
Section 2 How we change for 2006

Do not rely on these change descriptions; this Section 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.

Changes to this Plan

Changes to our High Option only

- Your share of the non-Postal premium will increase by 18.2% for Self Only or 18.8% for Self and Family.

Changes to our Standard Option only

- Your share of the non-Postal premium will increase by 11.3% for Self Only or 11.6% for Self and Family

Both Options

- We changed PPO networks from Multiplan PPO to PHCS PPO network (see page 56).
- We increased the prescription drug copays for network retail brand name, non-formulary; non-network retail; network mail order brand name, and non-formulary by the greater of \$10 or 10% with a \$3000 annual maximum out-of-pocket per person (see page 60).
- We added the following exclusions and limitations (see page 80):
 - ▶ Drugs and/or supplies related to sex transformations, sexual dysfunction, or sexual inadequacy.
 - ▶ Drugs purchased through the mail or internet from pharmacies outside the United States by member located within the United States.
 - ▶ Charges that we determine to be in excess of the Plan allowance.
 - ▶ Computer story boards, “light talkers” or similar devices.
 - ▶ Self-help training, biofeedback, milieu therapy or similar therapies like exposure to “Bright Lights” for Seasonal Affective Disorder (SAD).
- We added the following services to the list of services requiring precertification (see page 14):
 - ▶ Home Health Care (HHC)
 - ▶ Oxygen, Morphine or other pump-type systems
 - ▶ Infusion Therapy (OP or IP)
 - ▶ TPN (Total Parenteral Nutrition) or IPN (Intraperitoneal Nutrition)
- We added the following preventive care benefits (see page 25):
 - ▶ Abdominal Aortic Aneurysm, one time screening for men 65 to 75;
 - ▶ Meningococcal Conjugate Vaccine for young persons starting age 11 (for students) (See Preventive Care, Children Section);
 - ▶ Influenza Vaccine, for pregnant women and annually for men and women over age 50;
 - ▶ Well care Child Exams up to age 22, increasing from current age 3 in 2005 brochure;
 - ▶ Total Cholesterol Tests in Section 5;
 - ▶ High Density Lipoprotein test in Section 5;
 - ▶ Triglycerides tests in Section 5;
 - ▶ Two Diabetes Screening tests per year for non-diabetic.