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

- If you are enrolled in **Code NM**, your share of the non-Postal premium will increase by 1% for Self Only or 1% for Self and Family.
- We expanded our service area to include Lyon, Mineral and portions of Washoe counties.
- You now pay $10 for a 30-day therapeutic supply of generic drugs.
- You now pay $25 for a 30-day therapeutic supply of brand-name formulary drugs.
- You now pay $40 for a 30-day therapeutic supply of non-formulary drugs.
- We added a benefit for medical treatment in a Phase II, III or IV clinical trial for the treatment of cancer or chronic fatigue syndrome conducted in the state of Nevada with a $10 office visit or specialist visit copayment.