

---

## Section 2. How We Changed 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 58.0% for Self Only or 44.9% for Self and Family.
- We have added a standard option with in-network and out-of-networks benefits.