United Healthcare

Consumer Driven Option 2023

Welcome

to health coverage that fits the way you live.

All postal and federal employees and retirees can enroll.



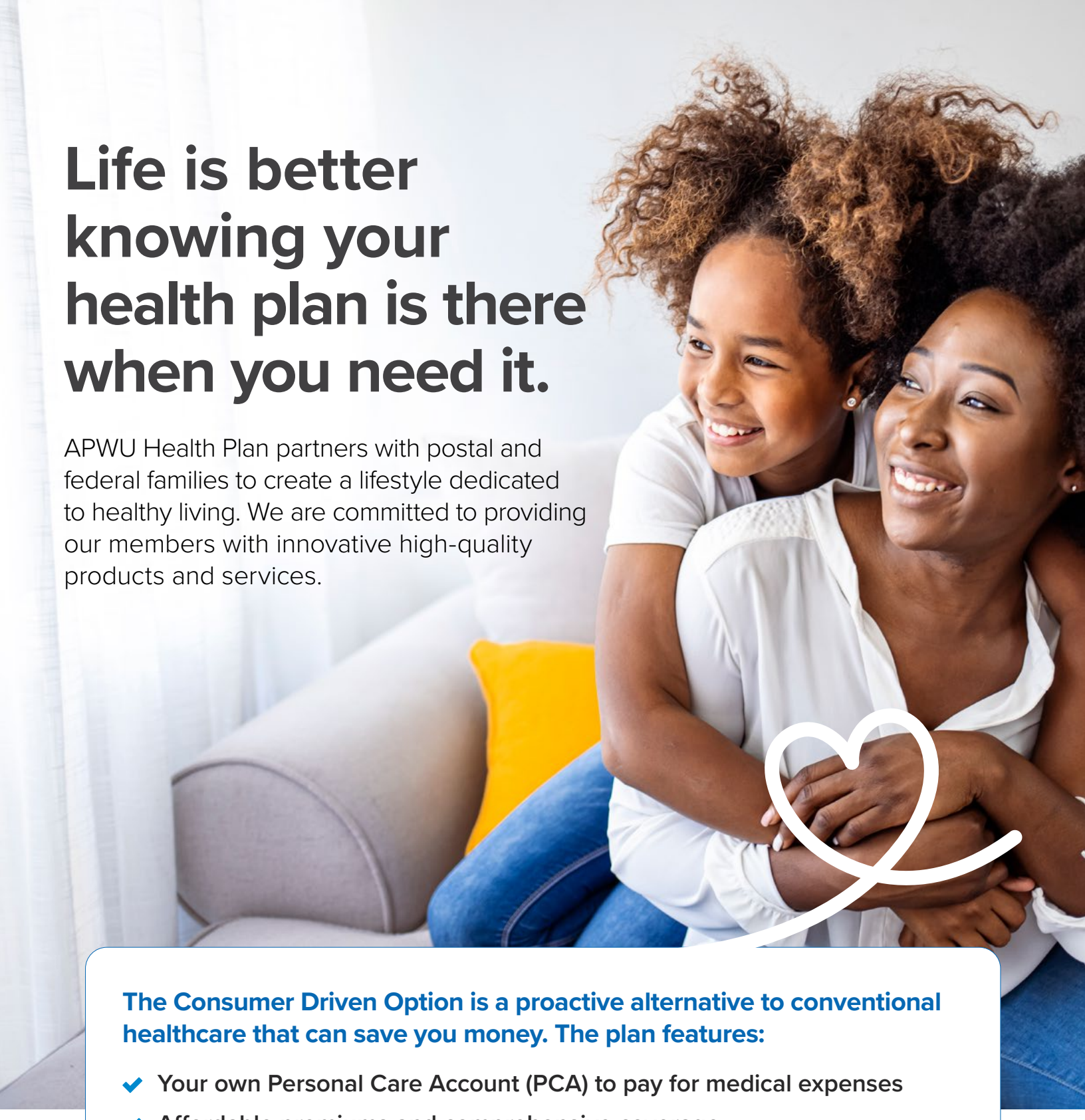
Together. Better health.

apwuhp.com

APWU HEALTH PLAN

Life is better knowing your health plan is there when you need it.

APWU Health Plan partners with postal and federal families to create a lifestyle dedicated to healthy living. We are committed to providing our members with innovative high-quality products and services.



The Consumer Driven Option is a proactive alternative to conventional healthcare 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 of 1 million+ providers
- No referrals needed

Access your Consumer Driven Option benefits 24/7.

Visit your member website or download the mobile app to access your health benefits, find network doctors and healthcare providers, get estimates for treatments ahead of time, price your medications, view claims and more. Plus, find ways to stay healthy and learn about health programs and discounts.

See page 16.

Premiums for the 2023 plan year.

Premium rates

Self Only
enrollment code 474

Biweekly	Monthly
$73.83	$159.96

Self Plus One
enrollment code 476

Biweekly	Monthly
$160.46	$347.67

Self & Family
enrollment code 475

Biweekly	Monthly
$175.05	$379.28

APWU special rates biweekly

Self Only
enrollment code 474

APWU career less than 1 year in FEHB	PSE	APWU career more than 1 year in FEHB
$73.83	$73.83	$14.77

Self Plus One
enrollment code 476

APWU career less than 1 year in FEHB	PSE	APWU career more than 1 year in FEHB
$160.46	$160.46	$32.09

Self & Family
enrollment code 475

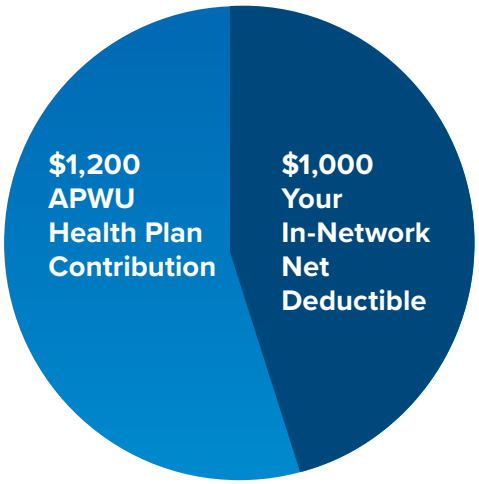
APWU career less than 1 year in FEHB	PSE	APWU career more than 1 year in FEHB
$175.05	$175.05	$35.01

Tribal employees: Please contact your Tribal Benefits Officer for exact rates.

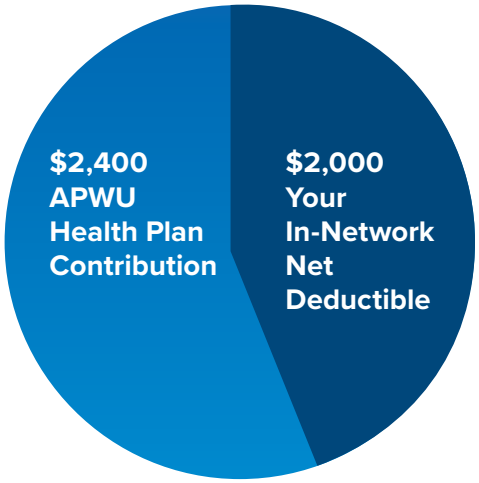
Reduce your expenses with a Personal Care Account.

The Consumer Driven Option provides a flexible alternative to conventional health plans. The Personal Care Account (PCA) helps cover your healthcare 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 healthcare expenses.

The Consumer Driven Option features a PCA that covers your healthcare 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 (up to $400 for Self Only and $800 for Self Plus One and Self and Family)**
- **Vision, including eyeglasses and contact lenses (up to $400 for Self Only and $800 for Self Plus One and Self and Family)**
- **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 to the next year, as long as you stay enrolled in this plan. The maximum amount allowed in your PCA balance in any given year is $5,000 for Self Only enrollment and $10,000 for Self Plus One and Self and Family enrollment.

How your PCA works

1. Your full PCA balance is available in January. Use your PCA for any eligible expenses.
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 healthcare—and the Plan pays the rest.
4. If you reach the out-of-pocket maximum, the Plan pays 100% of your covered healthcare costs for the rest of the year.

Find answers to your questions about your Personal Care Account (PCA).

Question	PCA
What is it?	It's a health reimbursement account to help you pay for covered healthcare 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. The maximum amount allowed in your PCA balance in any given year is $5,000 for Self Only and $10,000 for Self Plus One and Self and Family.
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.
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 healthcare 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 healthcare 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.

Earn a reward when you take a proactive step to protect your health.

Receive a $25 wellness incentive—added to your PCA—for each family member who completes an annual physical exam.



Consumer Driven Option

A proactive alternative to conventional health plans

Overall plan features

In January, the Health Plan funds a PCA members can use for covered medical services. Members are covered 100% until the PCA is exhausted.

Personal Care Account (PCA)

Self Only
$1,200 — APWU Health Plan contribution

Net deductible		Out-of-pocket maximum	
In-network	**Out-of-network**	**In-network**	**Out-of-network**
$1,000	$1,500	$6,500	$12,000

Self Plus One / Self and Family
$2,400 — APWU Health Plan contribution

Net deductible		Out-of-pocket maximum	
In-network	**Out-of-network**	**In-network**	**Out-of-network**
$2,000	$3,000	$13,000	$24,000

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 for Self Only and $10,000 for Self Plus One and Self and Family.

UnitedHealthcare administers the Consumer Driven Option.

2023 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 for each family member who 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 healthcare service)
Maternity	
Complete maternity care, including prenatal, delivery, postnatal and initial exam of newborn covered under family enrollment	$0 — No PCA used
New! Medical foods formulas are covered to treat phenylketonuria (PKU) and other inborn errors of metabolism	15% of plan allowance
Hospital/facility care	
Diagnostic tests or imaging	15% of plan allowance
Outpatient surgery	15% of plan allowance
Inpatient	15% of plan allowance
Cancer Centers of Excellence	10% of plan allowance
Emergency care	
Accidental injury (within 24 hours)	15% of plan allowance
Urgent care	15% of plan allowance
Emergency room	15% of plan allowance
Ambulance	15% of plan allowance
Air ambulance	15% of plan allowance
Hearing services	
Diagnostic hearing tests	15% every 2 years
Hearing aids	All charges in excess of $1,500 (every 3 years, no deductible applied)
Alternative care	
Chiropractic care	15% of plan allowance (24 visits per year)
Acupuncture	15% of plan allowance
Physical, occupational and speech therapy	15% of plan allowance (up to 60 visits per year)
Mental health/substance use	
Office visit	15% of plan allowance
Virtual Visits	15% of plan allowance
Outpatient treatment	15% of plan allowance
Diagnostics, inpatient and outpatient services	15% of plan allowance



Protect your health and well-being with 100% covered services.

You pay nothing for preventive care and routine screenings when you choose a network doctor.

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 healthcare 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 **whyuhc.com/apwu** to search the provider directory and find doctors in the UnitedHealthcare network.

United Healthcare

Enjoy 100% coverage for in-network care.

Wellness checkups and lab tests

Annual adult routine exams 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.

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.

Recommended screenings

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.

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.

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.

Care and support

Maternity 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.

Contraception
Contraceptive drugs and devices as listed on the ACA/HRSA websites are covered at 100%.

Receive a $25 wellness incentive—added to your PCA—for each family member who completes an annual physical exam.

Members pay $0.

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

- Preventive care and screenings
- Well-woman care
- Maternity care
- Tobacco cessation program

Your PCA covers the cost of prescription drugs.

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.

Consumer Driven Option 2023 prescription coverage	In-network you pay
Network retail	
Tier 1/Tier 2 Lower cost/Mid-range cost	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 Highest cost	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 Lower cost/Mid-range cost	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 Highest cost	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

OPTUMRx®

Receive a discount when you use the OptumRx Home Delivery.

If you order prescription medication when you have benefit dollars available in your PCA, you pay nothing. Your prescription drug is covered 100%.

Three ways to price medications and explore lower cost options

1. Visit your member website: **myuhc.com®**
2. Download the **UnitedHealthcare® app**
3. Access the OptumRx drug pricing tool:
   - Go to **apwuhp.com**
   - Select the **Members** tab
   - Under **CONSUMER DRIVEN OPTION**, select **My Tools**

Get back to being you with Behavioral Health Solutions.

To help you feel better and more in control of your emotional well-being, 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**

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

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

MAVEN

Maven provides free virtual support for pregnancy, postpartum and returning to work after parental leave. Use it for 24/7 guidance from doctors, specialists and coaches, along with access to trustworthy content tailored to your experience.

With this service, you can take advantage of:

- **Unlimited coaching and education** from health providers across 30+ specialties
- **Your own care advocate** who can help you navigate your benefits and understand your health bills
- **Personal referrals** to high-quality, in-person providers in your network
- **Virtual classes,** clinically based articles and community forums

After you enroll, to access Maven:

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

Protect your hearing.

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

Start your journey to better hearing.

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 **starthearing.com/partners/apwu**

START HEARING

Consider your dental coverage options.

1 **As a Consumer Driven Option member, you can pay for eligible dental expenses from your PCA (up to $400 for Self Only and $800 for Self Plus One and Self and Family) 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. Available only to APWU members and APWU associate members. See eligibility requirements.

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**
- Or call **800-307-8615**



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

APWU Health Plan Dental Insurance Plan

Administered by Voluntary Benefits Plan

Calendar year deductible	**Type I benefits:** No deductible **Type II and Type III benefits:** $50 per person/Family deductible $150 **Type IV benefits:** No deductible for orthodontic coverage (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 100% of reasonable and customary charges	Basic services: • Fillings • Oral surgery • Extractions 80% of reasonable and customary charges	Major services: • Crowns • Bridges • Dentures • Periodontics 50% of reasonable and customary charges (12-month waiting period)	Optional coverage: • Orthodontic services 50% of reasonable and customary charges

Enrollment is open throughout the year. Enroll at any time.

Available to APWU members, associate members and their eligible dependents.

Use any dentist you choose.

If you were a member of a dental plan that made you use a specific dentist, you may continue to use that dentist, but it's not required.

Who is eligible to enroll?

Postal workers: You have to be an APWU member **before** you can enroll. All APWU members in good standing, including active workers, PSEs who work at least 20 hours per week and retirees are eligible.

Federal workers: To enroll in the dental plan, you must already be enrolled in the APWU Health Plan Consumer Driven Option. As a Health Plan member, you are an APWU associate member and need to remain one—and pay the $35 annual fee—in order to maintain eligibility for the dental plan. All federal employees enrolled in the Consumer Driven Option are eligible for this plan—you don't have to be a postal worker.

Eligible dependents: These include lawful spouses or domestic partners and any unmarried dependent children you support up to age 26, subject to state variations.

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 healthcare 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**

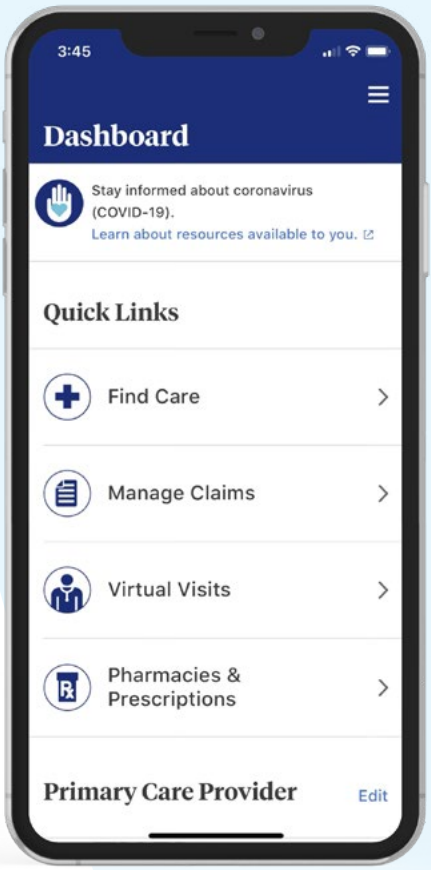
Find Care & Costs

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.

Mobile app: UnitedHealthcare app

The UnitedHealthcare app helps you find care, price medications, 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.

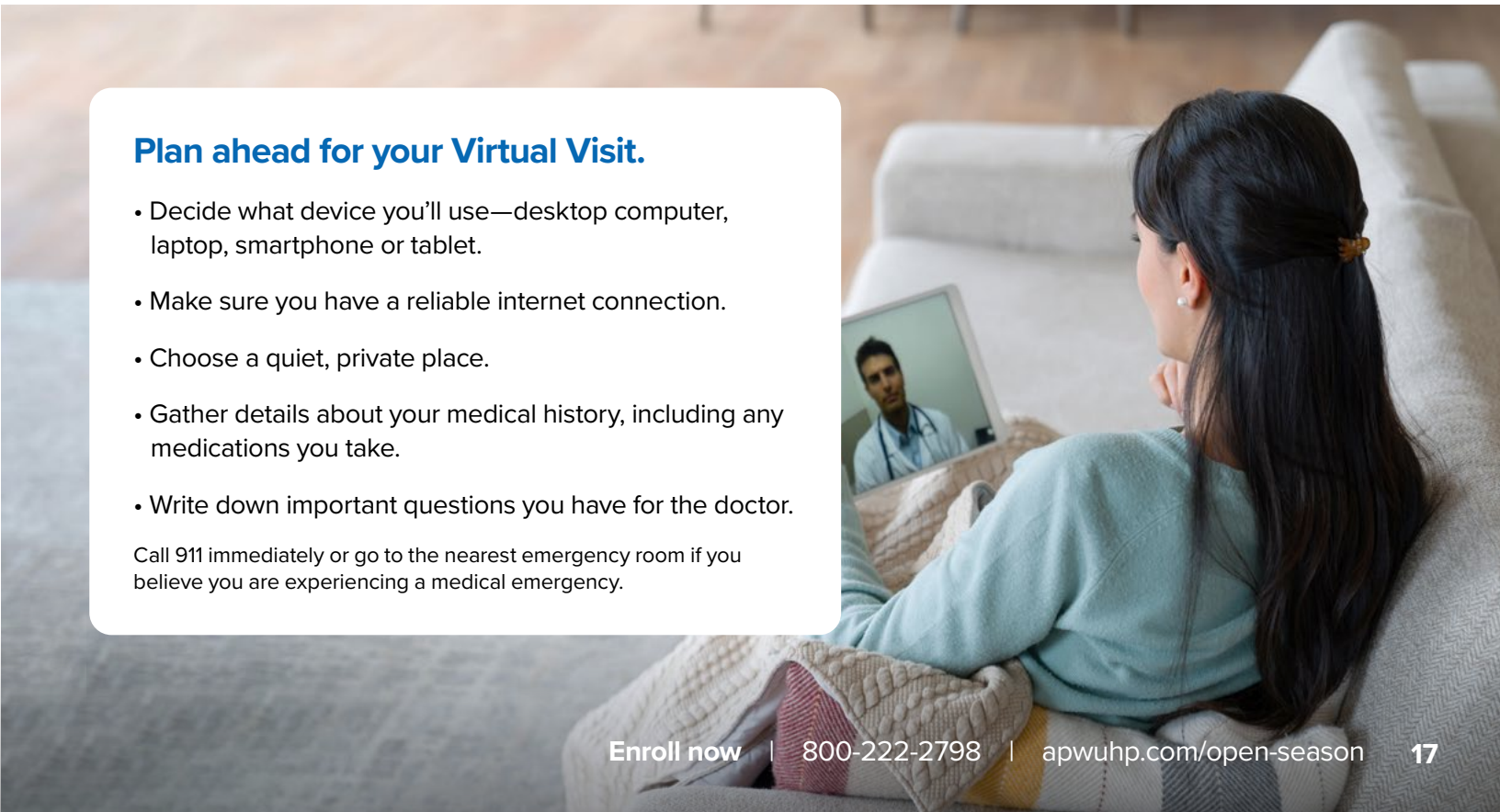
Virtual Visits let you video chat with a doctor 24/7 from your mobile device, tablet or computer. Doctors can diagnose a wide range of nonemergency medical and behavioral conditions and prescribe medications, if needed. Simply log in to **myuhc.com** to get started.

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.



Plan ahead for your Virtual Visit.

- Decide what device you'll use—desktop computer, laptop, smartphone or tablet.
- Make sure you have a reliable internet connection.
- Choose a quiet, private place.
- Gather details about your medical history, including any medications you take.
- Write down important questions you have for the doctor.

Call 911 immediately or go to the nearest emergency room if you believe you are experiencing a medical emergency.

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**

RALLY®

Rally Health & Wellness 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. To get started, take your Rally Health Survey today.

After you enroll, to access member resources:

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



Enroll now.

Choose the option that works best for you.

USPS employees

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

USPS 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 **apwuhp.com/enroll** to download the form
- 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 will automatically be re-enrolled 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.

Welcome to a health plan that helps you live your best life.

APWU Health Plan has proudly served America's workforce since 1960. We're here to help you get the most from your benefits.

Mark Dimondstein
APWU President

Sarah J. Rodriguez
APWU Health Plan Director

Stay connected to your plan.

Getting ready to retire?

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

Contact us for help.

Consumer Driven Option
800-718-1299
whyuhc.com/apwu

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

APWU Health Plan
799 Cromwell Park Drive
Suites 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, healthcare 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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