
Section 2. How we change for 2005

Do not rely on these change descriptions; this page is not an official statement of benefits. For that, go to Section 5.1 and 5.2 Benefits. Also, we edited and clarified language throughout the brochure; any language change not shown here is a clarification that does not change benefits.

Program-wide changes

- In Section 9, we revised the **Medicare Primary Payer Chart** and updated the language regarding Medicare Advantage plans (formally called Medicare + Choice plans).
- In Section 12, we revised the language regarding the Flexible Spending Account Program-*FASFEDS* and the Federal Long Term Care Insurance Program.

Changes to this Plan

- Your share of the non-Postal premium will increase by 10.7% for Self Only or 10.7% for Self and Family.
- This Plan is offering a high deductible health plan (HDHP) with a health savings account (HSA) and a health reimbursement arrangement (HRA) for the first time under the Federal Employees Health Benefits Program during the 2004 Open Season.