



AVAILABLE TO ALL
POSTAL SUPPORT EMPLOYEES
WITH ONE YEAR OF SERVICE



You.

TOGETHER.
BETTER HEALTH.



CONSUMER DRIVEN OPTION 2022 PREMIUMS

474
SELF ONLY
BIWEEKLY
\$69.65

476
SELF PLUS ONE
BIWEEKLY
\$151.38

475
SELF AND FAMILY
BIWEEKLY
\$165.14

Sarah J. Rodriguez
APWU Health Plan Director

799 Cromwell Park Drive, Suites K-Z,
Glen Burnie, MD 21061

(800) 222-2798 | www.apwuhp.com



The Consumer Driven Option is administered
by UnitedHealthcare.

Contact us about the Consumer Driven Option
(800) 718-1299 | www.welcometouhc.com/apwu

CONSUMER DRIVEN OPTION

Consumer Driven Option
2022 benefits

In-network you pay

Preventive care



Well-child care, immunizations, well-woman care, adult routine exams, preventive screenings

\$0 — No PCA used

Receive a \$25 wellness incentive when a covered member completes an annual physical exam.

Medical visits



Office, virtual and specialist visits

15% of plan allowance (Plan allowance: The maximum amount a plan will pay for a covered health care service)

Maternity



Complete maternity care, including prenatal, delivery, post-natal and initial exam of newborn covered under family enrollment

\$0 — No PCA used

Hospital/facility care



Diagnostic tests or imaging
Outpatient surgery
Inpatient
Cancer Centers of Excellence

15% of plan allowance
15% of plan allowance
15% of plan allowance
10% of plan allowance

Emergency care



Accidental injury (within 24 hours)
Urgent care
Emergency room
Ambulance

15% of plan allowance
15% of plan allowance
15% of plan allowance
15% of plan allowance

Hearing services



Diagnostic hearing tests
Hearing aids

15% every 2 years
All charges in excess of \$1,500 (every 3 years, no deductible applied)

Mental health/substance use



Office visit
Virtual visit
Outpatient treatment
Diagnostics, inpatient and outpatient service

15%
15%
15%
15%

Overall plan features

Personal Care Account

In January, the Health Plan funds a PCA members can use for covered medical services. Members are covered 100% until the PCA is exhausted.

Self Only	\$1,200
Self Plus One	\$2,400
Self and Family	\$2,400

PCA rollover

As long as you remain in this plan, any unused balance in your PCA at the end of the calendar year may be rolled over to subsequent years. The maximum amount allowed in your PCA balance in any given year is \$5,000 Self Only and \$10,000 Self Plus One and Self and Family.

Net deductible

	In-network	Out-of-network
Self Only	\$1,000	\$1,500
Self Plus One	\$2,000	\$3,000
Self and Family	\$2,000	\$3,000

Coinsurance

Once the deductible is met, you pay coinsurance for in- or out-of-network services and prescription drugs.

A deductible is the amount the member pays before carrier begins to pay.

Out-of-pocket maximum

	In-network	Out-of-network
Both medical and prescription drugs		
Self Only	\$6,500	\$13,000
Self Plus One / Self and Family	\$12,000	\$24,000

Because the unexpected happens, the plan has a built-in out-of-pocket maximum which, when reached, allows the rest of your annual health care costs to be paid at 100% (both medical and prescription drugs and PCA).

PCA and net deductible expenses are included in accumulation of out-of-pocket expenses.

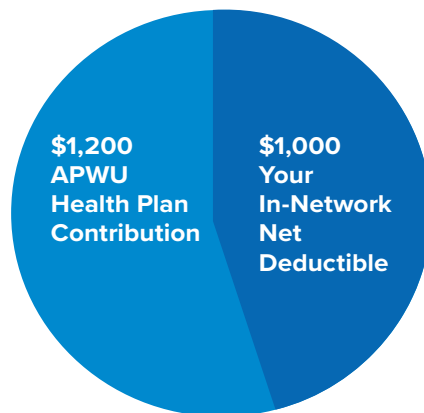
A Personal Care Account is an easy way to reduce your expenses.

The Consumer Driven Option features a PCA that covers your health care expenses. In January, the plan funds your PCA at \$1,200 per year for Self Only enrollment or \$2,400 per year for Self Plus One or Self and Family enrollment. The Personal Care Account (PCA) helps cover your health care expenses, lowering any deductible you may have to pay.

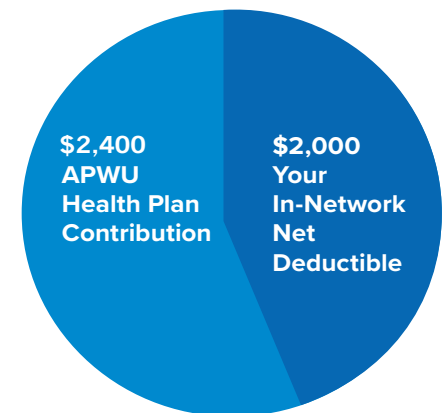
Roll over unused funds in your PCA.

If you have money in your PCA at the end of the year, you can roll over the balance (up to the maximum allowed amount) to the next year, as long as you stay enrolled in this plan.

Self Only \$2,200 Plan Deductible



Self Plus One or Family \$4,400 Plan Deductible



The Consumer Driven Option provides a flexible alternative to conventional health plans. The Personal Care Account (PCA) helps cover your health care expenses, lowering any deductible you may have to pay.

How your PCA works

1

Your full PCA balance is available in January. Use your PCA for any eligible expenses.

2

If you use up your PCA funds, you need to satisfy your annual net deductible.

3

After you satisfy the annual plan deductible, you pay coinsurance—a percentage of the cost of covered health care—and the plan pays the rest.

4

If you reach the out-of-pocket maximum, the plan pays 100% of your covered health care costs for the rest of the year.

THE PATH TO LOWER PREMIUMS FOR POSTAL SUPPORT EMPLOYEES

From the USPS plan to the APWU Health Plan's Consumer Driven Option and Career Employee Rate



HIRED

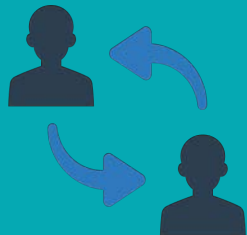
A PSE GETS HIRED

When hired, a PSE is only eligible for the USPS plan administered by CareFirst/BCBS. The USPS plan is for non-career employees. This plan is not the APWU Health Plan's Consumer Driven Option and is not a part of the FEHB Program.



ONE YEAR AS A PSE

When a PSE completes one year of service, they become eligible for the APWU Health Plan's Consumer Driven Option. PSE's are also eligible for other health plans in the FEHB Program but must pay the total amount of the premium cost for those other plans. With the Consumer Driven Option, the USPS is paying 75% of the premium.



CONVERTING TO CAREER

When a PSE converts to career status, after being enrolled in the FEHB Program for one year, the premium will drop to the APWU special rate where the USPS pays 95%. Time enrolled as a PSE in the APWU Health Plan CDHP will count toward the one year requirement when you are converted to career.

READY TO ENROLL?

As a Postal Support Employee, you can enroll in the APWU Consumer Driven Option Plan and the United States Postal Service pays 75% of the premium. With other plans, you would be responsible for paying 100% of the premium.

How to Enroll:

Fax your forms to 202-268-0359 or mail to:

Shared Services Benefits and Compensation
P.O. Box 970400
Greensboro, NC 27497-0400

Visit apwuhp.com and click on the "Enroll" tab. Under the "How to Enroll" section, select the Postal Support Employee link for details and downloadable forms.

You can also call HR Shared Services Center (HRSSC) at (877) 477-3273 (Option 5) and request a copy of the forms.

ENROLLMENT CODES

Self Only 474
Self Plus One 476
Self and Family 475

TWO OPPORTUNITIES TO ENROLL

1. Enroll within 60 days of completing your 360-day initial appointment
2. Enroll during Open Season after completing your 360-day initial appointment

www.apwuhp.com/enroll/how-to-enroll/postal-support-employees/

This is a summary of benefits and features offered by the APWU Health Plan. All benefits are subject to the definitions, limitations, and exclusions set forth in the Plan's Brochure (RI 71-004)