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## Section 2. How we change for 2005

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Do not rely on these change descriptions; this page 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.

### Program-wide changes

- In Section 9, we revised the **Medicare Primary Payer Chart** and updated the language regarding Medicare Advantage plans (formerly called Medicare + Choice plans).
- In Section 12, we revised the language regarding the Flexible Spending Account Program - *FSAFEDS* and the Federal Long Term Care Insurance Program.

### Changes to this Plan

#### Both High Option and Standard Option:

- Your share of the non-Postal premium will increase by 6.0% for Self Only or increase 6.0% for Self and Family under the High Option and will increase by 2.3% for Self Only or 2.3% for Self and Family under the Standard Option.
- Kauai is no longer part of our service area.
- Your copayments and coinsurance for breast prostheses following a mastectomy and internal prosthetic devices do not count toward your out-of-pocket maximum.
- We increased the charge for externally worn breast prostheses and surgical bras, and for internal prosthetic devices to 50% of our allowance.
- We increased the fee for the Bariatric Surgery Program class to \$1,000.
- We increased the charge for certain FDA approved contraceptives to 50% of charges for oral contraceptives; diaphragms or cervical caps; and injectable contraceptives, IUDs, or implanted time-release contraceptives. There is no maximum on your payments for contraceptives.

#### High Option:

- We increased the office visit copayment to \$12.
- We increased the charge for outpatient lab, x-ray and other diagnostic tests, as well as for endoscopy and biopsy procedures, to 10% of our allowance.

#### Standard Option:

- We increased the office visit copayment to \$20.
- We eliminated the charge for preventive screenings. You pay nothing.