
Section 2 How we change for 2007

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

- Texas has been added to the list of medically underserved areas for 2007; Alaska has been removed from the list. (See page 13)

Changes to this Plan

- Your share of the NALC Postal premium will increase by 2.2% for Self Only or 3.0% for Self and Family.
- Your share of the non-Postal premium will increase by 2.1% for Self Only or 2.4% for Self and Family.
- Your coinsurance expenses for inpatient services billed by PPO hospital facilities will never exceed \$2000. Previously, these charges were subject to the \$4000 per person or family catastrophic out-of-pocket maximum. (See page 19)
- Your Network mental health and substance abuse catastrophic out-of-pocket maximum is \$4000. Previously, these charges were subject to the \$3000 per person or family catastrophic out-of-pocket maximum. (See page 19)
- Your coinsurance expenses for mental health and substance abuse inpatient services billed by network hospitals or other facilities will never exceed \$2000. Previously, these charges were subject to the \$3000 per person or family catastrophic out-of-pocket maximum. (See page 19)
- We now cover one tetanus-diphtheria, pertussis (Tdap) booster, age 19 through 64. This is a new benefit for 2007. (See page 26)
- We now cover varicella (chickenpox) vaccine for adults age 19 through 49. This is a new benefit for 2007. (See page 26)
- We now cover routine physical exams for adults age 22 or older. Your copayment is \$20 per visit when you use a PPO provider. Previously, you paid all charges. (See page 27)
- You now pay nothing for maternity (obstetrical) care, including facility care, related to delivery of a newborn, when you use a PPO provider. Previously, you paid 10%. (See pages 28 and 43)
- We now cover spinal manipulations and x-rays under the chiropractic benefit. Previously, you paid all charges for services rendered outside of a medically underserved area. (See page 34)
- We added an NALC Preferred Network of pharmacies that offers higher savings for your short-term prescriptions. This is a new benefit for 2007. (See page 54)
- We now offer the CaremarkDirect Program where you can purchase certain non-covered prescriptions and over-the-counter drugs through the Caremark mail service pharmacy. This is a new benefit for 2007. (See page 57)
- We now offer Enhanced Eldercare Services, a program that offers free assistance for members or their spouses who are caring for an elderly relative or disabled dependent. This is a new benefit for 2007. (See page 56)

Clarifications

- We included diabetic retinopathy in our examples of covered diagnoses for eye examinations. (See page 31)
- We clarified under not covered that DME replacement includes rental charges. (See page 33)
- We updated the criteria for coverage of bariatric surgeries. (See page 36)
- We clarified how we pay skilled nursing facility benefits once Medicare benefits are exhausted. (See page 46)
- We clarified under General exclusions that drugs and supplies are not covered when furnished by a household member or immediate relative. (See page 61)