
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 only

Your share of the non-Postal premium will increase by 6.5% for Self Only or 6.5% for Self and Family.

Changes to Standard Option only

Your share of the non-postal premium will increase by 4.3% for Self Only or 4.2% for Self and Family.

Changes to both High and Standard Options

- We have changes our dental benefit to a discount dental benefit. You do not have a member copayment. We also changed our vendor to Delta Dental from Compdent.
- We no longer require you to select a primary care doctor or obtain a referral to a participating specialist. You have direct access to any HMO participating or Plan provider.

Changes to High Deductible Health Plan Option

Your share of the non-postal premium will increase 0% for Self Only or 0% for Self and Family.

- The individual deductible is \$1,100 instead of \$1,050.
- The family deductible is \$2,200 instead of \$2,100

Changes to All Options (High Option, Standard Option and High Deductible Health Plan)

- Under the Prescription Drug retail pharmacy or mail order benefit you can obtain drugs to treat sexual dysfunction for the applicable High or Standard option or HDHP copayment. There is no third tier for mail order. Previously, you paid 50% of our allowance.
- We limit external prosthetic devices, except those associated with reconstructive surgery after a mastectomy, to two per member per calendar. Previously, our benefit limit was one per lifetime.
- We added the Enteral feeding pump to our list of covered durable medical equipment.
- Under the retail pharmacy benefit, you can obtain up to a 3 month supply of the following for three applicable High or Standard Option or HDHP copayments:
 - (a) Diabetic supplies
 - (b) Injectable contraceptive drugs