50	None	\$2	\$5/\$10**	●	●	○	●	●	●	●	
- Out-of-Network	\$7.50*	None#	\$2	\$5/\$10**								

* Plus 10%; see plan brochure for details

** See plan brochure for details

Health Maintenance Organization (HMO) and Point of Service (POS) Plans

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Plan name – location	Telephone number	Enrollment code		Premium You Paid in 2000		Premium You Will Pay in 2001	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Rhode Island							
Aetna U.S. Healthcare - All of Rhode Island	800/537-9384	5U1	5U2	40.36	106.79	47.16	126.86
Blue Chip, Coord Hlth Partners - All of Rhode Island	401/459-5500	DA1	DA2	54.31	174.89	69.73	234.65
South Carolina							
Doctors Health Plan, Inc. - York County	800/476-2303	6D1	6D2	53.32	194.54	53.65	127.64
PARTNERS NHP of NC - Upstate South Carolina	800/942-5695	EQ1	EQ2	53.69	120.81	64.18	142.28
Tennessee							
Aetna U.S. Healthcare - Nashville/Middle Tennessee areas	800/537-9384	6J1	6J2	40.62	113.17	56.59	206.50
Prudential HealthCare HMO - Nashville area	800/856-0764	UA1	UA2	49.98	182.52	57.19	220.82
Prudential HealthCare HMO - Memphis area	800/856-0764	UB1	UB2	42.21	133.21	41.67	126.95

Prescription Drugs, Generic, Brand Name shows what you pay for prescriptions when you use a plan pharmacy. If two brand name amounts are listed, the first is what you pay for “formulary” drugs (drugs on the plan’s preferred list); the second is what you pay for non-formulary drugs. Some plans charge different amounts for some drugs and for mail orders. In many plans, if you get the brand name instead of the generic drug, you also pay the difference between the two.

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Plan name	Primary care doctor office copay	Hospital per stay deductible/ copay	Prescription drugs		Enrollee Survey Results ● above average, ◐ average, ○ below average							Accredited
			Generic	Brand name	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Courteous and helpful office staff	Customer service	Claims processing	
Rhode Island												
Aetna U.S. Healthcare	\$10	None	\$5	\$10/\$25	○	○	●	◐	◐	○	○	
Blue Chip, Coord - In-Network	\$10	None	\$5	\$15/\$30	◐	●	●	●	●	◐	◐	✓
Hlth Partners - Out-of-Network	20%	None#	\$5	\$15/\$30								
South Carolina												
Doctors Health Plan, Inc.	\$10	\$100	\$10	\$20/\$30	◐	○	◐	●	◐	○	○	
PARTNERS NHP of NC	\$10	\$250	\$10	\$10	●	◐	◐	◐	◐	●	●	✓
Tennessee												
Aetna U.S. Healthcare	\$10	None	\$5	\$10/\$25	○	○	◐	●	◐	○	○	
Prudential HealthCare HMO	\$10	None	\$5	\$15/\$25	○	◐	◐	●	●	○	◐	✓
Prudential HealthCare HMO	\$10	None	\$5	\$15/\$25	◐	○	○	◐	◐	○	○	✓

Health Maintenance Organization (HMO) and Point of Service (POS) Plans

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Plan name – location	Telephone number	Enrollment code		Premium You Paid in 2000		Premium You Will Pay in 2001	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Texas							
Aetna U.S. Healthcare - Houston area	800/537-9384	5B1	5B2	47.36	149.74	49.62	153.96
Aetna U.S. Healthcare - San Antonio area	800/537-9384	8X1	8X2	40.80	114.40	55.23	149.71
Amcare Health Plans - Houston/El Paso areas	800/782-8373	2V1	2V2	0.00	0.00	49.41	128.46
Amcare Health Plans - Austin/San Antonio areas	800/782-8373	ZG1	ZG2	0.00	0.00	45.53	118.39
APWU Health Plan - Eastern and Central Texas	800/222-2798	471	472	86.06	182.43	101.36	209.88
FIRSTCARE - Waco area	800/884-4901	6U1	6U2	49.92	107.23	66.09	136.24
FIRSTCARE - West Texas	800/884-4901	CK1	CK2	76.05	148.96	145.82	291.91
Humana Health Plan of Texas - San Antonio area	888/393-6765	UR1	UR2	44.41	114.15	51.30	131.86
Mercy Health Plans/Premier - Webb/Zapata/Duval/Jim Hogg Counties	800/617-3433	HM1	HM2	0.00	0.00	61.19	187.63
HMO Blue Texas - Dallas/Ft. Worth/Amarillo/East & West Texas	800/486-3040	YX1	YX2	0.00	0.00	65.41	189.39
HMO Blue Texas - Houston/Austin/S.Antonio/C.Christi/Beau/Victoria	800/833-5318	YM1	YM2	0.00	0.00	54.64	133.75
PacifiCare Health Plans - S Ant/Hstn/Glvston/Da/Ft Wor/Glf Coast	800/531-3341	GF1	GF2	39.31	102.20	47.55	124.21
Texas Health Choice, L. C. - Dallas/Ft. Worth areas	972/458-5000	UK1	UK2	43.98	112.58	51.40	131.58
Utah							
Altius Health Plans - Wasatch Front	800/377-4161	9K1	9K2	82.64	176.28	98.76	205.74
Vermont							
MVP Health Plan - all of Vermont	888/687-6277	VW1	VW2	63.40	209.21	92.22	297.42

Prescription Drugs, Generic, Brand Name shows what you pay for prescriptions when you use a plan pharmacy. If two brand name amounts are listed, the first is what you pay for “formulary” drugs (drugs on the plan’s preferred list); the second is what you pay for non-formulary drugs. Some plans charge different amounts for some drugs and for mail orders. In many plans, if you get the brand name instead of the generic drug, you also pay the difference between the two.

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Plan name	Primary care doctor office copay	Hospital per stay deductible/ copay	Prescription drugs		Enrollee Survey Results ● above average, ○ average, ◐ below average							Accredited
			Generic	Brand name	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Courteous and helpful office staff	Customer service	Claims processing	
Texas												
Aetna U.S. Healthcare	\$10	None	\$5	\$10/\$25	◐	○	○	◐	◐	◐	◐	
Aetna U.S. Healthcare	\$10	None	\$5	\$10/\$25	◐	○	◐	◐	◐	◐	○	
Amcare Health Plans	\$10	None	\$5	\$15/50%								
Amcare Health Plans	\$10	None	\$5	\$15/50%								
APWU Health Plan - In-Network	\$10	None	\$5 or 25%*	\$5 or 25%*								
APWU Health Plan - Out-of-Network	30%	\$200	\$5 or 45%*	\$5 or 45%*								
FIRSTCARE	\$10	None	\$10	\$20/\$30	◐	◐	◐	●	●	◐	◐	
FIRSTCARE	\$10	None	\$10	\$20/\$30	●	◐	●	●	●	●	●	
Humana Health Plan of Texas	\$10	None	\$5	\$10/\$25	◐	○	○	◐	◐	◐	◐	✓
Mercy Health Plans/Premier - In-Network	\$10	None	\$7	\$12								
Mercy Health Plans/Premier - Out-of-Network	30%	None#	\$7	\$12								
HMO Blue Texas	\$10	\$100	\$5	\$10/\$25	○	○	○	◐	◐	◐	○	✓
HMO Blue Texas	\$10	\$100	\$5	\$10/\$25	○	○	○	◐	◐	○	○	✓
PacifiCare Health Plans	\$10	None	\$5	\$15	○	○	○	◐	◐	○	○	
Texas Health Choice, L. C.	\$10	None	\$6	\$12/50%	○	○	○	○	○	○	○	✓
Utah												
Altius Health Plans	\$10	None	\$10	\$15/\$30	○	○	◐	◐	◐	○	○	✓
Vermont												
MVP Health Plan	\$10	None	\$5	\$20	●	●	●	●	●	●	●	✓

* You pay the greater amount. See plan brochure for details.

Health Maintenance Organization (HMO) and Point of Service (POS) Plans

How to read this chart: The table below highlights selected features that may help you narrow your choice of health plans. Always consult plan brochures before making your final decision.

Primary Care Doctor Office shows what you pay for each office visit to your primary care doctor.

Hospital per Stay Deductible/Copay is the amount you pay when you are admitted into a hospital. A (#) means you also pay a share of the room and board charges; check with the plan.

Plan name – location	Telephone number	Enrollment code		Premium You Paid in 2000		Premium You Will Pay in 2001	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Virginia							
Aetna U.S. Healthcare-High -N.VA/Fredericksburg areas	800/537-9384	JN1	JN2	63.63	167.55	61.88	148.26
Aetna U.S. Healthcare-Std - N.VA/Fredericksburg areas	800/537-9384	JN4	JN5	40.46	94.90	45.04	105.41
Aetna U.S. Healthcare-High -Richmond VA area	800/537-9384	XE1	XE2	0.00	0.00	52.93	137.33
Aetna U.S. Healthcare-Std - Richmond VA area	800/537-9384	XE4	XE5	0.00	0.00	47.10	122.38
CapitalCare - Northern Virginia	800/680-9495	2G1	2G2	56.03	167.85	70.25	168.78
CIGNA HealthCare of VA - Southeastern Virginia	800/832-3211	W21	W22	45.40	101.52	53.40	119.67
CIGNA HealthCare of VA - Central Virginia	800/832-3211	W31	W32	48.63	109.69	49.90	112.81
George Washington Univ HP - Northern Virginia	301/941-2000	E51	E52	52.79	136.30	55.49	135.96
HealthKeepers - Eastern,Central,F'burg,Western,SW areas	800/421-1880	X81	X82	47.77	121.31	56.57	150.34
Kaiser Permanente - Washington, DC area	301/468-6000	E31	E32	50.92	125.88	57.29	141.70
MD-IPA - N.VA/Cntrl VA/Richmond/Tidewater/Roanoke	800/251-0956	JP1	JP2	56.66	162.82	58.99	142.11
OPTIMA Health Plan - Peninsula/Southside Hampton Roads	757/552-7500	9R1	9R2	61.40	168.18	77.11	202.10
PARTNERS NHP of NC - Southwest Virginia	800/942-5695	EQ1	EQ2	53.69	120.81	64.18	142.28
Piedmont Community Healthcare - Lynchburg area	888/674-3368	2C1	2C2	48.59	182.39	60.42	140.60
Washington							
Aetna U.S. Healthcare - Western/Southeast Washington	800/537-9384	8J1	8J2	39.63	103.79	48.00	124.38
First Choice Health Plan - Greater Seattle area	800/783-7312	5G1	5G2	53.56	175.80	70.35	246.39
Group Health Cooperative - Most of Western Washington	206/448-4140	541	542	61.75	143.41	62.47	140.95
Group Health Cooperative - Central WA/Spokane/Colville/Pullman	800/497-2210	VR1	VR2	65.71	228.00	71.26	241.91
Kaiser Permanente-High -Vancouver/Longview	800/813-2000	571	572	64.44	158.58	76.83	182.60
Kaiser Permanente-Std - Vancouver/Longview	800/813-2000	574	575	48.15	110.50	58.03	133.18
Kitsap Physicians Service-High -Kitsap/Mason/Jefferson Counties	800/552-7114	VT1	VT2	154.44	314.40	170.15	340.94
Kitsap Physicians Service-Std - Kitsap/Mason/Jefferson Counties	800/552-7114	VT4	VT5	56.02	122.42	81.30	163.34
PacifiCare Health Plans - Clark County	800/531-3341	7Z1	7Z2	51.27	113.59	86.95	184.06
PacifiCare Health Plans - Puget Sound/Most West WA/Walla Walla	800/531-3341	WB1	WB2	42.89	111.08	51.03	133.25
Premera HealthPlus - Most of Washington	800/527-6675	8F1	8F2	53.99	140.59	69.53	197.12

Prescription Drugs, Generic, Brand Name shows what you pay for prescriptions when you use a plan pharmacy. If two brand name amounts are listed, the first is what you pay for “formulary” drugs (drugs on the plan’s preferred list); the second is what you pay for non-formulary drugs. Some plans charge different amounts for some drugs and for mail orders. In many plans, if you get the brand name instead of the generic drug, you also pay the difference between the two.

Enrollee Survey Results — See page 4 for a description. An (X) means the plan did not conduct the survey as we asked. **Accredited** — A (✓) means the plan is accredited by the National Committee for Quality Assurance; the Joint Commission on Accreditation of Healthcare Organizations; and/or the American Accreditation Healthcare Commission/URAC.

Plan name	Primary care doctor office copay	Hospital per stay deductible/ copay	Prescription drugs		Enrollee Survey Results ● above average, ● average, ○ below average							Accredited
			Generic	Brand name	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Courteous and helpful office staff	Customer service	Claims processing	
Virginia												
Aetna U.S. Healthcare-High	\$10	None	\$5	\$10/\$25	○	○	●	●	●	○	○	✓
Aetna U.S. Healthcare-Std	\$15	\$240	\$10	\$15/\$30	○	○	●	●	●	○	○	✓
Aetna U.S. Healthcare-High	\$10	None	\$5	\$10/\$25								
Aetna U.S. Healthcare-Std	\$15	\$240	\$10	\$15/\$30								
CapitalCare	\$10	None	\$8	\$15/\$30	●	●	○	●	○	●	●	✓
CIGNA HealthCare of VA	\$10	None	\$5	\$15/\$35	●	●	●	○	○	●	●	✓
CIGNA HealthCare of VA	\$10	None	\$5	\$15/\$35	●	●	●	○	○	●	●	✓
George Washington Univ HP	\$10	None	\$5	\$15/\$25	○	●	○	●	○	○	○	✓
HealthKeepers	\$10	\$100	\$5	\$10/\$25	●	●	●	●	○	●	●	✓
Kaiser Permanente	\$10	None	\$7	\$7	●	●	○	○	○	●	●	✓
MD-IPA	\$10	None	\$5	\$10/\$25	●	●	●	●	●	●	●	✓
OPTIMA Health Plan	\$10	None	\$10	\$15/\$40	●	●	●	●	●	●	●	✓
PARTNERS NHP of NC	\$10	\$250	\$10	\$10	●	●	●	●	●	●	●	✓
Piedmont Community Healthcare - In-Network	\$10	None#	\$5	\$15								
Piedmont Community Healthcare - Out-of-Network	30%	None#	\$5	\$15								
Washington												
Aetna U.S. Healthcare	\$10	None	\$5	\$10/\$25	○	●	●	●	●	○	○	
First Choice Health Plan	\$10	None	\$5	\$10/\$25								
Group Health Cooperative	\$10	\$100/day*	\$10	\$10	●	●	●	●	●	●	●	✓
Group Health Cooperative	\$10	\$100/day*	\$10	\$10	●	●	●	●	●	●	●	✓
Kaiser Permanente-High	\$10	None	\$10	\$10	●	●	○	○	●	●	●	✓
Kaiser Permanente-Std	\$12	None	\$15	\$15	●	●	○	○	●	●	●	✓
Kitsap Physicians Service-High	\$10	\$200	50%	50%	●	●	●	●	●	●	●	
Kitsap Physicians Service-Std	20%	None#	20%	20%	●	●	●	●	●	●	●	
PacifiCare Health Plans	\$10	None	\$5	\$15	○	○	●	○	●	●	●	✓
PacifiCare Health Plans	\$10	None	\$5	\$15	○	○	●	●	●	●	○	
Premera HealthPlus	\$10	\$100	\$10	\$20/\$30	○	●	●	●	●	○	●	✓

* For up to 3 days

Health Maintenance Organization (HMO) and Point of Service (POS) Plans

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Plan name – location	Telephone number	Enrollment code		Premium You Paid in 2000		Premium You Will Pay in 2001	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
West Virginia							
Carelink Health Plans - Northern/Central/Southern West Virginia	800/348-2922	4C1	4C2	44.35	141.31	58.65	267.04
Free State Health Plan - Northeastern West Virginia	800/445-6036	LD1	LD2	99.82	235.78	71.05	165.36
Health Plan Upper OH Valley - Northern/Central West Virginia	800/624-6961	U41	U42	49.18	122.90	55.38	184.90
Wisconsin							
Compcare Blue - Southeastern Wisconsin	414/226-6744	691	692	56.49	203.60	106.10	335.92
Compcare Blue - Northcentral/Northwest Wisconsin	800/242-9635	6X1	6X2	63.01	224.08	91.15	272.78
Dean Health Plan - South Central Wisconsin	800/279-1301	WD1	WD2	52.01	180.46	59.76	221.15
Group Health Coop - South Central Wisconsin	608/251-3356	WJ1	WJ2	46.65	124.53	53.89	151.14
Group Hlth Coop/Eau Claire - West Central Wisconsin	715/552-4300	WT1	WT2	77.26	258.89	105.37	331.76
HealthPartners Classic-High -Pierce/St. Croix Counties	952/883-5000	531	532	69.64	195.71	94.27	252.26
HealthPartners Classic-Std - Pierce/St. Croix Counties	952/883-5000	534	535	51.38	123.28	59.17	143.78
HealthPartners Health Plan - West Central Wisconsin	952/883-5000	HQ1	HQ2	94.18	254.76	127.06	330.89
Unity Health Plans - Southern/Central Wisconsin	800/362-3310	W41	W42	53.93	169.15	59.05	201.63
Valley Health Plan - Western Wisconsin	715/832-3235	VH1	VH2	81.55	264.72	137.65	408.39

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Plan name	Primary care doctor office copay	Hospital per stay deductible/ copay	Prescription drugs		Enrollee Survey Results ● above average, ◐ average, ○ below average							Accredited
			Generic	Brand name	Overall plan satisfaction	Getting needed care	Getting care quickly	How well doctors communicate	Courteous and helpful office staff	Customer service	Claims processing	
West Virginia												
Carelink Health Plans	\$10	\$100	\$10	\$20								
Free State Health Plan - In-Network	\$10	None	\$10	\$20/\$35	◐	◐	◐	◐	◐	◐	◐	✓
Free State Health Plan - Out-of-Network	20%	\$200#	\$10	\$20/\$35								
Health Plan Upper OH Valley	\$10	None	\$5	\$10	●	●	●	●	●	●	●	✓
Wisconsin												
Compcare Blue	\$10	\$100/day*	\$7	\$12	○	●	●	◐	◐	○	○	✓
Compcare Blue	\$10	\$100/day*	\$7	\$12	○	●	●	◐	◐	○	○	✓
Dean Health Plan	\$10	None	\$6	\$10	●	●	●	◐	●	●	●	✓
Group Health Coop	\$10	None	Nothing	Nothing	●	●	●	●	●	●	●	✓
Group Hlth Coop/Eau Claire	\$10	None	\$7.50	\$7.50								
HealthPartners Classic-High	\$10	None	\$8	\$8	◐	◐	◐	◐	◐	●	◐	✓
HealthPartners Classic-Std	\$15	\$200	\$10	\$10	◐	◐	◐	◐	◐	●	◐	✓
HealthPartners Health Plan	\$10	None	\$8	\$8	◐	◐	◐	◐	◐	●	◐	✓
Unity Health Plans	\$10	None	\$6	\$12/\$24	●	●	●	◐	◐	●	●	
Valley Health Plan	\$10	None	\$5	\$10	●	●	●	●	●	●	●	

* For up to 2 days

Notes

Notes

Retirement System**Phone Number****Email Address**

OPM's Retirement Information Office (Civil Service Retirement System and Federal Employees Retirement System)
Within the local Washington, DC calling area

1-888/767-6738
202/606-0500

retire@opm.gov

C.I.A. Office of Retirement Programs

1-800/648-5693

N/A

U.S. Lighthouse Service Retirement System

202/267-2942

cphillips@comdt.uscg.mil

District Government Retirement System

202/727-5851

N/A

(Federal Reserve) Board Benefit Structure

202/452-3158

kathy.cimral@frb.gov

Foreign Service Retirement and Disability System

202/261-8960

N/A

Judicial Survivor's Annuity System

202/502-1880

carol_sefren@ao.uscourts.gov

Judicial Retirement System

Financial Institutions Retirement System (FIRS)

202/906-7303

valerie.waller@ots.treas.gov

**See page 5
for a message
that can save
your life!**

