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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 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 18.8% for Self Only or by 20.6% for Self and Family for the (7M) Missouri Regions.
- Your share of the non-Postal premium will decrease by 17.4% for Self Only or 13.4% for Self and Family for the (HM) Texas Regions.
- The address of our Central and Eastern Missouri regions has changed as follows: Mercy Health Plans, 14528 South Outer 40, Suite 300, Chesterfield, MO 63017.

The following services will require prior authorization:

- MRIs
- CT scans
- Home Infusion Intravenous (IV) Services

Please see Sections 3 and 5(i) for details.