

Nationwide Managed Fee-for-Service Plans	Telephone number	Plan option	Enrollment code		Your share of premium				Benefit type
			Self only	Self & family	Monthly		Biweekly		
					Self only	Self & family	Self only	Self & family	
Plan name									
Plans open to all									
Alliance	202/939-6325		YQ1	YQ2	187.46	393.68	86.52	181.70	Non-PPO PPO
APWU	1-800/222-2798		471	472	48.15	108.23	22.22	49.95	Non-PPO PPO
Blue Cross and Blue Shield Service Benefit Plan*	local phone #	High	101	102	146.43	311.83	67.58	143.92	Non-PPO PPO
		Standard	104	105	44.94	108.40	20.74	50.03	Non-PPO PPO
GEHA*	1-800/821-6136		311	312	55.19	120.29	25.47	55.52	Non-PPO PPO
Mail Handlers	1-800/410-7778	High	451	452	60.73	130.59	28.03	60.27	Non-PPO PPO
		Standard	454	455	30.90	67.06	14.26	30.95	Non-PPO PPO
NALC	703/729-4677		321	322	58.09	122.66	26.81	56.61	Non-PPO PPO
Postmasters*	703/683-5585	High	361	362	189.98	411.21	87.68	189.79	Non-PPO PPO
		Standard	364	365	58.87	129.44	27.17	59.74	Non-PPO PPO
Plans open only to specific groups									
Association Benefit Plan	1-800/634-0069		421	422	†	†	†	†	Non-PPO PPO
BACE*	301/881-0510		YD1	YD2	42.80	96.31	19.75	44.45	Non-PPO PPO
Foreign Service	202/833-4910		401	402	54.26	170.56	25.04	78.72	Non-PPO
Panama Canal Area	504/566-3501		431	432	44.92	97.43	20.73	44.97	Non-PPO PPO
Rural Carrier Benefit Plan	800/638-8432		381	382	65.89	119.47	30.41	55.14	Non-PPO
SAMBA	301/984-1440		441	442	65.61	182.46	30.28	84.21	Non-PPO PPO
Secret Service	1-800/424-7474		Y71	Y72	41.64	102.38	19.22	47.25	Non-PPO

* Offers a Point of Service. See the listings starting on page 14.

† See your Personnel Office

Medical-surgical												Mental health
You pay				Plan pays								Plan Annual Maximum
Deductible		Catastrophic limit		Inpatient care				Outpatient care				
				Hospital		Doctor		Hospital		Doctor		
Calendar year	Inpatient hospital	Per person	Per family	Room & board	Other	Surgeon	Other	Surgeon	Other	Tests	Accidental injuries	Per person
Plans open to all												
\$300	\$250	\$3,000	\$3,000	70%	70%	70%	70%	70%	70%	70%	100%	\$50,000
\$100	\$150	\$2,000	\$2,000	90%	90%	90%	90%	90%	90%	90%	100%	\$50,000
\$250	None	\$3,000	\$3,500	80%	80%	85%	85%	85%	85%	85%	100%	\$50,000
\$250	None	\$1,500	\$1,500	100%	95%	95%	95%	95%	95%	95%	100%	\$50,000
\$150	\$100	\$2,700	\$2,700	100%	100%	80%	80%	80%	*	80%	100%	120 days
\$150	None	\$1,000	\$1,000	100%	100%	95%	95%	95%	*	95%	100%	120 days
\$200	\$250	\$3,750	\$3,750	100%	100%	75%	75%	75%	*	75%	100%	100 days
\$200	None	\$2,000	\$2,000	100%	100%	95%	95%	95%	*	95%	100%	100 days
\$175	None	\$2,500	\$3,000	100%	80%	80%	80%	80%	80%	80%	100%	\$50,000
\$175	None	\$2,500	\$3,000	100%	95%	90%	90%	90%	95%	90%	100%	\$50,000
None	\$175	\$2,000	\$2,000	100%	100%	75%	75%	75%	75%	75%	100%	\$50,000
None	None	\$2,000	\$2,000	100%	100%	95%	95%	95%	*	*	100%	\$50,000
None	\$250	\$3,000	\$3,000	100%	100%	70%	70%	70%	70%	70%	100%	\$50,000
None	\$125	\$3,000	\$3,000	100%	100%	95%	95%	95%	*	*	100%	\$50,000
\$200	\$100	\$1,750	\$3,000	100%	80%	85%	75%	85%	75%	75%	100%	\$50,000
\$200	None	\$1,500	\$2,000	100%	100%	95%	95%	95%	95%	95%	100%	\$50,000
\$275	\$150	\$2,500	\$2,500	100%	85%	85%	80%	85%	80%	80%	100%	\$50,000
\$275	None	\$2,500	\$2,500	100%	100%	95%	95%	95%	95%	95%	100%	No benefit
\$500	\$600	\$6,700	\$6,700	70%	70%	70%	70%	70%	70%	70%	100%	\$50,000
\$300	\$350	\$3,000	\$3,000	100%	95%	95%	95%	95%	95%	95%	100%	No benefit
Plans open only to specific groups												
\$250	\$100	\$2000	\$2000	80%	80%	80%	80%	80%	80%	80%	100%	50 visits
\$250	None	\$2000	\$2000	100%	100%	80%	80%	80%	80%	80%	100%	50 visits
\$250	\$250	\$3,000	\$3,000	90%	90%	70%	70%	70%	70%	70%	100%	\$50,000
None	\$150	-	-	100%	100%	100%	100%	100%	100%	100%	100%	No benefit
\$200	\$175	\$2,000	\$2,000	100%	80%	90%	80%	100%	80%	80%	100%	No limit
None	\$125	\$1,000	-	100%	80%	100%	SA**	100%	75%	75%	100%	90 days
None	None	\$1,000	-	100%	100%	100%	SA**	100%	100%	75%	100%	90 days
\$250	\$200	\$2,500	\$3,000	100%	80%	85%	75%	85%	75%	75%	SA**	No limit
\$300	None	\$1,000	\$2,000	80%	80%	80%	80%	80%	80%	80%	100%	\$75,000
None	None	\$1,000	\$2,000	100%	100%	100%	100%	100%	100%	100%	100%	\$75,000
\$200	\$100	\$1,000	\$2,000	100%	100%	80%	80%	80%	80%	80%	100%	\$50,000

* Copayment applies. See brochure for details.

**Scheduled Allowance

Customer Satisfaction Survey Results for Managed Fee-for-Service Plans	Plan name	Top rated plans	% satisfied with plan			% rating the plan or care excellent, very good, and good											
						General Categories					Specific items						
			% Somewhat satisfied			Access to care	Quality of care	Doctors available	Coverage	Info., customer service, paperwork	Thoroughness and competence of provider	Results of care	Explanation of care	Getting appointment when sick	Costs you pay	Process claims quickly	How well the plan handles your questions
			% Somewhat and very satisfied														
% Somewhat, very and extremely satisfied																	
Alliance			11	49	74	91	89	83	81	77	90	87	87	84	45	76	74
APWU			30	69	85	94	91	78	82	85	93	91	87	85	83	79	81
Blue Cross and Blue Shield-Hi			22	72	84	90	85	79	84	83	91	84	86	84	66	83	79
Blue Cross and Blue Shield-Std			20	61	87	89	95	87	76	86	95	92	90	87	73	80	88
GEHA	★		21	71	92	93	88	75	86	89	94	89	89	87	80	86	91
Mail Handlers-Hi			11	61	86	88	91	77	86	84	93	90	87	85	73	78	83
Mail Handlers-Std			19	63	80	92	92	80	86	88	93	89	88	83	75	75	86
NALC			28	68	86	91	91	74	84	83	92	91	87	83	82	75	78
Postmasters-Hi			25	64	86	95	93	86	89	86	94	93	91	87	58	86	82
Postmasters-Std			17	60	85	97	96	79	84	84	96	93	90	87	73	78	80
Association Benefit Plan																	
BACE			6	43	69	87	89	74	82	76	92	88	85	81	46	79	74
Foreign Service	★		30	74	91	97	93	95	87	89	94	94	92	92	83	83	84
Panama Canal Area																	
Rural Carrier Benefit Plan			19	63	87	91	89	92	85	89	92	88	92	84	80	77	83
SAMBA	★		30	79	93	95	95	90	98	97	94	92	93	91	80	93	92
Secret Service			17	63	88	97	94	94	89	83	95	93	89	90	74	80	74

For an explanation of survey results, see pages 5 and 6.

Prescription Drug Survey Results

The Office of Personnel Management had The Gallup Organization survey enrollees of the five largest managed fee-for-service plans who had used their prescription drug benefit during the period March through May, 1996. Enrollees of these five plans — representing about 67 percent of the total FEHB Program population — were questioned on their satisfaction with both the retail pharmacy and mail order benefit. The following table shows the results broken out by plan and Medicare Part B enrollment.

The satisfaction responses are determined by a number of factors, including the level of prescription drug benefits offered. This survey's responses are based on 1996 benefits. Some plans have changed their prescription drug benefits for 1997, and these responses do not represent the satisfaction levels with prescription drug benefits in 1997.

Five Largest Managed Fee-for-Service Plans	% Rating of Service Satisfaction								
	<input type="checkbox"/> % good			<input type="checkbox"/> % good and very good			<input type="checkbox"/> % good, very good and excellent		
Plan name	Prescription drug benefit			Last retail experience			Last mail order experience		
APWU — All enrollees	13	39	95	14	49	94	11	44	97
➡ <i>Medicare Part B enrollees</i>	8	28	98	12	45	97	12	43	99
Blue Cross and Blue Shield — All enrollees	21	52	89	19	55	94	16	45	93
➡ <i>Medicare Part B enrollees</i>	21	51	88	18	52	93	19	45	93
GEHA — All enrollees	22	52	91	24	56	95	14	43	96
➡ <i>Medicare Part B enrollees</i>	14	39	93	19	51	97	12	39	97
Mail Handlers — All enrollees	33	48	54	31	60	88	No Mail Order Benefit		
➡ <i>Medicare Part B enrollees</i>	42	59	69	23	47	89	No Mail Order Benefit		
NALC — All enrollees	18	48	93	22	55	95	15	43	95
➡ <i>Medicare Part B enrollees</i>	12	35	95	18	53	96	14	40	96