

**United States Department of the Interior
BUREAU OF LAND MANAGEMENT
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Information Bulletin No. HR-2001-010

To: All BC, HR, NI, RS, and WO Field BIA Liaison Office Employees

From: Director, National Human Resources Management Center

Subject: Open Season - Federal Employee Health Benefits (FEHB) Program

DD: 12/11/00

Open Season for Federal Employees Health Benefits (FEHB) Program begins November 13, 2000 and continues through December 11, 2000. During the open season, any eligible employee who is not currently participating may enroll, and any employee already enrolled may change from one plan or option to another, or from self only to self and family, or elect a combination of these changes. Enrollees who wish to continue their current enrollment will not need to take any action during this open season. Open Season elections/ changes will become effective January 14, 2001.

Changes in the FEHB program which you should be aware of are as follows:

a. Effective October 1, 2000, PREMIUM CONVERSION will allow employees to pay their health insurance premiums with pre-tax dollars, which in effect, puts money in their pockets.

b. Premiums for FEHBP Health Maintenance Organizations will be increasing an average 8.5 percent, while the more traditional Fee-for-Service plans will increase an average of 10.9 percent. One of the principal reasons for FEHB premium increases is the rising cost of prescription drugs, which accounts for about 40 percent of the total rise in premium costs.

c. Beginning in January 2001, co-payments for mental health conditions will be the same as for any other health condition.

Enclosed is a brief description of the two types of plans available under the FEHB program. You may obtain additional information from the following sources:

a. An OPM web page will be available after November 1, 2000. It may be accessed at <http://www.opm.gov/insure/health>. This web page will include the 2001 Guide to FEHB Plans and participating plan brochures. Comparing the various brochures will be easier this year because **one format** was used to describe all health plans.

b. A Health Benefits Fair will be held November 14, 2000 from 8:00 a.m. 3:00 p.m. in the Rio Grande Room, Lobby Level, Building 67, Denver Federal Center. Representatives from the major health carriers have been invited to attend and will be available to answer your questions. You must obtain prior supervisory approval if you plan to attend the fair during official work hours.

c. Hard copies of the FEHB Guide for Employees, health plan brochures, and election form SF-2809's will be available in the National Human Resources Management Center (NHRMC) during open season. Employees who wish to enroll or change their enrollment must complete the **most recent** Health Benefits Registration Form (SF-2809, dated July 1999). All previous editions will not be accepted.

To either enroll or make a change in their health benefit plan, employees must by **close of business December 11, 2000** either (1) returns their completed Health Benefits Registration Forms (SF-2809) to the NHRMC (HR 220); or (2) enroll or make a change in their health benefit plan through the use of Employee Express. Employee Express can be accessed by dialing 1-800-827-6254 on a touch tone telephone. You will need your Personal Identification Number (PIN) to be able to use the Employee Express. Only one of these methods can be used by employees. Do not use both the enrollment form and Employee Express for open season changes.

For further information regarding health benefits or open season, please call Lenna Gerwing at (303) 236-6667.

Signed
Bruce Prater
Acting Director

Authenticated
Darlene Robitaille
Secretary

1 Attachment
1- Description of Plans (2 pp)

Distribution

RS-150, Library

NI-100, Central File

HR-200

TYPES of PLANS AVAILABLE UNDER FEHB

1. Managed Fee-for-service Plans

These plans reimburse you or your health care provider for covered services after the services are received. If you enroll in one of these plans, you may choose your own physician, other health care providers and hospital.

These plans are considered “managed” because they all contain features such as pre-certification of hospital admissions and utilization review of on-going 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.

Fee-for-service plans include:

- Alliance Health Plan
- APWU Health Plan
- Blue Cross/Blue Shield Service Benefit Plan
- GEHA Benefit Plan
- Mail Handlers
- NALC
- Postmasters

2. Health Maintenance Organization Plans (HMO's)

HMO's 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. If you have questions regarding the enrollment area, consult the plan brochure.

HMO Plans, and the areas they service, include:

- Aetna U.S. Healthcare - The Front Range
- Kaiser Permanente - Denver/Colorado Springs areas
- Pacificare of Colorado - Denver/Pueblo/Colorado Springs/Fort Collins/La Plata
(High or Standard Option)
- Rocky Mountain HMO - Most of Colorado

TEMPORARY CONTINUATION of COVERAGE - (TCC)

If you leave Federal employment, you will probably be eligible for TCC (unless you are separated for gross misconduct). TCC can continue your enrollment for up to 18 months. TCC is also available for up to 36 months for dependents who lose eligibility as family members under your enrollment. This includes spouses who lose coverage because of divorce and children who lose coverage because they marry or reach age 22. There are specific time frames in which you or your dependent will be eligible to enroll in TCC.

TCC enrollees must pay the total plan premium, plus a 2% charge for administrative expenses. There is no Government contribution.