
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

- We have added a new Standard Option plan.
- If you were enrolled in our 2004 plan, you will automatically continue in Kaiser Permanente High Option in 2005, unless you request a change from your employing or retirement office.

The following changes apply to our High Option plan:

- Your share of the non-Postal premium will increase by 9.7% for Self Only or 9.7% for Self and Family.
- We removed the catastrophic protection out-of-pocket maximum .
- We increased the non-routine prenatal care copayment to \$15 per visit.
- We increased the allergy injection copayment to \$10 per visit.
- We now cover devices and equipment for the treatment of sexual dysfunction disorders under orthopedic and prosthetic devices and durable medical equipment (DME).
- We increased your prescription drug copayment for brand name drugs. Your copayment is now \$20 for brand name drugs obtained at Kaiser Permanente medical center pharmacies, and \$26 for brand name drugs obtained at designated community pharmacies. The copayment for generic drugs has not changed.
- We changed the dispensing limit for insulin to a 30-day supply per prescription drug copayment.
- We increased the copayment for amino acid-modified products and immunosuppressant drugs to be the same as the prescription drug copayment.