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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

- Your share of the non-Postal premium will increase by 5% for Self Only and 5% for Self and Family.
- We will cover Optometrist services as established in Section 5(a).
- We clarify that the ID card does not have an expiration date. (Section 3)
- We clarify that for the reimbursement of services when you use a non-plan provider, we will pay the fees established and you will pay the remaining charges plus any applicable copayment and coinsurance. (Sections 5 (c), 5 (d) and 5 (h))
- We clarify that the enrollee does not need authorization from a plan doctor for local professional ambulance service. The only requirement is that the service is medically necessary and the ambulance licensed. (Section 5 (c))
- We clarify that there is no coinsurance for fluoride treatment for enrollees under 19 years of age. (Section 5 (h))