



Get more from your health plan in 2024

We switched networks!

After careful consideration, the APWU Health Plan has switched our High Option Preferred Provider Network (PPO) to UnitedHealthcare's network of over 1.7 million providers!

APWU Health Plan members now have access to 1.7+ million providers in the UnitedHealthcare network

When you enroll in an APWU Health Plan for the 2024 plan year, you can access care from UnitedHealthcare's extensive nationwide network of providers and facilities—and no referrals are needed.

Your new network includes:

- 1.7+ million providers *
- 7,000 hospitals and care facilities
- 305K+ behavioral health providers
- 13,500 urgent/convenience care clinics
- 5,800 freestanding ambulatory surgery centers
- 100% digitally focused virtual primary care

Find your doctor

If you use out-of-network providers, you'll have a lower level of coverage, so it's important to choose providers in the UnitedHealthcare network.

The extensive national network makes it easy to find a provider whenever you need care, wherever you are—at home or traveling. To search the provider directory and find doctors in the UnitedHealthcare network:

- Visit your member website at apwuhp.com
- Select **See directory** under **Are my doctors in the network?**
- View the directory for your plan

See a doctor without leaving home

24/7 Virtual Visits let you connect with a medical doctor or behavioral healthcare by phone or video. They're great for things like colds, migraines, pink eye, sinus infections, and other minor conditions. You can even connect with a virtual primary care provider for an annual checkup or follow-up visit.

To get started with a 24/7 Virtual Visit:

- Go to your member website at apwuhp.com
- Select **Members**
- Under **High Option**, select **My Tools**
- Scroll down to **24/7 Virtual Visits**

* As of July 2023

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APWU Health Plan's new CEO & Chief Operating Manager



After 41 years with the APWU Health Plan, Rocky Midgett announced his retirement over the summer. We thank him for his years of service and wish him well in his retirement.

The APWU Health Plan is excited to announce the appointment of Randy Griffin as its new CEO & Chief Operating Manager. Mr. Griffin assumed the role on September 05, 2023.

Mr. Griffin is a graduate of the University of North Carolina, Chapel Hill, with a degree in Public Policy/

Health Policy Administration.

Mr. Griffin brings nearly 25 years of experience in the health insurance industry to the APWU Health Plan. He has held a variety of leadership positions at CareFirst BlueCross BlueShield, including Director of Market Facing Systems Integration, Project Delivery, and Support, and Manager of Vendor Integration, Delivery and Support. In these roles, he was responsible for overseeing the integration of multiple systems and vendors, as well as the delivery of large-scale enterprise-wide projects and initiatives.

Most recently, Mr. Griffin served as the Manager of Membership Services at the APWU Health Plan. In this role, he was responsible for a wide range of operations, including enrollment, public relations, member service, provider operations, and project management.

"We are thrilled to welcome Randy to the APWU Health Plan as our new Chief Operating Officer," said Sarah Rodriguez Director of the APWU Health Plan. "Randy has a proven track record of success in the health insurance industry, and he is a highly skilled and experienced leader. I am confident that he will be a valuable asset to our team and help us continue to provide our members with the highest quality of care."

Welcome to your member portal

Your member portal and app give you the tools you need to manage your High Option health plan. It's easier than ever to find resources that can help you get on the path to healthier living.

To register for a free member account:

- Visit your member website at apwuhp.com
- Select **Log In** or **Register** at the top of the page
- Choose a user ID and password to create an account

Get instant access to your health benefits

Log in to your portal at myapwuhp.com to:

- Access deductibles, copays, and maximums
- Check the provider network to find a doctor
- Print or request an ID card
- View or print claims and authorizations
- See benefit and eligibility information

Download the APWU Health Plan mobile app

The **myapwuhp member app** lets you manage your health plan 24/7 from your smartphone. Check the status of your claims, year-to-date information, prescriptions, and more.

These tools are part of our commitment to providing APWU Health Plan members with innovative high-quality products and services.

Download it at the App Store® or Google Play™.



App Store is a secure mark of Apple Inc. Google Play is a registered trademark of Google LLC.





Access care from an extensive nationwide network of providers and facilities

After careful consideration, the APWU Health Plan has switched our High Option Preferred Provider Network (PP0) to UnitedHealthcare's network of over 1.7 million providers! To find doctors in the UnitedHealthcare network, visit apwuhp.com and select **Are my doctors in the network?**

HIGH OPTION

100% covered in-network services:

- Preventive care and screening
- Lab tests (covered blood work performed at LabCorp and Quest Diagnostics)
- Routine Maternity care and support
- Accidental injury outpatient services within 72 hours
- Diabetes generic oral medications
- Visits to a registered dietician/nutritionist
- Tobacco cessation and weight management programs
- Breast cancer screenings for women

NEW FOR 2023!

- \$10 24/7 Virtual Visits through Teladoc
- Increased infertility benefits
- Increased skilled nursing visits - now 50 per year
- The APWU Health Plan will now participate in a Medicare Part D plan administered by Express Scripts called Express Scripts Medicare (PDP); applies to members ages 65 and up
- One Pass Gym Membership Discount program

Remember, to stay a High Option member, there is no action required. We look forward to serving you.

Thank you!

OPEN SEASON 2023

November 13 – December 11

OPEN SEASON HOTLINE

800.PIC.APWU (8:30a.m. – 6p.m. ET)
The hotline opens on November 6!

virtualopenseason@apwuhp.com
www.apwuhp.com
(Click on Open Season)

HIGH OPTION PREMIUMS FOR THE 2024 PLAN YEAR

Low Network Copays: Virtual Visits \$10, Office and Specialist \$25 and Urgent Care \$30

Self Only enrollment code 471		Self Plus One enrollment code 473		Self & Family enrollment code 472	
Biweekly	Monthly	Biweekly	Monthly	Biweekly	Monthly
\$124.52	\$269.79	\$244.95	\$530.73	\$304.05	\$658.77
Low increases over 2023 rates!					
\$3.52	\$7.63	\$6.00	\$13.00	\$1.79	\$3.87

APWU Health Plan's Medicare Advantage Plan

- No copays for covered medical services
- **\$85** Medicare Part B monthly reimbursement
- **\$60** quarterly allowance to spend on select over-the-counter products
- Wellness programs such as a free gym membership, a 24-hour NurseLine and in-home visit with a healthcare practitioner



CHECK US OUT ON:



New High Option Programs for 2024!

One Pass Select

One Pass Select™ is a fitness and well-being subscription-based network that provides access to over 16,000 gyms and studios. Members can use multiple locations during the same month and change locations at any time. Choose from five membership tiers, with the option to change tiers monthly.

Maven

Maven provides free, 24/7 virtual support for pregnancy, postpartum and returning to work after parental leave. Take advantage of:

- **Unlimited video chat and messaging** with providers from 35+ specialties — including

OB-GYNs, mental health providers and lactation specialists.

- **Your own care advocate** who can help you navigate your benefits and understand your health bills
- **Personal referrals** to quality, in-person providers in your network.
- **Trusted resources** such as on-demand classes, community forums and MD-approved articles.

UnitedHealthcare Hearing

High Option members can access over 2,000 name-brand models and styles of hearing aids at significant savings through UnitedHealthcare Hearing. Plus, get in-person or virtual support for every stage of your hearing health journey.

What to do when the baby blues don't go away



If you experience the baby blues after giving birth, you're not alone. It's common for new moms to feel down, irritable, and fatigued, but these symptoms usually improve within a few days or weeks. Postpartum depression, on the other hand, lasts much longer, and the symptoms can interfere with your ability to function. You may feel sad, guilty, or worthless. A sense of hopelessness lingers for weeks or months. In severe cases, patients may think about harming themselves or their child.

Postpartum depression is a serious condition. Fortunately, treatment is available to help you overcome it.

What is postpartum depression?

Postpartum depression (PPD) occurs after childbirth and sometimes begins during the later stages of pregnancy. As with other forms of depression, it's characterized by sadness, loss of interest in activities you typically enjoy, and a decreased ability to feel pleasure. Symptoms include trouble concentrating, feelings of inadequacy, loss of energy, and thoughts of suicide.

When PPD disrupts the bond you're building with your baby, it can interfere with the infant's physical and emotional development.

Treating postpartum depression

PPD treatments include mental health therapy, medication, or a combination of the two. It may help to talk about what you're going through with a mental health professional. A therapist can help you find effective ways to cope with your feelings and respond to situations in positive ways.

If your healthcare provider prescribes medication, be sure to discuss the potential risks and benefits. Most medications for PPD are safe for your baby when breastfeeding.

Home remedies for PPD

Making healthy lifestyle choices can help build on your treatment plan and speed recovery from PPD.

Take care of yourself. Eat a healthy diet and avoid alcohol. Stay active by walking with your baby or engaging in other forms of exercise. Try to get enough sleep.

Set realistic expectations. Caring for a newborn may mean other responsibilities need to fall by the wayside—and that's okay. You can only do so much. Be willing to say no.

Carve out time for yourself. Get out of the house and do something you enjoy. If you can arrange for a sitter, plan some alone time with your partner or get together with friends.

Stay connected. Talk about your feelings with your partner, family, or friends. Connect with other new parents about their experiences.

Let others know you need help. Whether you have questions about breastfeeding, soothing a crying baby, or improving your baby's sleep, ask for help with parenting skills and caregiving techniques.

The exhausting period following your baby's birth is more difficult when you're coping with depression. But it's not your fault. It's a common medical condition that can be treated. The sooner you get help, the sooner you'll have the strength you need to manage your symptoms and enjoy life with your new baby.

Mayo Clinic, "Postpartum depression: Diagnosis and treatment"

<https://www.mayoclinic.org/diseases-conditions/postpartum-depression/diagnosis-treatment/drc-20376623>



The APWU Health Plan is here to help! We offer 100% coverage for in-network maternity care and support - before, during, and after pregnancy. So schedule a mental health appointment with your doctor and start feeling better.

New for 2024! Maven - an online support program through every stage of pregnancy and delivery. Visit www.apwuhp.com for more information!





Your health benefits include contraceptive coverage

Birth control is preventive care

If you're concerned about the cost of birth control, don't worry. APWU Health Plan covers many forms of contraception without requiring you to pay anything out of pocket.

Under the Affordable Care Act, the Plan offers 100% coverage for in-network birth control and other types of preventive care, which means you have a \$0 copay for these services. This applies to any birth control method approved by the U.S. Food and Drug Administration (FDA) that is prescribed to women.

Covered contraceptive drugs and devices

Your contraceptive benefit include the prescription drugs and devices listed on the Affordable Care Act/ Health Resources and Services Administration website. In addition, you're covered for screening, education, counseling, and follow-up care.



The full range of covered contraceptives includes:

- Sterilization surgery for women
- Implantable rods

- Copper intrauterine devices (IUDs)
- IUDs with progestin (all durations and doses)
- Injectable contraceptives
- Oral contraceptives (combined pill, progestin only, and extended or continuous use)
- The contraceptive patch
- Vaginal contraceptive rings
- Diaphragms
- Contraceptive sponges
- Cervical caps
- Condoms
- Spermicides
- Emergency contraception (levonorgestrel or ulipristal acetate)

Whether you purchase contraceptives at a network retail location or through network mail order, you pay nothing out of pocket.

Reimbursement for over-the-counter contraceptives

To request reimbursement for prescription contraceptives, visit your member website and submit a prescription drug claim form:

- Go to **apwuhp.com**
- Select **Members**
- Under **High Option**, select **Customer service**
- In the **Claims** section, under Access claim forms, download the **Prescription Drug Claim Form**

For more information about contraceptive care to prevent unintended pregnancies and preventive care coverage, visit the Women's Preventive Services Guidelines at [hrsa.gov/womens-guidelines](https://www.hrsa.gov/womens-guidelines).

Your first breast cancer screening

Getting your first mammogram can be nerve-racking, especially when you don't know what to expect. But a mammogram is one of the best ways to find breast cancer early, when treatment is more likely to be successful. Learning how to prepare for this important screening—and knowing what to expect—can make the experience a lot less stressful.

And remember, mammograms save lives.

Most screening mammograms take about 30 minutes

During a mammogram, each of your breasts is placed between two plastic plates as a technician takes an

X-ray. The machine uses low-dose x-rays to create an image of your breast tissue. While the entire procedure takes about a half-hour, each breast is compressed for only 20 to 30 seconds.

Flattening the breast tissue can be uncomfortable, but it ensures a clear view of the breast and reduces the amount of radiation needed to make an image.

How to prepare for your mammogram

Following a few tips can make the procedure less stressful:

- If you haven't started menopause, schedule the

screening for the week after your period, when your breasts are less tender.

- Don't wear deodorant, powder, or lotion around your chest area as these items may interfere with the x-ray.
- Wear an outfit that allows you to easily remove the top. You will be able to wear a gown during the procedure.
- Bring the name and contact information of the doctor who ordered the mammogram so the facility can send your doctor a report.

Most abnormal findings aren't cancer

A radiologist will carefully review the x-rays to detect lumps that are too small to be felt. It's not uncommon for a radiologist to find something suspicious on your first mammogram. In many cases, it's simply because the doctor doesn't have previous exam results for comparison.

An abnormal finding doesn't mean you have cancer. Benign cysts, dense tissue, and unclear images can also result in an abnormal mammogram. In some cases, your doctor may order a follow-up breast ultrasound, diagnostic mammogram, or other test to further evaluate the tissue.

Getting regular mammograms as recommended is a vital step you can take toward protecting your health.

APWU Health Plan covers routine mammograms as follows:

- **Age 35–39, one during this five-year period**
- **Age 40+, one every calendar year**



Did you know that preventive screenings such as mammograms are covered at 100% when you stay in-network?

Do yourself a favor, and schedule your mammogram today!

Talk to your provider to find an Imaging Center near you.

MD Anderson, "Your first mammogram: What to expect"

<https://www.mdanderson.org/publications/focused-on-health/FOH-first-mammogram.h16-1589835.html>



How to file an appeal, a complaint or a grievance

You have the right to send us your suggestions, file an appeal, a complaint or a grievance about the Health Plan, a healthcare service or a health care provider.

Appeal: A dispute of a decision made by the Health Plan pertaining to a pre- or post-service claim. Appeals must be made in writing and submitted within 180 days of the original claim determination.

Complaint: Dissatisfaction with service, policies, administration, health care providers and/or Health Plan staff. You may express your complaint in writing or by contacting Member Services at (800) 222-2798 (High Option) or (800) 718-1299 (Consumer Driven Option).

Grievance: A request for reconsideration of a decision solely based on medical necessity and/or appropriateness of medical treatment. A grievance must be submitted in writing.

Urgent Appeal or Grievance.

If your concern is regarding medical care or treatment

that is urgent and requires expedited handling, contact the Health Plan at (800) 222-2798 (High Option) or (800) 718-1299 (Consumer Driven Option).

This pre-service expedited review will be completed within 72 hours. Additional information on the appeal process can be found on our website at www.apwuhp.com or in the official Health Plan Brochure, Section 8.

Your comments and suggestions are important to us as we strive to improve the quality of service and care that we provide to you.

Mail appeals or grievances to:

High Option | APWU Health Plan | P.O. Box 1358 Glen Burnie, MD 21060-1358

Consumer Driven Option | UnitedHealthcare Appeals | P.O. Box 740816 Atlanta, GA 30374-0816



APWU Health Plan

799 Cromwell Park Drive, Suites K-Z
Glen Burnie, MD 21061
(800) 222-2798

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**TOGETHER.
BETTER HEALTH.**

We want to hear from you!

In an effort to improve our future products and services, we are asking for 5 minutes of your time to provide us feedback on your experiences with the APWU Health Plan. To get started just scan the QR code or visit this link: <https://hcsurvey.apwuhp.com>



Manage your High Option health plan with your member portal.

Download the myapwuhp app.

The myapwuhp app is another tool that can help you manage your health plan. See your claims, year-to-date information, prescriptions, and more.

You must register for the member portal in order to use the secure app.

