



DEPARTMENT OF DEFENSE
DEFENSE CIVILIAN PERSONNEL ADVISORY SERVICE
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FOR: CIVILIAN PERSONNEL POLICY COUNCIL MEMBERS

FROM: Defense Civilian Personnel Advisory Service Director, Mr. Daniel J. Hester

SUBJECT: Federal Employee Health Benefits Plan Choices Where the Enrollee Share of Self Plus One Premiums is Higher Than Self and Family

AUDIENCE: Human Resources Offices and Benefits Service Centers

ACTION: Disseminate to Department of Defense Human Resources Practitioners

REFERENCE: The Office of Personnel Management (OPM) Report, "FEHB Plans' Enrollee Share of Self Plus One Premium is Greater than Self and Family Enrollee Share," issued October 25, 2021

BACKGROUND/INTENT: On October 25, 2021, OPM issued a report identifying the Federal Employees Health Benefits (FEHB) Program Self Plus One enrollment types that have higher premiums than their corresponding Self and Family enrollment types. Each open season OPM issues this report to ensure employees are aware of the premium difference. It is important to note that employees seeking to cover only one family member may either elect a Self Plus One or a Self and Family enrollment type. Therefore, it is in their best interest to elect the Self and Family enrollment type when Self Plus One is at a higher premium.

For the 2022 plan year, there are 98 FEHB plan choices where the enrollee share of premiums for the Self Plus One enrollment type is higher than Self and Family. The attached OPM report lists these plan choices and their premiums. We have added columns to highlight the difference in cost per pay period and per year. Enrollees can experience significant savings depending on the plan, so please share this information with your employees.

Employees should carefully review the 2022 premium rates at <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums/> for their current plan and any other plan choices they are considering. As a reminder, changes may be made this Open Season, which is held from November 8, 2021, through December 13, 2021. Visit the DCPAS Federal Benefits Open Season webpage at <https://www.dcpas.osd.mil/policy/benefits/federalbenefitsopenseason> for additional resources.

POINT OF CONTACT: Ms. Canary Scullark, Branch Chief, Benefits, Wage and NAF Policy, canary.scullark.civ@mail.mil, 571-372-1644

Attachment:
As stated

www.dcpas.osd.mil

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Plan Code Name	Plan Code Option	Plan Code	Service Area Description	Enrollee Contribution Biweekly - Self Plus One	Enrollee Contribution Biweekly - Self and Family	Difference per Pay Period	Plan Year Difference
Rural Carrier Benefit Plan	High	38	Nationwide	\$247.49	\$236.89	\$10.60	\$275.60
NALC Health Benefit Plan	High	32	Nationwide	\$234.35	\$202.02	\$32.33	\$840.58
Foreign Service Benefit Plan	High	40	Nationwide	\$185.48	\$181.05	\$4.43	\$115.18
MHBP Standard Option	Standard	45	Nationwide	\$195.92	\$181.87	\$14.05	\$365.30
Emblemhealth Plan, Inc.	Standard	80	Most NY counties and Northern New Jersey	\$591.71	\$590.20	\$1.51	\$39.26
Humana Health Benefit Plan of Louisiana, Inc.	Standard	BC	New Orleans	\$229.61	\$215.20	\$14.41	\$374.66
Humana Health Benefit Plan of Louisiana, Inc.	High	BC	New Orleans	\$498.58	\$496.67	\$1.91	\$49.66
Humana Health Benefit Plan of Louisiana, Inc.	Standard	AE	Baton Rouge	\$407.95	\$401.83	\$6.12	\$159.12
Humana CoverageFirst and Humana Value Plan	CDHP	S9	Columbus Area (GA)	\$296.12	\$284.79	\$11.33	\$294.58
Humana CoverageFirst and Humana Value Plan	CDHP	T3	Houston Area (TX)	\$341.41	\$332.18	\$9.23	\$239.98
Humana CoverageFirst and Humana Value Plan	CDHP	TT	Knoxville Area (TN)	\$318.13	\$307.83	\$10.30	\$267.80
Humana CoverageFirst and Humana Value Plan	Value	TT	Knoxville Area (TN)	\$211.68	\$196.42	\$15.26	\$396.76
Humana CoverageFirst and Humana Value Plan	Value	GB	Central and Northwestern Illinois	\$296.87	\$285.58	\$11.29	\$293.54
Humana CoverageFirst and Humana Value Plan	CDHP	W9	Daytona Area (FL)	\$196.47	\$188.66	\$7.81	\$203.06
Humana CoverageFirst and Humana Value Plan	CDHP	QP	South Florida Area	\$296.29	\$284.97	\$11.32	\$294.32
Humana CoverageFirst and Humana Value Plan	CDHP	MJ	Tampa Area (FL)	\$532.05	\$531.68	\$0.37	\$9.62
Humana CoverageFirst and Humana Value Plan	Value	MW	Lake/Porter/LaPorte Counties (IN) and Chicago Area	\$268.90	\$256.30	\$12.60	\$327.60
Humana CoverageFirst and Humana Value Plan	CDHP	MW	Lake/Porter/LaPorte Counties (IN) and Chicago Area	\$524.02	\$523.32	\$0.70	\$18.20
Humana CoverageFirst and Humana Value Plan	CDHP	R6	Phoenix Area (AZ)	\$341.79	\$332.59	\$9.20	\$239.20
Humana CoverageFirst and Humana Value Plan	CDHP	TC	Louisville Area (KY)	\$226.59	\$212.02	\$14.57	\$378.82
Humana CoverageFirst and Humana Value Plan	CDHP	PH	Kansas City Area (MO and KS)	\$227.58	\$213.07	\$14.51	\$377.26
Humana CoverageFirst and Humana Value Plan	CDHP	TV	Austin Area (TX)	\$377.79	\$370.26	\$7.53	\$195.78
Humana CoverageFirst and Humana Value Plan	Value	TV	Austin Area (TX)	\$189.13	\$186.74	\$2.39	\$62.14
Humana CoverageFirst and Humana Value Plan	CDHP	TU	San Antonio Area (TX)	\$242.96	\$229.16	\$13.80	\$358.80
Humana CoverageFirst and Humana Value Plan	CDHP	6N	Lexington Area (KY)	\$317.59	\$307.26	\$10.33	\$268.58
Humana CoverageFirst and Humana Value Plan	Value	AD	Atlanta Area (GA)	\$295.03	\$283.64	\$11.39	\$296.14
Humana CoverageFirst and Humana Value Plan	CDHP	LM	Macon Area	\$253.84	\$240.55	\$13.29	\$345.54
Humana CoverageFirst and Humana Value Plan	Value	LM	Macon Area	\$211.80	\$196.55	\$15.25	\$396.50
Humana CoverageFirst and Humana Value Plan	CDHP	X3	Cincinnati (OH) and portions of Kentucky and Indiana	\$370.81	\$362.95	\$7.86	\$204.36
Humana CoverageFirst and Humana Value Plan	CDHP	R9	Tucson Area (AZ)	\$233.17	\$218.92	\$14.25	\$370.50
Humana CoverageFirst and Humana Value Plan	CDHP	TP	Corpus Christi Area (TX)	\$241.57	\$227.69	\$13.88	\$360.88
Kaiser Permanente - Colorado	High	65	Denver/Boulder metropolitan area, Northern and Southern Colorado areas	\$281.56	\$232.06	\$49.50	\$1,287.00
Kaiser Permanente Washington Options Federal	Standard	L1	All of Washington	\$252.06	\$202.56	\$49.50	\$1,287.00
Aetna Open Access	High	WQ	Phoenix and Tucson Areas (AZ)	\$1,071.57	\$1,038.05	\$33.52	\$871.52
Aetna Open Access	High	2X	Los Angeles and San Diego Areas (CA)	\$579.47	\$552.04	\$27.43	\$713.18
Aetna Open Access	High	YE	Pittsburgh and Western PA Areas	\$831.29	\$795.35	\$35.94	\$934.44
Aetna Open Access	High	2U	Atlanta and Athens Areas (GA)	\$1,295.99	\$1,264.70	\$31.29	\$813.54
Aetna Open Access	High	HA	Kansas City Metro Area (KS and MO)	\$758.80	\$722.12	\$36.68	\$953.68

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Aetna Open Access	Standard	HA	Kansas City Metro Area (KS and MO)	\$456.26	\$416.55	\$39.71	\$1,032.46
Kaiser Permanente - Southern California	High	62	Southern California	\$286.74	\$237.24	\$49.50	\$1,287.00
Kaiser Permanente - Fresno California	High	NZ	Fresno	\$343.09	\$293.59	\$49.50	\$1,287.00
UPMC Health Plan	Standard	UW	Western Pennsylvania	\$225.92	\$209.98	\$15.94	\$414.44
Kaiser Permanente - Washington Core	High	54	Western, Central and Eastern Washington and Northern Idaho	\$358.26	\$308.76	\$49.50	\$1,287.00
Aetna HealthFund HDHP	HDHP	22	In all 50 states and the District of Columbia	\$298.12	\$265.06	\$33.06	\$859.56
Presbyterian Health Plan	High	P2	All of New Mexico	\$391.58	\$374.37	\$17.21	\$447.46
Presbyterian Health Plan	Standard	PS	All of New Mexico	\$235.23	\$212.49	\$22.74	\$591.24
Aetna HealthFund CDHP and Aetna Value Plan	CDHP	F5	All of Georgia, Maryland, North Carolina, Washington, DC, and most of Florida, Virginia, Louisiana, Tennessee, West Virginia, Alabama, and Arkansas	\$382.50	\$342.07	\$40.43	\$1,051.18
Aetna HealthFund CDHP and Aetna Value Plan	Value	F5	All of Georgia, Maryland, North Carolina, Washington, DC, and most of Florida, Virginia, Louisiana, Tennessee, West Virginia, Alabama, and Arkansas	\$403.27	\$372.32	\$30.95	\$804.70
Aetna HealthFund CDHP and Aetna Value Plan	CDHP	EP	All of Rhode Island, Maine, New Hampshire, New Jersey, Vermont, Delaware, Connecticut, and Most of Massachusetts and New York	\$680.45	\$643.00	\$37.45	\$973.70
Aetna HealthFund CDHP and Aetna Value Plan	Value	EP	All of Rhode Island, Maine, New Hampshire, New Jersey, Vermont, Delaware, Connecticut, and Most of Massachusetts and New York	\$436.68	\$406.41	\$30.27	\$787.02
Aetna HealthFund CDHP and Aetna Value Plan	CDHP	H4	All of Nebraska, Pennsylvania, Iowa, Wyoming, Most of Kentucky, Oregon, Minnesota, North Dakota, Mississippi, Idaho, Illinois and South/Southeast/Western MT Areas	\$336.12	\$295.05	\$41.07	\$1,067.82
Aetna HealthFund CDHP and Aetna Value Plan	Value	H4	All of Nebraska, Pennsylvania, Iowa, Wyoming, Most of Kentucky, Oregon, Minnesota, North Dakota, Mississippi, Idaho, Illinois and South/Southeast/Western MT Areas	\$341.19	\$309.00	\$32.19	\$836.94
Aetna HealthFund CDHP and Aetna Value Plan	CDHP	G5	All of Arizona, Colorado, Michigan, Most of Washington, Kansas, Utah, Missouri and Albuquerque/Dona Ana/Hobbs Area, Las Vegas Area, Rapid City/Sioux Falls Area	\$658.57	\$620.89	\$37.68	\$979.68

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Aetna HealthFund CDHP and Aetna Value Plan	Value	G5	All of Arizona, Colorado, Michigan, Most of Washington, Kansas, Utah, Missouri and Albuquerque/Dona Ana/Hobbs Area, Las Vegas Area, Rapid City/Sioux Falls Area	\$340.12	\$307.90	\$32.22	\$837.72
Aetna HealthFund CDHP and Aetna Value Plan	CDHP	JS	All of Indiana, Wisconsin, Ohio, Texas, Oklahoma, South Carolina, and Hawaii and Most of Alaska and California	\$555.94	\$517.25	\$38.69	\$1,005.94
Aetna HealthFund CDHP and Aetna Value Plan	Value	JS	All of Indiana, Wisconsin, Ohio, Texas, Oklahoma, South Carolina, and Hawaii and Most of Alaska and California	\$617.19	\$579.09	\$38.10	\$990.60
Altius Health Plan	Standard	DK	Southern Region (ID), Lincoln, Sweetwater and Uinta Counties (WY) and most of Utah	\$426.51	\$386.53	\$39.98	\$1,039.48
Altius Health Plan	High	9K	Southern Region (ID), Lincoln, Sweetwater and Uinta Counties (WY) and most of Utah	\$638.41	\$600.53	\$37.88	\$984.88
Altius Health Plan	HDHP	9K	Southern Region (ID), Lincoln, Sweetwater and Uinta Counties (WY) and most of Utah	\$193.32	\$183.08	\$10.24	\$266.24
Optima Health	High	PG	Greater Hampton Roads Region (VA)	\$277.78	\$228.34	\$49.44	\$1,285.44
Kaiser Permanente - Northwest	High	57	Vancouver and Longview (WA) and Portland metropolitan, Salem and Eugene areas (OR)	\$265.22	\$215.72	\$49.50	\$1,287.00
Kaiser Permanente - Northwest	Standard	57	Vancouver and Longview (WA) and Portland metropolitan, Salem and Eugene areas (OR)	\$184.59	\$177.30	\$7.29	\$189.54
Humana Medical Plan, Inc.	Standard	E2	Orlando	\$273.60	\$261.24	\$12.36	\$321.36
Humana Medical Plan, Inc.	High	EX	Daytona	\$536.52	\$536.38	\$0.14	\$3.64
Humana Medical Plan, Inc.	Standard	EX	Daytona	\$365.80	\$357.72	\$8.08	\$210.08
Aetna Open Access	High	JR	Northern New Jersey	\$1,222.48	\$1,190.44	\$32.04	\$833.04
Aetna Open Access	Basic	JR	Northern New Jersey	\$988.02	\$953.65	\$34.37	\$893.62
Aetna Open Access	High	P3	Southern NJ, Philadelphia, PA and Kent/New Castle/Sussex areas (DE)	\$1,428.13	\$1,398.15	\$29.98	\$779.48
Aetna Open Access	Basic	P3	Southern NJ, Philadelphia, PA and Kent/New Castle/Sussex areas (DE)	\$1,301.54	\$1,270.31	\$31.23	\$811.98
Aetna Open Access	High	JC	NYC Area/Upstate NY	\$1,427.60	\$1,397.62	\$29.98	\$779.48
Aetna Open Access	Basic	JC	NYC Area/Upstate NY	\$1,105.88	\$1,072.68	\$33.20	\$863.20
Blue Shield of California	High	SI	Southern region	\$373.61	\$364.94	\$8.67	\$225.42
Humana Employers Health Plan of Georgia, Inc.	Standard	DN	Macon	\$342.78	\$333.61	\$9.17	\$238.42
Humana Employers Health Plan of Georgia, Inc.	Basic	RM	Columbus	\$261.15	\$248.20	\$12.95	\$336.70
Humana Employers Health Plan of Georgia, Inc.	Basic	Q7	Atlanta	\$340.77	\$331.53	\$9.24	\$240.24
Kaiser Permanente - Northern California	Prosper	KC	Northern California	\$186.61	\$177.81	\$8.80	\$228.80
Kaiser Permanente - Northern California	High	59	Northern California	\$579.64	\$530.14	\$49.50	\$1,287.00
Kaiser Permanente - Northern California	Standard	59	Northern California	\$355.43	\$305.93	\$49.50	\$1,287.00

Plan Code Name	Plan Code Option	Plan Code	Service Area Description	Enrollee Contribution Biweekly - Self Plus One	Enrollee Contribution Biweekly - Self and Family	Difference per Pay Period	Plan Year Difference
Capital Health Plan	High	EA	Tallahassee area (FL)	\$212.70	\$207.22	\$5.48	\$142.48
Humana Health Plan of Texas	Standard	UC	Corpus Christi (TX)	\$367.10	\$359.08	\$8.02	\$208.52
Humana Health Plan of Texas	Basic	QX	San Antonio	\$338.37	\$329.01	\$9.36	\$243.36
Humana Health Plan of Texas	Standard	EW	Houston	\$418.32	\$412.67	\$5.65	\$146.90
Humana Health Plan of Texas	Basic	QY	Austin	\$313.55	\$303.02	\$10.53	\$273.78
Humana Health Plan of Texas	Basic	Q2	Corpus Christi	\$294.68	\$283.32	\$11.36	\$295.36
Humana Health Plan of Texas	Basic	Q6	Houston	\$186.52	\$186.05	\$0.47	\$12.22
Humana Health Plan of Texas	Standard	UR	San Antonio (TX)	\$536.68	\$536.55	\$0.13	\$3.38
Kaiser Permanente - Georgia	High	F8	Atlanta metropolitan area, Athens, Columbus, Macon, Savannah	\$278.25	\$228.75	\$49.50	\$1,287.00
Aetna Open Access	High	JN	Washington, DC Area, Northern Virginia Area and Northern/Central/Southern Maryland Areas	\$761.12	\$724.49	\$36.63	\$952.38
Humana Health Plan, Inc.	High	NR	Counties of El Paso and Teller (CO)	\$438.70	\$434.00	\$4.70	\$122.20
Humana Health Plan, Inc.	High	NT	Denver Colorado area	\$343.93	\$334.84	\$9.09	\$236.34
Humana Health Plan, Inc.	Standard	75	Chicago (IL)	\$523.06	\$522.28	\$0.78	\$20.28
Humana Health Plan, Inc.	Basic	AB	Central and Northwestern Illinois	\$314.82	\$304.36	\$10.46	\$271.96
Humana Health Plan, Inc.	Basic	RW	Chicago	\$308.41	\$297.66	\$10.75	\$279.50
Kaiser Permanente - Mid-Atlantic States	High	E3	Northern Virginia, Metropolitan Baltimore and Washington, DC areas	\$278.54	\$229.04	\$49.50	\$1,287.00
Humana Health Plan, Inc.	Standard	GJ	Knoxville	\$395.77	\$389.09	\$6.68	\$173.68
Humana Health Plan, Inc.	Standard	MI	Lexington, KY	\$397.81	\$391.20	\$6.61	\$171.86
Humana Health Plan, Inc.	Standard	C7	Tucson (AZ)	\$384.52	\$377.31	\$7.21	\$187.46
Humana Health Plan, Inc.	Standard	MH	Louisville, Kentucky and Southern Indiana	\$460.60	\$456.93	\$3.67	\$95.42