
Section 2. How we change for 2008

Do not rely only 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

- United States Postal Service non-law enforcement career employees may now be covered either by Postal Category 1 or Postal Category 2 premium rates. See page 135.
- Our service area now includes all towns and cities in Franklin, Hampden and Hampshire Counties. See page 8.
- A 90-day mail-order supply of Tier-3 medication is now covered for the cost of two retail pharmacy copayments. See pages 51 and 100.
- Tinnitus maskers are now excluded. See pages 35 and 84.

Changes to High Option only

- Office visits with your PCP (or obstetrician/gynecologist, if appropriate) are covered with a \$20 copayment. Office visits with a specialist are covered with a \$30 copayment.
- Hearing aids are now covered once every 24 months.
- Inpatient admissions (with the exception of mental health and substance abuse admissions) are now covered with a \$100 copayment per day, up to a maximum \$500 per admission until you meet your annual out-of-pocket maximum.
- Outpatient surgery is now covered with a \$100 copayment per event, until you meet your annual out-of-pocket maximum.
- Ambulance services are now covered with a \$50 copayment per occurrence.
- Durable medical equipment is now covered with 20% coinsurance.
- Your share of the non-postal premium will increase for Self Only or increase for Self and Family. See page 135.

Changes to Standard Option only

- Your share of the non-postal premium will increase for Self Only or increase for Self and Family. See page 135.

Changes to our High Deductible Health Plan

- Your share of the non-postal premium will increase for Self Only or increase for Self and Family. See page 135.