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

Your share of the High Option and Standard Option premiums has increased for Self Only and Family coverage.

2008 Benefit Changes

High Option

- Specialist copayment: The High Option specialist copayment for 2008 has changed from $30 to $40.

Standard Option

- Specialist copayment: The Standard Option specialist copayment for 2008 has changed from $30 to $40.
- Rx coverage: The Standard Option pharmacy benefit for 2008 has changed from $15/25/40 to $50 Individual/$100 Family deductible followed by $15/$25/$40.