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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 3 under **Covered providers**, Alaska is designated as a medically underserved area in 2005. Maine, Utah, and West Virginia are no longer designated as medically underserved areas in 2005.
- 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—*FLTCIP*.

### Changes to this Plan

- Your share of the NALC Postal premium will increase by 16.4% for Self Only or 23.2% for Self and Family.
- Your share of the non-Postal premium will increase by 12.8% for Self Only or 14.8% for Self and Family.
- We now cover specialty drugs for treatment therapies only under the prescription drug benefit. Previously these drugs were subject to the PPO/Non-PPO calendar year deductible and coinsurance. (Section 5(a))
- We now require prior authorization for certain specialty drugs, including biotech drugs. (Section 5(f))

### Clarifications

- We have clarified that a licensed or registered dietician/nutritionist is a covered provider for diabetic education. (Section 5(a))
- We have clarified that the 50-visit physical and occupational therapies limitation applies to covered chiropractic manipulations in MUA states. (Section 5(a))
- We have clarified that your cost-sharing responsibilities for services performed by a chiropractor in an MUA are the same as for similar services performed by other covered providers. (Section 5(a))