

Better together.

Partner with a health plan that helps you protect what's most important.

We welcome all postal and federal employees and retirees.

Cigna®

APWU HEALTH PLAN

TOGETHER. BETTER HEALTH.



Better together

means building a strong partnership to protect your health and wellbeing.

APWU Health Plan has been serving America's postal and federal workers and retirees for more than 60 years. We're here to help you get the most from your plan.



As a member of the High Option plan, you can rely on:

Comprehensive coverage with low copays	**A nationwide Cigna® Healthcare network of 1 million+ providers**	**No referrals needed**	**Personal service from people who care**

Take advantage of benefits available to High Option members.

NEW Medicare Advantage see page 5
High Option members enrolled in Medicare can receive a $50 monthly reimbursement and added benefits

NEW Breast cancer screenings for women see page 8
100% coverage for in-network annual mammograms starting at age 40 and for women age 65+

NEW Diabetes care see page 10
Reduced and fixed costs for diabetes medications and insulin

Preventive care and treatment see pages 8–9
You pay nothing for in-network care

Video chat with a doctor 24/7 without leaving home See page 17
Learn more about virtual visits

Expanded behavioral health coverage see page 14
Cigna Behavioral Health features a larger, broader network of providers and enhanced services

Premiums for the 2021 plan year.

				Postal		
				Biweekly		
Enrollment type	Enrollment code	Non-postal biweekly	Non-postal monthly	Category 1	Category 2	APWU career
Self Only	471	$103.66	$224.60	$100.30	$90.24	$103.66
Self Plus One	473	$207.51	$449.61	$200.32	$178.76	$207.51
Self and Family	472	$266.30	$576.98	$258.49	$235.07	$266.30

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

- **Postal Category 1** rates apply to career bargaining unit employees who are represented by the following agreements: NALC.
- **Postal Category 2** rates apply to career bargaining unit employees who are represented by the following agreement: PPOA.

APWU rates apply to career Postal employees represented by APWU.

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 employee represented by the NRLCA, APWU, NPMHU agreements. Non-Postal rates apply to Postal executive, Law Enforcement, Management Association and NPPN. 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.

Save money by staying in the Cigna Healthcare network.

The High Option plan offers access to a large nationwide Cigna Healthcare network that features more than 1 million health care providers, with no need for referrals. Cigna negotiates rates with providers, which means you can save money when you use network doctors.

Cigna Healthcare network features a strong, robust network of first-in-class providers and facilities, with broad accessibility across the U.S.

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

Health coaches are here to help you.

Manage chronic conditions by making sure you take medication as prescribed and follow your treatment plan.

Navigate care and treatment by helping you get a second opinion or information on surgery and other procedures.

Establish lifelong healthy behaviors through strategies to reduce stress, lose weight, stay active, quit tobacco or cope with depression.

Save on health care costs by finding network providers and other cost-saving health support.

A Medicare Advantage plan designed for the FEHB Program.



Take advantage of it.

High Option enrollees receive added benefits and reduced costs.

APWU Health Plan offers a Medicare Advantage plan for High Option members covered by Medicare Part A and Part B. The UnitedHealthcare® Medicare Advantage (PPO) for APWU Health Plan enhances your Federal Employees Health Benefits (FEHB) Program coverage by reducing or eliminating cost-sharing for services. Plus, it includes a $50 Medicare Part B monthly reimbursement and added benefits at no additional cost.

There's so much to take advantage of:

- No deductible, coinsurance or copays
- No need to coordinate primary and secondary payers
- Prescription drug coverage throughout the Gap stage and Catastrophic coverage stage

To qualify for enhanced Medicare Advantage benefits you must be:

- Enrolled in the APWU Health Plan High Option
- Retired
- Enrolled in Medicare Parts A and B

Find out if you're eligible to enroll in the Medicare Advantage plan.

Call **855-383-8793**
711 (TDD)
8 a.m. – 8 p.m. ET
Monday – Friday

Choose a plan with benefits that fit your needs.

Plan benefits and programs include:

SilverSneakers®[1]
Stay active and have fun with a free fitness program.

NurseLine[2]
Access a registered nurse 24/7 for help with health concerns.

UnitedHealthcare HouseCalls[3]
Get an annual in-home preventive care visit with a health care practitioner at no extra cost.

UnitedHealthcare Hearing[4]
Receive a hearing exam and access a wide selection of custom-programmed hearing aids—available in-person at any of our 5,000 providers nationwide[5] or through home delivery.

Provider network
See any doctor you want and pay the same cost share, as long as they accept Medicare patients and the plan.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.

[1] Availability of the SilverSneakers program varies by plan/market. Refer to your Evidence of Coverage for more details. Consult a health care professional before beginning any exercise program. SilverSneakers is a registered trademark of Tivity Health, Inc. ©2019 Tivity Health, Inc. All rights reserved.

[2] The NurseLine service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for informational purposes only. The nurses cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Access to this service is subject to terms of use.

[3] HouseCalls may not be available in all areas.

[4] Other hearing exam providers are available in our network. Your plan includes benefits for hearing aid coverage outside of the UnitedHealthcare Hearing network. See plan for details.

[5] 2019 UnitedHealthcare Internal Data.

High Option

A premier plan in the Federal Employees Health Benefits (FEHB) Program

High Option 2021 benefits	High Option in-network you pay	UnitedHealthcare Medicare Advantage (PPO) for APWU Health Plan in-network you pay (For High Option members. Administered by UnitedHealthcare.)
Calendar year deductible (The amount the member pays before carrier begins to pay.) Self Only Self Plus One Self and Family	 $450 $800 $800	 $0 $0 $0
Annual out-of-pocket maximum Both medical and prescription drugs	$6,500 Self Only $13,000 Self Plus One and Self and Family	$0 $0
Medical visits Office and specialist visits Virtual visits with Amwell®	$25 copay (no deductible applied) $15 copay (no deductible applied)	$0 $0
Preventive care Well-child care Childhood immunizations Annual adult routine exams Adult immunizations Preventive screenings	 $0 $0 $0 $0 $0	 n/a n/a $0 $0 $0
Dental care Routine dental	30% of plan allowance (no deductible applied)	Extra dental benefits available



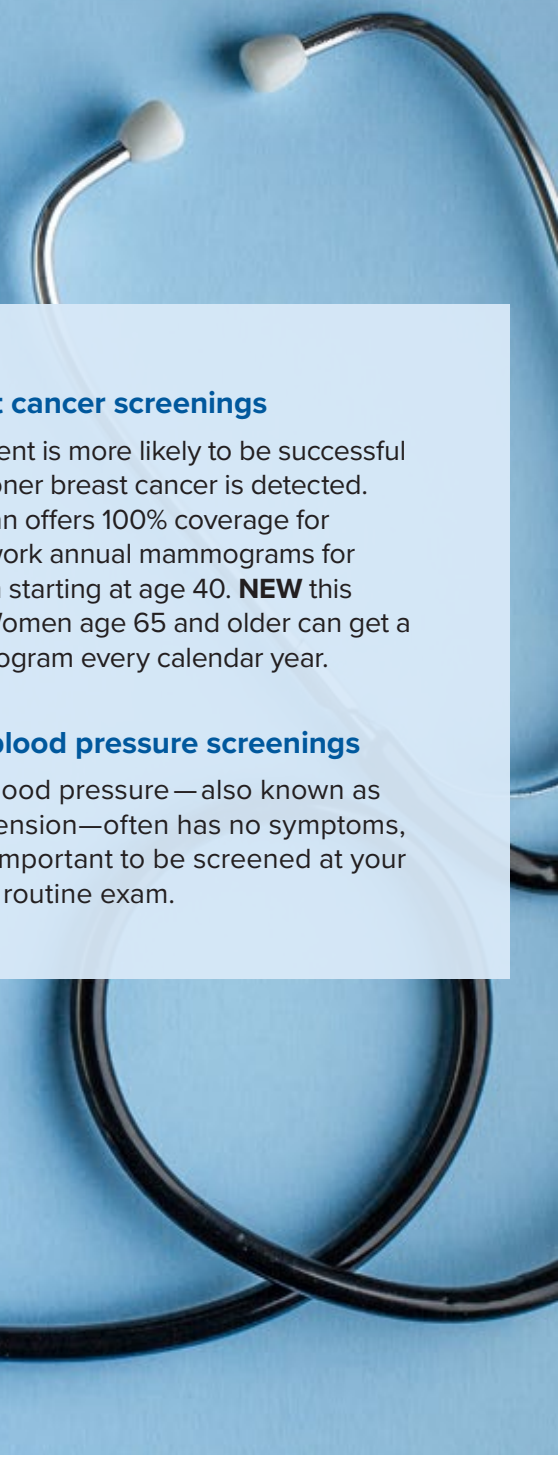
Features the Cigna Healthcare provider network

High Option 2021 benefits	High Option in-network you pay	UnitedHealthcare Medicare Advantage (PPO) for APWU Health Plan in-network you pay (For High Option members. Administered by UnitedHealthcare.)
Diabetes care Generic oral medication, formulary blood glucose test strips and lancets (used to reduce blood sugar)	$0 through mail-order	$0
Maternity Physician and hospital care	$0	n/a
Hospital/facility care Diagnostic tests or imaging Outpatient surgery Inpatient Surgical Cancer Centers of Excellence	15% ($0 for covered blood work performed at LabCorp and Quest Diagnostics) 15% 15% 15% 5%	$0 for covered blood work performed at LabCorp and Quest Diagnostics $0 $0 $0 $0
Emergency care Accidental injury (within 72 hours) Urgent care Emergency room Ambulance	$0 $30 copay (no deductible applied) 15% 15% (no deductible applied)	$0 $0 $0 $0
Hearing services Diagnostic hearing tests Hearing aids	15% every 2 years All charges in excess of $1,500 (every 3 years, no deductible applied)	$0 All charges in excess of $1,500 (every 3 years, no deductible applied)
Alternative care Chiropractic care Acupuncture	$25 copay (24 visits annually, no deductible applied) $25 copay (26 visits annually, no deductible applied)	$0 $0
Mental health/substance abuse Office visit Virtual visit Outpatient treatment Diagnostics, inpatient and outpatient service	$25 copay (no deductible applied) $15 copay (no deductible applied) 15% 15%	$0 $0 $0 $0

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. That's why 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.



100% covered

Annual adult routine exams and immunizations

Regular preventive care visits are part of maintaining a good relationship with your primary care doctor.

Lab tests

Lab tests (covered blood work performed at LabCorp and Quest Diagnostics) are covered 100%.

Breast cancer screenings

Treatment is more likely to be successful the sooner breast cancer is detected. The plan offers 100% coverage for in-network annual mammograms for women starting at age 40. **NEW** this year: Women age 65 and older can get a mammogram every calendar year.

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.



100% covered

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.

Maternity care

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.

Diet and nutrition support

Visits to a registered dietician/nutritionist are covered 100%.

Emergency care

You're covered 100% for accidental injury outpatient services within 72 hours.

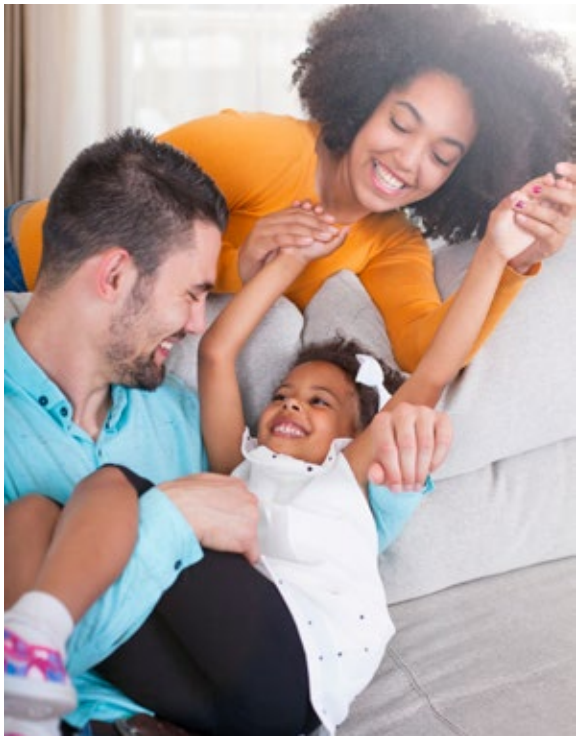
Members pay $0 for lifestyle management programs.

These programs offer 24/7 access to online resources and tools. Participants also receive a welcome letter and workbook, along with post-graduation follow-up calls.

Tobacco cessation targets physical, emotional and social addiction and uses best practices to improve success. Nicotine replacement therapy is available at no extra charge.

Weight management focuses on the role emotions and sensations play in eating patterns. Participants can achieve sustainable weight loss by making small changes.

The plan covers prescriptions with no deductible and low copays.



The High Option prescription drug plan includes access to 67,000+ contracted pharmacies in the Express Scripts network, representing more than 99% of all U.S. pharmacies.

Spend less time and money getting your medications.

Making monthly trips to the pharmacy can be inconvenient. With Express Scripts *Smart90*, it's easy to switch from a 30-day supply to a 90-day supply of your daily medications.

Fill prescriptions through Express Scripts mail-order home delivery with free standard shipping or at any network retail pharmacy. With fewer trips to the pharmacy, you're less likely to run out of your medications or miss a dose.

EXPRESS SCRIPTS®

Save on prescriptions by using the Express Scripts® *Smart90*® program.

Diabetes medications available through mail-order

- **$0 copay for generic oral medication, formulary blood glucose test strips and lancets (used to reduce blood sugar)**
- **$25 copay for a 30-day supply of certain insulin**
- **$75 copay for a 90-day supply of certain insulin**

Outpatient specialty medications

For patients with complex or chronic health conditions, Accredo pharmacy provides access to specialty medications at the lowest cost.

High Option 2021 prescription coverage		In-network (PPO) you pay	Out-of-network you pay
Prescription drugs EXPRESS SCRIPTS®	**Retail prescription drugs — non-specialty 30-day supply**	$10 for Tier 1 25% for Tier 2, maximum $200 per Rx 45% for Tier 3, maximum $300 per Rx	50%
	Mail-order prescription drugs — non-specialty 90-day supply	$20 for Tier 1 25% for Tier 2, maximum $300 per Rx 45% for Tier 3, maximum $500 per Rx	n/a
	Retail prescription drugs — specialty 30-day supply	25% for Tier 4, maximum $300 per Rx 25% for Tier 5, maximum $600 per Rx 45% for Tier 6, maximum $1,000 per Rx	50%
	Mail-order prescription drugs — specialty 90-day supply	25% for Tier 4, maximum $150 per Rx 25% for Tier 5, maximum $300 per Rx 45% for Tier 6, maximum $500 per Rx	n/a

Pharmacy benefits do not count toward your deductible.



Visit **apwuhp.com** to see the national preferred drug formulary and calculate the cost of medications.

Consider your dental coverage options.

1. **High Option members receive certain dental benefits as part of the medical plan.** The plan pays 70% of the allowed amount for routine dental care, office visits, exams, cleanings, X-rays, fluoride treatment, fillings and simple extractions. Use any dentist you choose. Some providers may require you to pay at the time of service and file a claim with APWU Health Plan.
2. **Receive an extra dental discount when you take a Health Risk Assessment.** After you enroll in the medical plan and complete a Health Risk Assessment, you'll be enrolled in the Cigna*Plus* Savings® discount dental program, which includes access to discounts with participating dental providers.
3. **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. The dental plan is not part of Cigna and is administered by Voluntary Benefits.

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 **HIGH 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



Help is available for behavioral health and substance use treatment.

To help you feel better and more in control of your emotional wellbeing, the High Option plan offers behavioral health and substance use services through Cigna Behavioral Health. As a member, you can find the confidential 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**

Call **800-582-1314** anytime, any day, for immediate help. We're here 24/7 to assist you with routine and urgent needs. Behavioral clinicians are available to provide crisis support.

If you or a loved one is in crisis, Cigna counselors are available 24/7:

- Call the number on your ID card
- Text **HOME** to **741741** from anywhere in the USA
- Call the National Suicide Prevention Lifeline: **800-273-8255**

1 in 5

U.S. adults experiences mental illness each year.

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

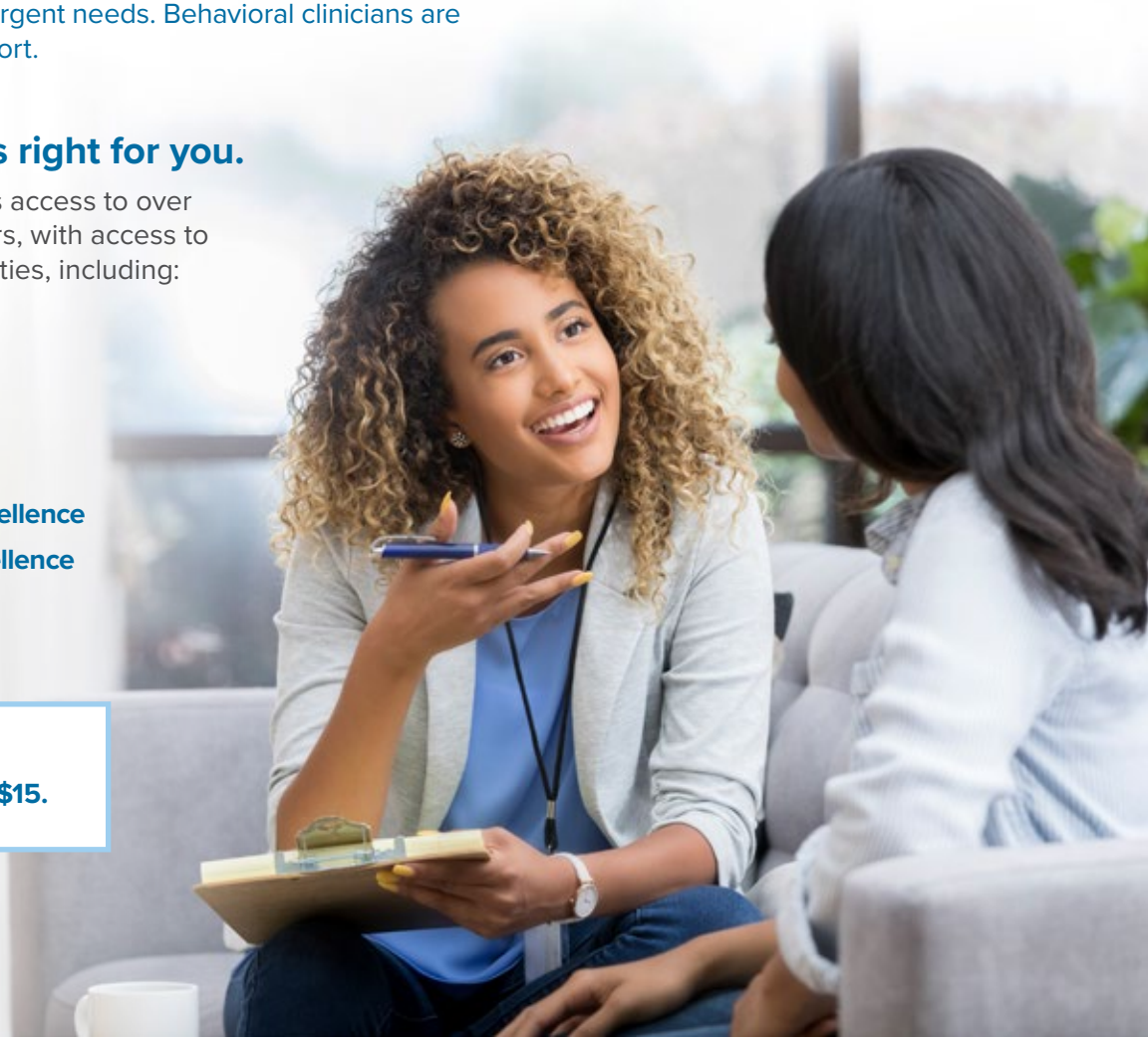
Find a provider who is right for you.

Cigna Behavioral Health offers access to over 180,000 individual practitioners, with access to many more locations and facilities, including:

- **Licensed counselors**
- **Nurse practitioners**
- **Psychologists**
- **Psychiatrists**
- **Substance use centers of excellence**
- **Mental health centers of excellence**

The copay for in-network office visits is $25.

The copay for a virtual visit is just $15.



Protect your vision and hearing.

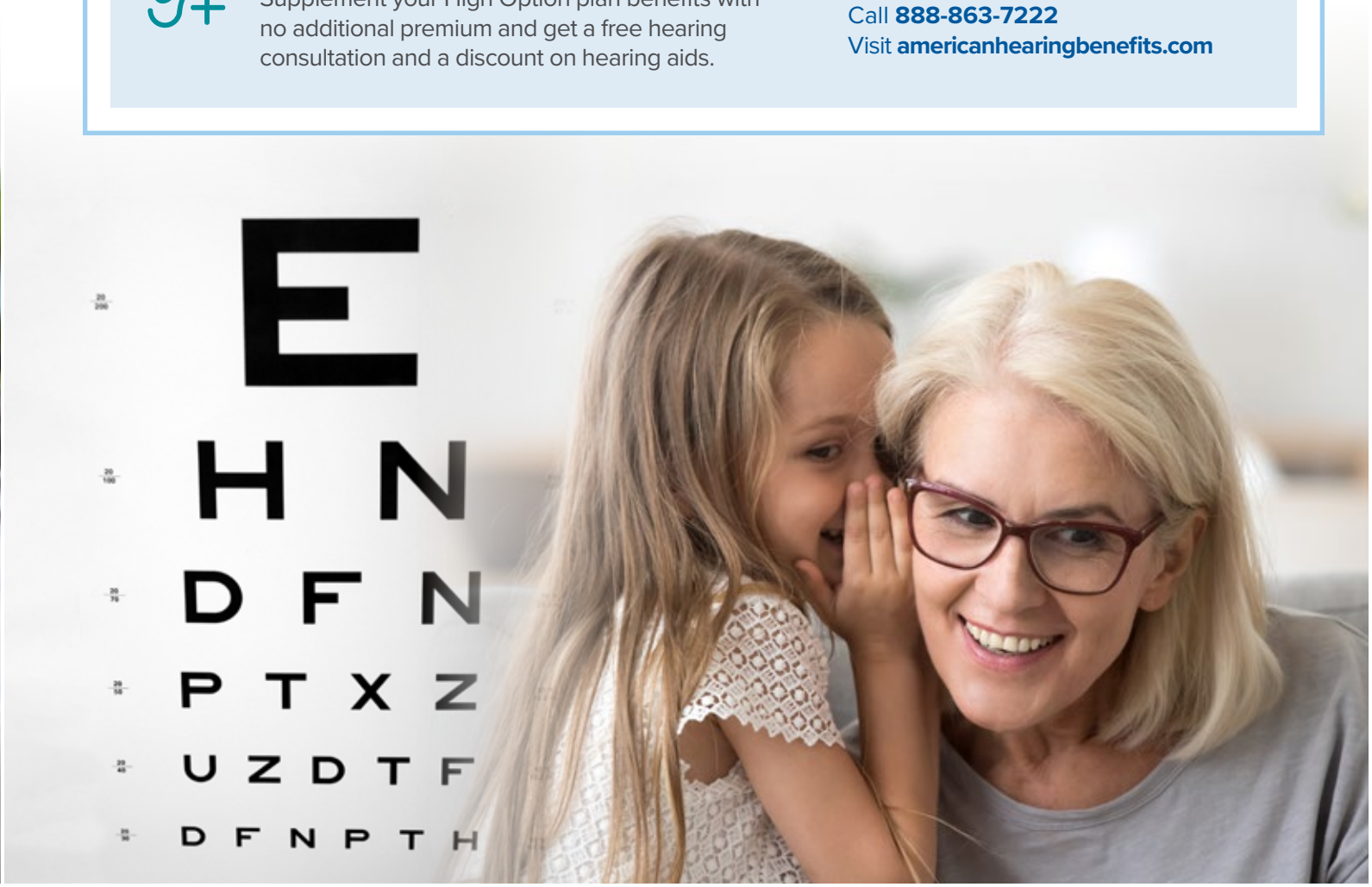
The High Option plan covers diagnostic hearing tests every two years and hearing aids every three years.

Members can also save on vision and hearing care through Cigna Healthy Rewards®. Along with vision and hearing exams, the program offers discounts on eyeglasses and frames, Lasik vision correction and hearing aids.

American Hearing Benefits

Supplement your High 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 High Option plan from your computer or mobile device.

Member portal
myapwuhp.com

The member portal features resources to keep you healthy and tools to help you get the most from the High Option plan.

As a member, you can log in to your portal to:

- **Access deductibles, copays and maximums**
- **Check the provider network to find a doctor**
- **Print a temporary ID card or request a replacement ID card**
- **View or print claims and authorizations**
- **Review your personal health summary**
- **See benefit and eligibility information**
- **View and download the plan brochure**
- **Read industry-leading health and wellness information**
- **Update your email address**
- **Update your coordination of benefits**

Register for a free member account at **apwuhp.com.**

Mobile app
myapwuhp

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

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



See a doctor 24/7 from the comfort of home.

The High Option plan covers telehealth visits using Amwell. With virtual visits, you can speak to a board-certified doctor about minor medical and mental health concerns, get a diagnosis and, if appropriate, have prescriptions sent to your local pharmacy. It's an easy, convenient way to get the care you need—with no appointment and no long wait times.

Doctors can treat health conditions like:

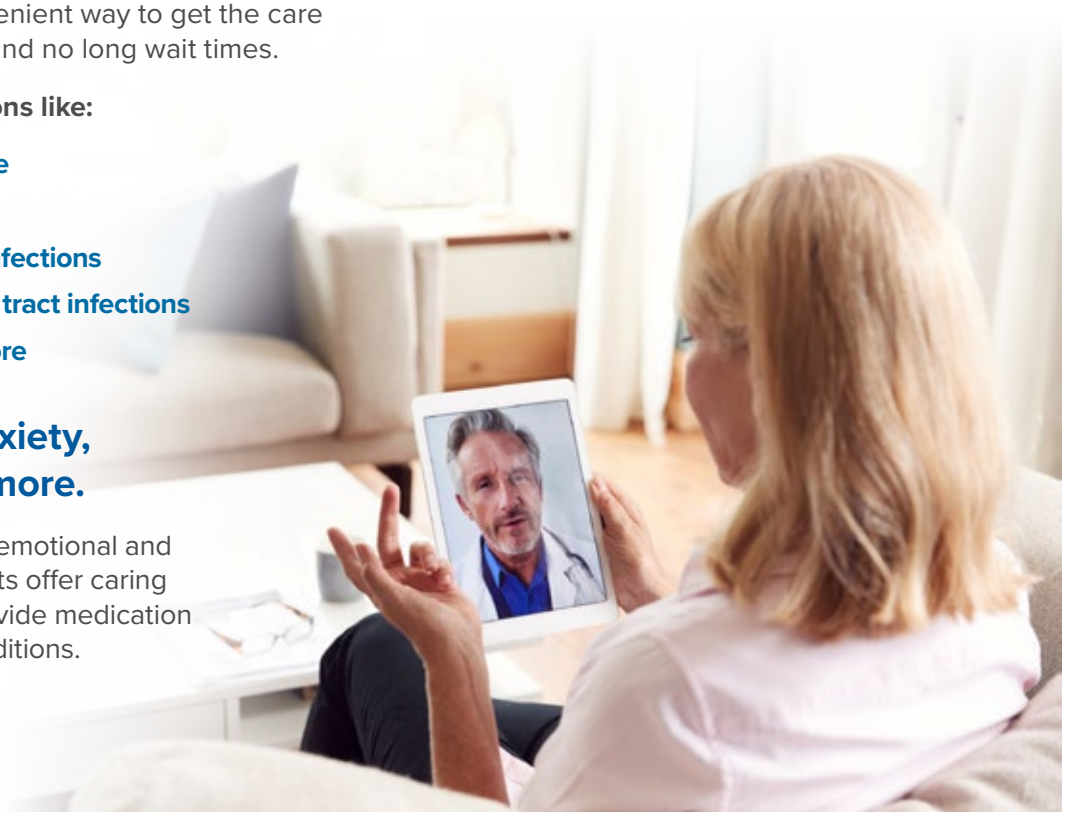
- **Allergies**
- **Bronchitis**
- **Colds**
- **Flu**
- **Migraines**
- **Pink eye**
- **Rashes**
- **Sinus infections**
- **Urinary tract infections**
- **And more**

Get help coping with anxiety, stress, depression and more.

Virtual visits are also available for emotional and behavioral health issues. Therapists offer caring support, and psychiatrists can provide medication management for many health conditions.

Save money with virtual visits.

APWU Health Plan offers a reduced copay of just $15 for a virtual visit.



Reduce your family's risk of exposure to the novel coronavirus.

Telehealth can be a safe option for preventive, chronic and routine care during the COVID-19 pandemic. By improving access to care directly from home, virtual visits reduce the strain on in-person primary care, urgent care and emergency departments.

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.

Reward yourself with health and wellness discounts.

Cigna Healthy Rewards offers discounts on a wide variety of health and wellness programs and services:

- **Fitness club memberships**
- **Virtual workouts**
- **Yoga, fitness and wellness products**
- **Wearable fitness devices**
- **Hearing exams and hearing aids**
- **Complementary and alternative medicine**
- **Nutritional home delivery meal service**
- **Eyeglasses**
- **Laser vision correction (LASIK)**

After you enroll, to access member resources:

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



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

Health Information Line

Research health topics and talk to a nurse 24/7 by phone.

Hospital Quality Ratings

Check hospital ratings online to find the hospital that is best for you, wherever you live.

Treatment Cost Estimator

Estimate the costs of care ahead of time.

Enroll now.

Choose the option that works best for you.

Postal Service employees

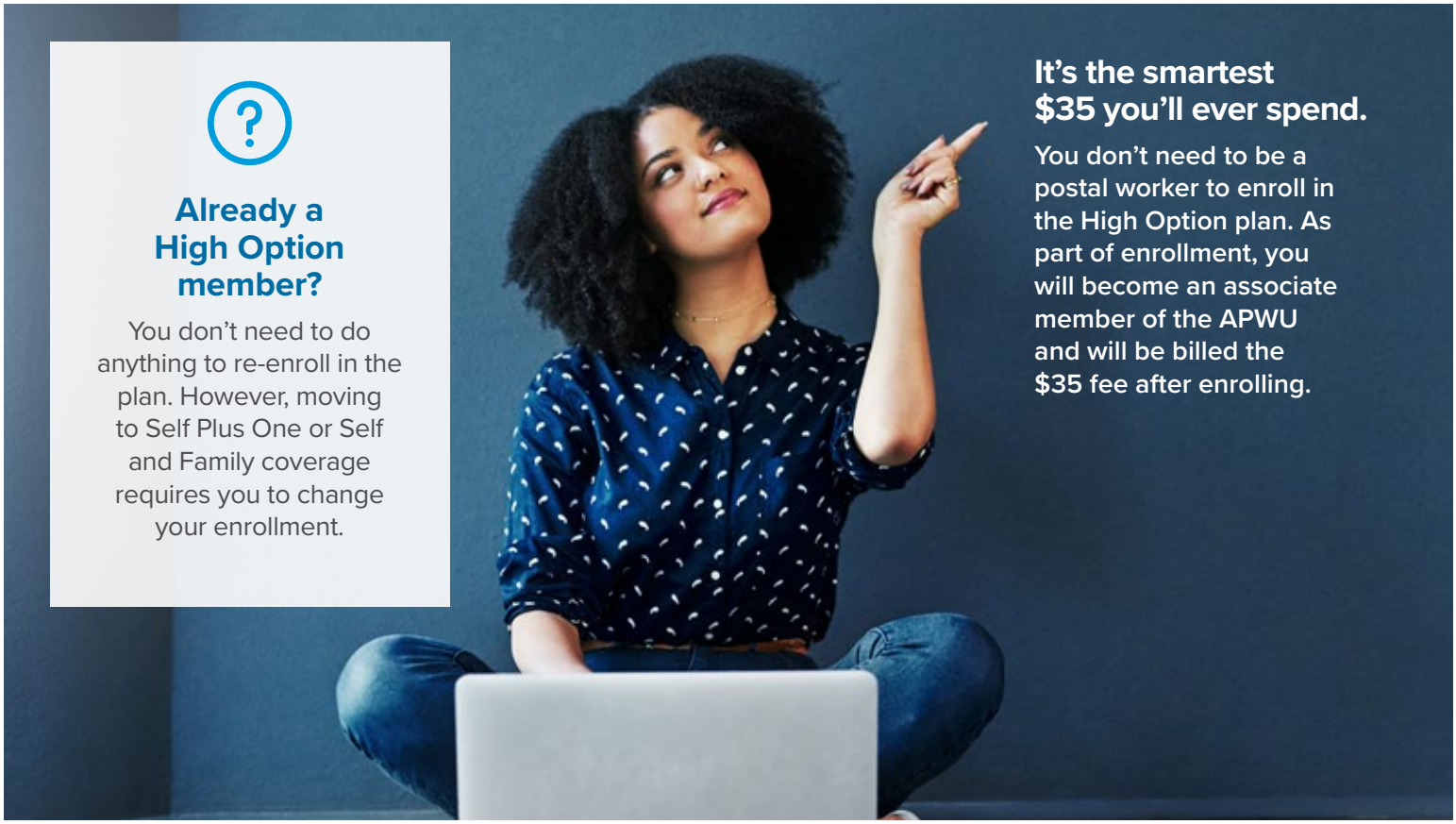
- Call PostalEASE at **877-477-3273**, option 5
- Visit **liteblue.usps.gov**
- Make sure you have your Employee Identification Number and USPS PIN

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 High 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 High 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 the plan that's focused on protecting your health and wellbeing.

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

NEW
High Option members can enroll in the UnitedHealthcare Medicare Advantage (PPO) for APWU Health Plan. **For more information, see page 5 inside.**



Contact us for help.

HIGH OPTION
800-PIC-APWU (Open Season)
800-222-2798
800-622-2511 (TDD)
apwuhp.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.**

Virtual visits: Prescription availability is defined by physician judgment.

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