

# Health Benefits 2003 Newsletter



## Information!

- \* FEHB and 2002 Open Season;
- \* Federal Long Term Care;
- \* Flexible Spending Account;
- \* Temporary Continuation of Coverage;
- \* PlanSmartChoice;
- \* How to Enroll or Make changes during Open Season; and
- \* Plans dropping out of the FEHB for 2003

### ✓ *FEHB and 2002 Open Season*



*The Federal Employees Health Benefits (FEHB) Open Season will be held from November 11 - December 9, 2002.*

### **Alert!**

**This year, several plans will not be participating in the FEHB Program after December 31, 2002. In addition, some plans have been dropped. Employees affected MUST enroll in a different plan to continue FEHB coverage in 2003. (See pages 4 to 7)**

During open season, any eligible employee who is not currently enrolled may enroll. Eligible enrollees may change from one plan or option to another, from

self only to self and family or make a combination of these changes. In addition, open season allows employees to change their premium conversion election. An eligible employee who enrolls in FEHB may elect to participate or to waive participation in premium conversion. Also, an eligible enrollee may elect to begin participation if they have previously waived premium conversion. Enrollees who wish to continue their current enrollments and premium conversion elections do not need to take any action during this open season.

There are three basic types of plans available under the FEHB Program:



1. **Managed Fee-for-Service Plans**. These plans reimburse you or your

health care provider for covered services after you receive the service. If you enroll in one of these plans, you may choose your own physicians, hospitals, and other health care providers. These plans are considered "managed" because they all contain features such as pre-certification of hospital admissions and utilization review of ongoing care. In addition, most of the fee-for-service plans have preferred provider arrangements in many parts of the country. By using preferred providers, you can reduce your out-of-pocket expenses and, in some cases, receive enhanced benefits.

**2. Health Maintenance Organization Plans (HMOs).** These plans provide a comprehensive array of medical services, emphasizing prevention and early detection of disease, through contracted physicians, hospitals, and other providers in particular locations. Each HMO is open to employees within the plan's enrollment area. You cannot enroll in an HMO if you are located outside its enrollment area. Refer to the plan's brochure if you have any questions about the enrollment area. **If you are enrolled in an HMO, be sure to review the brochure carefully to see if there are any changes in the plan's**

**service area, which may require action on your part.**

**3. Plans Offering a Point of Service (POS)**

**Product.** Some FEHB plans combine their features. A number of fee-for-service and HMO plans offer two forms of health care delivery, known as "in network" and "out of network." In an HMO that offers a POS product, the POS product acts like a fee-for-service plan. The HMO enrollees may use non-affiliated (out of network) providers if they wish, but the services will cost them more--in terms of deductibles and coinsurance---than if they used plan providers.

All 2003 FEHB Guides, health plan brochures, and the news release announcing the 2003 premium rates are available on the OPM's web site at <http://www.opm.gov/insure/health> or you may contact TASC Human Resource Services at x64459.

✓ ***Long Term Care***

The Federal Long Term Care Insurance Program (FLTCIP) is an important new benefit for over 20 million members of the Federal Family, including Federal and Postal employees and annuitants, members and retired

members of the uniformed services and their qualified relatives.

The Office of Personnel Management (OPM) contracted with John Hancock and MetLife to provide the insurance. They formed a company called Long Term Care Partners to administer this Program. **Open Season for the FLTCIP runs through December 31, 2002.** The only way to apply is to submit an application directly to Long Term Care Partners. You can obtain an application at [www.ltcfeds.com](http://www.ltcfeds.com) or by calling 1-800-LTC-FEDS; TDD for the hearing impaired: 1-800-843-3557. Certified LTC Specialist's are available 8:00 am - 12:00 am EST, 7 days a week to answer your questions.

✓ ***Flexible Spending Account***

A new benefit – Flexible Spending Accounts (FSA) will be offered to federal employees beginning in July 2003. Employees will be able to set up a health care FSA to use for out-of-pocket costs including co-payments, deductibles and health care expenses not covered by insurance, such as dental services and eye-care. Employees also will be able to set up an account for dependent-care expenses for children and aging parents. It also allows employees to

establish a personal savings account with pre-tax dollars.

✓ ***What is Temporary Continuation of Coverage?***

Temporary Continuation of Coverage (TCC) is a feature that allows certain people to temporarily continue their FEHB coverage after regular coverage ends. Who is eligible for TCC? Separated employees, former spouses and children who have reached age 22. TCC enrollees must pay the total plan premium (without a Government contribution) plus a 2% charge for administrative expenses. You have 60 days from the qualifying event to elect TCC.

✓ ***PlanSmartChoice***

PlanSmartChoice is a suite of web-based decision tools that helps FEHB participants choose a medical plan for the upcoming year. It offers four tools that help you in your decision-making process:

- Selection Tool: A three step exercise that helps you determine what is important to you when choosing a plan. Based on this exercise, it determines which of the plans available to you best fit your stated needs.

- Comparison Module: This tool provides you with the ability to compare detailed plan benefits across the plan available to you.
- Performance Module: This tool lets you examine enrollee National Committee for Quality Assurance (NCQA) satisfaction data across the plans available to you.
- Medical Cost Calculator: This tool allows you to estimate your 2003 out of pocket costs for each plan available to you based on your estimated usage of medical service.

To access the PlanSmartChoice website, log onto [www.employeeexpress.gov](http://www.employeeexpress.gov).

**Please note that information you provide by enrolling in the Federal Employees Health Benefits Program may also be used for computer matching with Federal, State, or local agencies' files to determine whether you qualify for benefits, payments, or eligibility in the Federal Employees Health Benefits Program, Medicare, or other Government benefits programs.**

***How to Enroll or Make an Enrollment Change During Open Season.***

**It's Fast – It's Simple and It's Easy!**

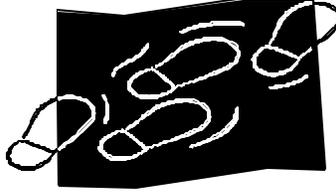


**OST, TASC, BTS and TSA employees who wish to enroll in FEHB must use Employee Express (EE) to make Health**

**Benefits open season elections through the Internet at**

[www.employeeexpress.gov](http://www.employeeexpress.gov).

You will need your social security number and PIN, or you may use a touch-tone phone: 1-800-827-6289 and from work: 1-478-757-3084. Hearing-impaired persons can dial TDD 1-888-880-0412. New and transferring employees will automatically receive a PIN within a month of their EOD. Employees will need their Social Security Number, Date of Birth, and Organization. New enrollments, changes to current enrollments, and changes to premium conversion elections made during open season will become effective on January 12, 2003. If you change plans, any covered expenses incurred January 1-11, 2003, will count toward the 2002 deductible of the plan you are changing from.



*FEHB PROGRAM OPEN SEASON: SIGNIFICANT PLAN CHANGES FOR 2003*

**Plans dropping out of FEHB for 2003**

*Employees in these plans who do not change health plans during open season will not have health benefits for 2003.*

| <b>State</b> | <b>Plan</b>               | <b>Code</b> |
|--------------|---------------------------|-------------|
| CA           | Western Health Advantage  | 5Z          |
| CO           | Rocky Mountain HMO        | XJ          |
| CT           | Health Net of Connecticut | DP          |
| IA           | SecureCare of Iowa        | 3Q          |
| IN           | Welborn HMO               | H3          |
| NY           | Univera Healthcare        | QE          |
|              | Univera Healthcare        | SH          |
|              | Health Net of New York    | PD          |
| PA           | KeystoneBlue              | EF          |
| TX           | HMO Blue Texas            | YX          |
| VA           | HealthKeepers             | X8          |
| WI           | Unity Health Plans        | W4          |

**Plans reducing their service areas by terminating an Enrollment Code**

*Enrollees in these enrollment codes who do not change health plans during open season will not have health benefits for 2003.*

| <b>State</b> | <b>Plan</b>      | <b>Code</b> |
|--------------|------------------|-------------|
| IN           | Aetna Health     | 7L          |
| KY           | Aetna Health     | 7L          |
| NV           | Aetna Health     | 8L          |
| NY           | Aetna Health     | TG          |
| PA           | Health Net of PA | 27          |

**Plans reducing their service areas without terminating an Enrollment Code**

*Enrollees in the area being dropped who do not change health plans during open season will have to travel to their plan's remaining service area to obtain medical care in order to receive full benefits from the plan in 2003.*

| <b>State</b> | <b>Plan</b>           | <b>Code - Counties Dropped</b>   |
|--------------|-----------------------|--|
| AZ           | Health Net of Arizona | A7-Coconino  |
| CA           | Aetna Health          | 2X-San Diego   |
|              | Health Net            | LB-Amador, Colusa, Glenn, Lassen, Mariposa, Mendocino, Plumas, Sierra, Tehama  |
|              | PacifiCare            | CY-Imperial County, City of Blythe (Riverside County)  |
| FL           | Av-Med                | EM-Gainesville area: Alachua, Bradford, Citrus, Columbia, Dixie, Gilchrist, Hamilton, Levy, Marion, Putnam, Suwannee, Union; <u>Jacksonville area</u> : Baker, Clay, Duval, Nassau, St. Johns; <u>Orlando area</u> : Orange, Osceola, Seminole; <u>Tampa area</u> : Lee, Sarasota  |
| MO           | BlueChoice            | 9G-Adair, Linn, Putnam, Schuyler, Sullivan, Butler, Carter, Ripley, Wayne  |
| IL           | PersonalCare HMO      | GE-Edgar, Macon, Montgomery, Morgan  |
| IN           | Advantage Health Plan | 6Y-Adams, Allen, DeKalb, Gibson, Huntington, Kosciusko, LaGrange, Noble, Porter, Posey, Vanderburgh, Warrick, Wells, Whitley   |
| KY           | Aetna Health          | RD-Entire State  |
| MI           | The Wellness Plan     | K3-St. Clair, Shiawassee   |
|              | OmniCare              | KA-Monroe  |
| NV           | Health Plan of Nevada | NM-Lyon, Mineral, Washoe   |
| OH           | Advantage Health Plan | 6Y-Defiance  |
|              | Aetna Health          | 7D-Allen, Crawford, Erie, Hancock, Hardin, Henry, Lucas, Ottawa, Putnam, Sandusky, Seneca, and portions of Auglaize, Fulton, Huron, Wood   |
| OK           | PacifiCare            | 2N-Logan   |
| TX           | HMO Blue Texas        | YM-Aransas, Atascosa, Bastrop, Bee, Bell, Bexar, Blanco, Bosque, Brazos, Brooks, Burleson, Burnet, Caldwell, Cameron, Comal, Fayette, Freestone, Gonzales, Guadalupe, Hays, Hidalgo, Hill, Jim Wells, Karnes, Kendall, Kenedy, Kleberg, Lee, Leon, Madison, McLennan, Medina, Milam, Navarro, Nueces, Refugio, Robertson, San Patricio, Starr, Travis, Willacy, Williamson, Wilson |

## Plans Splitting a Service Area

*Enrollees in this plan under the 2002 enrollment code shown below should check their plan brochure to determine which 2003 code they should be under.*

| State | Plan               | Code 2002 | Code 2003 |
|-------|--------------------|-----------|-----------|
| NY    | Univera Healthcare | Q8        | KQ, Q8    |

Note: Univera Healthcare will split its service area into two enrollment codes. Univera Healthcare-Southern Region (Allegany, Cattaraugus and Chautauqua counties) will get a new enrollment code KQ, and Univera Healthcare-Northern Region (Erie, Genesee, Niagara, Orleans and Wyoming counties) will retain the current enrollment code Q8. Current Federal members enrolled in code Q8 who live or work in the counties designated, as the Southern Region must enroll in KQ or a new plan during Open Season.

| State | Plan   | Code 2002 | Code 2003 |
|-------|--------|-----------|-----------|
| FL    | Av-Med | EM        | EM, ML    |

Note: Av-Med Health Plan will split their FEHB contract into two separate contracts which will result into two enrollment codes. Av-Med Health Plan – South Region will get a new enrollment code ML, and Av-Med Health Plan – North Region (Tampa) will retain the current enrollment code EM. Any current Federal members under the enrollment code EM who reside in the counties assigned to the South Region must change plans during open season. Federal subscribers will not be automatically transferred to the South Region enrollment code ML. Av-Med members in the South Region that wish to remain with Av-Med for contract year 2003 must make a positive election into Av-Med Health Plan – South Region, enrollment code ML during open season.

## Plan Name Changes

| State      | Plan Name (Old)            | Code | Plan Name (New)    |
|------------|----------------------------|------|--------------------|
| OH         | Health Maintenance Plan    | R5   | Blue HMO           |
| NY         | Univera Healthcare – WNY   | Q8   | Univera Healthcare |
| Nationwide | Aetna U.S. Healthcare, Inc |      | Aetna Health Inc.  |

## Plans dropping a Point of Service (POS) Product

| State | Plan                  | Code |
|-------|-----------------------|------|
| NV    | Health Plan of Nevada | NM   |

## Plans adding an Option

| State      | Plan                                 | Code | Option Added           |
|------------|--------------------------------------|------|------------------------|
| IL         | Humana                               | 75   | Standard Option        |
| NY         | HIP of New York                      | 51   | Standard Option        |
| TN         | HealthSpring                         | 6K   | Standard Option        |
| TX         | Humana                               | UR   | Standard Option        |
| OH         | Health Plan of the Upper Ohio Valley | U4   | Standard Option        |
| Nationwide | APWU                                 | 47   | Consumer-driven Option |

### Plans dropping an Option

| State  | Plan                    | Code | Option Added    |
|--------|-------------------------|------|-----------------|
| MN, WI | Health Partners Classic | 53   | Standard Option |

### Service Area Expansions without New Enrollment Codes

| State | Plan  | Code - Counties Added  |
|-------|---|--|
| IL    | Union Health Service                        | 76-Kane, Kendall, Will   |
|       | Health Alliance                             | FX-DeKalb, Adams, Brown, Pike, LaSalle, Grundy, Kendall (Note: The counties of Hancock and Schuyler will be moved from the Macomb service area to the Quincy service area)   |
|       | BlueChoice                                  | 9G-St. Clair, Madison  |
| IN    | Physicians Health Plan                      | DQ-Elkhart   |
| MA    | Fallon Community Health Plan                | JV-Amesbury, Erving, Groveland, Merrimac, New Salem, Salisbury, Newbury, Newburyport, West Newbury, Warwick, Wendell   |
|       | ConnectiCare                                | TE-Franklin, Hampden, Hampshire  |
| MO    | Coventry Health Care of Kansas              | HA-Andrew, Carroll, Gentry, Grundy, Livingston, Pettis   |
| MN    | Avera                                       | AV-Expands in the state of Minnesota to include counties of: Rock, Nobles, Jackson, Cottonwood, Murray, Pipestone  |
| NY    | GHI HMO Select                              | 6V-Richmond, Nassau, Suffolk   |
|       | MVP Healthcare                              | MX-Sullivan  |
| OH    | Blue HMO (formerly Health Maintenance Plan) | R5-Remainder of the following counties: Ashtabula, Darke, Highland, Logan, Madison, Sandusky, Van Wert. They will add the following counties: Adams, Auglaize, Belmont, Crawford, Guernsey, Hardin, Hocking, Knox, Marion, Mercer, Morrow, Muskingum, Perry, Pike, Richland, Ross, Scioto, Wyandot |
| PA    | UMPC  | 8W-Erie, Crawford, Warren, McKean, Mercer, Venango, Forest, Elk, Cameron, Lawrence, Butler, Armstrong, Jefferson, Clearfield, Beaver, Allegheny, Indiana, Cambria, Blair, Washington, Westmoreland, Greene, Fayette, Somerset, Bedford, Clarion  |
|       | Health America                              | 26-Crawford, Erie, Forrest, Venango, Warren  |
| UT    | Altius Health Plan                          | 9K-Expanding into the remainder of Sanpete County  |
| VA    | MD-IPA                                      | JP-Culpeper, Greene, Madison, Wise, City of Norton   |
| WA    | Kitsap Physicians                           | VT-King County   |
| WI    | Dean Health Plan                            | WD-Green, Juneau, Vernon   |

If you need further information or assistance, visit TASC Human Resource Services in room 2227, or contact Benefits Staff on (202) 366-4459.