
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 this Plan

- We have added a new Standard Option plan.
- 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 plan:

- Your share of the non-Postal premium will increase by 12.5% for Self Only or 5.1% for Self and Family.
- We increased the copayment for specialty care visits to \$30.
- We increased the copayment for group therapy office visits to \$7.
- We increased the copayment for brand-name prescription drugs to \$25.
- Many dental service copayments have changed.