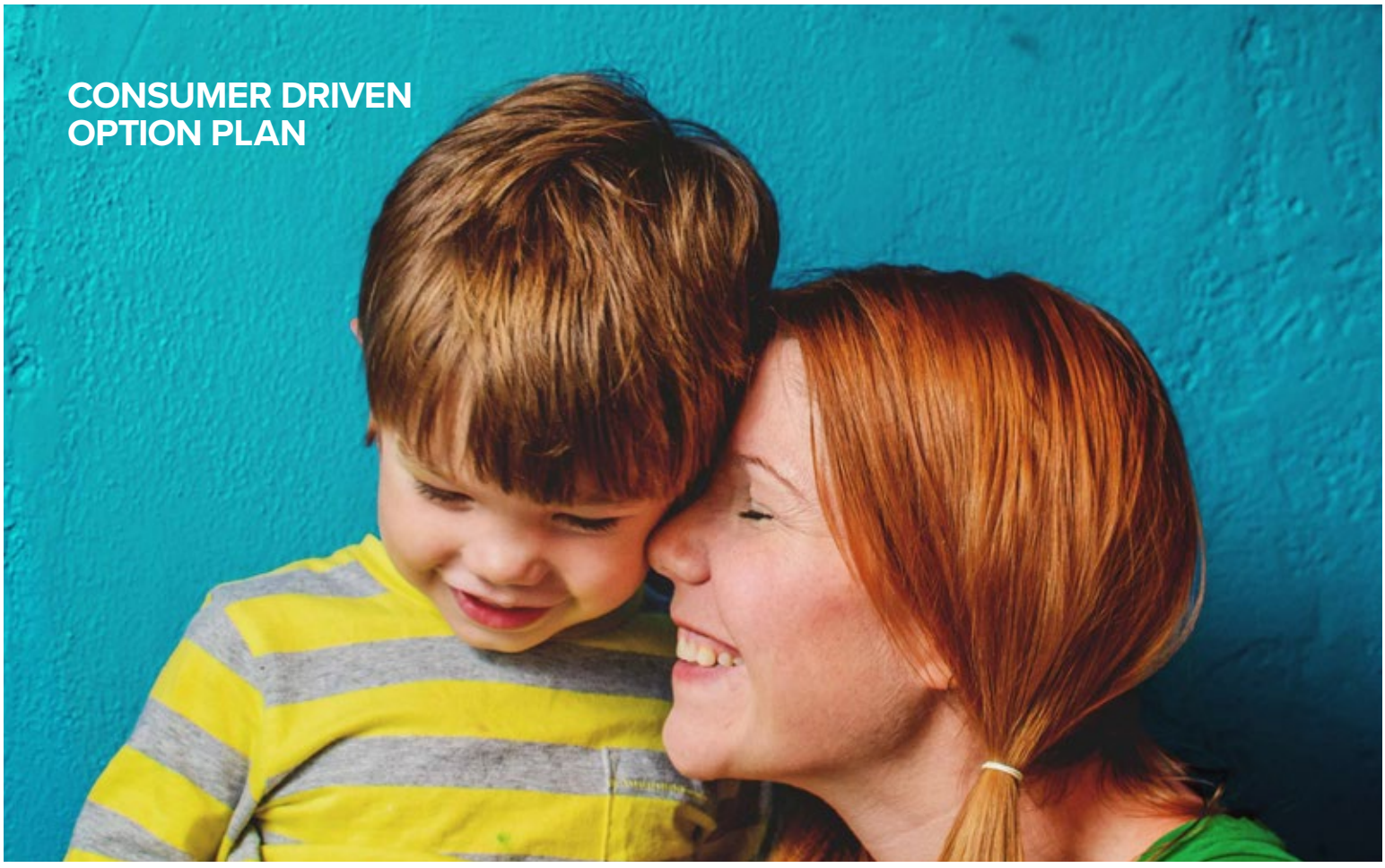


Better together.

Flexible health coverage to help you be your best.

We welcome all postal and federal employees and retirees.

UnitedHealthcare®

APWU HEALTH PLAN

TOGETHER. BETTER HEALTH.



Together,
we'll partner to protect your wellbeing.

APWU Health Plan has been serving America's postal and federal workers and retirees for more than 60 years.

The Consumer Driven Option is a proactive alternative to conventional health care that can save you money. The plan features:



Your own Personal Care Account (PCA) to pay for medical expenses

Affordable premiums and comprehensive coverage

Nationwide UnitedHealthcare® network

No referrals needed

Take advantage of benefits available to Consumer Driven Option members.

Personal Care Account (PCA) funded by APWU Health Plan
See pages 4 – 5 to learn how you can use your PCA to decrease your out-of-pocket expenses.

NEW $25 PCA wellness incentive
Automatically receive a wellness incentive—added to your PCA—when you complete an annual physical exam.

Video chat with a doctor 24/7 without leaving home
See page 17 to learn more about Virtual Visits.

Preventive care
See pages 10 – 11 for details about in-network preventive services that are covered 100%.

Get personalized recommendations for improving your health
See page 18 for details about Rally®.

Premiums for the 2021 plan year.

				Postal		
				Biweekly		
Enrollment type	Enrollment code	Non-postal biweekly	Non-postal monthly	APWU career less than a year in FEHB	Category 2	APWU career greater than 1 year
Self Only	474	$69.65	$150.91	$66.87	$57.81	$13.93
Self Plus One	476	$151.38	$327.99	$145.33	$125.65	$37.76
Self and Family	475	$165.14	$357.81	$158.54	$137.07	$43.67

Postal rates apply to certain United States Postal Service employees as follows:

Postal Category 2 rates apply to career bargaining unit employees who are represented by the following agreement: PPOA.

Non-Postal rates apply to most non-Postal employees. If you are in a special enrollment category, contact the agency that maintains your health benefits enrollment.

Non-Postal rates apply to all career non-bargaining unit Postal Service employees and career employees represented by the NRLCA, APWU, NPMHU and NPPN agreements. Non-Postal rates apply to Postal executive, Law Enforcement and Management Association.

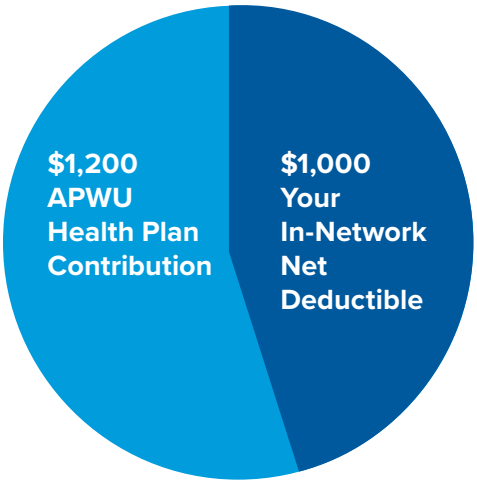
NALC (See **Postal Category 1** in full Brochure).

Postal rates do not apply to non-career Postal employees, Postal retirees, and associate members of any Postal employee organization who are not career Postal employees.

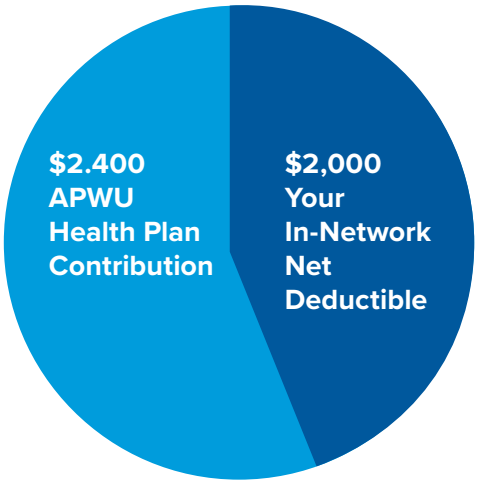
A Personal Care Account is an easy way to reduce your expenses.

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.

Self Only
$2,200 Plan Deductible



Self Plus One or Family
$4,400 Plan Deductible



Get to know the Consumer Driven Option plan.

Plan deductible: The total amount of eligible medical expenses you must meet each year before traditional health coverage begins.

Personal Care Account (PCA): APWU Health Plan contributes funds to your PCA each year. By using this money to pay for eligible medical expenses, you decrease your plan deductible and out-of-pocket expenses.

Net deductible: The remaining amount you have to pay once the funds in your PCA have been exhausted and before traditional health coverage begins. **Net deductible = plan deductible - PCA.**

Traditional health coverage: Your benefits begin after you satisfy the plan deductible. For most services, you pay only 15% of the cost.

Your PCA covers 100% of all covered health care 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. You can use your PCA for:

- Medical care
- Prescription drugs and supplies
- Dental treatment
- Vision, including eyeglasses and contact lenses
- Surgery and hospital services
- Mental health and substance use treatment
- Emergency care

Your PCA covers both in-network and out-of-network services. However, care can be less expensive when you stay in the network because network providers discount their fees.

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.

How your PCA works

1

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

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

100%

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

Learn the features of a Personal Care Account (PCA).

	PCA
What is it?	It's a health reimbursement account to help you pay for covered health care services and eligible medical expenses.
How do I get it?	You get it when you sign up for your health plan.
Who owns it?	APWU Health Plan.
Who puts money in it?	Only APWU Health Plan.
How is money put in it?	APWU Health Plan puts all of the money in the account at the start of the plan year.
If I don't spend it all this year, can I use it next year?	Yes. APWU Health Plan can limit the amount that can carry over.
Can I keep it if I leave APWU Health Plan? What happens to the money?	No. APWU Health Plan keeps the money.
When can I start spending it?	You can start spending your PCA on the first day of the plan year.



	PCA
Do I have to pay taxes on it?	No. You don't have to pay federal or state income taxes on this money.
What can I pay for with it?	You can pay for eligible medical expenses determined by the IRS and APWU Health Plan. You can also use it to pay for dental, vision and other health care services and supplies listed under Section 213(d) of the Internal Revenue Code.
Can I have any other accounts with it?	Yes. You can have a health care FSA and dependent care FSA.
If I receive COBRA benefits, do COBRA rights apply to it?	Yes.

Choose how you pay for medical claims.

If you have funds available in your PCA, claims will be paid out of your PCA first. If you want to use your FSA or another account to pay a medical bill, you can instruct the health plan to turn off your PCA for the plan year. In some cases, you may have to pay the cost of the services up front. Pharmacy claims will always be paid out of your PCA, as long as you have funds available.

Consumer Driven Option

A proactive alternative to conventional health plans

Overall plan features			
Personal Care Account (PCA) 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 Self Plus One Self and Family	 $1,200 $2,400 $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 Self Only Self Plus One Self and Family	**In-network** $1,000 $2,000 $2,000	**Out-of-network** $1,500 $3,000 $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 Both medical and prescription drugs Self Only Self Plus One / Self and Family	**In-network** $6,500 $13,000	**Out-of-network** $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.



UnitedHealthcare®

UnitedHealthcare administers the Consumer Driven Option.

Consumer Driven Option 2021 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 aid	 15% every 2 years All charges in excess of $1,500 (every 3 years) $1,500 (every 3 years, no deductible applied)
Mental health/substance abuse Office visit Virtual Visit Outpatient treatment Diagnostics, inpatient and outpatient services	 15% of plan allowance 15% of plan allowance 15% of plan allowance 15% of plan allowance



100% covered services.

You pay nothing for preventive care and routine screenings when you choose a network doctor. Preventive medications are also covered 100%.

Regular checkups and routine screenings help protect your health. It's important to see your doctor each year, even if you feel healthy. Your doctor can identify risk factors for diseases, share tips for healthy living, make sure your immunizations are up to date and identify health issues before they become a problem.

Find your doctor.

With the Consumer Driven Option, you can use any doctor, clinic, hospital or health care facility you want. But you'll save money when you see providers in the UnitedHealthcare network. If you use out-of-network providers, you'll have a lower level of coverage.

Visit **apwuhp.com** to search the provider directory and find doctors in the UnitedHealthcare network.

UnitedHealthcare®

Annual adult routine exams, lab tests and immunizations

Checkups and screenings can help prevent diseases and other health problems. Regular preventive care visits are part of maintaining a good relationship with your primary care doctor.

Breast cancer screenings

Mammograms are important for women because treatment is more likely to be successful the sooner breast cancer is detected. These tests are covered for women age 35 and older.

High blood pressure screenings

High blood pressure—also known as hypertension—often has no symptoms, so it's important to be screened at your annual routine exam.



Well-child exams and immunizations

Regular exams and tests are an effective way to track your child's health and development. Pediatricians recommend well-child checkups for kids and teens.

Prenatal care

Get the care you need for a healthy pregnancy. Regular prenatal visits throughout your pregnancy can help catch potential issues early and reduce the risk of complications.

Diabetes screenings

The symptoms of diabetes are often hard to spot. If you have any risk factors for diabetes, talk to your doctor about getting your blood sugar tested.

Members pay $0.

These services are covered 100% when you choose a network doctor:

- Preventive care and screenings
- Well-woman care
- Healthy pregnancy program
- Tobacco cessation program

Receive a $25 wellness incentive—added to your PCA—when you or a covered family member completes an annual physical exam.

Your PCA covers the cost of prescription drugs.

Save money when you use OptumRx® Home Delivery

OptumRx, a UnitedHealthcare company, provides pharmacy benefits for the Consumer Driven Option. The OptumRx network features more than 64,000 retail pharmacies, including all large national chains, many local community pharmacies and OptumRx Home Delivery.

If you fill a prescription when you have benefit dollars available in your PCA, the funds will be applied and you may pay nothing.

OPTUMRx™



Consumer Driven Option 2021 prescription coverage	In-network you pay
Network retail	
Tier 1/Tier 2	25%, min. $15 and max. per Rx of $200 for a 30-day supply, $400 for a 60-day supply, $600 for a 90-day supply
Tier 3	40%, min. $15 and max. per Rx of $300 for a 30-day supply, $600 for a 60-day supply, $900 for a 90-day supply
Network home delivery	
Tier 1/Tier 2	25%, min. $10 and max. per Rx of $200 for a 30-day supply, $400 for a 60-day supply, $600 for a 90-day supply
Tier 3	40%, min. $10 and max. per Rx of $300 for a 30-day supply, $600 for a 60-day supply, $900 for a 90-day supply

Consider your dental coverage options.



1. **As a Consumer Driven Option member, you can pay for eligible dental expenses from your PCA as long as funds are available.** You'll pay for dental care at the time of service.
2. **Federal and postal employees and retirees can also enroll in the APWU Health Plan Dental Insurance Plan.** You'll pay a separate premium for this plan and can use any dentist you choose. There is no deductible for preventive services, including exams, X-rays and cleanings.

Learn more about the APWU Health Plan Dental Insurance Plan and download the brochure:

- Go to **apwuhp.com**
- Select the **Become a Member** tab
- Under **CONSUMER DRIVEN OPTION,** select **Dental**

Members who enroll in the APWU Health Plan Dental Plan pay a separate premium.

APWU Health Plan Dental Insurance Plan Administered by Voluntary Benefits			
Calendar year deductible	Type I benefits: No deductible Type II and Type III benefits: $50 per person/Family $150 Type IV benefits: No deductible for orthodontic coverage (if selected)		
Calendar year maximum	$20,000 per person for all covered services		
Lifetime maximum	$2,500 per person per year Maximum of $5,000 for orthodontic services (if selected)		
After the annual deductible is met, this plan pays:			
Type I benefits	**Type II benefits**	**Type III benefits**	**Type IV benefits**
Preventive services: • Exams • X-rays • Cleanings	Basic services: • Fillings • Oral surgery • Extractions	Major services: • Crowns • Bridges • Dentures • Periodontics	Optional coverage: • Orthodontic services
100% of reasonable and customary charges	80% of reasonable and customary charges	50% of reasonable and customary charges (12-month waiting period)	50% of reasonable and customary charges

Get back to being you with Behavioral Health Solutions.

Members pay 15% of the plan allowance for behavioral health visits.

1 in 5
U.S. adults experiences mental illness each year.

"Mental Health By The Numbers," National Alliance on Mental Illness, September 2019.

To help you feel better and more in control of your emotional wellbeing, the Consumer Driven Option plan offers mental health and substance use services through Behavioral Health Solutions. If you or a loved one are facing emotional struggles or substance use issues, you're not alone. Behavioral Health Solutions offers confidential assistance to help you find the support you need to do all of this and more:

- **Manage stress and anxiety**
- **Cope with depression**
- **Live with a chronic condition**
- **Address the challenges of adoption**
- **Support caregivers**
- **Treat substance use disorders**

With Virtual Visits, you can talk to a behavioral health professional without leaving home.

Help is completely confidential.



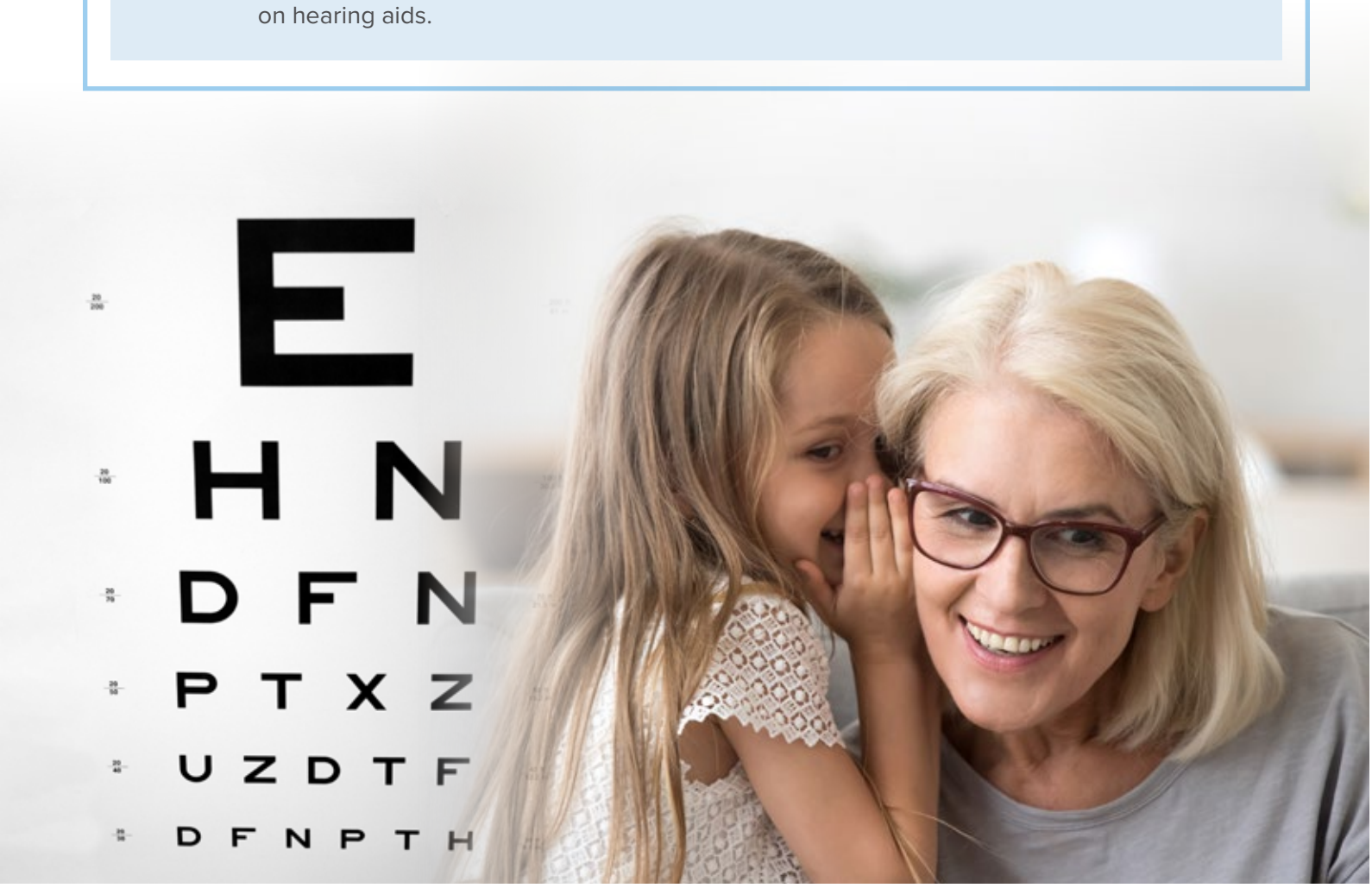
Protect your vision and hearing.

The Consumer Driven Option plan covers diagnostic hearing tests every two years and hearing aids every three years.

American Hearing Benefits

Supplement your Consumer Driven Option plan benefits with no additional premium and get a free hearing consultation and a discount on hearing aids.

Call **888-863-7222**
Visit **americanhearingbenefits.com**



Manage your Consumer Driven Option plan from your computer or mobile device.

Member website
myuhc.com®

With **myuhc.com,** you can access your health plan 24/7. It only takes a few minutes to set up your account. After you're signed in, you'll have easy access to tools and resources that can help you do so many things:

- **Find network doctors and health care providers**
- **Get estimates for treatments and procedures**
- **Find what services are covered**
- **Price your medications and explore lower cost options**
- **Print a temporary ID card**
- **View claims and PCA balances**
- **Find ways to get and stay healthier**
- **Learn about health programs and discounts**

Register at **apwuhp.com.**

Mobile app
UnitedHealthcare® app

The UnitedHealthcare app helps you find care, review and manage claims, share your digital health plan ID card and more—all from your mobile device. Plus, you can log in with Touch ID® and video chat with a doctor 24/7.

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



See a doctor 24/7 without leaving home.

Virtual Visits let you video chat with a doctor 24/7 from your mobile device, tablet or computer. Doctors can diagnose a wide range of nonemergency medical and behavioral conditions and prescribe medications, if needed. Simply log in to **myuhc.com** to get started.

Virtual Visits are good for:

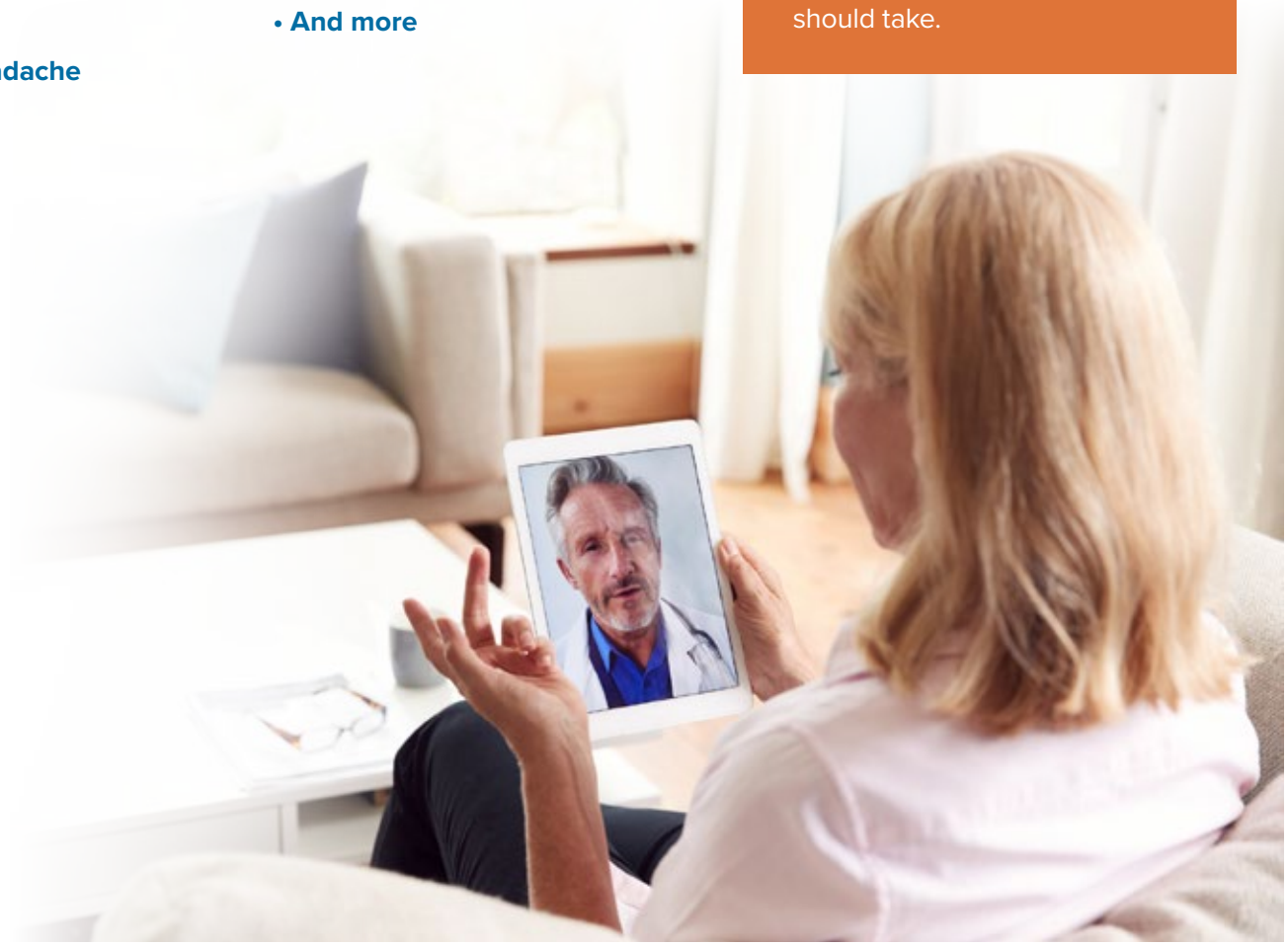
- **Allergies**
- **Behavioral issues**
- **Bladder/urinary tract infection**
- **Bronchitis**
- **Coughing**
- **Diarrhea**
- **Fever**
- **Migraine/headache**
- **Pink eye**
- **Rash**
- **Seasonal flu**
- **Sinus problem**
- **Sore throat**
- **Stomachache**
- **And more**

Save money with Virtual Visits.

Members pay 15% of the plan allowance for Virtual Visits, less than the cost of an in-person office visit.

Need a COVID-19 screening?

Virtual Visits are an ideal way to screen patients who may have symptoms of COVID-19. Board-certified telehealth providers are trained to screen patients, assign risk, answer questions and recommend the next steps a patient should take.



Tools and resources help you make the most of your plan.

Clinical Resources

Nurses are available to help you find providers, answer questions about benefits, assist with ongoing care and educate you about plan resources and programs, including:

- Cancer support
- Maternity support
- Kidney resources
- Decision support
- Wellness coaching
- Tobacco cessation

Find Care & Costs

Conveniently located on **myuhc.com**, this free online tool combines quality provider searches and cost transparency to help you make more educated decisions about care. Cost estimates are based on actual rates, plus your plan and current benefit status.

Rally

Rally is a digital health experience that offers personalized recommendations to help you move more, eat better and feel great. Earn Rally Coins for participating in customized Missions.



After you enroll, to access member resources:

- Go to **apwuhp.com**
- Select the **Already a Member** tab
- Under **CONSUMER DRIVEN OPTION,** select **My Tools**

Enroll now.

Choose the option that works best for you.

Postal Service employees

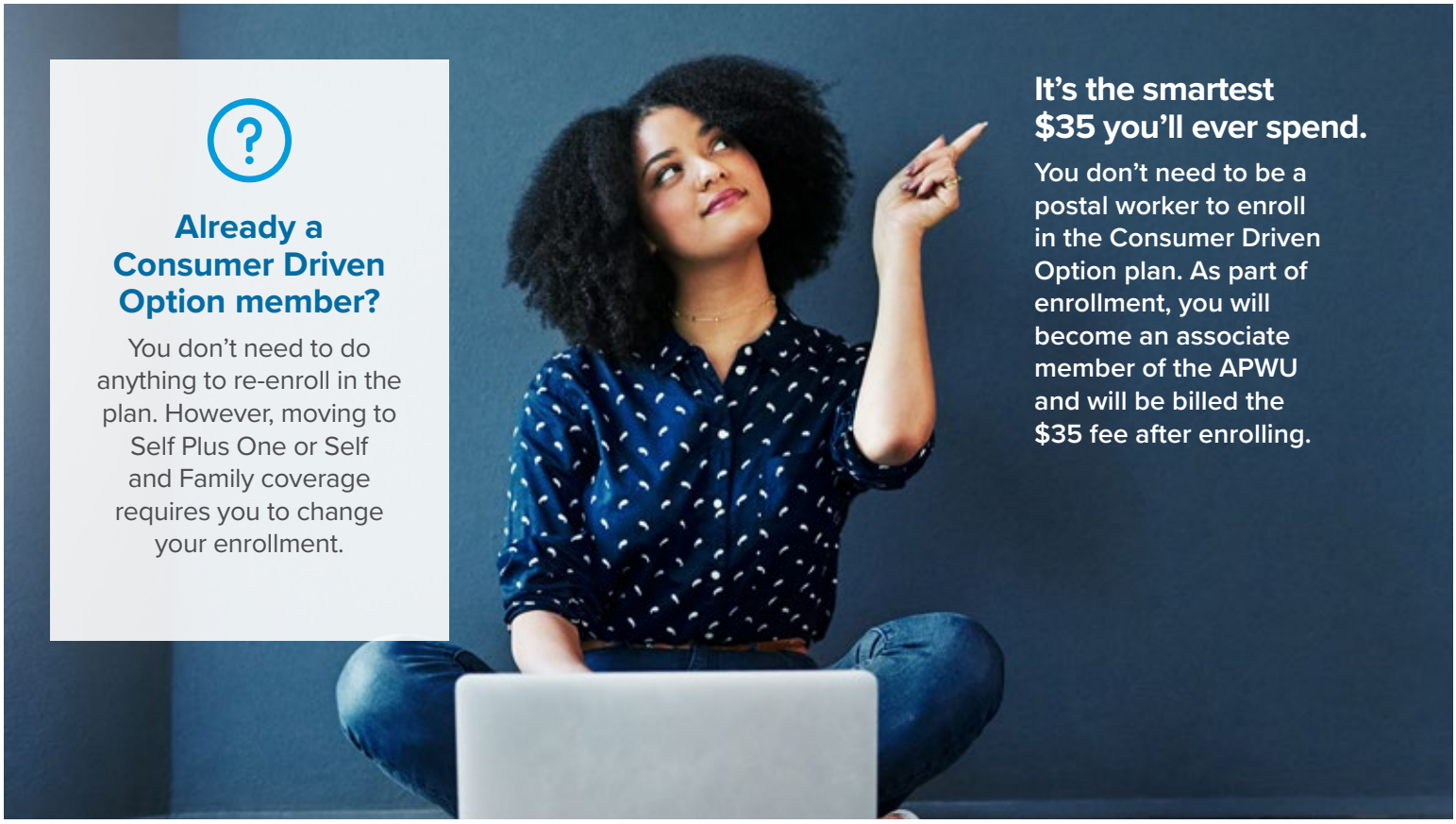
- Call PostalEASE at **877-477-3273**, option 5
- Visit **liteblue.usps.gov**
- Make sure you have your Employee Identification Number and USPS PIN

Postal Service retirees

- Complete the FEHB Health Benefits Election Form (SF2809)
- Visit **apwuhp.com/enroll** to download the form
- Visit **opm.gov/forms/pdf_fill/sf2809.pdf** to download the form

Federal employees and retirees

- Complete the FEHB Health Benefits Election Form (SF2809)
- Pick up the form in your employing office
- Visit **opm.gov/forms/pdf_fill/sf2809.pdf** to download the form
- Ask your agency if you can enroll online or by phone



Already a Consumer Driven Option member?

You don't need to do anything to re-enroll in the plan. However, moving to Self Plus One or Self and Family coverage requires you to change your enrollment.

It's the smartest $35 you'll ever spend.

You don't need to be a postal worker to enroll in the Consumer Driven Option plan. As part of enrollment, you will become an associate member of the APWU and will be billed the $35 fee after enrolling.

Join a plan that gives you more control over how you spend your health care dollars.

The APWU Health Plan has proudly served America's workforce for more than 60 years. We're here to help you get the most from your benefits.

Mark Dimondstein
APWU President

Sarah J. Rodriguez
APWU Health Plan Director

Getting ready to retire?

Now is a good time to start learning about Medicare. Visit **apwuhp.com** to learn more about how the APWU Consumer Driven Option works with Medicare.



Contact us for help.

CONSUMER DRIVEN OPTION
800-718-1299
apwu.welcometouhc.com

Retirees
OPM Retirement
Information Center
888-767-6738
retire@opm.gov
opm.gov/retirement-services

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

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 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 email or through the website at **apwuhp.com** or by calling **800-222-2798.**

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

Virtual Visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations. Certain prescriptions may not be available, and other restrictions may apply. Data rates may apply. The Designated Virtual Visit Provider's reduced rate for a virtual visit is subject to change at any time.

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APWU HEALTH PLAN

TOGETHER. BETTER HEALTH.