
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

- Your share of the non Postal High Option premium will increase by 9.5% for Self only and 9.8% for Self and Family, the Standard Option Premium will increase by 7.1% for Self only and decrease by 17.3% for Self and Family.

Benefit changes to the GHI High Option Plan

1. Prescription Drug Benefit

- The current Retail Drug copay has been increased from \$10 for a generic drug to \$15 for a generic drug, and from \$20 for name brand drug that is listed in the preferred prescription drug formulary to \$25 for a name brand drug that is listed in the preferred prescription drug formulary.
- The Maintenance Drug Program copay has been increased as from \$20 copay for a generic drug to \$35 copay for a generic drug, from \$40 for a name brand drug listed in the preferred prescription drug formulary to \$60 for a name brand drug listed in the preferred prescription drug formulary and from \$60 for a name brand drug which is not listed in the preferred prescription drug formulary to \$75 for a name brand drug which is not listed in the preferred prescription drug formulary.

The following Prescription Drug Programs are added to the Prescription Drug Benefit:

- a) Step Therapy Prior Authorization Program
- b) Drug Quantity Management Program
- c) Diabetic Supplies Close Category Program
- d) Non-Sedating Antihistamines Program

2. Hospital Deductible

Effective January 1, 2005 there is a hospital deductible of \$100 per inpatient admission up to a maximum of \$200 per year. The hospital deductible is waived for maternity care.

Benefit changes to the GHI Standard Option Plan

1. Prescription Drug Benefit

In order to better control the continuing increase in drug costs and thereby preserve the existing benefit; GHI is proposing the same Prescription Drug Programs as stated under the High Option Plan.

2. Copay for Pediatric Visit Are Waived

The in physician office copy of \$25 is waived for pediatric visits.