Together.

Better Health.®



Cigna®

UnitedHealthcare®

APWU HEALTH PLAN

(800)222-APWU (2798)

www.apwuhp.com

Together. Better Health.®

Health Plan Highlights

- Office visits (including specialists) $18 copay* (HO)
- Urgent care centers $40 copay (HO)
- No upfront deductible, coinsurance or copay (CDO)
- Maternity covered at 100%*
- Use LabCorp and Quest Diagnostics for 100% coverage (HO)
- Diabetes and hypertension management (HO) covered at 100%*
- Preventive care and screenings covered at 100%*
- Routine dental covered at 70% (HO)
- Secure on-line access to healthcare data
- Almost 1 million providers
- Get care nationally and abroad
- No referrals needed

High Option

- Copays*: $18 for office visits (including specialists); $40 for all urgent care centers; $8 for generic drugs
- Deductible: $275 self/$550 self and family (in-network)
- Use LabCorp and Quest Diagnostics for 100% coverage
- 100% coverage (in-network):
  - Preventive care and screenings
  - Maternity
  - Accidental injury (within 24 hours)
  - Diabetes Management Program
  - Hypertension Management Program
  - Weight Management Program
  - Tobacco Cessation Program
- Cancer Centers of Excellence paid at 95%
- Routine dental coverage
- Discount vision program
- Extra dental discount when Health Risk Assessment is completed
- Hearing aid benefit

Consumer Driven Option

- Personal Care Account (PCA) provides 100% coverage for the first $1,200 of your annual medical expenses for self only coverage or $2,400 for self and family coverage
- No upfront deductible, coinsurance or copay until PCA is exhausted
- Completing Health Risk Assessment adds $75 self/$150 self and family to PCA
- 100% coverage (in-network):
  - Preventive care and screenings
  - Maternity
  - Diabetes Management Program
  - Tobacco Cessation Program
- Healthy Back and Pregnancy Programs
- Cancer Centers of Excellence paid at 90%
- Dental and vision coverage available under PCA
- Plan SmartChoice Winner three years running

Cigna®

The APWU Health Plan High Option features the CIGNA Healthcare provider network

*100% coverage for in-network providers; additional out-of-pocket costs for out-of-network providers

APWU HEALTH PLAN

www.apwuhp.com

(800) 222-APWU

UnitedHealthcare®

The Consumer Driven Option is administered by UnitedHealthcare

The Health Management Programs

Chronic conditions such as diabetes and hypertension are on the rise, yet most cases are preventable with healthy lifestyle changes. Some cases can even be reversed by taking steps to prevent and control diabetes and hypertension. Weight management is a big part of preventing these conditions and members can still live a full life. The good news is that our members have been enjoying life-altering benefits to help them live a healthier lifestyle, at no extra cost.

The Health Plan is here to partner on health coverage that will provide members with one-on-one time with a nurse, access to our 24-hour nurse line and website, and a host of other healthy extras all with no out-of-pocket costs (in most cases).

To be eligible for these programs, Health Plan members must enroll and comply with the program. Compliance will include regular visits with a provider and phone consultations with a coach every 90 days at the member's convenience. Failure to comply will result in the loss of these unique and cost-saving benefits. To get started please see enrollment instructions for each program.



Weight

High Option

Weight Management Program

APWU Health Plan wants to help our members shed those extra pounds. Members who enroll and actively participate will benefit from:

- Visits with an in-network registered dietician/nutritionist at no out-of-pocket expense
- Decreased chances of chronic diseases such as heart disease, stroke, high blood pressure and diabetes that often accompany extra weight loss

To Enroll

- Call (800) 582-1314
- Press 5 for Weight Management Program at the prompt. After you enroll in the program, a health advocate will call you at a mutually agreeable time to do an initial assessment. You'll receive a workbook and tool kit that will help keep you on track and motivated. You'll also have additional calls with your personal wellness coach based on your individual needs.



Diabetes

High Option & Consumer Driven Option

Diabetes Management Program

Enroll and participate in the program to receive the following at no out-of-pocket expense:

- In-network medical office visits for diabetes management
- In-network lab tests related to diabetes management
- Generic drugs*
- Insulin and blood glucose test strips*
- Lancets, syringes, pen needles and an insulin pump*
- Insulin pump and supplies purchased in-network (preauthorization required)

To Enroll

High Option – Call (800) 582-1314

- Press 5 for Diabetes Management Program at the prompt. After you enroll and speak to a health advocate, you will be mailed a letter and Management Program ID card showing the effective date of your enrollment. Show this card when you visit your in-network physician.

Consumer Driven Option – Call (800) 718-1299

* Purchase through mail order; High Option will be limited to specific brands in the National Preferred Formulary.



Hypertension

High Option

Hypertension Management Program

Enroll and participate in the program to receive the following at no out-of-pocket expense:

- In-network medical office visits for the specific purpose of lowering your blood pressure
- In-network lab tests related to hypertension management
- Generic drugs*

To Enroll

- Call (800) 582-1314
- Press 6 for Hypertension Management Program at the prompt. After you enroll and speak to a health coach, you will be mailed a letter and Management Program ID card showing the effective date of your enrollment. Show this card when you visit your in-network physician.

NOTE:
If you are being treated for both diabetes and hypertension, only participation in the diabetes program is necessary. You will be managed under the one program for both conditions.

The High Option

Since 1960 the APWU Health Plan's High Option has been offering comprehensive benefits to America's workforce. With low copays, low deductibles and a vast nationwide network with Cigna, the High Option is the premiere plan in the Federal Employees Health Benefits Program. The APWU Health Plan prides itself on being the right choice by providing innovative and affordable options that work to keep members and their family healthy.

High Option Premiums 2015

	Self Only (471)	Self and Family (472)
APWU Career		
biweekly	$42.65	$105.20
Postal Category 1		
biweekly	$51.09	$115.52
Postal Category 2		
biweekly	$64.67	$146.23
Non-Postal		
biweekly	$64.67	$146.23
monthly	$140.12	$316.83

Cigna®

The APWU Health Plan High Option features the CIGNA Healthcare provider network

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).

The High Option Medical Benefits	In-network You Pay (Cigna)	Out-of-network You Pay
Calendar Year Deductible		
Self	$275	$500
Self and Family	$550	$1,000
Annual Out-of-Pocket Maximum (Both medical and prescription drugs)	$5,000 per membership	$10,000 per membership
Office Visits		
Office Visits	$18 Copay**	30% of the Plan allowance*
Specialist Office Visits		
Maternity Care		
Complete maternity (obstetrical) care, such as: • Prenatal care • Delivery • Postnatal care • Initial examination of a newborn child covered under family enrollment	Nothing	30% of the Plan allowance*
Preventive Care		
Well-Child Care through age 12	Nothing	Difference between the Plan allowance and billed amount. Maximum plan payment: ($250: Age 0 through 3) ($150: Age 4 through 12)
Childhood Immunizations through age 18	Nothing	Difference between the Plan allowance and billed amount
Well-Woman Care	Nothing	30% of the Plan allowance*
Annual Adult Routine Exams	Nothing	30% of the Plan allowance*
Adult Immunizations (shingles vaccine covered at 100%, in-network, at age 60)	Nothing	30% of the Plan allowance*
Preventive Screenings	Nothing	30% of the Plan allowance*
Routine Dental	N/A	30% of the Plan allowance* **
Hospital/Facility Care		
Diagnostic Tests or Imaging	10% Nothing for blood work performed at LabCorp or Quest Diagnostics	30% of the Plan allowance*
Outpatient Surgery, Facility Fee, Lab Visits and Surgeon Fee	10%	30% of the Plan allowance*
Inpatient Facility Fee	10%	30% of the Plan allowance* $300 per admission
Cancer Centers of Excellence	5%	N/A
Surgical and Facility Fee	10%	30% of the Plan allowance*
Hearing Services		
Diagnostic Hearing Tests (every 2 years)	10%	30% of the Plan allowance*
Hearing Aid (every 3 years)	All charges in excess of $1,500**	All charges in excess of $1,500**
Emergency Care		
Accidental Injury care within 24 hours of injury	Nothing	Difference between the Plan allowance and billed amount
Urgent Care	$40 Copay**	$40 Copay**
Emergency Room	10%	10% of the Plan allowance*
Ambulance	10% **	30% of the Plan allowance**
Alternative Care		
Chiropractic Care 12 visits annually	$18 Copay**	30% of the Plan allowance*
Acupuncture	$18 Copay**	30% of the Plan allowance*
Prescription Drug Benefits	**In-network You Pay (Express Scripts®)**	**Out-of-network You Pay**
Retail Prescription Drugs (for up to a 30-day supply)	$8 for generic drugs 25% for brand name drugs $200 maximum per RX No deductible	50% ($8 minimum coinsurance) No deductible
Mail-Order Prescription Drugs (for up to a 90-day supply)	$15 for generic drugs 25% for brand name drugs $600 maximum per RX No deductible	N/A
Mental Health/Substance Abuse	**In-network You Pay (ValueOptions®)**	**Out-of-network You Pay**
Office Visit	$18 Copay**	30% of the Plan allowance*
Outpatient Treatment	10%	30% of the Plan allowance*
Diagnostics, Inpatient and Outpatient Services	10%	30% of the Plan allowance*

*If there is a difference between the allowance and billed amount the member is responsible for that difference
** No deductible applied

The Consumer Driven Option

The Consumer Driven Option is APWU Health Plan's solution for affordable yet comprehensive care. Our members are the primary decision-makers regarding the healthcare they receive and pay for. The member has greater control in how they use their healthcare benefits. This is a different model of healthcare that, when used properly, can save money. With UnitedHealthcare's expansive national network, the Consumer Driven Option is an excellent alternative to traditional healthcare plans.

Consumer Driven Option Premiums 2015

	Self Only (474)	Self and Family (475)
APWU Career		
biweekly	$9.26	$20.84
APWU Career (Less than a year in FEHB)		
biweekly	$36.58	$82.30
APWU Non-Career (PSE)		
biweekly	$46.31	$104.18
Postal Category 1		
biweekly	$36.58	$82.30
Postal Category 2		
biweekly	$46.31	$104.18
Non-Postal		
biweekly	$46.31	$104.18
monthly	$100.34	$225.73

UnitedHealthcare®

The Consumer Driven Option is administered by UnitedHealthcare

The Consumer Driven Option

Personal Care Account (PCA)

Members of the Consumer Driven Option are given a PCA, which is an allowed amount used to pay for all medical costs at 100% until exhausted.

Self $1,200 Self and Family $2,400

Deductible

When the PCA is exhausted, member must meet a deductible.

Self $600 Self and Family $1,200

Coinsurance

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

	In-network You pay	Out-of-network You pay
Medical Services	15%	40%
Prescription Drugs (Retail or Mail order)	25%	N/A

Out-of-pocket Maximum

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

	In-network	Out-of-network
Self	$3,000	$9,000
Self and Family	$4,500	$9,000

PCA Rollover

As long as you remain in this Plan, any unused remaining 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 in any given year may not exceed $5,000 per self only enrollment and $10,000 per self and family enrollment

Adults/Children

In-network preventive care and screenings, such as mammograms, yearly check ups and child and adult immunizations are covered at 100% by the Health Plan. No PCA dollars used.

No out-of-pocket costs for in-network preventive care and screenings

Preventive Care	In-network You Pay (UnitedHealthcare)	Out-of-network You Pay
Well-Child Care Immunizations Well-Woman Care Adult Routine Exams Preventive Screenings	Nothing	All charges: May use PCA while funds are available

Medical Benefits		
Office Visits Office and Specialist Visits	15% of the Plan allowance	40% of the Plan allowance*
Maternity Care		
Complete maternity (obstetrical) care, such as: Prenatal care, delivery, postnatal care and initial examination of a newborn child covered under family enrollment	Nothing	40% of the Plan allowance*
Hearing Services		
Diagnostic Hearing Test (every 2 years) Hearing Aids (every 3 years)	15% All charges in excess of $1,500	40% of the Plan allowance* All charges in excess of $1,500
Hospital/Facility Care		
Diagnostic Tests or Imaging	15%	40% of the Plan allowance*
Outpatient Surgery, Facility Fee, Lab Visits and Surgeon Fee	15%	40% of the Plan allowance*
Inpatient Cancer Centers Of Excellence	15% 10%	40% of the Plan allowance* N/A
Emergency Care Accidental Injury, Urgent Care, Emergency Room, Ambulance	15%	15%*

Prescription Drug Benefit	In-network You Pay (OptumRx)	Out-of-network You Pay
Retail Prescription (for up to a 30-day supply)	25% coinsurance $200 maximum per RX	All charges
Mail-Order Prescription (for up to a 90-day supply)	25% coinsurance $600 maximum per RX	N/A

Mental Health/ Substance Abuse	In-network You Pay (ValueOptions®)	Out-of-network You Pay
Office Visit	15%	40% of the Plan allowance*
Outpatient Treatment	15%	40% of the Plan allowance*
Diagnostics, Inpatient and Outpatient Services	15%	40% of the Plan allowance*

*If there is a difference between allowance and billed amount member is responsible for that difference

Member Services

As a member of the APWU Health Plan you will have a variety of exclusive resources at your disposal. The following services can be accessed from our website at www.apwuhp.com:

Personal Health Record

An online health tool that automatically transfers medical information from claims and organizes it in a single secure online location that you can share with your healthcare professionals.

Online Access to Claims and Records

High Option members have exclusive access to eHealthRecord, an online tool at www.apwuhp.com to view claims, year-to-date information, detailed drug history and much more.

Consumer Driven Option members have access to UHC's online tools at www.welcometouhc.com/apwu.

Nurse Advisory Line

Our professionals provide advice and information 24/7 to help you make informed decisions about your health.

Hospital Quality Guide

Check online hospital ratings to find the best hospitals anywhere in the country.

Treatment Cost Estimator

Find cost estimates for treatment of the most common medical conditions, tests and procedures.

Online Health Library

Research information for conditions, diseases and other lifestyle issues. Empower yourself and make educated healthcare decisions in partnership with your doctor.

FSA FEDS

Put more money in your pocket! Get the Fed-friendly tax break on your healthcare and dependent care expenses. Enroll in FSAFEDS during Open Season at www.FSAFEDS.com.

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).

Non-FEHB Benefits

As a member of the APWU Health Plan, you have the opportunity to take advantage of a variety of services negotiated for you to help you live an enhanced lifestyle. While these are not part of the FEHB program they are still great value-added benefits for members of the APWU Health Plan.

Conversion Plan Health Insurance

When coverage as an employee or family member ends with any plan in the Federal Employees Health Benefits Program (FEHB), or when Temporary Continuation of Coverage (TCC) ends (except by cancellation or non-payment of premium), you may be eligible to convert to the APWU Health Plan Conversion Plan. Call (800) 222-2798 or go online at www.apwuhp.com/upload/conversion_plan_option.php.

American Hearing Benefits

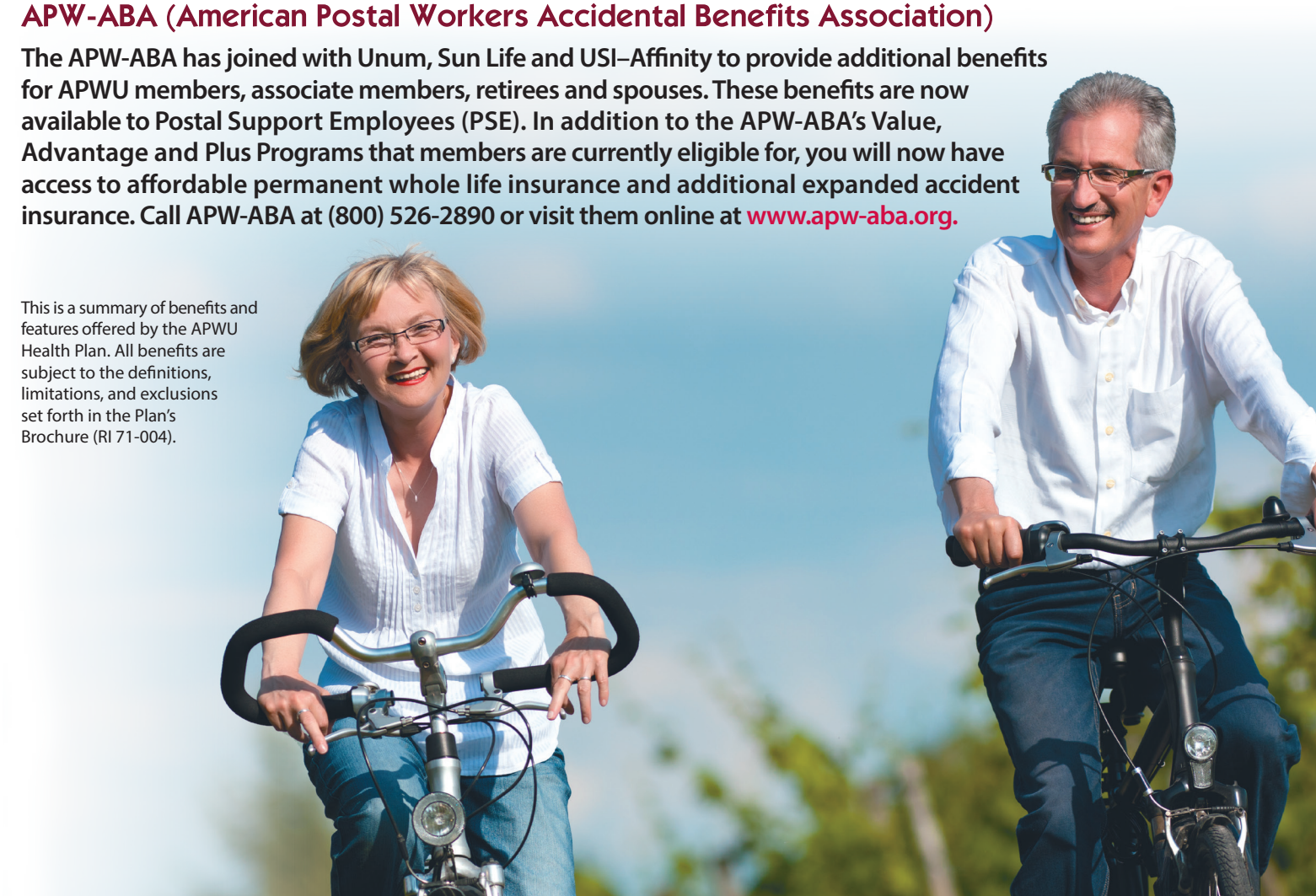
The American Hearing Benefits Program is an optional program with no additional premium. It supplements the benefits of your APWU Health Plan coverage by providing free hearing consultation and a discount on hearing aid devices. It is available to all members and their immediate family. To activate this benefit, you must contact American Hearing Benefits (AHB) at (866) 925-1287 or visit www.americanhearingbenefits.com.

The Voluntary Benefits Plan

The Voluntary Benefits Dental Plan is an optional program with an additional premium that supplements the dental benefits in your APWU Health Plan coverage. As a participant of the APWU Health Plan, when you enroll in the Voluntary Benefits Dental Plan you will automatically receive a 7.5% premium reduction off this plan's rates. To enroll please call the Voluntary Benefits Dental Plan office at (800) 422-4492 or vist www.VoluntaryBenefitsPlan.com.

APW-ABA (American Postal Workers Accidental Benefits Association)

The APW-ABA has joined with Unum, Sun Life and USI–Affinity to provide additional benefits for APWU members, associate members, retirees and spouses. These benefits are now available to Postal Support Employees (PSE). In addition to the APW-ABA's Value, Advantage and Plus Programs that members are currently eligible for, you will now have access to affordable permanent whole life insurance and additional expanded accident insurance. Call APW-ABA at (800) 526-2890 or visit them online at www.apw-aba.org.



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).

How to Enroll

If you are already a member of the APWU Health Plan, you do not need to do anything. You will automatically remain a member.

If you want to join the APWU Health Plan as a member:

Postal Service Employees

Postal employees can enroll through the PostalEASE telephone system and/or website. By telephone, call PostalEASE at (877) 477-3273, Option 5. By Internet, access the LiteBlue page at https://liteblue.usps.gov. You must have your Employee Identification Number and USPS Pin# in order to access the PostalEASE system.

Non-Postal Employees/Annuitants:

Enter the appropriate APWU Health Plan enrollment code on the FEHB Health Benefits Election Form (SF 2809). This form is available in your employing office. The form is also available at our website, http://www.apwuhp.com/enroll.php as well as the OPM website, www.opm.gov/forms/pdf_fill/sf2809.pdf.

Electronic and telephonic enrollment is available in some agencies and for most annuitants.

APWU Health Plan Enrollment Code

	Self Only	Self & Family
High Option	471	472
Consumer Driven Option	474	475

Associate Membership

If you're not already a member of the APWU, you will have to become an associate member. The dues for this are $35 a year.

Mark Dimondstein
APWU President

William J. Kaczor, Jr.
APWU Health Plan Director



APWU HEALTH PLAN
Together. Better Health.®

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

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).

Contact us:

High Option
(800) PIC-APWU (OPEN SEASON)
(800) 222-2798
(800) 622-2511 (TDD)

Cigna

The APWU Health Plan High Option features the CIGNA Healthcare provider network

Consumer Driven Option
(800) 718-1299
welcometouhc.com/apwu

UnitedHealthcare

The Consumer Driven Option is administered by UnitedHealthcare

You can view our brochure online at www.apwuhp.com/visitors.php

The APWU Health Plan's Notice of Privacy Practices describes how medical information about you may be used by the Health Plan, your rights concerning your health information and how to exercise them and APWU Health Plan's responsibilities in protecting your health information. The Notice is posted on the Health Plan's website. If you need to obtain a copy of the Health Plan's Notice of Privacy Practices, you may either contact the Health Plan via e-mail through the website, www.apwuhp.com, or by calling (800) 222-APWU (2798).