



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: 2024 Federal Employees Health Benefits Plan Choices Where the Enrollee Share of Self Plus One Premiums is Higher Than Self and Family

AUDIENCE: Appropriated Fund Employees, Human Resources Offices, and Benefits Service Centers

ACTION: Disseminate to Department of Defense Human Resources Practitioners

REFERENCE: U.S. Office of Personnel Management (OPM) Report, "Plan Year 2024 - Self Plus One is Higher than Self and Family," October 5, 2023 (attached)

BACKGROUND/INTENT: On October 5, 2023, OPM issued the above referenced 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 differences. 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 2024 plan year, there are 48 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. The report contains columns to highlight the difference in premiums per pay period and for the year. Enrollees can experience significant savings depending on the plan, so please share this information with your employees.

Employees should carefully review the 2024 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 from November 13 through December 11, 2023.

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

Attachment:
As stated

Plan Code Name	Plan Choices	Plan Code	Service Area Description	Self Plus one Biweekly Employee Premium	Self & Family Biweekly Employee Premium	Difference per Pay Period	Plan Year Difference
NALC Health Benefit Plan	High	32	Nationwide	\$255.86	\$221.79	\$34.07	\$885.82
Rural Carrier Benefit Plan	High	38	Nationwide	\$251.57	\$234.11	\$17.46	\$453.96
Foreign Service Benefit Plan	High	40	Nationwide	\$211.30	\$204.38	\$6.92	\$179.92
Aetna HealthFund CDHP and Aetna Value Plan	CDHP	F5	All of Georgia, Maryland, North Carolina and Washington, DC. Most of Alabama, Arkansas, Florida, Louisiana, Tennessee, Virginia, West Virginia.	\$517.41	\$468.78	\$48.63	\$1,264.38
Aetna HealthFund CDHP and Aetna Value Plan	Value	F5	All of Georgia, Maryland, North Carolina and Washington, DC. Most of Alabama, Arkansas, Florida, Louisiana, Tennessee, Virginia, West Virginia.	\$474.49	\$436.05	\$38.44	\$999.44
Aetna HealthFund CDHP and Aetna Value Plan	Value	EP	All of Connecticut, Delaware, Maine, New Hampshire, New Jersey, Rhode Island, Vermont. Most of Massachusetts and New York.	\$559.93	\$523.20	\$36.73	\$954.98
Aetna HealthFund CDHP and Aetna Value Plan	CDHP	EP	All of Connecticut, Delaware, Maine, New Hampshire, New Jersey, Rhode Island, Vermont. Most of Massachusetts and New York.	\$679.87	\$632.85	\$47.02	\$1,222.52
Aetna HealthFund CDHP and Aetna Value Plan	CDHP	H4	All of Iowa, Nebraska, Pennsylvania and Wyoming. South/Southeast/Western Montana Areas. Most of Idaho, Illinois, Kentucky, Minnesota, Mississippi, North Dakota and Oregon.	\$349.41	\$298.51	\$50.90	\$1,323.40
Aetna HealthFund CDHP and Aetna Value Plan	Value	H4	All of Iowa, Nebraska, Pennsylvania and Wyoming. South/Southeast/Western Montana Areas. Most of Idaho, Illinois, Kentucky, Minnesota, Mississippi, North Dakota and Oregon.	\$569.32	\$532.75	\$36.57	\$950.82
Aetna HealthFund CDHP and Aetna Value Plan	Value	G5	All of Arizona, Colorado, and Michigan. Albuquerque/Dona Ana/Hobbs Area, Las Vegas Area, and Rapid City/Sioux Falls Area. Most of Kansas, Missouri, Utah, and Washington.	\$377.85	\$337.44	\$40.41	\$1,050.66
Aetna HealthFund CDHP and Aetna Value Plan	CDHP	G5	All of Arizona, Colorado, and Michigan. Albuquerque/Dona Ana/Hobbs Area, Las Vegas Area, and Rapid City/Sioux Falls Area. Most of Kansas, Missouri, Utah, and Washington.	\$790.97	\$745.05	\$45.92	\$1,193.92

Plan Code Name	Plan Choices	Plan Code	Service Area Description	Self Plus one Biweekly Employee Premium	Self & Family Biweekly Employee Premium	Difference per Pay Period	Plan Year Difference
Aetna HealthFund CDHP and Aetna Value Plan	Value	JS	All of Hawaii, Indiana, Oklahoma, Ohio, South Carolina, Texas and Wisconsin. Most of Alaska and California.	\$634.86	\$587.36	\$47.50	\$1,235.00
Aetna HealthFund CDHP and Aetna Value Plan	CDHP	JS	All of Hawaii, Indiana, Oklahoma, Ohio, South Carolina, Texas and Wisconsin. Most of Alaska and California.	\$776.64	\$730.60	\$46.04	\$1,197.04
Aetna HealthFund HDHP	HDHP	22	In all 50 states and the District of Columbia	\$272.59	\$230.06	\$42.53	\$1,105.78
Aetna Open Access	High	WQ	Phoenix and Tucson Areas	\$965.58	\$921.42	\$44.16	\$1,148.16
Aetna Open Access	High	2X	Los Angeles and San Diego Areas	\$704.41	\$670.53	\$33.88	\$880.88
Aetna Open Access	High	YE	Pittsburgh and Western PA Areas	\$888.75	\$843.82	\$44.93	\$1,168.18
Aetna Open Access	High	2U	Atlanta and Athens Areas	\$1,312.36	\$1,271.67	\$40.69	\$1,057.94
Aetna Open Access	High	JR	Northern New Jersey	\$1,221.13	\$1,179.53	\$41.60	\$1,081.60
Aetna Open Access	Basic	JR	Northern New Jersey	\$970.50	\$926.40	\$44.10	\$1,146.60
Aetna Open Access	Basic	P3	Southern NJ, Philadelphia and Kent/New Castle/Sussex areas.	\$1,357.83	\$1,317.62	\$40.21	\$1,045.46
Aetna Open Access	High	P3	Southern NJ, Philadelphia and Kent/New Castle/Sussex areas.	\$1,415.12	\$1,375.44	\$39.68	\$1,031.68
Aetna Open Access	High	JC	NYC Area/Upstate NY	\$1,404.62	\$1,364.85	\$39.77	\$1,034.02
Aetna Open Access	Basic	JC	NYC Area/Upstate NY	\$1,136.89	\$1,094.43	\$42.46	\$1,103.96
Aetna Open Access	High	JN	Northern/Central/Southern Maryland Areas, Northern Virginia Area and Washington, DC Area.	\$814.85	\$769.20	\$45.65	\$1,186.90
Altius Health Plan	Standard	DK	Most of Utah, Lincoln, Sweetwater and Uinta Counties and Southern Region.	\$534.40	\$485.93	\$48.47	\$1,260.22
Altius Health Plan	High	9K	Most of Utah, Lincoln, Sweetwater and Uinta Counties and Southern Region.	\$785.71	\$739.73	\$45.98	\$1,195.48
Altius Health Plan	HDHP	9K	Most of Utah, Lincoln, Sweetwater and Uinta Counties and Southern Region.	\$250.01	\$213.32	\$36.69	\$953.94
Baylor Scott and White Health Plan	Standard	A8	Central, North and West Texas	\$311.16	\$304.04	\$7.12	\$185.12
Baylor Scott and White Health Plan	Standard	P8	Central, North and West Texas	\$387.37	\$384.72	\$2.65	\$68.90
Blue Shield of California	Access + HMO	SI	Southern region	\$475.77	\$464.36	\$11.41	\$296.66
Geisinger Health Plan	Basic	AJ	Northeastern/ Central/ South Central areas	\$254.49	\$244.94	\$9.55	\$248.30
Independent Health Assoc.	Standard	C5	Western New York	\$347.34	\$342.58	\$4.76	\$123.76
Kaiser Permanente - Colorado	High	65	Denver/Boulder metropolitan area, Northern and Southern Colorado areas	\$324.44	\$264.76	\$59.68	\$1,551.68

Plan Code Name	Plan Choices	Plan Code	Service Area Description	Self Plus one Biweekly Employee Premium	Self & Family Biweekly Employee Premium	Difference per Pay Period	Plan Year Difference
Kaiser Permanente - Fresno California	High	NZ	Fresno	\$328.75	\$269.07	\$59.68	\$1,551.68
Kaiser Permanente - Georgia	High	F8	Atlanta metropolitan area, Athens, Columbus, Macon, Savannah	\$379.95	\$320.27	\$59.68	\$1,551.68
Kaiser Permanente - Mid-Atlantic States	High	E3	Metropolitan Baltimore Maryland area, Northern Virginia and Washington, DC	\$358.13	\$298.45	\$59.68	\$1,551.68
Kaiser Permanente - Northern California	High	59	Northern California	\$550.65	\$490.97	\$59.68	\$1,551.68
Kaiser Permanente - Northern California	Standard	59	Northern California	\$328.17	\$268.49	\$59.68	\$1,551.68
Kaiser Permanente - Northwest	Standard	57	Portland metropolitan, Salem and Eugene areas, Vancouver and Longview	\$209.80	\$199.07	\$10.73	\$278.98
Kaiser Permanente - Northwest	High	57	Portland metropolitan, Salem and Eugene areas, Vancouver and Longview	\$298.44	\$238.76	\$59.68	\$1,551.68
Kaiser Permanente - Southern California	High	62	Southern California	\$337.62	\$277.94	\$59.68	\$1,551.68
Kaiser Permanente - Washington Core	High	54	Northern Idaho and Western, Central and Eastern Washington	\$386.57	\$326.89	\$59.68	\$1,551.68
Optima Health	High	PG	Greater Hampton Roads Region	\$366.09	\$306.48	\$59.61	\$1,549.86
Presbyterian Health Plan	High	P2	Entire State of New Mexico	\$565.67	\$546.61	\$19.06	\$495.56
Presbyterian Health Plan	Standard	PS	Entire state of New Mexico	\$372.13	\$346.22	\$25.91	\$673.66
Presbyterian Health Plan	Wellness	PS	Entire state of New Mexico	\$269.88	\$240.37	\$29.51	\$767.26
UPMC Health Plan	Standard	UW	Western Pennsylvania	\$213.42	\$209.49	\$3.93	\$102.18