Section 2 How we change for 2008

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 only

- Increasing the copay for physician office visits from $25 to $35
- Increasing the in-plan individual out-of-pocket maximum from $3,000 to $4,000
- Increasing the in-plan family out-of-pocket maximum from $6,000 to $8,000
- Increasing the out-of-plan individual out-of-pocket maximum from $6,000 to $8,000
- Increasing the out-of-plan family out-of-pocket maximum from $12,000 to $16,000
- Increasing the combined out-of-pocket maximum from $9,000 to $12,000 for an individual; $18,000 to $24,000 for family
- Your share of the non-Postal premium will increase for Self Only and for Self and Family. See page 100.

Changes to our High Deductible Health Plan

- Your share of the non-Postal premium will increase for Self Only and for Self and Family. See page 100.

Clarification to our High Deductible Health Plan

- Piedmont's HDHP has a aggregate family deductible. This means that if more than one person is enrolled under the plan, then the total family deductible must be met before other benefits pay (with the exception of covered preventive care services).
- Piedmont's HDHP has a aggregate family out-of-pocket maximum. This means that if more than one person is enrolled under the plan, then the total family out-of-pocket maximum will apply.