



Benefits Administration Letter

Number: 06-405 (UPDATED November 14, 2006)

Date: October 30, 2006

**Subject: 2007 Federal Employees Health Benefits (FEHB) Program Open Season:
Significant Plan Changes
(updated to include changes and corrections that occurred after October 30, 2006)**

This letter transmits significant events affecting certain plans during the upcoming FEHB Open Season. Some of these events will require action on the part of agencies and enrollees. Also note the plans that are dropping out of the Program at the end of 2006. Since employees in these plans **must** enroll in new plans during Open Season if they are to continue insurance coverage in 2007, we ask you to distribute this list widely within your agencies.

These end-of-year changes such as plan terminations are already available on the web site on the plan changes page. Visit <http://www.opm.gov/insure/07/planinfo> and you will find a link directly to the health plan changes for 2007.

We encourage you and your employees to visit the web site at www.opm.gov/insure for the most up-to-date information. We will update these pages on a regular basis throughout the Open Season.

TERMINATIONS

Table 1: Plans Leaving the FEHB Program for 2007

What Must Employees Do?

- Employees in terminating plans (Table 1) **must** choose a new health plan during Open Season.
- **New Coverage.** Coverage under an enrollee's new health plan will be effective the first day of the pay period beginning on or after January 1, 2007; **for most employees this will be January 7, 2007.** Enrollees will remain covered and receive the 2007 benefits of the old plan or option until coverage under the new plan becomes effective.

What Must You Do?

- You must notify employees in the terminating plans or enrollment codes to select new plans. Advise your employees if they do not choose new health plans, they will not have coverage in 2007.
- We strongly recommend you distribute copies of this list to each employee, along with your agency's notice about Open Season.
- We also recommend you follow-up with employees in these plans and remind them to select new

plans.

- **Belated changes.** Some employees still might not receive instructions to change plans during Open Season. We encourage you to be liberal in accepting belated Open Season changes from employees enrolled in terminating plans/enrollment codes.

What Will Health Plans Do?

- **Plan Notification:** The plans in Table 1 have been instructed to notify enrollees of the need to select new health plans for 2007. However, because some plans' enrollments and address lists may not be up-to-date, we encourage you to accept belated changes.

SERVICE AREA REDUCTIONS

Table 2: Plans Reducing Their Service Areas without Terminating an Enrollment Code

What Must Employees Do?

- Enrollees in the service areas being terminated must elect new health plans for 2007. Enrollees who do not choose new health plans will have to travel to their plan's remaining service area to receive full benefits.

OTHER CHANGES

Table 3: New Plans Entering the Program for 2007

Table 4: Existing Plans offering a High Deductible Health Plan (HDHP) without new enrollment codes

Table 5: Existing Plans offering an HDHP with new enrollment codes

Table 6: Service Area Expansions with New Enrollment Codes

What Must Employees Do?

- Enrollees in these plans must make an enrollment change to enroll in the new code for their service area or elect another health plan during the open season.

What Must You Do?

- We strongly recommend you distribute a copy of these lists to each employee, along with your agency's notice to employees about Open Season.
- If you do not distribute the lists, remind employees to check their new health plan brochures carefully to see if there have been any changes to their plans' service areas that will affect them.

Table 7: Plans Adding a New Option

What Must You Do?

- You must include these new plans and expanded service areas when you count the number of eligible employees and place your orders for brochures.

Table 8: Service Area Expansions without New Enrollment Codes

Table 9: Plan Name Changes

Table 10: Service Area Movement

Table 11: Closed Plans Available to New Agencies, Employees, or Retirees

We look forward to working with you to ensure Federal employees have a successful open season.

Sincerely

Robert F. Danbeck
Associate Director
for Human Resources Products and Services

Attachment

**TABLE 1
PLANS LEAVING THE FEHB PROGRAM FOR 2007**

Enrollees in these terminating plans who do not change health plans during open season will not have health benefits for 2007.

State	Plan Name	Code
California	Universal Care	6Q1, 6Q2, 6Q4, 6Q5
Florida	Vista Health Plan	3N1, 3N2
Florida	Vista Health Plan	UL1, UL2
Florida	Vista Health Plan	Y91, Y92
Georgia	Coventry Health Care of Georgia	L51, L52
Iowa	Avera Health Plan	AV1, AV2
Indiana	Humana CoverageFirst (CDHP)	BM1, BM2
Kansas	Community Health Plan	IC1, IC2
Kentucky	Humana CoverageFirst (CDHP)	BM1, BM2
Kentucky	United Healthcare Of Ohio	3U1, 3U2
Louisiana	Coventry Health Care Of Louisiana (Shreveport area only)	HS1, HS2, HS4, HS5
Louisiana	Coventry Health Care Of Louisiana HDHP (Shreveport area only)	L31, L32
Michigan	BlueCare of Michigan	KR1, KR2, KR4, KR5
Missouri	Community Health Plan	IC1, IC2
Nebraska	Avera Health Plan	AV1, AV2
New York	Vytra Health Plan	J61, J62 J64, J65
Ohio	Hometown Health Plan	MZ1, MZ2
Ohio	United Healthcare Of Ohio	3U1, 3U2
South Dakota	Avera Health Plans	AV1, AV2

TABLE 2
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 2007.

State	Plan Name	Code	Area Dropped
California	Aetna HealthFund (CDHP/HDHP)	221, 222 224, 225	Entire Nevada county
Colorado	United Healthcare of Colorado	CH1, CH2	Entire counties of Larimer, Pueblo and Weld.
Missouri	United Healthcare of the Midwest	B91, B92	Entire counties of Dunklin, Howell, New Madrid, Pemiscot and Stoddard.
Illinois	Mercy Health Plans	7M1, 7M2	Entire counties of Clinton, Jersey, Macoupin, Madison, Monroe, Randolph and St. Clair.
Missouri	Mercy Health Plans	7M1, 7M2	Entire counties of Audrain, Benton, Boone, Callaway, Chariton, Cole, Cooper, Crawford, Franklin, Gasconade, Henry, Howard, Iron, Jefferson, Lincoln, Linn, Macon, Madison, Maries, Miller, Moniteau, Monroe, Montgomery, Morgan, Osage, Pettis, Pike, Ralls, Randolph, Reynolds, Saline, St. Charles, St. Francois, St. Louis, St. Louis City, Warren and Washington.

**TABLE 3
NEW PLANS ENTERING THE PROGRAM FOR 2007**

State	Plan Name	Plan Type (HMO, POS, HDHP, CDHP)	Code	General Location
District of Columbia	United HealthCare Definity	HDHP	E91, E92	District of Columbia
Georgia	United HealthCare	HMO	GN1, GN2	Georgia
Indiana	Bluegrass Family Health Plan	HDHP	KV1, KV2	Entire counties of Clark, Crawford, Floyd, Harrison, Jefferson, Orange, Scott, and Washington.
Kentucky	Bluegrass Family Health Plan	HDHP	KV1, KV2	Kentucky
Maryland	United HealthCare Definity	HDHP	E91, E92	Maryland
Pennsylvania	Geisinger Health Plan	HMO	GG1, GG2, GG4, GG5	Pennsylvania
Virginia	United HealthCare Definity	HDHP	E91, E92	Virginia

TABLE 4
EXISTING PLANS OFFERING A HIGH DEDUCTIBLE HEALTH PLAN (HDHP) WITHOUT
NEW ENROLLMENT CODES

State	Plan Name	Code
Pennsylvania (Pittsburgh)	UPMC Health Plan	8W4, 8W5
Virginia (Lynchburg area)	Piedmont Community Health Plan HDHP	2C4, 2C5

TABLE 5
EXISTING PLANS OFFERING AN HDHP WITH NEW ENROLLMENT CODES

State	Plan Name	Code
New York	Capital District Physicians	SX1, SX2

TABLE 6
SERVICE AREA EXPANSIONS WITH NEW ENROLLMENT CODES

State	Plan Name	New Code	General Location
North Carolina	Aetna Open Access	MP1, MP2	The cities of Charlotte, Durham, and Raleigh, and entire counties of Anson, Cabarrus, Cleveland, Durham, Gaston, Iredell, Lincoln, Mecklenburg, Orange, Rowan, Union, and Wake.
U.S. Virgin Islands	Triple S (Code 89 Puerto Rico)	851, 852	U.S. Virgin Islands

**TABLE 7
PLANS ADDING A NEW OPTION**

Enrollees who do not choose the Standard Option or Basic Option will automatically be enrolled in the High Option.

State	Plan Name	Plan Type	Code(s)
Arizona	Health Net of Arizona	Standard	A74, A75
Colorado	Aetna Open Access	Basic	9E4, 9E5
Connecticut	Aetna Open Access	Basic	JC4, JC5
Michigan	Grand Valley Health Plan	Standard	RL4, RL5
New Jersey	Aetna Open Access	Basic	P34, P35, JR4, JR5
New Mexico	Presbyterian Health Plan	Standard	P24, P25
New York	Aetna Open Access	Basic	JC4, JC5
New York	MVP Health Care	Standard	GA4, GA5, MX4, MX5, M94, M95
Oklahoma	Aetna Open Access	Basic	SL4, SL5
Pennsylvania	Keystone Health Plan East	Standard	ED4, ED5
Pennsylvania	Aetna Open Access	Basic	P34, P35
Texas	Aetna Open Access	Basic	PU4, PU5
Vermont	MVP Health Care	Standard	VW4, VW5

TABLE 8
SERVICE AREA EXPANSIONS WITHOUT NEW ENROLLMENT CODES

State	Plan Name	Code	General Location of New Area
Alabama	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Autauga, Baldwin, Bibb, Blount, Calhoun, Cherokee, Chilton, Clarke, Clay, Cleburne, Coffee, Colbert, Coosa, Covington, Cullman, Dale, Dallas, De Kalb, Elmore, Escambia, Etowah, Fayette, Franklin, Geneva, Henry, Houston, Jackson, Jefferson, Lauderdale, Lawrence, Lee, Limestone, Lowndes, Madison, Marion, Marshall, Mobile, Monroe, Montmorency, Morgan, Perry, Russell, St. Clair, Shelby, Talladega, Tallapoosa, Tuscaloosa, Walker, Washington, Wilcox, and Winston.
Alaska	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire Fairbanks North Star borough.
Arkansas	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Baxter, Marion, and Polk.
Arizona	Aetna Open Access (National)	WQ1, WQ2	Entire counties of Graham, Mojave, Yavapai, and Yuma, and portions of Pinal county as defined by the towns of Coolidge, Eloy, Florence, Kearney, Maricopa, Picacho, Red Rock, Sacaton, Stanfield, and Superior.
Arizona	Humana CoverageFirst	DB1, DB2	Entire Pinal County
Arizona	PacifiCare of Arizona	A31, A32	Entire Pinal County
California	Aetna Open Access (National)	2X1, 2X2	The town of Ripley in Riverside County, the town of Amboy in San Bernardino County
Colorado	Aetna Open Access (National)	9E1, 9E2	Entire Broomfield County
Colorado	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	All of Colorado
Colorado	Humana CoverageFirst	7T1, 7T2	Entire County of Larimer
Florida	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Daytona Beach, Fort Myers, Ocala, Panama City, and the entire counties of Bay, Hernando, Lee, Marion, Volusia, and Washington.
Georgia	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	City of Macon; Entire counties of Baldwin, Bibb, Crawford, Houston, Jones, Laurens, Monroe, Peach, Pulaski, Twiggs, and Washington.
Illinois	Aetna Open Access (National)	KS1, KS2	Entire counties of Clinton, Madison, Monroe, Randolph, and St. Clair around St. Louis, Missouri area.

State	Plan Name	Code	General Location of New Area
Illinois	PersonalCare Health Plan	GE1, GE2	Entire counties of Boone, Carroll, Cumberland, Dupage, Fayette, Henry, Jasper, Kane, Mason, Mercer, and Rock Island.
Illinois	Health Alliance HMO	FX1, FX2	Madison, St. Clair and Stephenson counties
Iowa	Coventry Health Care of Iowa	SV1, SV2, SV4, SV5	Entire counties of Cerro Gordo, Chickasaw, Franklin, Hancock, Howard, Kossuth, Mitchell, Palo Alto, Sioux, Union, Winnebago, Worth, and Wright.
Iowa	Health Alliance HMO	FX1, FX2	Lee county
Iowa	Sioux Valley	AU1, AU2, AU4, AU5	Entire Plymouth County
Kansas	Coventry Health Care of Kansas	7W1, 7W2, 7W4, 7W5, 7G1, 7G2	Entire counties of Ellis, Ellsworth, and Russell.
Kansas	Coventry Health Care of Kansas	HA1, HA2, HA4, HA5, 9H1, 9H2	Entire counties of Doniphan and Marshall.
Kansas	United Healthcare of the Midwest	GX1, GX2	Entire counties of Jackson, Jefferson, and Osage.
Louisiana	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire parishes of Caldwell and Richland.
Massachusetts	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Most of the state and the entire county of Dukes.
Michigan	HealthPlus of Michigan	X51, X52	Entire Oakland County
Michigan	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Alcona, Alger, Alpena, Antrim, Arenac, Baraga, Benzie, Branch, Charlevoix, Cheboygan, Chippewa, Crawford, Delta, Dickinson, Emmet, Genesee, Gogebic, Grand Traverse, Houghton, Iosco, Iron, Kalkaska, Keweenaw, Lapeer, Leelanau, Luce, Mackinac, Marquette, Mason, Mecosta, Menominee, Missaukee, Montgomery, Ogemaw, Ontonagon, Osceola, Oscoda, Otsego, Presque Isle, Roscommon, St. Clair, Sanilac, Schoolcraft, Shiawassee, and Wexford.
Mississippi	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	City of Greenville; Entire counties of Oktibbeha, Washington, and Webster.
Missouri	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Caldwell, Grundy, Livingston, Stone, and Taney.

State	Plan Name	Code	General Location of New Area
Missouri	Aetna Open Access (National)	KS1, KS2	City of St. Louis and entire counties of Jefferson, St. Charles and St. Louis.
Missouri	United Healthcare of the Midwest	B91, B92	Entire counties of Barry, Boone, Callaway, Camden, Chariton, Christian, Cole, Cooper, Dade, Dallas, Douglas, Greene, Howard, Jasper, Laclede, Lawrence, McDonald, Macon, Maries, Miller, Moniteau, Monroe, Morgan, Newton, Osage, Pettis, Polk, Pulaski, Randolph, Saline, Stone, Taney, Webster, and Wright.
Montana	New West Health Plan	NV1, NV2	Entire cities of Libby and Troy in Lincoln County; zip codes 59923 and 59935.
Nebraska	Coventry Health Care of Nebraska	IE1, IE2	Entire counties of Adams, Boone, Butler, Cass, Cherry, Hall, Harlan, Jefferson, Knox, Merrick, Polk, Richardson, Sarpy, and Webster.
Nevada	Aetna O Access (National)	Y11, Y12	City of Reno, and portions of Washoe county as defined by the towns of Crystal Bay, Empire, Incline Village, Nixon, Sparks, Sun Valley, Verdi, Wadsworth, and Washoe Valley.
New Hampshire	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Grafton, and Sullivan.
New York	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Clinton, Essex, and Hamilton.
New Mexico	Presbyterian Health Plan	P21, P22	Entire counties of Otero and Edgy.
New York	Aetna Open Access	JC1, JC2	Entire counties of Broome, Cayuga, Onondaga, Oswego, and Tioga.
North Carolina	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Burke, Columbus, Jones, Montgomery, Moore, Richmond, Vance, Warren, Wayne, Wilkes, and Wilson.
Oklahoma	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Alfalfa, Cotton, Custer, Harmon, Jefferson, Love, Marshall, Murray, Tillman, and Woodward.

State	Plan Name	Code	General Location of New Area
Oklahoma	GlobalHealth	IM1, IM2	Entire counties of Blaine, Canadian, Cleveland, Creek, Garvin, Grady, Harmon, Hughes, Johnston, Lincoln, Logan, Major, Mayes, McClain, Oklahoma, Osage, Pontotoc, Pottawatomie, Rogers, Seminole, Tulsa and Wagoner.
Ohio	Health Plan of the Upper Ohio Valley	U41, U42	Entire counties of Ashland, Carroll, Columbiana, Coshocton, Cuyahoga, Geauga, Holmes, Knox, Lorain, Mahoning, Medina, Portage, Richland, Stark, Summit, Trumbull, Tuscarawas and Wayne.
Ohio	United Healthcare of Ohio	AK1, AK2	Entire counties of Lucas, Ottawa, Wood and Wyandot.
Ohio	Aetna Open Access (National)	ND1, ND2	In the Columbus area, entire county of Franklin.
Pennsylvania	Aetna Open Access (National)	YE1, YE2	Entire counties of Erie, Jefferson, and Mercer in Western Pennsylvania.
Pennsylvania	Aetna Open Access (National)	P31, P32	Central Pennsylvania includes entire counties of Adams, Carbon, Cumberland, Dauphin, Franklin, Fulton, Lancaster, Lebanon, Perry, Schuylkill, and York.
Pennsylvania	HealthAmerica	PN1, PN2, PN4, PN5, 9N1, 9N2	Entire counties of Buck, Montgomery and Philadelphia.
South Dakota	Sioux Valley	AU1, AU2, AU4, AU5	Entire Pennington County

State	Plan Name	Code	General Location of New Area
South Carolina	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Cities of Columbia, Florence, Greenville, Spartanburg, and the entire counties of: Allendale, Anderson, Bamberg, Calhoun, Cherokee, Chester, Chesterfield, Darlington, Dillon, Fairfield, Florence, Georgetown, Greenville, Greenwood, Jasper, Kershaw, Lancaster, Laurens, Lee, Lexington, Marion, Marlboro, Newberry, Orangeburg, Pickens, Richland, Spartanburg, Sumter, Union, and Williamsburg.
Tennessee	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Benton, Campbell, Grundy, Houston, Humphreys, Marshall, McMinn, Scott, Stewart, Van Buren, and Warren.
Texas	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Cities of Amarillo, Lubbock, Midland-Odessa, and the entire counties of: Carson, Coryell, Crane, Crosby, Deaf Smith, Ector, Floyd, Hale, Hockley, Lampasas, Lubbock, Midland, Motley, Potter, Randall, Reagan, and Terry.
Texas	Aetna Open Access (National)	P11, P12	Entire counties of Comal, Guadalupe, and Kendall in the Austin & San Antonio areas and portions of Williamson county as defined by the towns of Cedar Park, Coupland, Leander, Liberty, Walburg, and Weir.
West Virginia	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	Entire counties of Morgan and Taylor.
Wisconsin	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	City of Milwaukee; Entire counties of Jefferson, Kenosha, Milwaukee, Ozaukee, Racine, Sheboygan, Walworth, Washington, and Waukesha.
Virginia	Aetna HealthFund (CDHP/HDHP)	221, 222, 224, 225	City of Winchester; Entire counties of Frederick, Shenandoah, and Warren.
Virginia	Optima Health Plans	9R1, 9R2	Cities of Fredericksburg, Dahlgren, Dogue, Jersey, King George, Ninde, Rollins Fork, Sealston, Partlow, Spotsylvania and Thornburg; and the counties of Fredericksburg City, Spotsylvania, and King George (to include 22401, 22402, 22404, 22407, 22408, 22448, 22451, 22481, 22485, 22526, 22544, 22547, 22534, 22553 and 22565).

TABLE 9
PLAN NAME CHANGES

State	Plan Name (Old)	Code(s)	Plan Name (New)
Illinois and Iowa	John Deere Health Plan	YH1, YH2	UnitedHealthcare Plan of the River Valley Inc.

TABLE 10
SERVICE AREA MOVEMENT

State	Plan Name	Code (2006)	Code (2007)	General Location
Michigan	BlueCare of Michigan	LN	LX1, LX2, LX4, LX5	Livingston County

BlueCare of Michigan – The Federal subscribers residing in Livingston County that are currently enrolled under enrollment code LN must make a positive election into enrollment code LX during open season if they want to remain in BlueCare Network of Michigan. Federal subscribers in Livingston County will not be automatically transferred into enrollment code LX.

TABLE 11
CLOSED PLANS AVAILABLE TO NEW AGENCIES, EMPLOYEES OR RETIREES

State	Plan Name	Code	New Agency
Nationwide FFS (Closed – open only to specific groups)	SAMBA	441, 442, 444, 445	Any employee or retiree of any Federal agency whose mission involves or supports activities to enforce Federal laws or to secure the homeland.
Panama	Panama Canal Area Benefit Plan	431, 432	Any FEHB retiree who resides in Panama