
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 3 under Covered providers, Alaska is designated as a medically underserved area in 2005. Maine, Utah and West Virginia are no longer designated as medically underserved areas in 2005.
- 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 premium will increase by 8.1% for Self Only or 3.8% for Self and Family.
- We have added a benefit for massage therapy when performed by a Certified Massage Therapist (CMT) or a Licensed Massage Therapist (LMT) under the Alternative treatments benefit, (Section 5(a)). The benefit is 100% of covered charges up to the Plan maximum of \$20 for 30-combined acupuncture and/or massage therapy visits per calendar year, not subject to the deductible. We are adding the benefit for massage therapy on a pilot basis.
- We now waive the calendar year deductible for healthy newborn visits and well child care for children (Section 5(a)).
- We have increased the total combined visit benefit for physical, occupational and speech therapies from 90 to 100 visits under the Physical, occupational and speech therapies benefit and removed coverage for these therapies under the Home health services benefit. These therapies, when provided in a home health care setting, no longer require precertification (Section 5(a)).