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## Section 2. How we change for 2005

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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 decrease by 0% for Self Only or 0% for Self and Family.
- The out-of-plan coinsurance benefit has increased to 70% of allowable charge after deductible.
- Ambriar Pharmacy, Appomattox Drug, Home Town Pharmacy, Tom Jones Pharmacy and K-Mart Pharmacy offer the mail order benefit at the pharmacy.