
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 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 9.7% for Self Only coverage or 9.7% for Self and Family coverage.
- **Primary Care Physician**—We have eliminated the Primary Care Physician (PCP) copayment for any visit for children from infancy through age 12.
- **Service area expansion** – We have expanded our service area in the State of Virginia to include the City of Winchester and the counties of Frederick, and Shenandoah.