

2026 Benefit Changes to TakeCare's High, Standard, and HDHP Options

Program-wide changes

- **Gender-affirming Surgery** is no longer covered as of January 1, 2026. An exception process is available for those enrollees who are mid-treatment within a surgical regimen for Sex-Trait Modification for diagnosed gender dysphoria. *See pages 60, 133 of our brochure.*
- **Drugs for Gender-affirming Care** are no longer covered as of January 1, 2026. An exception process is available for those enrollees who are mid-treatment within a chemical regimen for Sex-Trait Modification for diagnosed gender dysphoria. *See pages 85, 155 of our brochure.*

Changes to TakeCare's High, Standard, and HDHP Options

- **Airfare Benefit** is being added which will cover at 100% (subject to HDHP Option deductible), round-trip airfare on a medical commercial airline flight to the Philippines for a hospitalized member meeting the hospital to hospital transfer criteria and a licensed medical attendant, if required, who requires services not available on Guam, the CNMI, or Palau. *See pages 95, 164 of our brochure.*
- **Medical Travel Benefit** is expanded so that, in addition to the Philippines, it can now be used for travel to in-network providers in S. Korea or Taiwan when receiving pre-authorized, elective inpatient or outpatient procedures, excluding emergencies, screenings, executive checkups, primary care, dental, home health, hospice, mental health & substance misuse disorder treatment or maternity-related services. *See pages 95, 164 of our brochure.*
- **Obesity Screening, Counseling, and Referral Program** is being enhanced with additional content in support of USPS' initiatives to address the causes and treatment of adult and childhood obesity. *See pages 36, 111 of our brochure.*
- **PDP EGWP True Out-of-Pocket Cost (TrOOP)** – under the PDP EGWP coverage, the prescription drug annual out-of-pocket limit for Self Only is increasing from \$2,000 to \$2,100, for Self Plus One from \$4,000 to \$4,200, and for Self and Family from \$6,000 to \$6,300. *See page 27 of our brochure.*