AVAILABLE TO ALL POSTAL SUPPORT EMPLOYEES WITH ONE YEAR OF SERVICE

APWU HEALTH PLAN



Better together.

CONSUMER DRIVEN OPTION 2021 PREMIUMS

474	476	475
SELF ONLY BIWEEKLY	SELF PLUS ONE BIWEEKLY	SELF AND FAMILY BIWEEKLY
$69.65	$151.38	$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

United Healthcare

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

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.

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



Learn more about the APWU Health Plan Dental Insurance Plan, Behavioral health, Pharmacy , Virtual Visits, Vision and hearing, Tools and resources at **apwuhp.com**

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.

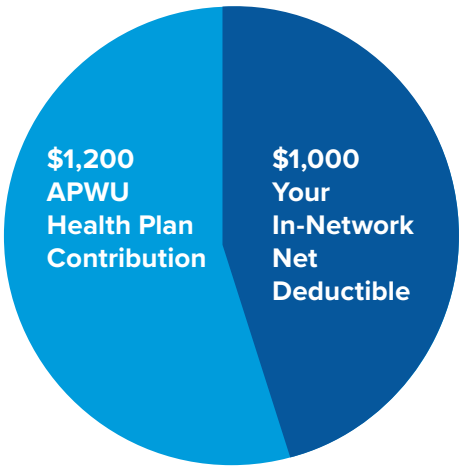
Your PCA covers 100% of all covered health care expenses.

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:

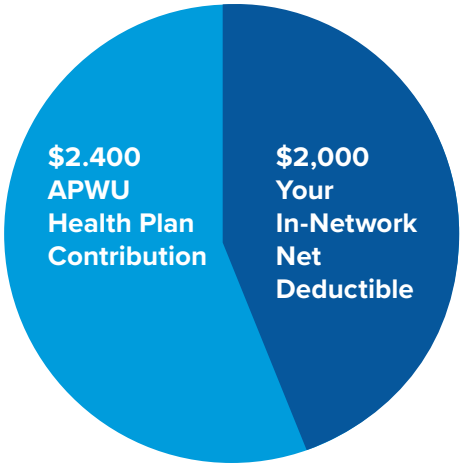
- Medical care
- Prescription drugs and supplies
- Dental treatment
- Vision, including eyeglasses and contact lenses • Surgery and hospital services
- Mental health and substance use treatment
- Emergency care

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.

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.

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.

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.

United Healthcare

THE PATH TO CAREER PREMIUMS FOR PSE'S

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



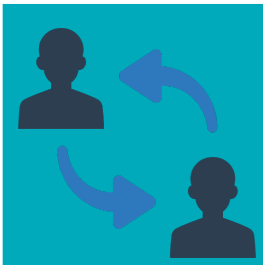
A PSE GETS HIRED

When hired, a PSE is only eligible for the USPS plan administered by UnitedHealthcare. The USPS Plan is not the APWU Health Plan's Consumer Driven Option plan. The U.S. Postal Service is offering this plan to PSE's who work 30 or more hours.



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. The Consumer Driven Option is offered to a PSE at the non-postal rate and will continue with this rate until they convert to Career. PSE's are 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, the premium will continue to be non-postal for their first full year as a career employee in the FEHB Program. You have gained another coverage option. You are now also eligible for the High Option Plan under the APWU Health Plan. **Note**: One of the misunderstandings is that once a PSE converts to career status, they will get the APWU career rate. This is not the case. There is one more step to getting the career status rate.



CAREER FOR ONE YEAR

How do you get the dream career rate? During your first year as a career employee in the FEHB Program, you will pay the non-postal premium rate. You can become eligible for the APWU Career status rate when you complete one year of service as a career status employee along with one full year in the FEHB Program as a subscriber. **Congratulations, You made it!**

ENROLL NOW

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 336-662-4073 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 PostalEASE 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)