
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 decrease by -4.1% for Self Only and increase by 5.4% for Self and Family for Code 6V.
- Your share of the non-Postal premium will decrease by -2.5% for Self Only and decrease by -4.9% for Self and Family for Code X4.
- We offer a High Option and a Standard Option for 2005. Enrollees who had GHI HMO coverage during 2004 will remain in the High Option coverage, unless they elect the Standard Option coverage or another health plan during Open Season.
- We will cover infertility services for (inpatient and outpatient) in accordance with the New York State mandate which limits services to females 21-44 years of age. You pay a \$10 copay under High Option and a \$20 copay under Standard Option per office visit.
- Fertility drugs are now covered under the Prescription Drug benefit.