
Section 2. How we change for 2008

Do not rely only 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

- United States Postal Service non-law enforcement career employees may now be covered either by Postal Category 1 or Postal Category 2 premium rates. See page 142.

Changes to our Consumer Driven Health Plan (CDHP)

- Your share of the non-Postal premium will increase for Self Only and increase for Self and Family. See page 142.
- We have increased the Medical Fund to \$1,250 per year for Self Only enrollment and to \$2,500 per year for Self and Family enrollment. See page 32.
- We have decreased the amount of coinsurance you have to pay for In-Network care to 10%. See page 38.
- We have reduced your Member Responsibility (Deductible) to \$750 for Self Only enrollment, and to \$1,500 for Self and Family enrollment. See page 37.

Changes to our High Deductible Health Plan (HDHP)

- Your share of the non-Postal premium will decrease for Self Only and decrease for Self and Family. See page 142.
- We have decreased the premium “pass through” deposit into your Health Savings Accounts (HSA) to \$750 per year (\$62.50 per month) for Self Only enrollment, and to \$1,500 per year (\$125 per month) for Self and Family enrollment. See page 68.
- We have reduced the In-Network calendar year deductible to \$1,500 for Self Only enrollment, and to \$3,000 for Self and Family enrollment. See page 84.
- We have added an Out-of-Network calendar year deductible of \$2,500 for Self Only enrollment, and \$5,000 for Self and Family enrollment. See page 84.

Changes to both our Consumer Driven Health Plan (CDHP) and our High Deductible Health Plan (HDHP)

- We have expanded our Service Area to include the state of Vermont. It includes the entire counties of Bennington and Windham. See page 14.
- We have expanded our existing Service Area in the state of Alabama to include the following: the entire counties of Bullock, Chambers, Crenshaw, Hale, and Macon. See page 11.
- We have expanded our existing Service Area in the state of Alaska to include the following: the entire borough of Skagway Hoonah Angoon. See page 11.
- We have expanded our existing Service Area in the state of Arkansas to include the following: the entire counties of Clark, Lincoln, and Montgomery. See page 11.
- We have expanded our existing Service Area in the state of California to include the following: the entire county of Butte. See page 11.
- We have expanded our existing Service Area in the state of Florida to include the following: the city of Tallahassee and the entire counties of Collier, Gadsden, Jefferson, Leon, and Wakulla. See page 11.
- We have expanded our existing Service Area in the state of Georgia to include the following: the entire counties of Hart, and Rabun, as well as a part of the Greenville/Spartanburg, SC network. See page 11.
- We have expanded our existing Service Area in the state of Illinois to include the following: the entire counties of Alexander, De Kalb, Greene, Johnson, Pulaski, and Scott. See page 11.
- We have expanded our existing Service Area in the state of Indiana to include the following: the entire county of Ripley. See page 12.

- We have expanded our existing Service Area in the state of Louisiana to include the following: the cities of Alexandria, Houma/Thibodaux, and Lake Charles, and the entire parishes of Catahoula, Franklin, Grant, and West Carroll. See page 12.
- We have expanded our existing Service Area in the state of Michigan to include the following: the Southwest part of the state, and the entire counties of Berrien, and Cass. See page 12.
- We have expanded our existing Service Area in the state of Mississippi to include the following: the entire county of Pearl River. See page 12.
- We have expanded our existing Service Area in the state of Missouri to include the following: the entire counties of Andrew, Barry, Benton, Clark, Daviess, Dekalb, Douglas, Hickory, Holt, Laclede, Madison, Schuyler, Shannon, Texas, and Wright. See page 12.
- We have expanded our existing Service Area in the state of North Carolina to include the following: Western NC, and the entire counties of Cherokee, Clay, Graham, Haywood, Hoke, Jackson, Macon, Scotland, and Swain. See page 13.
- We have expanded our existing Service Area in the state of Oklahoma to include the following: the entire county of Okfuskee. See page 13.
- We have expanded our existing Service Area in the state of South Carolina to include the following: the entire counties of Abbeville, Beaufort, McCormick, Oconee, and Saluda. See page 13.
- We have expanded our existing Service Area in the state of Tennessee to include the following: the entire county of Claiborne. See page 13.
- We have expanded our existing Service Area in the state of Texas to include the following: the entire counties of Clay, Hardeman, Tom Green, Wichita, and Wilbarger. See page 14.