
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

- Your share of the non-Postal premium will increase by 25.8% for Self Only or 56.2% for Self and Family.
- We are now offering a High Deductible Health Plan with a HSA/HRA as an additional choice. This Plan is new to the FEHB Program. It is being offered for the first time during the 2005 open season. **The High Deductible Health Plan will not provide coverage for** contraceptive drugs and devices, and other related services. **The High Option Plan provides coverage for** contraceptive drugs and devices and other related services.