
Section 2 How we change for 2006

Do not rely 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 High Option

- Your share of the High Option non-postal premium will increase by 4.2% for Self Only and 4.2% for Self and Family. (See page 61.)
- A primary care physician visit is now subject to a \$15 copay. (See pages 14 - 22.)
- A specialist visit is now subject to a \$25 copay. (See pages 14 - 22.)
- The inpatient hospital admission copay is \$200 per day up to a maximum copay of \$600 per admission. (See page 27.)
- The outpatient surgery facility charge is a \$200 copay per visit. (See page 28.)
- Outpatient hospital non surgical services such as MRIs are subject to a \$100 copay per visit. (See page 28.)
- For outpatient hospital non surgical services such as routine lab and x-rays you pay nothing. (See page 28.)
- Emergency care as an outpatient at a hospital including doctors' services - \$100 copay per visit. (See page 31.)
- The copays for prescription drugs increased to \$10 for Level One, \$25 for Level Two and \$45 for Level Three. (See page 35.)

Changes to Standard Option

- Your share of the Standard Option non-postal premium will increase by 4.8% for Self Only and 4.8% for Self and Family. (See page 61.)
- A primary care physician visit is now subject to a \$20 copay. (See pages 14 - 22.)
- A specialist visit is now subject to a \$30 copay. (See pages 14 - 22.)
- The inpatient hospital admission copay is \$400 per day up to a maximum copay of \$1200 per admission. (See page 27.)
- The outpatient surgery facility charge is a \$300 copay per visit. (See page 28.)
- Outpatient hospital non surgical services such as MRIs are subject to a \$150 copay per visit. (See page 28.)
- For outpatient hospital non surgical services such as routine lab and x-rays you pay nothing. (See page 28.)
- Emergency care as an outpatient at a hospital including doctors' services - \$100 copay per visit. (See page 31.)
- The catastrophic protection out-of-pocket maximum is now \$2,500 for Self Only and \$5,000 for Self and Family. (See page 11.)