
Section 2 How we changed 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

- Your share of the non-Postal premium for enrollment code 3U for the High Option will decrease by 13.5% for Self Only coverage or 14.0% for Self and Family coverage.
- The Standard Option has been eliminated
- The out-of-pocket maximum will increase to \$2,000 for Self Only and \$4,000 for Self and Family coverage. See page 12.
- Benefits for Chiropractic Services have been added. See page 24.
- Copayments for ambulance services have been reduced to \$0. See page 32.
- Benefits for emergency air ambulance have been added. See page 34.
- Refractive eye exams are reduced to one every other policy year. See page 22.
- Copayments for home health services have no copayment. See page 24.
- Coinsurance for durable medical equipment will increase to 50% of charges. See page 24.
- Copayments for office visits will increase to \$20 per visit. See page 16.
- Copayments for urgent care centers will increase to \$50 per visit. See page 34.
- Copayments for emergency rooms will increase to \$100 per visit. See page 34.
- Benefits for prosthetic devices will have no copayment. See page 23.
- Benefits for skilled nursing facilities will have no copayment. See page 32.
- Copayments for prescription drugs purchased at a retail Plan pharmacy will be \$10 Tier 1, \$30 Tier 2, and \$50 Tier 3. See page 37.
- Copayments for prescription drugs purchased through Plan mail order will be \$25 Tier 1, \$75 Tier 2, and \$125 Tier 3. See page 37.
- **Service area expansion:** We have added the metropolitan areas of Cleveland and Columbus, Ohio with new enrollment codes. See page 6.

Special Notice: This Plan is eliminating the Standard Option. If you are currently enrolled on the Standard Option you will automatically be enrolled in the High Option unless you elect to enroll in another Health Plan during Open Season.