



October 4, 2023

REDUCING SERVICE AREA W/O A TERMINATING CODE

TO ALL FEDERAL ENROLLEES OF BLUE SHIELD OF CALIFORNIA, SI1, SI2, SI3

Blue Shield of California, SI1, SI2, SI3, will be reducing its service area in the Federal Employees Health Benefits (FEHB) Program for the 2024 contract year. You will no longer reside in the service area, and thus should choose another health plan during the Federal Benefits Open Season beginning November 13, 2023, and ending December 11, 2023. If you live or work in any of the areas below and you do not change to another health plan during Open Season, you must travel to the plan’s remaining service area to obtain medical care in order to receive full coverage from the plan in 2024. You will only have coverage in your area for emergency care services in the new plan year.

Blue Shield of California, SI1, SI2, SI3, will continue to provide full coverage until the plan you choose during Open Season becomes effective. Please read the attached *FastFacts: What to do When Your Plan is Terminating Coverage or Leaving the FEHB Program for more information.*

The following areas are terminating for 2024: counties of Kern, Kings, Fresno, San Luis Obispo and Santa Barbara.

The effective date of coverage for your new health plan you elect will generally be the first day of the first full pay period beginning on or after January 1, 2024.

Retirees, Tribal Employees, TCC and Spouse Equity	January 1, 2024
USPS Employees	January 13, 2024
Most Federal Employees and OWCP	January 14, 2024

To locate the FEHB plans available to you based on the area in which you live or work, please refer to the Plan Comparison Tool at [www.opm.gov/fehcompare](http://www.opm.gov/fehcompare). Once you have reached the webpage, enter your federal employee type, zip code and pay frequency. You will then receive a list of all FEHB Plans in your area.

The premium for your new plan will be effective the first full pay period in 2024. Be sure to check your pay or annuity statement no later than February 2024 to be sure your enrollment change was processed.

Sincerely,

**Don Speziale**  
Director, FEP  
Blue Shield of California  
(800) 880-8086 (Blue Shield of California Member Service)



## Federal Benefits FastFacts

### **What to do When Your Health Plan is Terminating Coverage in Your Area or Leaving the Federal Employees Health Benefits (FEHB) Program.**

There are four ways your FEHB plan enrollment may be affected. Each scenario may require a different response, so be sure to identify your situation.

1. Plan leaves FEHB Program entirely.
2. Plan reduces its service area and eliminates its enrollment code.
3. Plan reduces its service area and keeps its enrollment code.
4. Plan eliminates an option (such as Standard or High).

### **Questions to Consider:**

#### **How will I know if my enrollment is affected?**

You should have received a letter from your plan stating that it is no longer participating in the FEHB Program, that it is no longer providing coverage in your area (and is eliminating or keeping the enrollment code), or that it is eliminating an option. You can contact your Human Resources (HR) office with additional questions.

#### **What should I do if my enrollment is affected?**

You may need to change your enrollment to another plan during Open Season, or during the time period set by OPM. Follow the instructions in the letter you received from your plan or contact your Human Resources office.

#### **My plan is leaving the FEHB Program entirely. What happens if I don't change to another plan?**

If you are a Federal employee, annuitant, or Tribal employee and you do not change plans, you will be automatically enrolled into the lowest-cost nationwide plan option available as determined by OPM.

#### **My plan is reducing its service area and eliminating my enrollment code. What happens if I don't change to another plan?**

If you are a Federal employee, annuitant, or Tribal employee and you do not change plans, you will be automatically enrolled into the lowest-cost nationwide plan option available as determined by OPM.

#### **My plan is reducing its service area where I live or work but keeping my enrollment code. What happens if I don't change to another plan?**

You will only have coverage in your area for emergency care services in the new plan year. You must travel to the plan's remaining service area to receive full coverage for your care.

#### **If my High Deductible Health Plan (HDHP) is terminating coverage in my service area or is leaving the FEHB Program, what happens to my Health Savings Account (HSA) or my Health Reimbursement Arrangement (HRA)?**

If you wish to continue contributing to your HSA, you must enroll in another HDHP. If you do not enroll in another HDHP, you are not eligible to make contributions to your HSA, but you may request withdrawals for qualified medical expenses. You should check Internal Revenue Service (IRS) guidance on use of HSA dollars for non-qualified medical expenses. You should contact your plan's HSA fiduciary before making decisions regarding your HSA.

Unless you use your HRA credits, they will be forfeited once the plan you've elected becomes effective.



### **How do I change my enrollment to another plan?**

If you are a Federal employee, use your agency's online self-service system such as Employee Express, MyPay, Employee Personal Page, EBIS, etc. If you need additional help, contact your HR office.

If you are a Tribal employee, contact your Tribal Employer.

If you are a Civil Service Retirement System (CSRS) or Federal Employees Retirement System (FERS) retiree, call Open Season Express at 1.800.332.9798 or access Open Season Online at <https://retireefehb.opm.gov>.

If you receive an annuity from another retirement system, please visit [www.opm.gov/healthcare-insurance/healthcare/planinformation/enroll/#annuitants](http://www.opm.gov/healthcare-insurance/healthcare/planinformation/enroll/#annuitants) for information on how to change your enrollment.

### **When does my current plan or option stop providing coverage and my new plan or option begin?**

Your current plan will continue to provide benefits until the effective date of the plan you've elected during Open Season or during the time period provided by OPM. There will be no gaps in coverage. Open Season enrollment changes take effect the first day of your first full pay period in January of the following year.

### **What are my rights if I'm pregnant or I have a chronic or disabling condition?**

Under the Patients' Bill of Rights, enrollees who are seeing a specialist for a chronic or disabling condition or who are in the second or third trimester of a pregnancy have a right to continued treatment for up to 90 days of care (or treatment through the end of post-partum care) following notice that a health plan is leaving the FEHB Program.

### **How can I compare the different health plans available to me? There are several resources available to help you compare plans:**

Compare Health Plans: <http://www.opm.gov/fehcompare>

Consult Consumer's Checkbook: <http://www.checkbook.org/newhig2/hig.cfm>

Review and compare available Health Plan Brochures

### **Where can I find Health Plan Brochures and Information?**

Health Plan Brochures - [www.opm.gov/FEHBbrochures](http://www.opm.gov/FEHBbrochures); or for Tribal employees

<http://www.opm.gov/healthcare-insurance/tribal-employers/plan-information>

### **How do I find out if my doctor is part of the health plan?**

Access to provider directories is available at: <http://www.opm.gov/FEHBbrochures>

Alternatively, you can call the plan directly, contact your HR office, or Tribal Employer.

### **I have supplemental coverage (i.e. dental) offered through my current FEHB plan. What happens to that coverage?**

Since your plan is terminating coverage in the service area or leaving the FEHB Program, any supplemental dental and/or vision coverage that you have through your FEHB plan will also terminate. The Federal Employees Dental and Vision Insurance Program (FEDVIP) offers dental and vision insurance for eligible Federal employees and retirees. Tribal employees are not eligible for FEDVIP. For more information, please read more about here: <http://www.opm.gov/dental> and <http://www.opm.gov/vision>.



**Where can I go for more information on Open Season?**

Federal employees can visit <http://www.opm.gov/openseason>

Tribal employees can visit <http://www.opm.gov/healthcare-insurance/tribal-employers/open-season/>

The Open Season website will provide updated information by early November.

**Who can I contact with additional questions?**

If you have additional questions, you can contact your carrier directly or your local HR office or Tribal employer.