
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 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 (formerly called Medicare + Choice plans).
- In Section 12, we revised the language regarding the Flexible Spending Account Program - FSAFEDS and the Federal Long Term Care Insurance Program.

Changes to these Plans

- We have added new Standard Option plans.
- If you were enrolled in our 2004 plan, you will automatically continue in Kaiser Permanente High Option in 2005, unless you request a change from your employing or retirement office.

The following changes apply to our High Option plans:

- In Northern California, your share of the non-Postal premium will increase by 7.9% for Self Only or 8.5% for Self and Family.
- In Southern California, your share of the non-Postal premium will increase by 5.1% for Self Only or 5.1% for Self and Family.
- We increased the copayment for individual office visits to \$15 for Southern California. This also applies to individual office visits under mental health and substance abuse benefits.
- We decreased the copayment for group office visits (including mental health and substance abuse) to \$7.
- We increased the inpatient hospital copayment from to \$100 per admission.
- We increased the outpatient surgery copayment to \$50 per procedure when the surgery takes place in a hospital or ambulatory surgery center.
- We increased the copayment for allergy treatment and injections to \$5 per office visit.
- We added a \$5 copayment for well-child preventive care visits (23 months and younger), prenatal care visits, and first scheduled postnatal care visits.
- We increased the copayment for medically appropriate, scheduled, professional ambulance service to \$50 per trip to a facility we designate.
- We added a \$50 copayment for certain complex outpatient procedures.