

---

## 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 this Plan

- Your share of the non-Postal premium will increase by 35.1% for Self Only or 32.9% for Self and Family.
- Eye exam to determine the need for vision correction will now be covered for children through age 22, see page 26.
- Optima has expanded our service area to include the Richmond area of Virginia including the city of Petersburg, as well as the counties of Amelia (to include 23002, 23083, 23105), Brunswick, Caroline (to include 22427, 22428, 22559, 22446, 22501, 22514, 22535, 22538, 22546, 22552, 22580), Chesterfield, Cumberland, Dinwiddie, Essex, Fluvanna, Goochland, Greensville, Hanover (to include 23005, 23015, 23047, 23059, 23069, 23111, 23116, 23192, 23146, 23162), Henrico, King and Queen, Lancaster, Louisa, Lunenburg, Middlesex, New Kent, Northumberland, Nottoway, Powhatan, Prince Edward, Prince George, Sussex, and Westmoreland, see page 7.
- Optima is now an Open Access HMO. You can go directly to any network specialist for covered services without a referral from your primary care physician (PCP), see page 10.
- Under maternity benefits we will no longer exclude coverage for delivery outside the service area after the 35<sup>th</sup> week of gestation, see page 19.