

Office of Personnel Management
Retirement and Insurance Service



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Benefits Administration Letter

Number: 95-404

Date: September 15, 1995

SUBJECT: FEHB Open Season: Significant Plan Changes

GENERAL

Purpose

This Letter transmits lists of significant events affecting certain health plans during the upcoming FEHB open season. Some of these events will require action on the part of agencies.

TERMINATIONS

Attachment 1

These plans are dropping out of the FEHB Program at the end of 1995.

What Must Employees Do?

Employees in these plans must choose a new health plan during open season.

Employees who do not choose a new health plan will be considered to have cancelled their coverage and will not have health benefits for 1996.

New Coverage

Coverage under an enrollee's "new" health plan will be effective the first day of the first pay period beginning on or after January 1; for most employees, this will be January 7.

Enrollees will remain covered and receive benefits under the "old" plan or code until the new coverage becomes effective.

**Plan
Notification**

Each plan on the list is supposed to notify its enrollees of the plan's withdrawal and the need to select a new health plan for 1996. However, some plans' enrollment records and address lists may not be up to date.

Attachment 2

These plans are terminating an enrollment area that has a separate enrollment code.

Employees in the terminating enrollment area must choose a new plan during open season, since their enrollment code will no longer be valid.

The effect of such a termination and the actions required of both agencies and employees are the same as if the entire plan were terminating.

**What Must
Agencies Do?**

Agencies must notify employees in these terminating plans and enrollment areas of the need to select a new health plan to avoid losing coverage. This is especially important since many employees will not receive a copy of the FEHB Guide and will therefore be unable to check the comparison chart to see if their plan will still be participating in 1996.

We strongly recommend that you notify employees by distributing copies of these lists to each employee, along with your agency's notice to employees about open season.

We also recommend that, before the end of open season, you follow up with employees in these plans who have not submitted an SF 2809 and remind them to select a new health plan.

Belated Changes

Despite these precautions, there will be some enrollees who do not "get the word" to change health plans during open

season. We encourage you to be liberal in using your authority to accept belated open season changes from employees enrolled in a terminated health plan.

ENROLLMENT AREA REDUCTIONS

Attachment 3

These plans are significantly reducing an enrollment area, but it does not involve terminating an enrollment code. Enrollees in the area being eliminated should choose a new health plan for 1996.

Enrollees who do not choose a new health plan during open season will have to travel to the plan's service area to obtain medical care in order to receive full benefits from the plan.

Agency Action Required

You may wish to distribute a copy of this list to each employee, along with your agency's notice to employees about open season. If you don't distribute the lists, remind employees to check their health plan brochure carefully to see if there have been any changes to the plan's enrollment area which would affect them and to change to the correct enrollment code if necessary.

OTHER ENROLLMENT AREA CHANGES

Attachment 4

These plans are splitting their current enrollment area into two separate areas with different enrollment codes. Enrollees should check their plan brochure to determine which enrollment code they should be under and, if necessary, complete SF 2809 to change to the correct enrollment code.

Enrollees who should change codes, but don't, will still have free access among all plan providers. However, they will pay a higher premium.

Attachment 5

These plans are consolidating enrollment areas, i.e., changing from two enrollment codes to one enrollment code. The enrollment areas will remain the same; however, they will be included under one enrollment code. Enrollees in the "departing" enrollment code will be transferred automatically to the remaining enrollment code.

ADDITIONS AND EXPANSIONS

Attachment 6

These are new plans entering the FEHB Program in 1996. The list is in alphabetical order by state abbreviation. We have indicated the general area served by each plan.

Attachment 7

These plans are expanding their enrollment area, with the new area having a separate enrollment code. This list is in alphabetical order by state abbreviation. We have given a general description of the expanded areas.

Attachment 8

These plans are significantly expanding their enrollment area without adding a new enrollment code. The list is in alphabetical order by state abbreviation. We have included a general description of the expanded areas.

**Agency Action
Required**

Be sure to include these new plans and expanded enrollment areas when you count the number of eligible

employees and place your orders for brochures.

MISCELLANEOUS CHANGES

Attachment 9

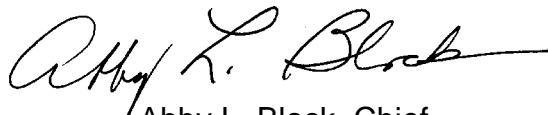
These plans are merging with another plan at the end of 1995. Enrollees in the "old" plan(s) will be transferred automatically to the "new" plan and need take no action. Any enrollees in the "old" plan(s) who do not wish to be transferred to the "new" plan must choose a different health plan during open season.

Attachment 10

These plans have changed their name for 1996. The list is in alphabetical order by state abbreviation.

Attachment 11

These plans have changed enrollment codes. Enrollees in these plans will be transferred automatically to the new enrollment code.



Abby L. Block, Chief
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Attachments

ATTACHMENT 1

PLANS DROPPING OUT OF FEHBP FOR 1996

Employees in these plans who do not change health plans during open season will not have health benefits for 1996.

<u>Plan Name</u>	<u>Code</u>	<u>General Location</u>
Aetna HP of FL	TJ	S.W. FL
CIGNA HC of Arizona, Inc.	B1	Southeastern AZ
Complete Health of Georgia	QU	Atlanta, Macon, Savannah, GA
Healthcare Delaware	MR	Delaware
MetLife HealthCare Network of Arizona	WN	Phoenix/Tucson
MetLife HealthCare Network of Ohio	WM	Northeast Ohio
U-Care HMO, Inc.	WC	Madison, WI

ATTACHMENT 2

PLANS REDUCING THEIR ENROLLMENT AREA BY TERMINATING AN ENROLLMENT CODE

Employees in these enrollment codes who do not change health plans during open season will not have health benefits for 1996.

<u>Plan Name</u>	<u>Code</u>	<u>Area Dropped</u>
MetLife HealthCare Network of Texas	U9	Austin
MetLife HealthCare Network of Texas	VU	Corpus Christi
MetLife HealthCare Network of Texas	WP	Houston
MetLife HealthCare Network of Texas	ZB	San Antonio
MetLife HealthCare Network of Texas	ZC	Bryan/College Station

ATTACHMENT 3

**PLANS SIGNIFICANTLY REDUCING THEIR ENROLLMENT AREA
WITHOUT TERMINATING AN ENROLLMENT CODE**

Enrollees in the areas being dropped who do not change health plans during open season will have to travel to the plan's service area to obtain medical care in order to receive full benefits from the plan for 1996.

<u>Plan Name</u>	<u>Code</u>	<u>Area Dropped</u>
Pacific Health Plans (now PacifiCare of WA)	WB	The counties of Adams; Asotin; Benton; Chelan - <u>except</u> for zip codes 98852, 98816, and 98831; Clallam; Clark; Columbia; Douglas - <u>except</u> for zip codes 98830 and 98813; Ferry - <u>except</u> for zip code 99138; Franklin; Garfield; Grant; Grays Harbor; Jefferson; Kittitas; Klickitat; Lincoln; Mason; Pacific; Skamania; Wahkiakum; Whatcom; Whitman - <u>except</u> for zip codes 99111, 99125, 99136, 99143, 99170, 99171, and 99176; and Yakima
PacifiCare of Oregon	SS	Washington counties of Cowlitz, King, Lewis, Pierce, Snohomish, Spokane, Thurston, and Walla Walla
Partners HP of AZ	TD	Phoenix area
Principal Health Care of Delaware	WS	Eastern Shore, MD

ATTACHMENT 4

PLANS SPLITTING AN ENROLLMENT AREA

Enrollees in these plans under the 1995 enrollment codes shown below should check their plan brochure to determine which 1996 code they should be under. Employees in these 1995 enrollment codes who should change codes, but do not, will still have free access among all plan providers but will pay a higher premium for their coverage.

<u>Plan Name</u>	<u>1995 Code</u>	<u>1996 Codes</u>
HealthAmerica Pennsylvania	ZN ZN, 1N	

ATTACHMENT 5

ENROLLMENT AREA CONSOLIDATIONS, TRANSFERRING TWO ENROLLMENT CODES INTO ONE

Enrollees in the former enrollment code being dropped will be transferred automatically to the remaining enrollment code unless they choose a different health plan during open season.

<u><i>Plan Name</i></u>	<u><i>Former Codes</i></u>	<u><i>Remaining Code</i></u>
BlueLincs HMO	N5, T9	N5
Empire BC/BS HEALTHNET (This plan also has codes S1 and S2, which are un- affected.)	15, S7	S7
HealthAmerica Pennsyl- vania	ZP, 26	26
Healthsource Tennessee	HT, TQ	HT
Kaiser Mid-Atlantic	E3, E7	E3
PCA Family Health Plans of Florida (formerly Family Health Plan of Florida)	Z5, FQ	FQ
PCA Florida	Z6, Z7, VL, VM, QW, PJ	PJ

ATTACHMENT 6

NEW PLANS ENTERING THE PROGRAM FOR 1996

<u>State</u>	<u>Plan Name</u>	<u>Code</u>	<u>General Location</u>
AR	Healthsource Arkansas	1H	Central/Northern/SW AR
AR	HealthWise Arkansas	1W	Central Arkansas
AZ	Samaritan HP	2S	N. & C. AZ
CO	CIGNA HC of Colorado	1C	Denver
CO	PruCare of Colorado	9C	Denver/Boulder/Colorado Springs
CT	M.D. Health Plan	1M	All of Connecticut
CT	PruCare of Connecticut	8C	Fairfield and New Haven
CT	Suburban Health Plan	1S	Fairfield/New Haven/ Litchfield counties
FL	CareFlorida Health Plan	5C	Palm Beach, Clay, Duval, Martin, St. Lucie, Charlotte, Lee
FL	CareFlorida Health Plan	5D	Brevard
FL	CareFlorida Health Plan	5E	Dade/Broward
FL	Florida 1st	3F	Central Florida
FL	PacifiCare of Florida	3P	Dade/Broward/Palm Beach Hillsborough/Pinellas
GA	BlueChoice Healthcare Plan	1B	Augusta/Athens/Columbus Savannah
GA	Healthsource Savannah	2H	Savannah/Parts of SE GA

GA	U.S. Healthcare of GA	2U	Atlanta/Augusta/Macon areas
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ATTACHMENT 6, continued

IA	John Deere Family Healthplan, Inc.	1J	Des Moines/Waterloo
IA	SecureCare of Iowa	3S	Central Iowa
IA	Heritage National Healthplan, Inc.	3J, 3K, 3L	Northern Illinois and Eastern Iowa
IL	Heritage National Healthplan, Inc.	3I, 3J	Northern Illinois and Eastern Iowa
IL	John Deere Family Healthplan, Inc.	1J	Quad Cities
IN	PruCare of Indiana	2I	Indianapolis area
KS	MetraHealth of Kansas City	4M	Kansas City area
KS	PruCare of Kansas City	1K	Kansas City area
KY	Bluegrass Family Health	2B	Central KY
LA	Advantage HP	1A, 2A	New Orleans/Baton Rouge
LA	MEDFIRST	2M	Metro New Orleans
LA	Ochsner/Sisters of Charity	4Q, 4R 4S, 4W	Lake Charles/Alexandria/ New Orleans area/Baton Rouge
MA	PruCare of Massachusetts	6M	Central and Eastern Mass.
MD	Preferred Health Network	4P	Most of Maryland
MI	Family Health Plan	1F	Monroe County

MO	MetraHealth of Kansas City	4M	Kansas City area
MO	PruCare of Kansas City	1K	Kansas City area

ATTACHMENT 6, continued

NC	Principal Health Care of the Carolinas	1P	Greater Charlotte
NJ	First Option HP of NJ	2F	All of NJ
NJ	PruCare of New Jersey	8P	Most of New Jersey
NM	HMO New Mexico	5H	Most of New Mexico
NV	Hometown Health Plan	4H	Northern Nevada
NY	MetraHealth of New York	3M	New York City area
NY	PruCare of New York	9P	New York
OH	AultCare	3A	Greater Canton Area
OH	Family Health Plan	1F	NW Ohio
OH	Healthsource Ohio	3H	Dayton area
OH	QualChoice	1Q	Northeastern Ohio
OH	Super Blue HMO	5M	Northeast Ohio
OR	PACC HMO	2P	Most of W. OR
PR	PCA Health Plans of Puerto Rico	5P	All of Puerto Rico
TN	CareChoice	6C	Most of Tennessee
TN	HealthWise Tennessee	2W	Nashville area, Shelby County
TN	Heritage National Healthplan of Tennessee, Inc.	3T, 4T	Eastern Tennessee
TX	CIGNA HC of Texas	3C	Dallas/Ft. Worth
TX	FHP of Texas	4F	Houston/Gulf Coast Region

ATTACHMENT 6, continued

TX	HMO Texas, L.C.	2T	Houston area
TX	PruCare of El Paso	6P	El Paso County
UT	IHC SelectMed	6S	Northern Utah
UT	Intergroup of Utah	1I	Wasatch Front
VA	Southern Health Service	5S	Central Virginia
VA	U.S. Healthcare of VA	1U	Northern Virginia
WA	PACC HMO	2P	Most of S.W. WA
WV	Carelink Health Plans	4C	Central & Southern WV

ATTACHMENT 7

ENROLLMENT AREA EXPANSIONS WITH A NEW ENROLLMENT CODE

<u>State</u>	<u>Plan Name</u>	<u>New Code</u>	<u>General Location</u>
AL	Health Partners of Alabama	5F	Baldwin/Clark/Mobile areas
CA	Aetna HP of CA	2X	Southern CA
CT	WellCare of New York	3V	Fairfield/Litchfield
GA	PruCare of Atlanta	1Z	Macon Area
IL	BCI HMO, Inc.	3B	Springfield area
IN	Humana Care Plan	4I	Indianapolis
KS	Humana Kansas City, Inc.	7S	Central Missouri/Springfield area
NY	Community Blue	6Z	Northeastern NY
OH	Aetna HP of OH	4D	Columbus
PA	Aetna HP of C&E PA	4J	Scranton/Wilkes Barre
PA	HealthAmerica Penn.	1N	Southern Alleghenies
RI	U.S. Healthcare of Mass.	5U	Rhode Island
VA	HMO Virginia	4V	Roanoke area

ATTACHMENT 8

SIGNIFICANT ENROLLMENT AREA EXPANSIONS WITH NO NEW ENROLLMENT CODES

<u>State</u>	<u>Plan Name</u>	<u>Code</u>	<u>Added</u>
AR	Complete Health of Arkansas, Inc.	QC	Bradley, Cleburne, Conway, Cross, Desha, Drew, Howard, Hot Spring, Little River, Montgomery, Ouachita, Polk, and Pope counties
AZ	FHP	A3	Entire State minus portion of Mohave County (The balance of Mohave County is covered under Enrollment Code K9. See brochure for zip codes.)
CA	Aetna HP of CA	BU	Fresno
CA	Foundation Health	C6	All of Tulare County and the remaining portions of Riverside and San Diego counties
CA	Lifeguard Health Plan	CD	San Francisco County
CA	Omni Healthcare	HN	Full counties of Lake and Calaveras
CA	PacifiCare of California	CQ	Counties of Riverside, San Bernardino, and San Luis Obispo (refer to Brochure for zip codes)
CT	ConnectiCare, Inc.	TE	The balance of Litchfield Co. (now includes all of Connecticut)
CT	Kaiser Permanente	DM	Most of Connecticut
CT	Oxford Health Plan	ZW	Entire State of Connecticut

ATTACHMENT 8, continued

FL	CAC United HealthCare Plans of Florida Panhandle (formerly Complete Health of Florida)	1X (for- merly WR)	Portions of Florida
FL	PCA Family Health Plans of Florida (formerly Family Health Plan of FL)	FQ	Now covers most of the State of Florida
FL	PCA Florida	PJ	Now covers most of the State of Florida
IL	Dreyer HMO	EU	Cook, DuPage and Will
IL	Group Health Plan	MM	Christian, Coles, Menard, Montgomery, Morgan and Sangamon, IL
IN	Humana Health Plan	D2	Southern Indiana
IN	Maxicare Indiana	GK	Most of the State
KY	Aetna HP of OH	Z4	Boone, Campbell, Grant, Kenton counties
KY	HealthWise of Kentucky	DU	Now covers most of the State of Kentucky
LA	Gulf South Health Plans	LY	New Orleans area
LA	Maxicare Louisiana	JA	Baton Rouge area
MD	CIGNA Mid-Atlantic	XF	St. Mary's County
MO	BlueCHOICE	M4	Barton, Dade, Jasper, Lawrence, McDonald, and Newton counties

ATTACHMENT 8, continued

MO	Physicians Health Plan of Greater St. Louis	VB	All of Audrain, Montgomery, Dent, Wright, Scott, Maries, Pulaski, Cape Girardeau, Callaway, Moniteau, Stoddard, Randolph, Laclede, and New Madrid counties
NC	Healthsource North Carolina	RQ	Bertie, Bladen, Brunswick, Buncombe, Burke, Caswell, Columbus, Cumberland, Davidson, Duplin, Guilford, Henderson, Hertford, Hoke, Lincoln, McDowell, Montgomery, New Hanover, Onslow, Pender, Randolph, Richmond, Robeson, Rockingham, Rowan, Sampson, Scotland, Stanley, Transylvania, and Wayne counties
NC	PruCare of N. Carolina	Q4	Raleigh area
NH	Matthew Thornton Health Plan	NX	The rest of state of New Hampshire
NJ	HIP Health Plan of New Jersey	P9	Atlantic, Ocean, and Salem counties
NV	FHP	K9	Reno area
NV	Health Plan of Nevada	NM	Las Vegas and Reno areas
NV	Humana Health Plan, Inc.	TL	Reno area
NY	Blue Choice	MK	Genesee, Orleans, and Wyoming counties
NY	Capital District Physicians' Health Plan	SG	Capital District area

ATTACHMENT 8, continued

NY	Health Insurance Plan of Greater New York	51	Orange and Rockland counties
NY	Independent Health Assn.	C1	Metro NYC area (Bronx, Kings, New York, Queens, Richmond, Nassau, Suffolk counties)
NY	Physicians Health Services of New York	PD	New York, Queens, Kings, Bronx, Richmond, Nassau, and Suffolk counties
OK	BlueLincs HMO	N5	Oklahoma City, Tulsa SW Oklahoma and Lawton
OR	PacifiCare of Oregon	SS	Douglas, Lane, Jackson and Josephine counties
OR	SelectCare Plus	SD	Clatsop and Douglas counties
PA	Geisinger Health Plan	N9	Bradford, Schuylkill, Susquehanna, and Wayne counties
TN	Healthsource TN	HT	Carter, Greene, Hawkins, Johnson, Sullivan, Unicoi, and Washington counties
TX	PacifiCare of Texas	VN	Collin, Dallas, Denton, Ellis, Hood, Hunt, Johnson, Kaufmann, Navarro, Rockwall, Tarrant and Wise counties
TX	SANUS Health Plan	ZF	Lufkin area
TX	SANUS Texas Health Plan	V2	West Texas, including the San Angelo and Stephenville areas
VA	M.D. IPA	JP	Roanoke
VA	PARTNERS NHP of NC	EQ	S.W. VA

ATTACHMENT 8, continued

WA	SelectCare Plus	SD	The cities of Toledo, Vader and Winlock in Lewis County
WI	Humana Wisconsin Health Organization	X1	Southeastern Wisconsin
WV	Advantage Health	QJ	Doddridge, Hancock, Harrison, Lewis, Marion, Mason, Monongalia, Pleasants, Putnam, Tyler, Upshur, Wood counties

ATTACHMENT 9

PLAN MERGERS

Enrollees in these plans will be transferred automatically to the surviving plan unless they choose a different health plan during open season.

<u>Merging Plans</u>	<u>Code</u>	<u>Surviving Plan</u>	<u>Code</u>
Aetna HP of San Diego Aetna HPs of CA	NI 2X	Aetna HPs of CA	2X
BCI HMO, Inc. & Blackhawk Health Assurance Plan	JL/LF LH	BCI HMO, Inc.	3B
Cigna Medical Group & Cigna Healthcare of Calif.	61 SK	Cigna Healthcare of Calif	SK
Health Power Dayton HealthPower/Family HealthNet of Ohio	XQ XR	Health Power HMO	XR
ValuCare PacifiCare of California	BE CQ	PacifiCare of California	CQ
Western Ohio Health Care and PHP, Inc. of Ohio	VC/XH	United HealthCare of Ohio, Eastern & Western Region (All VC enrollees will stay in code VC; all XH enrollees will be transferred automatically to code 3U)	VC/3U

ATTACHMENT 10

PLAN NAME CHANGES

<u>State</u>	<u>Old Plan Name</u>	<u>Code</u>	<u>New Plan Name</u>
AL	Southeast HealthPlan of Alabama, Inc.	XS, XY WV	PCA Health Plans of Alabama, Inc.
CA	Aetna HP of Northern CA	BU	Aetna HP of CA
CA	MetLife HealthCare Network of California	WA	MetraHealth Care Plan of California
CA	Omni Health Plan	HN	Omni Healthcare
CA	TakeCare Health Plan	CY	FHP, Inc., dba FHP/TakeCare
CO	Comprecare/TakeCare Health Plan	D6	FHP of Colorado, Inc.
CO	Exclusicare	ZD	Mutual of Omaha Companies/ Exclusive Healthcare, Inc.
DE	Delaware Valley HMO, Inc.	SP	AmeriHealth HMO, Inc.
FL	CAC-Ramsay	QK	CAC United HealthCare Plans of Florida
FL	Complete Health of Florida	WR	CAC United HealthCare Plans of Florida (enrollment code being changed to 1X)
FL	Family Health Plan of Florida	FQ	PCA Family Health Plans of Florida, Inc.
GA	MetLife HealthCare Network of Georgia	WE	MetraHealth Care Plan of Georgia
IA	Exclusicare	XG	Mutual of Omaha Companies/ Exclusive Healthcare, Inc.

ATTACHMENT 10, continued

IL	MetLife HealthCare Network of Illinois	WL	MetraHealth Care Plans of Illinois
IL	MetLife HealthCare Network of St. Louis	12	MetraHealth Care Plans of St. Louis
IL	TakeCare Health Plan of Illinois, Inc.	FY	FHP of Illinois, Inc.
IN	MetLife HealthCare Network of Illinois	WL	MetraHealth Care Plans of Illinois
IN	TakeCare Health Plan of Illinois, Inc.	FY	FHP of Illinois, Inc.
KY	TakeCare Health Plan of Ohio, Inc.	R8	FHP of Ohio, Inc.
LA	Travelers Health Network of Louisiana, Inc.	X7	MetraHealth Care Plans of Louisiana, Inc.
MO	MetLife HealthCare Network of St. Louis	12	MetraHealth Care Plans of St. Louis
NC	PruCare of Charlotte	Q4	PruCare of North Carolina
NE	Exclusicare	XG	Mutual of Omaha Companies/ Exclusive Healthcare, Inc.
NE	Share Health Plan of Nebraska	NF	United HealthCare Plan of the Midlands
NJ	Delaware Valley HMO, Inc.	FK	AmeriHealth HMO, Inc.
NY	Mohawk Valley Physicians Health Plan	MX, M9 GA	MVP Health Plan
NY	Patients'Choice	XL	Healthsource-NY

OH	Health Power/Family HealthNet of Ohio	XR	Health Power HMO
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ATTACHMENT 10, continued

OH	Principal Health Care of Ohio, Inc.	R4	CIGNA HealthCare of Ohio, Inc.
OH	TakeCare Health Plan of Ohio, Inc.	R8	FHP of Ohio, Inc.
SC	PruCare of Charlotte	Q4	PruCare of North Carolina
TN	PruCare of Nashville	UA	Prudential Options
TX	Coastal Bend Health Plan	T5	Principal Health Care of Texas, Inc.
TX	MetLife HealthCare Network of Texas	U3	MetraHealth Care Plan, Inc.
TX	Southwest, an Aetna HP	TS	Aetna HPs of N. TX, Inc.
VT	Mohawk Valley Physicians Health Plan	VW	MVP Health Plan
WA	Pacific Health Plans	WB	PacifiCare of Washington
WI	HMO WISCONSIN	W4	Unity Health Plans

ATTACHMENT 11

ENROLLMENT CODE CHANGES

Enrollees in these plans will be transferred automatically to the new enrollment code unless they choose a different health plan during open season.

<u>Plan Name</u>	<u>Old Code</u>	<u>New Code</u>
CAC United HealthCare Plans of Florida (formerly Complete Health of Florida)	WR	1X
PacifiCare of Oklahoma	PE	2N
Physicians Plus HMO	29	7P