

Subject: All CPF E-mail – New Health Care Option for 2005

Sent: Tuesday, 5 Oct 04

The purpose of this E-mail is to give you advance notice of a new health care option that will be available for 2005. Since we have received numerous phone calls from your staff members indicating that many employees are already inquiring about this option, we wanted to provide everyone information on this new health care option and what our plans are for marketing the new option.

The Office of Personnel Management (OPM) has announced a new health care option that will, depending on health care and financial priorities, give employees additional opportunities to save and better manage their hard-earned dollars. There will be 18 new High Deductible Health Plans (HDHP) that will be offered by the Federal Employees Health Benefits (FEHB) program for 2005. These health plans, together with a Health Savings Account (HSA) or a Health Reimbursement Arrangement (HRA), provide a tax-advantaged savings vehicle for the purpose of paying for medical expenses.

Additional information will be forthcoming from OPM in conjunction with the FEHB Open Season, 8 Nov through 13 Dec 04, in the 2005 Guide to FEHB Plans for Federal Civilian Employees, and in the individual High Deductible Health Plan brochures.

Employees who wish more information now regarding the new High Deductible Health Plans are invited to visit the new OPM Health Savings Account web page at [www.opm.gov/hsa/intro.asp](http://www.opm.gov/hsa/intro.asp). The web page provides basic information concerning the high deductible health plans, Health Savings Accounts and Health Reimbursement Accounts, and a chart comparing their features.

BEST will, as usual, provide publicity concerning the upcoming FEHB Open Season. The October 2004 issue of the BEST Newsletter will contain an article on the FEHB Open Season, as well as a detailed article on the new high deductible health plan option. The newsletter is tentatively scheduled for release to subscribers later this month (October 2004). In addition, the AFPC Public Affairs office should release our FEHB Open Season publicity article on/about 29 Oct 04. We will also be updating our Health Insurance web page at [www.afpc.randolph.af.mil/dpc/best/fehb.htm](http://www.afpc.randolph.af.mil/dpc/best/fehb.htm) during October to include information on the Open Season and the new health care option, including links to the FEHB Guides and plan brochures once OPM make them available on their web site. A link to the 2005 Premium Rates is already available on our Health Insurance page.

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