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## Section 2. How we change for 2005

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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

- CODE JA – BATON ROUGE AREA - Your share of the non-Postal premium will decrease by 17.2% for Self Only or 20.6% for Self and Family.
- CODE BJ – NEW ORLEANS AREA - Your share of the non-Postal premium will increase by 26.8% for Self Only or 26.8% for Self and Family.
- We have no benefit changes to the High Option
- This Plan is offering a high deductible health plan (HDHP) option for the first time under the Federal Employees Health Benefits Program during the 2004 Open Season.