
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 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

Both Standard and High Options:

- Your share of the non-Postal premium will decrease by 12.1% for Self Only or 13.8% for Self and Family under the High Option and will increase by 6.1% for Self Only or 5.6% for Self and Family under the Standard Option.
- We increased the out-of-pocket maximum to \$750 per person and to \$1,500 per family.
- We added an inpatient hospital copayment of \$100 per admission. This copayment applies to inpatient and residential admissions for mental health and substance abuse, and inpatient multidisciplinary rehabilitation at a hospital or skilled nursing facility.
- We increased the mail order prescription drug copayment for maintenance drugs to two copayments for up to a 90-day supply of generic or brand maintenance drugs.

High Option:

- We increased the copayment for primary and specialty care office visits and for urgent care to \$15.
- We increased the copayment for self-referred chiropractic to \$20 for up to 20 visits.
- We increased the copayment for mental health and substance abuse outpatient individual visits to \$15 and for group therapy to \$7.
- We increased the prescription drug copayment to \$15 for generic drugs or devices and to \$30 for brand name drugs or devices.
- We increased the dental office visit copayment to \$15 per office visit.

Standard Option:

- We increased the vision allowance to \$150.