
Section 2 How we change for 2006

Do not rely on these change descriptions; this Section 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.

Changes to the High Option

- Your share of the High Option non-postal premium will increase by 21.8% for Self Only and 21.8% for Self and Family. (See page 61.)
- A primary care physician visit is now subject to a \$15 copay. (See page 14.)
- A specialist visit is now subject to a \$25 copay. (See page 14.)
- The inpatient hospital admission copay is \$200 per day up to a maximum copay of \$600 per admission. (See page 27.)
- The outpatient surgery facility charge is a \$200 copay per visit. (See page 28.)
- Outpatient hospital non surgical services such as MRIs are subject to a \$100 copay per visit. (See page 28.)
- For outpatient hospital non surgical services such as routine lab and x-rays you pay nothing. (See page 28.)
- Emergency care as an outpatient at a hospital including doctors' services - \$100 copay per visit. (See page 31.)
- The copays for prescription drugs increased to \$10 for Level One, \$30 for Level Two, and \$50 for Level Three. (See page 35.)

Changes to the Standard Option

- Your share of the Standard Option non-postal premium will increase by 3.1% for Self Only and 3.0% for Self and Family. (See page 61.)
- A primary care physician visit is now subject to a \$20 copay. (See page 14.)
- A specialist visit is now subject to a \$30 copay. (See page 14.)
- The inpatient hospital admission copay is \$400 per day up to a maximum copay of \$1,200 per admission. (See page 27.)
- The outpatient surgery facility charge is a \$300 copay per visit. (See page 28.)
- Outpatient hospital non surgical services such as MRIs are subject to a \$150 copay per visit. (See page 28.)
- For outpatient hospital non surgical services such as routine lab and x-rays you pay nothing. (See page 28.)
- Emergency care as an outpatient at a hospital including doctors' services - \$100 copay per visit. (See page 31.)
- The copays for prescription drugs increased to \$30 for Level Two, and \$50 for Level Three. (See page 35.)
- The catastrophic protection out-of-pocket maximum is now \$4,000 for Self Only and \$8,000 for Self and Family. (See page 11.)