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 86
- Your share of the non-Postal premium will increase for Self Only and Self and Family coverge. See page 86.
- **In-network deductible** - Your in-network deductible has decreased from $3,000 to $2,000 for Self Only coverage and from $6,000 to $4,000 for Family coverage. See page 32.
- **Out-of-network deductible** - Your out-of-network deductible has decreased from $6,000 to $3,000 for Self Only coverage and from $12,000 to $6,000 for Family coverage. See page 32.
- **In-network catastrophic limit** - Your in-network out-of-pocket maximum has decreased from $5,000 to $3,000 for Self Only coverage and from $10,000 to $6,000 for Family coverage. See page 15.
- **Out-of-network catastrophic limit** - Your out-of-network out-of-pocket maximum has decreased from $10,000 to $6,000 for Self Only coverage and from $20,000 to $12,000 for Family coverage. See page 15.
- Members are no longer required to use the speciality pharmacy to fill medications that treat rare illnesses or complex diseases. See page 56.