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Section 2. Changes for 2025

Do not rely only 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 our Standard Option only

- For members enrolled in our Medicare Prescription Drug Program, you now have a \$35 copayment for each purchase of up to a 30-day supply, (\$105 copayment for a 31 to 90-day supply), with no deductible for your Tier 2 preferred brand name drugs. (See page 111.)
- For members enrolled in our Medicare Prescription Drug Program, you now have a \$20 copayment for each purchase of up to a 30-day supply, (\$60 copayment for a 31 to 90-day supply), with no deductible for your Tier 2 preferred brand name asthma medications. (See page 113.)
- For members enrolled in our Medicare Prescription Drug Program, you now have a \$20 copayment for each purchase of up to a 30-day supply, (\$50 copayment for a 31 to 90-day supply), with no deductible for your Tier 2 preferred diabetic medications and supplies. (See page 113.)

Changes to our Basic Option only

- For Self Only contracts, your Preferred Provider catastrophic out-of-pocket maximum is now \$7,500. For Self Plus One and Self and Family contracts, your Preferred Provider catastrophic out-of-pocket maximum is now \$15,000. (See page 32.)
- Your copayment for office visits, allergy care, treatment therapies and services, physical therapy, occupational therapy, speech therapy, cognitive rehabilitation therapy, hearing services, vision services, foot care services, alternative treatments, and diabetic education, when performed by Preferred specialists is now \$50 per visit. (See pages 36, 38, 50, 51, 52, 53, 54, 59, 60, 151, and 165.)
- Your copayment for an inpatient admission is now a \$350 per day copayment for up to \$1,750 per admission for unlimited days. (See pages 75, 82, and 95.)

- Your cost-share for outpatient surgical and treatment services performed and billed by a facility is now a \$250 copayment per day per facility. (See page 77.)
- Your copayment for outpatient observation services performed and billed by a hospital or freestanding ambulatory facility is now a \$350 per day copayment up to \$1,750. (See page 78.)
- Your cost-share for outpatient diagnostic testing and treatment services performed and billed by a facility is now a \$250 copayment per day per facility. (See page 79.)
- Your cost-share for outpatient hospital emergency room services and supplies, including professional provider services, diagnostic studies, radiology services, laboratory tests, and pathology services, when billed by the hospital is now a \$350 per day per facility copayment. (See pages 90 and 91.)
- Your cost-share for professional provider services, diagnostic studies, radiology services, laboratory tests, and pathology services, when billed by an urgent care center is now \$50. (See pages 90 and 92.)
- For members enrolled in our regular pharmacy program, your copayment for Tier 2 (preferred brand-name drugs) without Medicare Part B primary, is now \$75 for each purchase of up to a 30-day supply (\$200 for a 31 to 90-day supply.) (See page 103.)
- For members enrolled in our regular pharmacy program, your copayment for a Tier 4 (preferred specialty drug) is now a \$120 copayment for a 30-day supply at a Preferred Retail Pharmacy or through the Specialty Drug Pharmacy Program, and \$350 copayment for a 31 to 90-day supply through the Specialty Drug Pharmacy Program. (See pages 103 and 105.)
- For members enrolled in our regular pharmacy program, your copayment for a Tier 5 (non-preferred specialty drug) is now a \$200 copayment for a 30-day supply at a Preferred Retail Pharmacy or through the Specialty Drug Pharmacy Program, and \$500 copayment for a 31 to 90-day supply through the Specialty Drug Pharmacy Program. (See pages 103 and 105.)
- We have reduced the pharmacy drug out-of-pocket catastrophic maximum to \$2,000 for Basic Option members enrolled in the FEP Medicare Prescription Drug Program. (See page 111.)

Go to page 14. Go to page 16.