Choose your health plan for 2023

Welcome

to health coverage you can rely on.

All postal and federal employees and retirees can enroll.

Enroll during Open Season, November 14 – December 12, 2022

High Option 100% covered services



- Preventative care and screenings
- Lab tests (covered blood work performed at LabCorp and Quest Diagnostics)
- Maternity care
- Accidental injury outpatient services within 72 hours
- Diabetes generic oral medications
- Visits to a registered dietician/nutritionist
- Tobacco cessation and weight management programs
- Breast cancer screenings for women

In-network copays

$10 for virtual visits
$25 for office visits, including specialists
$30 for urgent care
$10 for retail non-specialty Tier 1 drugs
Save on prescriptions by using the Express Scripts® *Smart90*® program

High Option 2023 premiums

Features the Cigna Healthcare provider network.

Self Only (enrollment code 471)		Self Plus One (enrollment code 473)		Self & Family (enrollment code 472)	
Biweekly	**Monthly**	**Biweekly**	**Monthly**	**Biweekly**	**Monthly**
$121.00	$262.16	$238.95	$517.73	$302.26	$654.90

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

Consumer Driven Option 100% covered services



- In January, the Health Plan funds a Personal Care Account (PCA) members can use for covered medical services. Members are covered 100% until the PCA is exhausted. The Plan funds the PCA at $1,200 for Self Only and $2,400 for Self Plus One and Self and Family.
- Preventive care and screenings
- Maternity care
- Well-woman care
- Tobacco cessation program

In-network copays

No upfront deductible, coinsurance or copay until you exhaust your PCA
Receive a discount on prescriptions when you use the OptumRx® Home Delivery

Consumer Driven Option 2023 premiums

UnitedHealthcare administers the Consumer Driven Option.

Self Only (enrollment code 474)		Self Plus One (enrollment code 476)		Self & Family (enrollment code 475)	
Biweekly	**Monthly**	**Biweekly**	**Monthly**	**Biweekly**	**Monthly**
$73.83	$159.96	$160.46	$347.67	$175.05	$379.28

APWU special rates biweekly

APWU career less than 1 year in FEHB	PSE	APWU career more than 1 year in FEHB	APWU career less than 1 year in FEHB	PSE	APWU career more than 1 year in FEHB	APWU career less than 1 year in FEHB	PSE	APWU career more than 1 year in FEHB
$73.83	$73.83	$14.77	$160.46	$160.46	$32.09	$175.05	$175.05	$35.01

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

Contact your local Health Plan Representative

NAME:

Open Season hotline
800-PIC-APWU
apwuhp.com/open-season
virtualopenseason@apwuhp.com

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).
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