

For: FFAS Employees

2014 Federal Employees Health Benefits (FEHB) Open Season

Approved by: Associate Administrator for Operations and Management



1 Overview

A Purpose

This notice announces and provides guidance about the 2014 Federal Employees Benefits Open Season. The 2014 Open Season:

- begins Monday, November 11, 2013, and continues through Monday, December 9, 2013
- allows employees to enroll, cancel enrollment, or make changes to the following:
 - FEHB Program
 - health care and dependent care Flexible Spending Account Program (FSAP)
 - Federal Employees Dental/Vision Insurance Program (FEDVIP).

B Employee Information for Specific Tasks

Employees shall use the following table for additional information.

IF employees need to...	THEN...
add/change their Employee Personal Page (EPP)	go to NFC web site at https://www.nfc.usda.gov and under "Application Launchpad", CLICK "MyEPP" icon.
verify enrollment	use contact information under subparagraph C.
receive policy information	go to http://www.opm.gov/insure/openseason/ .

Disposal Date	Distribution
March 1, 2014	All FAS, FSA, and RMA employees; State Offices relay to County Offices

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1 Overview (Continued)

C Human Resources Division (HRD) Contacts

This table provides HRD contacts.

IF employee is located in...	THEN contact...
<ul style="list-style-type: none"> • Kansas City (KC) or St. Louis, ITSD • KCCO 	Dana Candler, HRD, at by either of the following: <ul style="list-style-type: none"> • e-mail to dana.candler@kcc.usda.gov • telephone at 816-926-6117.
<ul style="list-style-type: none"> • APFO • KC or St. Louis, OBF, Policy, Accounting, Reporting, and Loan Center • KC, AMD • KC, HRD • KC, MSD • KC, RMA 	Patty Gepford, HRD, at by either of the following: <ul style="list-style-type: none"> • e-mail to patricia.gepford@kcc.usda.gov • telephone at 816-926-6259.
<ul style="list-style-type: none"> • FAS • Washington, DC, FSA • RMA Regional Office and Compliance Field Offices, except Kansas City 	either of the following: <ul style="list-style-type: none"> • Troy Perry, HRD, by either of the following: <ul style="list-style-type: none"> • e-mail to troy.perry@wdc.usda.gov • telephone at 202-401-0436 • Yolanda Provost, HRD, by either of the following: <ul style="list-style-type: none"> • e-mail to yolanda.provost@wdc.usda.gov • telephone at 202-205-9282.
FSA State and County Offices	State Office, Administrative Division.

D Office of Management and Budget (OMB) Notification

Information provided by enrolling in the FEHB Program may also be used for computer matching with Federal, State, or local agencies' files to determine whether employees qualify for benefits, payments, or eligibility in the FEHB Program, Medicare, or other Government benefits programs.

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2 FEHB Eligibility and Effective Dates

A Actions During Open Season

Eligible employees may enroll in the FEHB Program during Open Season. Employees already enrolled in the FEHB Program may take the following actions during Open Season:

- change from 1 plan or option to another
- change from Self-Only to Self and Family or Self and Family to Self Only
- elect or waive FEHB-Premium Conversion (FEHB-PC) (35-PM, paragraph 62).

B Effective Dates of Enrollments and Changes

This table provides effective dates of enrollments and changes.

If there is a...	THEN the effective date is...
premium rate change	January 12, 2014.
change in enrollment	January 12, 2014.
new enrollment	January 12, 2014, if the employee is in pay status for any part of the previous pay period. Otherwise, enrollment will become effective in the pay period after the first pay period in pay status.

Note: Enrollment in current plans will continue until 11:59 p.m. on January 11, 2014.

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3 2014 Benefits and FEHB Guides and Individual Plan Brochures

A Guides

A 2014 Guide to Federal Benefits providing features of each FEHB and overview of FEDVIP, Flexible Spending Accounts, and Long-Term Care Insurance will be available for employees to review through their Servicing Personnel Office (SPO). The 2014 FEHB guide may be accessed on the internet at

<http://www.opm.gov/insure/health/planinfo/guides/index.asp>.

2014 FEHB guides are RI 70-1 for nontemporary employees and RI 70-8 for temporary employees.

B Access to Plans and Guides

All FFAS employees and SPO's shall download electronic copies of FEHB Guides at **<http://www.opm.gov/insure/health/planinfo/guides/index.asp>**.

To make 2013 Open Season changes and enrollments go to NFC's web site at **<https://www.nfc.usda.gov>**, and under "Application Launchpad", CLICK "MyEPP" icon.

Note: Employees who do not have access to a computer at work may obtain a copy of an FEHB guide or brochure and SF 2809, "Employee Health Benefits Registration Form", through their SPO listed in subparagraph 1 C.

C Supervisory Action

Supervisors shall provide FEHB guides to employees who are away from the work site in a nonpay or nonduty status.

D Individual Plan Brochures

After examining the 2014 FEHB guide, employees interested in enrolling or changing plans should review the individual plan brochures for a complete description of benefits to make an informed decision. Employees may access all FEHB brochures at

<http://www.opm.gov/insure/openseason/>.

Note: Employees:

- currently enrolled in a health plan will receive a 2014 benefit plan brochure directly from the insurance provider
- who elect a new health insurance plan will receive a benefit plan brochure directly from the new insurance provider.

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3 2014 Benefits and FEHB Guides and Individual Plan Brochures (Continued)

E Going Green Initiative

To help protect natural resources and lower administrative costs, employees are encouraged to view FEHB brochures online. Paper copies of health plan brochures will **not** be automatically mailed, unless requested. If a paper copy is wanted, contact the insurance provider or go to the health plan brochure web site at **www.opm.gov/FEHBbrochures**.

Go to **www.opm.gov/FEHBbrochures** for more information about the Going Green initiative.

4 Employee Action

A Action Required by Employees

Employees must take the following actions.

Step	Action
1	Immediately review Exhibits 1 and 2 for significant plan changes to determine whether to take any further action. Note: Exhibit 2 assists employees in identifying nonparticipating plans and other significant plan changes that may affect them.
2	Access NFC's EPP at https://www.nfc.usda.gov to make Open Season elections.

B Enrollees Who Continue Their Current Enrollment

Employees who want to continue enrollment in their current FEHB plan should verify that their current plan is available for 2014, check the premium amount, and review any plan changes. Enrollees **must** enroll in a different plan to continue FEHB coverage in 2014, if their plan:

- will not be participating in the FEHB Program after December 31, 2013 (Exhibit 2)
- is reducing their service area and terminating enrollment codes (Exhibit 2).

Note: See Exhibit 2 for a list of plans and codes with significant changes or that are terminating.

4 Employee Action (Continued)

C Continuing FEHB Coverage After Retirement

To continue FEHB coverage after retirement, employees **must** have been continuously enrolled, or covered as a family member, under the FEHB Program for either of the following:

- 5 years immediately before retirement
- if eligible for less than 5 years, for all service since the employee was eligible for FEHB Program benefits, unless the FEHB Program benefit requirements are waived.

D Dependent Coverage Under Affordable Care Act

For changes in dependent eligibility, go to <http://www.opm.gov/healthcare-insurance/healthcare/eligibility/>.

5 Health Savings Accounts (HSA's)

A Definition of HSA

HSA means tax-sheltered trust account that employees own to pay qualified medical expenses for themselves, their spouse, and their dependents. Employees may enroll in a high deductible health plan (HDHP) that determines whether employees are eligible for HSA or health reimbursement arrangements, based on the information provided.

Note: More information on HSA's is provided at <http://www.opm.gov/insure/health/hsa/>.

B HSA Features

HSA features include the following:

- administration by a trustee/custodian
- employee-owned HSA that is theirs to keep even if they change plans or retire
- tax-free interest
- tax-free withdrawals for qualified medical expenses
- unused funds and interest that are carried over, without limit, from year to year
- voluntary contributions that are tax-deductible.

C HSA Benefits

HSA's may save employees money through lower premiums, tax savings, and money deposited in their account that may be used to pay the deductible and other out-of-pocket medical expenses in current or future years.

6 FSAP's

A Definition of FSAP

Flexible Spending Account Plan (FSAP) means tax-favored program that allows employees to set aside pretax money from their paychecks to pay for a variety of eligible expenses. Eligible employees may choose to make a voluntary allotment from their salary to their FSAP during the Open Season.

Employees:

- do **not** pay employment taxes on FSAP allotments
- shall communicate, enroll, and file claims directly with the FSAP Administrator, SHPS, Inc., through their web site at <http://www.fsafeds.com> or by telephone at 877-372-3337.

Note: FSAP contributions **must** come from an employee's salary through allotments.

Because of the tax advantages of FSAP's, IRS has strict guidelines for their use. One of these guidelines is commonly known as the "use or lose" rule. According to this rule, if an employee has not incurred enough eligible expenses during the benefit year to equal the annual amount contributed to FSAP, the employee loses the balance remaining in the accounts when the benefit year ends.

Employees who are unfamiliar with FSAP benefits and risks are strongly urged to consult with their accountant, tax advisor, or tax preparer before electing FSAP or benefit amount. FSAP contributions do **not** count toward the IRS yearly maximum, nontaxable contribution limit. OPM's FSAP web site:

- is <http://www.opm.gov/insure>
- provides overall FSAP information.

B FSAP Enrollment

Unlike FEHB or FEHB-PC, participation in FSAP is **not** automatic. Employees must make a voluntary election on an annual basis. If an employee does **not** make an election during the open enrollment, they will not have FSAP in the new benefit year. Employees need to make the following decisions:

- whether they want to have coverage in 1 or both of the FSAP accounts
- the annual amount to contribute to their FSAP.

C Eligibility

Any employee eligible for FEHB is eligible to enroll in FSAP. Employees do not need to be enrolled in FEHB to participate.

Note: Employee may **not** have HSA and FSAP at the same time.

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6 FSAP's (Continued)

D Two FSAP Accounts

The following two FSAP accounts are available to eligible employees that allow employees to pay either medical or dependent care expenses using pretax dollars:

- Health Care FSA
- Dependent Care FSA.

Eligible employees may choose to participate in either or both accounts. There are no Government contributions to FSAP. Employees are encouraged to review OPM's "Frequently Asked Questions on FSAP" located at <https://www.fsafeds.com/fsafeds/SummaryOfBenefits.asp>.

7 FEDVIP

A Types of Enrollment

There are 3 types of enrollment available under FEDVIP. The following table provides information on the enrollment types.

Types of Enrollment	Description
Self Only	Covers only the enrolled employee. An eligible employee may enroll in Self Only even though he or she has a family, but the family members are not covered.
Self Plus One	Covers the enrolled employee or annuitant plus 1 eligible family member. Eligible individuals may enroll in Self Plus One even though they have more than 1 eligible family member, but the additional family members are not covered. The enrollee must specify during the enrollment process which 1 eligible family member he or she wants to cover under Self Plus One. The enrollee may change the covered family member to another eligible family member during Open Season or because of a qualifying life event. Note: Self Plus One is not available under the FEHB Program. FEHB law prohibits such a category.
Self and Family	Covers the enrolled employee and all eligible family members. Enrollees should list all eligible family members when they enroll through www.benefeds.com to ensure timely claim payments. All the enrollee's eligible family members are automatically covered, even if the enrollee fails to list all of them when enrolling on www.benefeds.com , but claim payments may be delayed for family members who were omitted.

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7 FEDVIP (Continued)

B Eligible Employees

Federal and County Office employees are eligible to enroll in FEDVIP, if they are eligible to enroll in the FEHB Program. Employees do not need to be enrolled in FEHB, just meet the FEHB eligibility criteria to enroll in FEDVIP.

C How to Enroll

Employees must create a “benefeds” account by providing demographic and employment information at www.benefeds.com.

Note: Go to www.benefeds.com for an online tutorial, extensive online help, and a “Frequently Asked Questions” section to assist enrollees through the enrollment process.

D FEDVIP vs. FEHB

FEDVIP and FEHB are entirely separate programs. Some FEHB plans will:

- continue to offer coverage of some dental and vision services
- offer non-FEHB dental and vision services.

FEDVIP provides supplemental dental and vision insurance coverage. Some carriers participate in both FEHB and FEDVIP. Individuals eligible to enroll in both programs may choose to enroll in 1 of the following:

- FEHB **only**
- FEDVIP **only**
- both
- neither.

Note: Individuals eligible may choose different enrollment types for each program. One might be enrolled in FEHB Self and Family, but be enrolled in Self Only in FEDVIP.

E Re-Enrollment

Re-enrollment is automatic each year, unless an enrollee chooses to make a change during Open Season or a plan terminates its participation in FEDVIP. Employees are encouraged to view plan changes and premium changes during Open Season.

F Effective Date of Coverage

The effective date of FEDVIP coverage for 2014 is January 1, 2014.

FEDVIP - New Plans Entering the FEDVIP Program and Plan With Name Change

Table 1: New Plans Entering the FEDVIP Program

State	Plan Name	Plan Type	General Location
Nationwide	Delta Dental	Dental	Nationwide
Nationwide	Aetna Vision	Vision	Nationwide
Nationwide	FEP BlueDental	Dental	Nationwide
District of Columbia, Delaware, Maryland, Pennsylvania, and Virginia	Dominion Dental	Dental	Mid-Atlantic Region

Table 2: Plan Name Change

State	2013 Plan Name (Old)	Plan Type	2014 Plan Name (New)
Part of Connecticut, New York, Northern New Jersey, and Part of Pennsylvania	GHI	Dental	EmblemHealth

Plans or Codes With Significant Changes or That Are Terminating

Table 1: Plans Leaving the FEHB Program

Enrollees in these terminating plans who do not change their health plan by enrolling in another FEHB plan during Open Season will **not** have health benefits for 2014.

State	Plan Name	3-Digit Plan Code	General Location
Michigan	Physicians Health Plan	9U4, 9U5	Mid-Michigan
New York	Blue Choice	MK1, MK2, MK4, MK5	Rochester, NY, area

Table 2: Plans Reducing Their Service Areas and Terminating Enrollment Codes

Enrollees in these terminating enrollment codes **must** make a positive election into another FEHB plan during Open Season or they will **not** have health benefits coverage for 2014.

State	Plan Name	3-Digit Plan Code	Area Dropped
Michigan	Bluecare Network of Michigan	H61, H62	Traverse City
		J31, J32	Grand Rapids
Texas	Aetna Open Access	P11, P12	Austin and San Antonio areas

Table 3: Plan Reducing Its Service Area Without Terminating Enrollment Codes

Enrollees in the areas 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 to receive full benefits from the plan in 2014.

State	Plan Name	3-Digit Plan Code	Area Dropped
California	Health Net of California (Southern Region)	LP1, LP2, LP4, LP5	Counties of Kings and Santa Barbara The following ZIP Codes in Riverside County: 92248 and 92599 The following ZIP Codes in San Bernardino County: 92309 and 92310

Plans or Codes With Significant Changes or That Are Terminating (Continued)

Table 4: Enrollment Code Mergers

The payroll office must automatically move enrollees into their plan’s surviving code unless the enrollees select another health plan during Open Season.

State	Plan Name	2013 3-Digit Plan Code	2014 Surviving 3-Digit Plan Code
Oregon	Kaiser Foundation Health Plan of the Northwest	B51, B52	574, 575
Washington	Kaiser Foundation Health Plan of the Northwest	B51, B52	574, 575

Table 5: Terminating Enrollment Codes Due To Contract Merger Resulting In New Enrollment Codes

The payroll office must automatically move enrollees into their plan’s new 2014 codes unless the enrollees select another health plan during Open Season.

State	Plan Name	2013 Terminating 3-Digit Plan Code	2014 New 3-Digit Code
Alaska	Aetna HealthFund Consumer Driven Health Plan (CDHP)	221, 222	JS1, JS2
California	Aetna HealthFund CDHP	221, 222	JS1, JS2
Hawaii	Aetna HealthFund CDHP	221, 222	JS1, JS2
Indiana	Aetna HealthFund CDHP	221, 222	JS1, JS2
Ohio	Aetna HealthFund CDHP	221, 222	JS1, JS2
Oklahoma	Aetna HealthFund CDHP	221, 222	JS1, JS2
South Carolina	Aetna HealthFund CDHP	221, 222	JS1, JS2
Texas	Aetna HealthFund CDHP	221, 222	JS1, JS2
Wisconsin	Aetna HealthFund CDHP	221, 222	JS1, JS2

Table 6: Plan Name Change

State	2013 Plan Name (Old)	3-Digit Plan Code	2014 Plan Name (New)
North Dakota	Heart of America Health Plan	RU1, RU2	Sanford Heart of America Health Plan

Plans or Codes With Significant Changes or That Are Terminating (Continued)

Table 7: New Plans Entering the FEHB Program

State	Plan Name	Plan Type	3-Digit Plan Code	Location of Areas
Louisiana	Humana Health Benefit Plan of Louisiana, Inc.	HMO	BC1, BC2, BC4, BC5	Parishes of Jefferson, Lafourche, Orleans, Plaquemines, St. Bernard, St. Charles, St. Tammany, Tangipahoa, Terrebonne, and Washington
			AE1, AE2, AE4, AE5	Parishes of East Feliciana, Iberville, Livingston, Point Coupee, St. James, St. John the Baptist, St. Martin, and West Baton Rouge
Michigan	Total Health Care USA, Inc.	HMO	A51, A52	Counties of Genesee, Macomb, Oakland, and Wayne
Texas	Scott & White Health Plan	HMO	A84, A85	Counties of Austin, Bastrop, Bell, Blanco, Bosque, Brazos, Burleson, Burnet, Caldwell, Coke, Coleman, Concho, Coryell, Crockett, Falls, Freestone, Grimes, Hamilton, Hays, Hill, Hood, Irion, Johnson, Kimble, Lampasas, Lee, Limestone, Llano, Madison, Mason, McCulloch, McLennan, Menard, Milam, Mills, Reagan, Robertson, Runnels, San Saba, Schleicher, Somervell, Sterling, Sutton, Tom Green, Travis, Walk, Waller, Washington, and Williamson. The following ZIP Codes in Erath county: 76433, 76446, 76401, 76436, 76457, and 76690 The following ZIP Codes in Leon county: 75833, 77855, 75850, 77865, and 77871

Plans or Codes With Significant Changes or That Are Terminating (Continued)

Table 7: New Plans Entering the FEHB Program (Continued)

State	Plan Name	Plan Type	3-Digit Plan Code	Location of Areas
Virginia	HealthKeepers, Inc.	HMO	A91, A92	Counties of Accomack, Albemarle, Amelia, Brunswick, Buckingham, Caroline, Charles City, Chesapeake, Chesterfield, Clarke, Culpeper, Cumberland, Dinwiddie, Essex, Fairfax, Fauquier, Fluvanna, Frederick, Gloucester, Goochland, Greene, Greensville, Hanover, Henrico, Isle of Wight, James City, King and Queen, King George, King William, Lancaster, Loudoun, Louisa, Lunenburg, Madison, Mathews, Mecklenburg, Middlesex, New Kent, Northampton, Northumberland, Nottoway, Orange, Page, Powhatan, Prince Edward, Prince George, Prince William, Rappahannock, Richmond, Southampton, Spotsylvania, Stafford, Suffolk, Surry, Sussex, Virginia Beach, Warren, Westmoreland, and York

Plans or Codes With Significant Changes or That Are Terminating (Continued)

Table 8: Plans Adding New Options and Enrollment Codes

State	Plan Name	New Option	New 3-Digit Plan Code	General Location
Nationwide	NALC	CDHP	324, 325	Nationwide
Nationwide	NALC	Value	KM1, KM2	Nationwide
California	Kaiser Foundation Health Plan - Northern California Region	Basic	KC1, KC2	Northern California
Florida	Humana Value Plan	Value	MJ4, MJ5	Tampa area
			QP4, QP5	Portions of South Florida
Georgia	Humana Value Plan	Value	AD4, AD5	Atlanta area
			LM4, LM5	Macon area
Illinois	Humana Value Plan	Value	GB4, GB5	Portions of Central and Northwestern Illinois
			MW4, MW5	Chicago area
Illinois	Health Alliance HMO	Standard	K84, K85	Central, East Central, North Central, Southern, and Western Illinois
Indiana	Health Alliance HMO	Standard	K84, K85	Western Indiana
Indiana	Humana Value Plan	Value	MW4, MW5	Portions of Indiana
Iowa	Health Alliance HMO	Standard	K84, K85	Central and Eastern Iowa
Kansas	Humana Value Plan	Value	PH4, PH5	Portions of Kansas
Missouri	Humana Value Plan	Value	PH4, PH5	Kansas City, MO, area
Texas	Humana Value Plan	Value	TV4, TV5	Austin area
			TP4, TP5	Corpus Christi area
			TU4, TU5	San Antonio area

Plans or Codes With Significant Changes or That Are Terminating (Continued)

Table 9: Service Area Expansions With New Enrollment Codes

State	Plan Name	Plan Type	New 3-Digit Plan Codes	Location of Areas
Alaska	Aetna Value Plan	HMO (Value Plan)	JS4, JS5	Most of Alaska – Boroughs of Aleutians East, Aleutians West, Anchorage, Bethel, Bristol Bay, Denali, Dillingham, Fairbanks North Star, Juneau, Kenai Peninsula, Ketchikan Gateway, Kodiak Island, Lake, and Peninsula, Matanuska Susitna, Nome, North Slope, Prince of Wales Outer Ketchikan, Sitka, Skagway, Hoonah Angoon, Southeast Fairbanks, Valdez Cordova, and Yukon Koyukuk
Arizona	Humana Health Plan, Inc.	HMO	BF1, BF2, BF4, BF5	Counties of Maricopa and Pinal
			C71, C72, C74, C75	County of Pima
California	Aetna Value Plan	HMO (Value Plan)	JS4, JS5	Most of California – Counties of Alameda, Amador, Butte, Colusa, Contra Costa, El Dorado, Fresno, Humboldt, Imperial, Kern, Kings, Lake, Los Angeles, Madera, Marin, Merced, Monterey, Napa, Nevada, Orange, Placer, Riverside, Sacramento, San Benito, San Bernardino, San Diego, San Francisco, San Joaquin, San Luis Obispo, San Mateo, Santa Barbara, Santa Clara, Santa Cruz, Shasta, Solano, Sonoma, Stanislaus, Sutter, Tehama, Tulare, Tuolumne, Ventura, Yolo, and Yuba
Florida	Humana Medical Plan, Inc.	HMO	EX1, EX2, EX4, EX5	Counties of Flagler and Volusia
			E21, E22, E24, E25	Counties of Lake, Orange, Osceola, and Seminole
Hawaii	Aetna Value Plan	HMO (Value Plan)	JS4, JS5	All of the State
Indiana	Aetna Value Plan	HMO (Value Plan)	JS4, JS5	All of the State

Plans or Codes With Significant Changes or That Are Terminating (Continued)

Table 9: Service Area Expansions With New Enrollment Codes (Continued)

State	Plan Name	Plan Type	New 3-Digit Plan Codes	Location of Areas
Ohio	Aetna Value Plan	HMO (Value Plan)	JS4, JS5	All of the State
Oklahoma	Aetna Value Plan	HMO (Value Plan)	JS4, JS5	All of the State
South Carolina	Aetna Value Plan	HMO (Value Plan)	JS4, JS5	All of the State
Texas	Aetna Value Plan	HMO (Value Plan)	JS4, JS5	All of the State
Texas	Humana Health Plan of Texas, Inc.	HMO	EW1, EW2, EW4, EW5	Counties of Austin, Brazoria, Chambers, Colorado, Fayette, Fort Bend, Galveston, Harris, Liberty, Montgomery, Waller, and Wharton
Virginia	Aetna Whole Health	HMO	J91, J92	Counties of Essex, Gloucester, Isle of Wight, James City, King and Queen, Lancaster, Mathews, Middlesex, Northumberland, Richmond, and York Cities of Hampton, Newport News, Poquoson, and Williamsburg.
Wisconsin	Aetna Value Plan	HMO (Value Plan)	JS4, JS5	All of the State

Plans or Codes With Significant Changes or That Are Terminating (Continued)

Table 10: Service Area Expansions Without New Enrollment Codes

State	Plan Name	Plan Type	3-Digit Plan Code	Location of Areas
Idaho	SelectHealth	HMO	SF1, SF2, SF4, SF5	Counties of Bingham, Bonneville, Kootenai, Madison, and Power
Illinois	Aetna HealthFund HDHP	HDHP	224, 225	Counties of Cass, Cumberland, Henderson, Mercer, Moultrie, and Richland.
Illinois	Aetna Value Plan	HMO (Value Plan)	H44, H45	Counties of Cass, Cumberland, Henderson, Mercer, Moultrie, and Richland.
Texas	FirstCare Health Plan	HMO	ET1, ET2	Counties of Burleson, Houston, Lee, Leon, and Milam
Utah	SelectHealth	HMO	SF1, SF2, SF4, SF5	Counties of Carbon, Daggett, Emery, Grand, San Juan The following ZIP Codes in Tooele county: 84034 and 84083 The following ZIP Codes in Box Elder county: 84313 and 84329
Virginia	Aetna HealthFund HDHP	HDHP	224, 225	County of Orange
Virginia	Aetna Value Plan	HMO (Value Plan)	F54, F55	County of Orange
West Virginia	The Health Plan of the Upper Ohio Valley, Inc.	HMO	U41, U42	Counties of Grant, Hardy, McDowell, Mineral, Mingo, Pendleton, and Summers
Wisconsin	Physicians Plus	HMO	LW1, LW2	Counties of Adams, Columbia, Grant, Green, Jefferson, Lake, Iowa, Lafayette, Marquette, Richland, Rock, Saul, and Waushara