
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.

Changes to this Plan

Changes to Both Standard and High Options:

- The durable medical equipment coinsurance will decrease from 50% to 20% of plan allowance (see page 27).
- Coverage for students outside the service area is now limited to services provided within the United States (see page 51).

Changes to Standard Option:

- Your share of the non-Postal premium will decrease by 2.0 % for Self Only or will decrease by 2.0% for Self and Family (see page 80).
- The out-of-pocket maximum will increase from \$750 (per person) and \$1,500 (per family) to \$1,250 (per person) and \$2,500 (per family) (see page 12).
- The primary and specialty care office visits and (urgent care centers copayment) will increase from \$15 to \$20 per visit (see page 16).
- The lab, x-ray and other diagnostic tests copayment will increase from nothing to \$20 per visit (see page 17).
- The outpatient surgery procedures copayment performed in an operating room will increase from \$15 to \$100 per procedure (see page 30).
- The inpatient hospitalization copayment will increase from \$100 to \$250 per admission. This copayment will also apply to inpatient and residential admissions for mental health and substance abuse and inpatient multidisciplinary rehabilitation at hospital or skilled nursing facilities (see page 35).
- The mental health and substance abuse copayment will increase from \$15 to \$20 per outpatient individual therapy visits, and from \$7 to \$10 for outpatient group therapy visits (see page 42).
- The prescription drug copayment will increase from \$15 to \$20 for generic drugs and from \$30 to \$40 for brand name drugs (see page 46).

Changes to High Option:

- Your share of the non-Postal premium will increase by 8.3 % for Self Only or will increase by 9.8% for Self and Family (see page 80).