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## Section 2 How we change for 2006

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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 this Plan**

- Your share of the non-Postal premium will increase 10 % for Self Only or 10.7 % for Self and Family.
- We are now an “Open Access” HMO. You may visit a network specialist without a referral from your Primary Care Physician (PCP) with the exception of Mental Health and Substance Abuse services. See Section 3 (Open Access).