
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 High Option Plan:

- Your share of the non-Postal premium will increase by 45.1% for Self-Only or 42.7% for Self and Family.
- We added a 50% coinsurance for orthopedic and prosthetic devices.
- We increased the number of copays for maternity care office visits from \$15 for first visit only to a copay of \$15 for a primary care physician (PCP) or \$30 for a specialty care physician (SCP) per visit for the first ten visits.
- We decreased the copay for home health services from \$30 per visit to \$15 per visit.
- We do not cover benefits for inpatient hospital take-home items.
- We added a \$125 copay per 30 day supply for Biotech drugs in addition to the office visit copay.

Changes to High Deductible Health Plan (HDHP):

- Your share of the non-Postal premium will decrease by .3% for Self-Only or 1.4% for Self and Family.
- The annual deductible will increase from \$1,050 to \$1,550 for Self-Only and from \$2,100 to \$3,100 for Self and Family.
- The annual amounts of deposits from the premium to enrollee's HSA or HRA accounts will increase from \$550 to \$800 for Self-Only coverage and from \$1,126 to \$1,600 for Self and Family coverage.
- The annual out-of-pocket maximum will increase from \$3,000 to \$4,050 for Self-Only coverage and from \$6,000 to \$8,100 for Self and Family coverage.
- We do not offer coverage for contraceptive services and supplies.
- We increased the number of copays for maternity care office visits from \$15 for first visit only to a copay of \$15 for a primary care physician (PCP) or \$30 for a specialty care physician (SCP) per visit for the first ten visits.
- We increased the coinsurance for orthopedic and prosthetic devices from 20% coinsurance to 50% coinsurance.
- We added a \$125 copay per per 30 day supply for Biotech drugs in addition to the office visit copay.
- The fiduciary of the HSA and HRA will change from Keystone Community Bank to Fifth Third Bank.