

## 2022 REGIONAL FEHB PLANS WITH MEDICARE REIMBURSEMENT



Did you know that some FEHB plans offer reimbursement toward Medicare premiums? NARFE compiled this list to help you make a more informed decision about your coverage during the 2021 federal benefits Open Season. This chart includes the regional plans that offer some type of Medicare Part B reimbursement. To allow you to complete a comprehensive comparison, some plans without a Medicare reimbursement are included.

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*See front page of plan brochure for service area*

ENROLLMENT CODE (BROCHURE)	PLAN NAME (WEBSITE)	OPTION <sup>1</sup>	MONTHLY PREMIUM	MEDICARE REIMBURSEMENT <sup>2</sup>	HEALTH FUND or HEALTH SAVINGS ACCOUNT <sup>3</sup>	TOTAL ANNUAL NET COST <sup>4</sup>	WRAP AROUND <sup>5</sup>	PRESCRIPTION DRUG FORMULARY <sup>6</sup>	NOTES
<a href="#">Z24</a>	<a href="#">AETNA ADVANTAGE</a>	ADVANTAGE	\$125.00	\$900	\$0	\$600.00	Yes	<a href="#">Formulary</a>	COVERS MOST OF US see Sec 1 of plan brochure
<a href="#">N61</a>	<a href="#">AETNA DIRECT</a>	CDHP	\$157.07	\$0	\$900	\$984.84	Yes	<a href="#">Formulary</a>	COVERS MOST OF US see Sec 1 of plan brochure
<a href="#">224</a>	<a href="#">AETNA HealthFund</a>	HDHP	\$293.78	\$0	\$900	\$2,625.36	No	<a href="#">Formulary</a>	COVERS MOST OF US see Sec 1 of plan brochure
<a href="#">WW1</a>	<a href="#">Blue Advantage<sup>^</sup></a>	HMO	\$169.43	\$0	\$900	\$1,133.16	No	<a href="#">Formulary</a>	Colorado
<a href="#">2G4</a>	<a href="#">CareFirst BlueChoice</a>	STANDARD	\$375.05	\$0.00	\$0	\$4,500.60	Yes	<a href="#">Formulary</a>	Washington, DC Metro Area
<a href="#">B61</a>	<a href="#">CareFirst BlueChoice</a>	HDHP HMO	\$151.08	\$0.00	\$900	\$912.96	Yes	<a href="#">Formulary</a>	Washington, DC Metro Area
<a href="#">B64</a>	<a href="#">CareFirst BlueChoice</a>	VALUE HMO	\$193.14	\$0.00	\$0	\$2,317.68	Yes	<a href="#">Formulary</a>	Washington, DC Metro Area
<a href="#">521</a>	<a href="#">Health Alliance<sup>^</sup></a>	HIGH	\$379.58	\$800.00	\$0	\$3,754.96	No	<a href="#">Formulary</a>	Southeastern and East Central Michigan
<a href="#">GY4</a>	<a href="#">Health Alliance<sup>^</sup></a>	STANDARD	\$132.54	\$800.00	\$0	\$790.48	No	<a href="#">Formulary</a>	Southeastern and East Central Michigan

All plans marked with an ^ have a Medicare Advantage option. All Medicare Advantage options require continuous enrollment in Medicare Parts A and B.  
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See enrollment code in notes	<a href="#">Humana<sup>^</sup></a>	Value	Varies by location	\$1,200.00	\$0	Varies	Yes	<a href="#">Formulary</a>	Arizona: Phoenix area Arizona (R64), Tucson area (R94); Florida: Daytona area (W94), Orlando area (X24), South Florida (QP4), Tampa area (MJ4); Georgia: Atlanta area (AD4), Columbus area (S94) Macon area (LM4); Illinois: Central and Northwestern (GB4), Chicago area (MW4); Kansas/Missouri: Kansas City area (PH4); Kentucky: Lexington area (6N4), Louisville area (TC4); Ohio: Cincinnati area (X34); Tennessee: Knoxville area (TT4); Texas: Austin area (TV4), Corpus Christi area (TP4), Houston area (T34), San Antonio area (TU4)
<a href="#">V31</a>	<a href="#">Health Partners</a>	HIGH	\$173.03	\$1,200.00	\$0	\$876.36	Yes	<a href="#">Formulary</a>	Minnesota, Iowa, parts of Wisconsin, eastern North Dakota, and eastern South Dakota
<a href="#">591</a>	<a href="#">Kaiser Permanente Northern California</a>	HIGH	\$471.77	\$1,500.00	\$0	\$4,161.24	Some	<a href="#">Formulary</a>	Northern California/Must enroll in Senior Advantage for Federal Members
<a href="#">594</a>	<a href="#">Kaiser Permanente Northern California</a>	STANDARD	\$284.35	\$1,500.00	\$0	\$1,912.20	Some	<a href="#">Formulary</a>	Northern California/Must enroll in Senior Advantage for Federal Members
<a href="#">621</a>	<a href="#">Kaiser Permanente - Southern California</a>	HIGH	\$230.10	\$3,000.00	\$0	-\$238.80	Some	<a href="#">Formulary</a>	Southern California/Must enroll in Senior Advantage for Federal Members
<a href="#">624</a>	<a href="#">Kaiser Permanente - Southern California</a>	STANDARD	\$122.09	\$3,000.00	\$0	-\$1,534.92	Some	<a href="#">Formulary</a>	Southern California/Must enroll in Senior Advantage for Federal Members
<a href="#">NZ1</a>	<a href="#">Kaiser Permanente - Fresno California</a>	HIGH	\$282.92	\$0.00	\$0	\$3,395.04	Some	<a href="#">Formulary</a>	Fresno, CA/Must enroll in Senior Advantage for Federal Members
<a href="#">NZ4</a>	<a href="#">Kaiser Permanente - Fresno California</a>	STANDARD	\$147.53	\$0.00	\$0	\$1,770.36	Some	<a href="#">Formulary</a>	Fresno, CA/Must enroll in Senior Advantage for Federal Members
<a href="#">E31</a>	<a href="#">Kaiser Permanente - Mid Atlantic</a>	HIGH Medicare Advantage 2	\$226.07	\$1,800.00	\$0	\$912.84	Some	<a href="#">Formulary</a>	"Washington, DC; Northern Virginia; and Metropolitan Baltimore, Maryland area/Must enroll in Senior Advantage for Federal Members"
<a href="#">541</a>	<a href="#">Kaiser Permanente - Washington Core</a>	HIGH	\$339.00	\$2,400.00	\$0	\$1,668.00	Some	<a href="#">Formulary</a>	Most of Washington State and Northern Idaho

All plans marked with an ^ have a Medicare Advantage option. All Medicare Advantage options require continuous enrollment in Medicare Parts A and B. (continued on p.3)

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<a href="#">544</a>	<a href="#">Kaiser Permanente - Washington Core</a>	STANDARD	\$156.30	\$2,400.00	\$0	-\$524.40	Some	<a href="#">Formulary</a>	Most of Washington State and Northern Idaho
<a href="#">571</a>	<a href="#">Kaiser Permanente - Oregon Southwest Washington</a>	HIGH	\$227.13	\$2,100.00	\$0	\$625.56	Some	<a href="#">Formulary</a>	Portland, Salem and Eugene, Oregon; Vancouver and Longview, Washington/Must enroll in Senior Advantage 2
<a href="#">574</a>	<a href="#">Kaiser Permanente - Oregon Southwest Washington</a>	STANDARD	\$167.22	\$2,100.00	\$0	-\$93.36	Some	<a href="#">Formulary</a>	Portland, Salem and Eugene, Oregon; Vancouver and Longview, Washington/Must enroll in Senior Advantage 2
<a href="#">651</a>	<a href="#">Kaiser Permanente - Colorado</a>	HIGH	\$242.36	\$0.00	\$0	\$2,908.32	Some	<a href="#">Formulary</a>	Metropolitan Denver/Boulder, Northern Colorado, and Southern Colorado areas/Must enroll in Senior Advantage 2
<a href="#">651</a>	<a href="#">Kaiser Permanente - Colorado^</a>	HIGH SENIOR ADVANTAGE	\$242.36	\$2,100.00	\$0	\$808.32	Some	<a href="#">Formulary</a>	Metropolitan Denver/Boulder, Northern Colorado, and Southern Colorado areas/Must enroll in Senior Advantage 2
<a href="#">653</a>	<a href="#">Kaiser Permanente - Colorado</a>	STANDARD	\$164.79	\$0.00	\$0	\$1,977.48	Some	<a href="#">Formulary</a>	Metropolitan Denver/Boulder, Northern Colorado, and Southern Colorado areas/Must enroll in Senior Advantage 2
<a href="#">653</a>	<a href="#">Kaiser Permanente - Colorado^</a>	STANDARD SENIOR ADVANTAGE	\$164.79	\$2,100.00	\$0	-\$122.52	Some	<a href="#">Formulary</a>	Metropolitan Denver/Boulder, Northern Colorado, and Southern Colorado areas/Must enroll in Senior Advantage 2
<a href="#">F81</a>	<a href="#">Kaiser Permanente - Georgia</a>	HIGH	\$239.18	\$2,100.00	\$0	\$770.16	Some	<a href="#">Formulary</a>	Atlanta, Georgia metropolitan area and Athens, Columbus, Macon and Savannah service areas/Must enroll in Senior Advantage 2
<a href="#">F84</a>	<a href="#">Kaiser Permanente - Georgia</a>	STANDARD	\$150.18	\$0.00	\$0	\$1,802.16	Some	<a href="#">Formulary</a>	Atlanta, Georgia metropolitan area and Athens, Columbus, Macon and Savannah service areas/Must enroll in Senior Advantage 2
<a href="#">631</a>	<a href="#">Kaiser Permanente - Hawaii^</a>	HIGH	\$168.89	\$2,100.00	\$0	-\$73.32	Some	<a href="#">Formulary</a>	Hawaii
<a href="#">634</a>	<a href="#">Kaiser Permanente - Hawaii</a>	STANDARD	\$121.34	\$0.00	\$0	\$1,456.08	Some	<a href="#">Formulary</a>	Hawaii
<a href="#">JP1</a>	<a href="#">M.D.IPA^</a>	HIGH	\$481.46	\$1,782	\$0	\$3,995.52	Some	<a href="#">Formulary</a>	District of Columbia, Maryland and Northern Virginia/ UnitedHealthcare Retiree Advantage (UHCA) requires Medicare A & B enrollment

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See enrollment code in notes	<a href="#">UNITED HEALTHCARE</a>	CHOICE PLUS ADVANCED	Varies by location	\$1,732.20	\$0	Varies	Yes	<a href="#">Formulary</a>	Atlanta, Georgia; Tampa, Florida; Orlando, Florida; Miami, Florida (LV1); District of Columbia; Maryland; Northern Virginia; San Antonio, Texas; Chicago, Illinois (L91)
<a href="#">Y81</a>	<a href="#">UNITED HEALTHCARE</a>	CHOICE PRIMARY ADVANTAGE	\$145.31	\$1,735.20	\$0	\$8.52	Yes	<a href="#">Formulary</a>	Alabama, Arkansas, District of Columbia, Florida, Illinois, Iowa, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Pennsylvania, Tennessee, Texas, and Virginia as well as markets of Atlanta, Georgia and St. Louis, Missouri
See enrollment code in notes	<a href="#">UNITED HEALTHCARE</a>	CHOICE OPEN ACCESS HMO	Varies by location	\$1,735.20	\$0	Varies	Yes	<a href="#">Formulary</a>	Alabama, Arkansas, Florida, Louisiana, Mississippi, North Carolina and Tennessee (KK1); Arizona (Phoenix and Tucson), Colorado, Nevada, Oregon and Washington (KT1); District of Columbia, Maryland, Pennsylvania and Virginia (LR1); Iowa and Kentucky (LJ1)/Additional enrollment in Medicare Advantage required, see Section 9 of Plan brochure
<a href="#">VD1</a>	<a href="#">UNITED HEALTHCARE</a>	CHOICE PRIMARY	\$164.41	\$1,735.20	\$0	\$237.72	Some	<a href="#">Formulary</a>	Phoenix and Tucson, Arizona areas, Nevada, Oregon and Washington
<a href="#">WF1</a>	<a href="#">UNITED HEALTHCARE</a>	CHOICE PLUS PRIMARY	\$167.11	\$1,735.20	\$0	\$270.12	Some	<a href="#">Formulary</a>	Phoenix and Tucson, Arizona areas, Nevada, Oregon and Washington
<a href="#">AS1</a>	<a href="#">UNITED HEALTHCARE</a>	CHOICE PLUS PRIMARY	\$162.73	\$1,735.20	\$0	\$217.56	Some	<a href="#">Formulary</a>	Alabama, Arkansas, District of Columbia, Florida, Georgia (Atlanta area), Illinois, Iowa, Kentucky, Louisiana, Maryland, Mississippi, Missouri (St. Louis), North Carolina, Pennsylvania, Tennessee, Texas and Virginia
<a href="#">UW4</a>	<a href="#">UPMC Health Plan</a>	STANDARD	\$192.68	\$800.00	\$0	\$1,512.16	Yes	<a href="#">Formulary</a>	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, and Westmoreland
<a href="#">8W4</a>	<a href="#">UPMC Health Plan</a>	HDHP	\$166.99	\$800.00	\$0	\$1,203.88	No	<a href="#">Formulary</a>	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, and Westmoreland

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1. For CDHP and HDHP plans, the deductible is typically higher than it is for a Standard or High Option plan. Some Value plans or Basic plans don't have a deductible and may offer flat copayments (dollar amount) rather than coinsurance (percentage) for your out-of-pocket expense.
2. Must be enrolled in Medicare A and B with Medicare as primary coverage. Some plans provide more than the standard cost of Medicare Part B to allow for late enrollment surcharge or IRMAA (Income Related Monthly Adjustment Amount).
3. A health fund is provided and may be used to provide some reimbursement for Medicare Part B premium or can offset other qualified expenses.
4. Some plans provide a Medicare reimbursement higher than the Standard 2022 Part B premium (\$170.10/month/person). For those individuals who are subject to late enrollment surcharge or IRMAA (Income Related Monthly Adjustment Amount) charges, this additional reimbursement may offset some of this expense.
5. "Wrap around" coverage means that when a service is covered by Medicare first and FEHB as secondary payer, there is little to no out-of-pocket expense. The plan waives the deductible, copayment and coinsurance.
6. Most FEHB plans cover generic drugs with low copayments or coinsurance. If you use name brand drugs or specialty medications, check to be sure these are covered under the plan formulary. Also be aware of the copayment or coinsurance amount. The out-of-pocket cost of prescriptions may be lower when you are enrolled in Medicare A and B as primary in some plans, but none of the plans eliminate your out-of-pocket prescription costs.