
Section 2. How we change for 2005

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

Enrollment Code 2U. Your share of the non-Postal premium will increase by 14.3% for Self Only and increase by 14.3% for Self and Family.

Enrollment Code 2X. Your share of the non-Postal premium will increase by 6.2% for Self Only and increase by 7.3% for Self and Family.

Enrollment Code 6J. Your share of the non-Postal premium will increase by 35.5% for Self Only and increase by 28.9% for Self and Family.

Enrollment Code 7D. Your share of the non-Postal premium will increase by 5.2% for Self Only and increase by 3.9% for Self and Family.

Enrollment Code 8J. Your share of the non-Postal premium will increase by 17.0% for Self Only and increase by 17.0% for Self and Family.

Enrollment Code JC. Your share of the non-Postal premium will increase by 15.4% for Self Only and increase by 15.4% for Self and Family.

Enrollment Code PU. Your share of the non-Postal premium will increase by 22.6% for Self Only and increase by 30.6% for Self and Family.

Enrollment Code P1. Your share of the non-Postal premium will increase by 21.0% for Self Only and increase by 21.0% for Self and Family.

Enrollment Code P3. Your share of the non-Postal premium will increase by 36.1% for Self Only and increase by 39.7% for Self and Family.

Enrollment Code RD. Your share of the non-Postal premium will increase by 7.3% for Self Only and increase by 4.7% for Self and Family.

Enrollment Code SL. Your share of the non-Postal premium will increase by 9.1% for Self Only and decrease by 6.2% for Self and Family.

Enrollment Code UB. Your share of the non-Postal premium will increase by 12.2% for Self Only and increase by 6.9% for Self and Family.

Enrollment Code WQ. Your share of the non-Postal premium will increase by 22.0% for Self Only and increase by 11.0% for Self and Family.

Enrollment Code YE. Your share of the non-Postal premium will increase by 8.3% for Self Only and increase by 8.2% for Self and Family.

Enrollment Code Y1. Your share of the non-Postal premium will increase by 15.0% for Self Only and increase by 15.0% for Self and Family.

We are now an “Open Access HMO.” Members in the FEHBP service areas, with the exception of those members in the States of California or Washington (Enrollment Codes 2X or 8J), can go directly to any network specialist for covered services without a referral from their primary care physician (PCP). This does not apply to covered mental health services and/or substance abuse services -- you still must obtain referrals. (See Section 1 for details)

A specialist visit is now subject to a \$30 copay. (Section 5(a))

The inpatient hospital copay is \$150 per day up to a maximum copay of \$750 per admission. (Section 5(c))

Bony impacted wisdom teeth extractions previously covered under either the Medical or Dental benefits section of the Plan, now are covered only under the Dental benefits section. (Section 5(h))

The extraction of a surgical, soft tissue, or bony impacted tooth is covered under the Dental benefits section based on a reduced fee schedule. You pay up to a maximum fee of \$482 per tooth. (Section 5(h))

Deep sedation/general anesthesia for oral surgery performed in the office is covered under the Dental benefits section based on a reduced fee schedule. You pay up to a maximum fee of \$267. (Section 5(h))

We now provide HMO benefits to out-of-area dependents if the dependents reside in any service area where we operate an HMO. The dependent should select a PCP in that service area. (Section 1)

The Service Area covered by Enrollment Code PU (Dallas/Ft.Worth & Houston, TX) has been split. Dallas/Ft. Worth will remain under Enrollment Code PU, but Houston has a new Enrollment Code of 8G. If you are currently covered by Enrollment Code PU, and you live in or work in the Houston area, your coverage will not be transferred automatically to Code 8G. You must enroll in Code 8G or elect another plan during Open Season. (See page 11 for a detailed description of the Service Area)

We added the following to the Service Area in the State of Ohio: the city of Toledo and various surrounding full and partial counties (Enrollment Code 7D). (See page 11 for a detailed description of the Service Area)

We added the following to the Service Area in the State of Kentucky: The Northern counties of Boone, Campbell, Gallatin, Grant, Kenton, and Pendleton (Enrollment Code RD). (See page 10)

We added a new Service Area in the State of Ohio: the city of Columbus and various surrounding full and partial counties (Enrollment Code ND). (See pages 10-11 for a detailed description of the Service Area)

We added a new Service Area in the State of Illinois: the city of Chicago and the entire counties of Cook, DuPage, Kane, Kankakee, Lake, McHenry, and Will (Enrollment Code IK). (See page 10)

We added a new Service Area in the State of Indiana: the Northern county of Lake (Enrollment Code IK). (See page 10)

We added a new Service Area in the State of Kansas: Kansas City and the entire counties of Atchison, Douglas, Franklin, Johnson, Leavenworth, Miami, and Wyandotte (Enrollment Code KS). (See page 10)