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## Section 2 How we change for 2006

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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 3, under **Covered providers**, Arizona and West Virginia are designated as medically underserved areas in 2006. Texas is no longer designated as a medically underserved area in 2006. (see page 11)

### Changes to this Plan

- Your share of the NALC Postal premium will increase by 9.6% for Self Only or 12.2% for Self and Family.
- Your share of the non-Postal premium will increase by 8.2% for Self Only or 9.1% for Self and Family.
- We now coordinate benefits with Medicare Part D. (see pages 20 and 63)
- We waive some retail limitations when Medicare Part D is primary and covers the drug. (see page 50)
- You now pay nothing for covered outpatient lab services performed by Quest Diagnostics. Previously you paid 15%. (see page 24)
- We now cover abdominal aortic aneurysm screening for men ages 65 through 75 with smoking history. (see page 25)
- We now pay a maximum of \$135 per day, up to 50 days in a calendar year, for nursing services. Previously we paid a maximum payment of \$75 per day, up to 90 days per calendar year. (see page 33)
- You now pay 10% of mental health and substance abuse In-Network inpatient services provided by a hospital or other facility. Previously you paid nothing. (see page 46)

### Clarifications

- We clarified that professional services includes services of physicians or urgent care center. (see page 23)
- We clarified that routine sonograms are included in routine prenatal care. (see page 26)
- We clarified that maintenance therapy is not covered in the Physical and occupational therapies benefit. (see page 29)
- We clarified that nutritional therapy for self-management of diabetes is included in our coverage. (see page 33)
- We clarified that oral chemotherapy drugs are covered under the Prescription drug benefit. (see page 29)
- We updated the examples of the specialty drugs. (see page 50)
- We list additional conditions supported by our Disease Management Programs. (see page 53)
- We now require claim filing by December 31 after the year you received the service. (see page 58)