
Section 2. How we change for 2005

Do not rely on these change descriptions; this page is not an official statement of benefits. For that, go to Section 5 and 6 Benefits. Also, we edited and clarified language throughout the brochure; any language change not shown here is a clarification that does not change benefits.

The High Deductible Health Plan Option, is new to the FEHB program. We are being offered for the first time during the 2004 Open Season.

Program-wide changes

- In Section 10, we revised the **Medicare Primary Payer Chart** and updated the language regarding Medicare Advantage plans (formerly called Medicare + Choice plans).
- In Section 13, we revised the language regarding the Flexible Spending Account Program - *FSAFEDS* and the Federal Long Term Care Insurance Program.

Changes to the CDHP Plan

- Your share of the non-Postal premium will increase by 5.7% for Self Only and 5.7% for Self and Family.
- In-network preventive care (medical and dental) now is covered at 100%. (Section 5.1)
- The annual catastrophic protection out-of-pocket maximum is now \$3,000 for a Self Only enrollment, and \$6,000 for a Self and Family enrollment. (Section 4)
- For prescription drugs obtained at out-of-network retail pharmacies, you will pay 40% of the Plan allowance, except for drugs to treat sexual dysfunction for which you will pay 50% of the Plan allowance, and you also will be responsible for the difference between the Plan allowance and the billed amount. There is no out-of-network mail order pharmacy program. (Section 5.3 (f))
- We have expanded our Service Area in the State of Illinois, in the Chicago area, to include the counties of Grundy and Kendall. (See page 11)
- We have expanded our Service Area in the State of Illinois (as part of the St. Louis, MO network), to include the counties of Alexander, Bond, Calhoun, Clinton, Fayette, Jersey, Macoupin, Madison, Monroe, Montgomery, Randolph, and St. Clair. (See page 11)
- We have expanded our Service Area in the State of Indiana (as part of the Cincinnati, OH network), to include the counties of Dearborn, Franklin, Ohio, and Switzerland. (See page 11)
- We have expanded our Service Area in the State of Virginia, in the Central and Richmond, VA areas, to include the county of Culpeper. (See page 13)
- We have also expanded our Service Area to include the States of Alabama, Alaska, Arizona, Arkansas, Colorado, Delaware, Florida, Kansas, Kentucky, Massachusetts, Michigan, Mississippi, Missouri, Nevada, New Hampshire, North Carolina, Ohio, Oklahoma, South Carolina, Tennessee, and Texas. (See pages 11 - 13 for a detailed description of the Service Areas)