
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 premium will increase by 3.4% for Self Only or 3.4% for Self and Family.
- We reduced the Office Visit co-payment to \$10 per visit.
- We raised the age limit for 100% coverage for Preventive Care for Children to age 18.
- We removed the co-payment for Adult routine screenings and immunizations.
- We removed the co-payment for Laboratory, X-ray and other Diagnostic Services. These will be covered at 100%.
- We changed the Prescription Drug copay to \$5 generic/\$20 brand name.
- We eliminated the copay for medications administered in-clinic by a professional health care worker.
- We clarified the language regarding copays for certain prepackaged prescription drugs.
- We added a Hearing Aid benefit. Please see page 21 for details.
- We added coverage for Foot Orthotics for very specific conditions. See page 20.
- We added coverage for a Cochlear Implanted Device. (Previously only the surgery to implant the device was covered.)
- We clarified the language under the Chiropractic benefit.
- We replaced the \$20 Office Visit Copay for Orthopedic and Prosthetic Devices with a 20% Coinsurance per item.
- We added cash incentives under the GHC 'Exercise for Excellence' program which encourages you to get out and exercise. Cash reimbursements are awarded to qualifying participants.
- We revised the language for Accidental Dental Injury to indicate that treatment must begin within 90 days of the accident.