Cigna

High Option
2023

Welcome
to a health plan that values you.

All postal and federal employees and retirees can enroll.



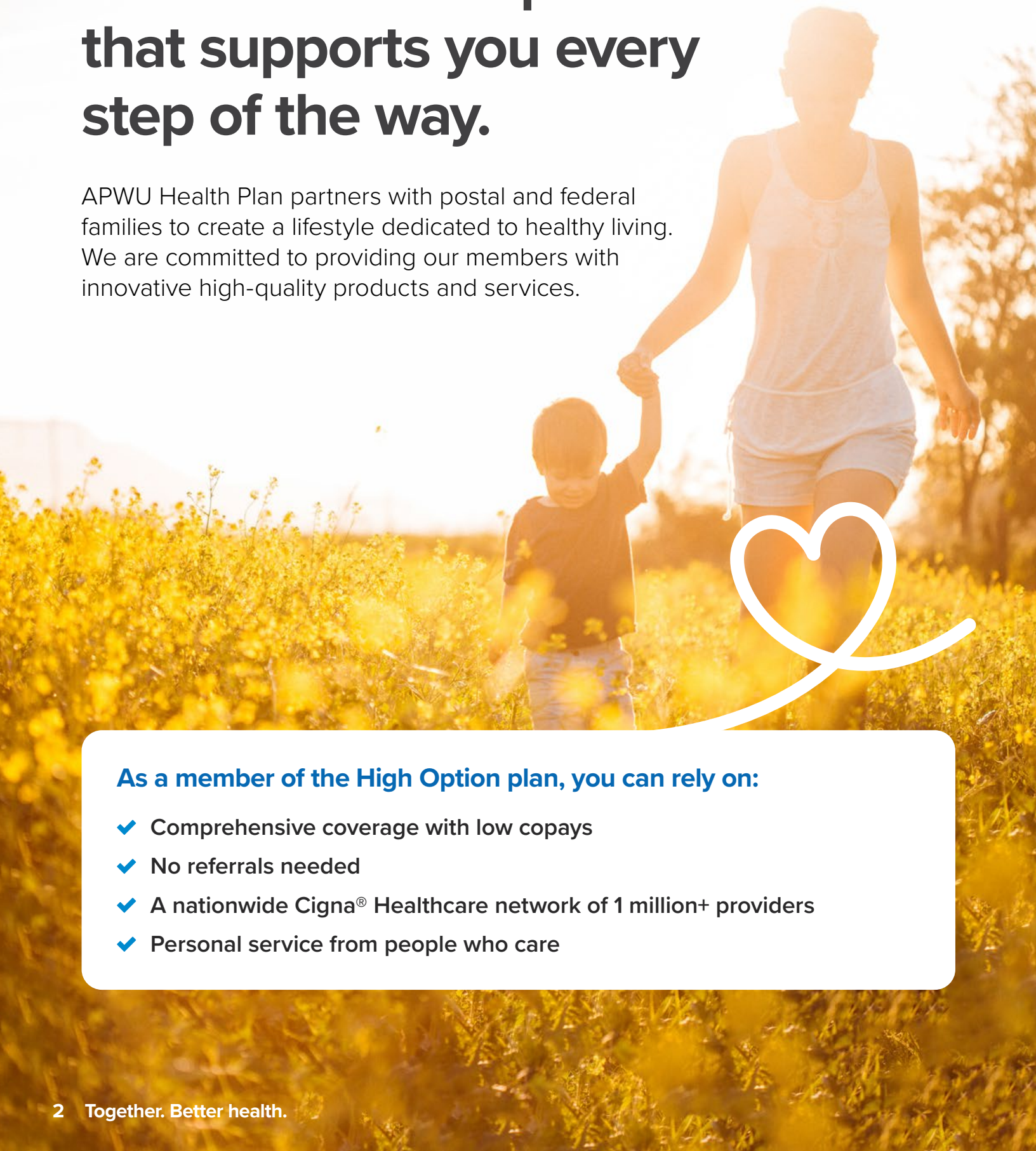
Together. Better health.

apwuhp.com

APWU HEALTH PLAN

Choose a health plan that supports you every step of the way.

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.



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

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

Access your health benefits through your member website, portal or app.

Your member website gives you the tools you need to manage your health plan and get on the path to healthier living. Search for doctors, hospitals and providers in your area, read the latest Health Plan news and access member resources.

Our **Healthy Living blog** features stories about health and wellness, preventive care, stress management, healthy eating and more.

Visit **apwuhp.com/healthy-living**

Your member portal and mobile app feature tools to keep you healthy and help you get the most from your High Option plan.

See page 16.

FROM OUR MEMBERS

The customer service is super excellent, and that is hard to find these days.

APWU Health Plan member

Premiums for the 2023 plan year.

Premium rates

Self Only
enrollment code 471

Biweekly	Monthly
$121.00	$262.16

Self Plus One
enrollment code 473

Biweekly	Monthly
$238.95	$517.73

Self & Family
enrollment code 472

Biweekly	Monthly
$302.26	$654.90

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

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 one million healthcare 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 healthcare costs by finding network providers and other cost-saving health support.

To access a health coach:

- Call Cigna/CareAllies at **800-582-1314**
- Or log in to **myCigna.com**

Choose from a variety of health goals and easily track your daily progress. You'll get the information you need to feel happier, eat better, be active and exercise.

Cigna®

Cigna Care and Costs Directory

Find quality in-network health providers near you and estimate the costs of care before you go to the doctor.

After you enroll, to access the directory:

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

Medicare Advantage

Enroll in a Medicare Advantage plan that provides added benefits and reduced costs to High Option members.

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.

Get a collection of benefits you won't find anywhere else:

- ✔ **Zero out-of-pocket costs for covered medical services**
- ✔ **An $85 monthly Part B premium subsidy**
- ✔ **$60 quarterly over-the-counter item allowance**
- ✔ **$1,500 hearing aid allowance**
- ✔ **Dental coverage**
- ✔ **Prescription drug coverage (Part D)**
- ✔ **Nationwide provider network**
- ✔ **One plan with no need to coordinate primary and secondary payers**

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 (TTY)
8 a.m. – 8 p.m. local time
7 days a week

Choose a plan with valuable benefits and programs.

Renew Active®[1]
Stay active with a free gym membership and access to thousands of digital on-demand workout videos and live streaming fitness classes.

NurseLine[2]
Access a registered nurse 24/7.

UnitedHealthcare HouseCalls[3]
Get an annual in-home preventive care visit 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 5,000 providers nationwide5 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] Participation in the Renew Active® program is voluntary. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. The information provided through Renew Active is for informational purposes only and is not medical advice. Gym network may vary in local market.

[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

Features the Cigna Healthcare provider network

High Option 2023		
Calendar year deductible	**In-network**	**Out-of-network**
Self Only	$450	$1,000
Self Plus One / Self and Family	$800	$2,000
Annual out-of-pocket maximum	**In-network**	**Out-of-network**
Combined medical and prescription drugs	$6,500 Self Only $13,000 Self Plus One and Self and Family	$12,000 Self Only $24,000 Self Plus One and Self and Family

2023 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)
Medical visits		
Office and specialist visits	$25 copay (no deductible applied)	$0
Virtual visits with Amwell®	$10 copay (no deductible applied)	$0
Preventive care		
Well-child care	$0	n/a
Childhood immunizations	$0	n/a
Annual adult routine exams	$0	$0
Adult immunizations	$0	$0
Preventive screenings	$0	$0
Dental care		
Routine dental	30% of plan allowance (no deductible applied)	$0 for preventive care $50 yearly deductible $1,000 max for non-routine per year
Diabetes care		
Generic oral medication, formulary blood glucose test strips and lancets (used to reduce blood sugar)	$0 through mail-order	$0

2023 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)
Maternity		
Physician and hospital care	$0	n/a
New! Medical foods formulas are covered to treat phenylketonuria (PKU) and other inborn errors of metabolism	15%	n/a
Hospital/facility care		
Diagnostic tests or imaging	15% ($0 for covered blood work performed at LabCorp and Quest Diagnostics)	$0
Outpatient surgery	15%	$0
Inpatient	15%	$0
Surgical	15%	$0
Cancer Centers of Excellence	5%	$0
Emergency care		
Accidental injury (within 72 hours)	$0	$0
Urgent care	$30 copay (no deductible applied)	$0
Emergency room	15%	$0
Ambulance	15% (no deductible applied)	$0
Hearing services		
Diagnostic hearing tests	15% every 2 years	$0
Hearing aids	All charges in excess of $1,500 (every 3 years, no deductible applied)	$1,500 allowance (must use UnitedHealthcare network)
Alternative care		
Physical therapy	15% (60 visits per year, no deductible applied)	$0
Chiropractic care	$25 copay (24 visits per year, no deductible applied)	$0
Acupuncture	$25 copay (26 visits per year, no deductible applied)	$0
Mental health/substance use		
Office visit	$25 copay (no deductible applied)	$0
Outpatient treatment	15%	$0
Diagnostics, inpatient and outpatient service	15%	$0



Protect your health and well-being with checkups and screenings.

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

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.

Welcome to a healthier you with 100% covered in-network services.

Wellness checkups and lab tests

Annual adult routine exams and immunizations
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.

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

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.

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.

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.

Care and support

Maternity care
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%.

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.

Welcome to a plan that 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 with the Express Scripts *Smart90*® program.

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.

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 and non-Insulin drugs to treat diabetes
- $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.

Visit **accredo.com** or download the **Accredo app.**

EXPRESS SCRIPTS®

Get connected to savings.

Discover more ways to save money on your prescriptions:

- Access lower-cost drug options
- Find a network pharmacy near you
- Compare prices for short- and long-term medications

Create an online profile at **express-scripts.com** or download the **Express Scripts mobile app**.

High Option 2023 prescription drug coverage.

In-network (PPO) you pay	Out-of-network you pay
Retail prescription drugs Non-specialty 30-day supply	
$10 for Tier 1 25% for Tier 2, max $200 per Rx 45% for Tier 3, max $300 per Rx	50%
Mail-order prescription drugs Non-specialty 90-day supply	
$20 for Tier 1 25% for Tier 2, max $300 per Rx 45% for Tier 3, max $500 per Rx	n/a
Retail prescription drugs Specialty 30-day supply	
25% for Tier 4, max $300 per Rx 25% for Tier 5, max $600 per Rx 45% for Tier 6, max $1,000 per Rx	50%
Mail-order prescription drugs Specialty 90-day supply	
25% for Tier 4, max $150 per Rx 25% for Tier 5, max $300 per Rx 45% for Tier 6, max $500 per Rx	n/a



Visit your member website to see the national preferred drug formulary and calculate the cost of medications:

- Go to **apwuhp.com**
- Select the **Members** tab
- Under **HIGH OPTION,** select **Pharmacy**

FROM OUR MEMBERS

We've been with APWU Health Plan for years. I just want to say I have received excellent customer service from APWU Health Plan. The representatives are well trained, and they know what they're talking about. They're very helpful.

APWU Health Plan member

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 is not part of Cigna and is administered by Voluntary Benefits Plan. 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 High 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 High 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.

Help is available for behavioral health and substance use treatment.

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

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**

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

- Call the number on your ID card
- Text **HOME** to **741741** from anywhere in the USA
- Call the Suicide and Crisis Lifeline: **988**
- For TTY users: Use your preferred relay service or dial **711** and then **988**



We're here for you 24/7.

Call **800-582-1314** anytime, any day, for immediate help. Behavioral clinicians are available to provide crisis support.

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

The copay for a virtual visit through Amwell is just $10.

1 in 5

U.S. adults experiences mental illness each year.

"Mental Health By The Numbers," National Alliance on Mental Illness, September 2020.

Protect your vision and hearing.

High Option members can 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.

See page 18 for more details.

Start your journey to better hearing.

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

Supplement your High Option plan benefits with Start Hearing. There's no additional premium, and you'll get a free hearing consultation and a discount on hearing aids.

Call **888-863-7222**
Visit **starthearing.com/partners/apwu**



Member Website, Portal & Mobile App

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

Member website: apwuhp.com

Our goal is to be accessible for all, accessible to all and accessible by all

APWU Health Plan seeks to provide a positive online experience as we promote accessibility and inclusion. We have taken steps to further enhance the accessibility of our website in our ongoing efforts to allow all visitors to gather information and complete transactions online.

If you have difficulty using any part of our website, please contact us:

800-222-2798
800-622-2511 (TTY)

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:

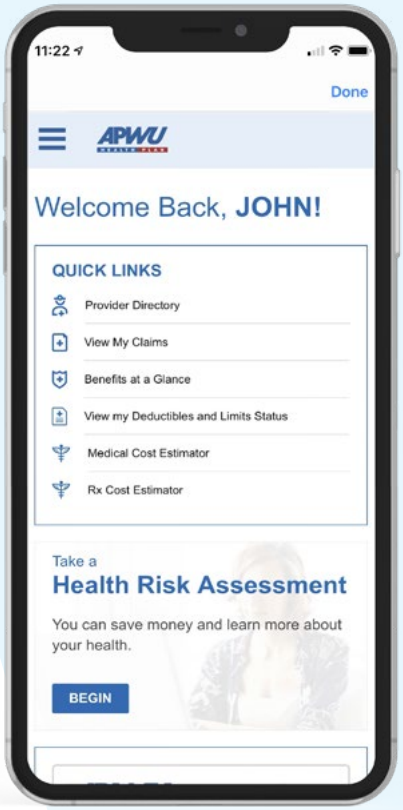
- **Access deductibles, copays and maximums**
- **Check the provider network to find a doctor**
- **Print or request an ID card**
- **View or print claims and authorizations**
- **Review your personal health summary**
- **See benefit and eligibility information**
- **View and download the plan brochure**
- **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**

Save money with virtual visits through Amwell.
APWU Health Plan offers a reduced copay of just $10 for a virtual visit.

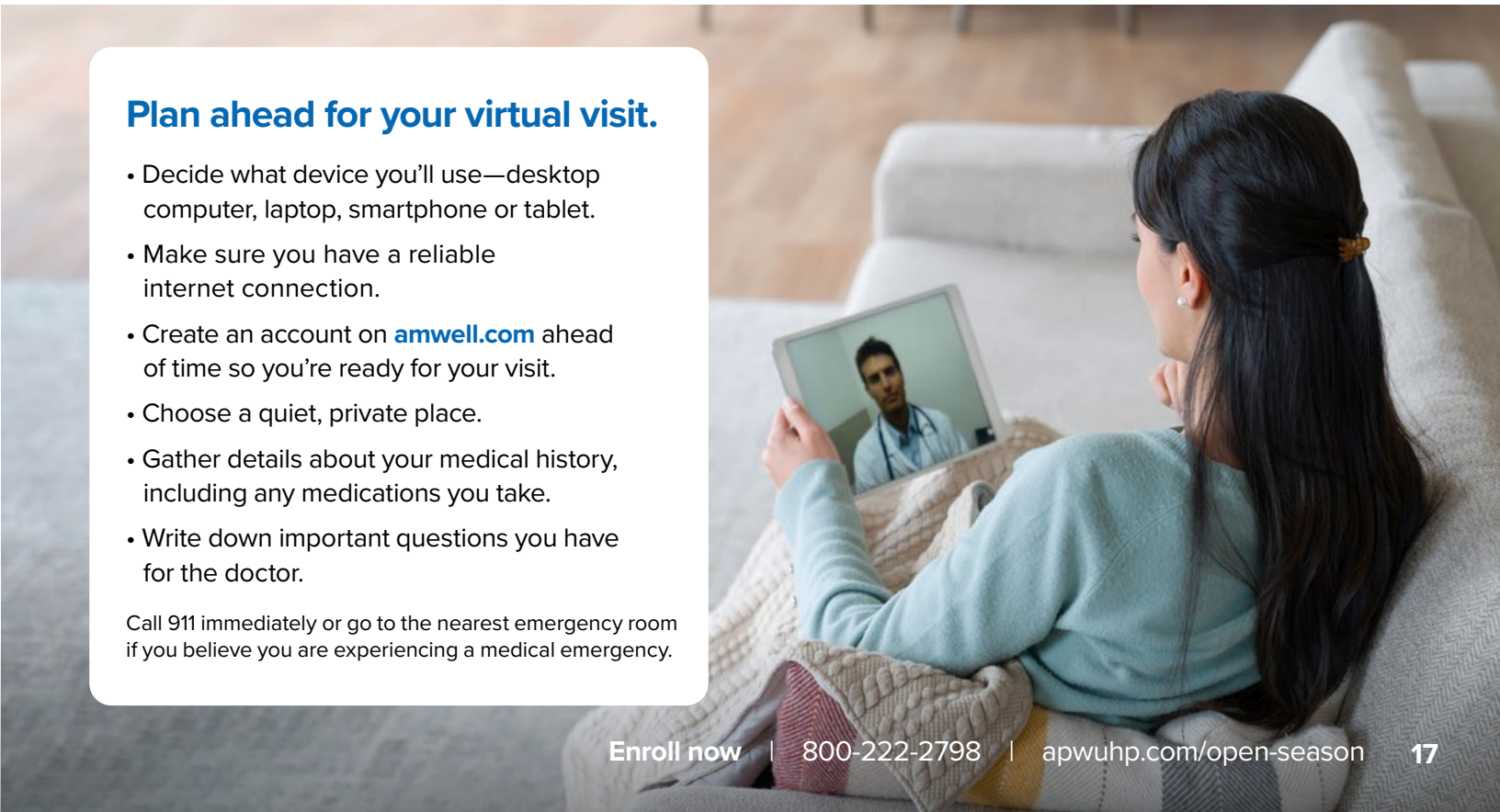
Get help coping with anxiety, stress, depression and more.

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.

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.
- Create an account on **amwell.com** ahead of time so you're ready for your visit.
- 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.



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**
- **Eyeglasses**
- **Laser vision correction (LASIK)**

After you enroll, to access member resources:

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



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 Advisor
Estimate the costs of care ahead of time.

Enroll today.

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 **opm.gov/forms/pdf_fill/sf2809.pdf** to download the form
- Ask your agency if you can enroll online or by phone

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.

Already a High 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.

FROM OUR MEMBERS

She is an extremely wonderful customer service rep. She was very thorough and very professional, and I so appreciate all of the assistance she gave me.

APWU Health Plan member

Welcome to a health plan that puts you first.

APWU Health Plan has proudly served America's workforce since 1960.

Mark Dimondstein
APWU President

Sarah J. Rodriguez
APWU Health Plan Director

Stay connected to your plan.

Getting ready to retire?

High Option members can enroll in the UnitedHealthcare Medicare Advantage (PPO) for APWU Health Plan.

See page 5 inside.

Contact us for help.

High Option

800-PIC-APWU (Open Season)
800-222-2798
800-622-2511 (TTY)
apwuhp.com

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.**

Virtual visits: Prescription availability is defined by physician judgment.

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

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