
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

- Your share of the non-Postal premium will remain the same for Self Only or decrease 6% for Self and Family.
- The emergency room visit copayment is now \$75 instead of \$50.
- The urgent care center visit copayment is now \$30 instead of \$25.
- The MRI, Cat Scan, and PET copayment is now \$75 per tests. Previously, you paid no copayment for these tests.
- Mail Order prescription drug copayments (90 day supply) are now \$14 per generic formulary drug with no generic equivalent; \$30 per name brand formulary with no generic equivalent; and \$70 per name brand formulary drug with generic equivalent or per non-formulary drug. Previously, the respective copayments were \$16, \$40 and \$100.
- The out-of-pocket maximum is now \$2,500 for Self Only and \$5,000 for Self and Family. Previously, the out-of-pocket maximum was \$1,500 for Self Only and \$3,000 for Self and Family.
- The outpatient hospital or ambulatory surgical center copayment is now \$150 per facility use instead of \$125.
- The maternity office visit copayment for the initial visit is \$15 per primary care doctor and \$25 per specialist. Previously, the copayment was \$15 for the initial visit. All visits after the initial visit continue to be covered subject to no member copayment.
- We now have a smoking cessation benefit (see page 23 for details).
- You no longer need a referral from your primary doctor to obtain care from our contracted specialist under certain circumstances. See Specialty care on page 10 and Services requiring our prior approval on page 11.