
Section 2 How we changed for 2006

- Your share of the non-Postal premium will increase by 21.9% for Self Only or 22.7% for Self and Family
- We have increased our HSA/HRA contributions to \$1,250 for individuals and \$2,500 for families. Previously the contributions were, respectively, \$500 and \$1,000.

In-network

- We have changed our current HDHP benefit to an in-network benefit with the following changes:
- The individual deductible is \$2,250 instead of \$1,500.
- The family deductible is \$4,500 instead of \$3,000.
- The retail prescription drug co-payments are \$10 per generic formulary, \$25 per formulary drugs and \$40 per non-formulary drugs. Previously, the co-payments were \$10 per generic formulary, \$25 per formulary drugs and \$50 per non-formulary drugs.
- The mail order prescription drug co-payments are \$20 per generic formulary, \$50 per formulary drugs and \$80 per non-formulary drugs. Previously, the co-payments were \$20 per generic formulary, \$50 per formulary drugs and \$100 per non-formulary drugs.
- Coinsurance is now 20% instead of 15% for all other covered benefits except:
 - Emergency room - \$150 per visit
 - Ambulance - \$150 co-payment per trip

Out-of-network

- We have added an out-of-network HDHP benefit in 2006.