

High Option

Consumer Driven Option



Make the most of your
2025 Federal Employees
Health Benefits
(FEHB) Program.

Providing the assurance and support you need.

Enroll in your 2025
FEHB health plan
during Open Season
Nov 11 – Dec 9, 2024



Scan to enroll



High Option 2025 premiums

★ Reduced premiums for 2025! ★

Self

FEHB enrollment code 471

Biweekly

\$109.75

Monthly

\$237.79



Self Plus One

FEHB enrollment code 473

Biweekly

\$214.10

Monthly

\$463.88



Self & Family

FEHB enrollment code 472

Biweekly

\$264.50

Monthly

\$573.08



Consumer Driven Option 2025 premiums

Your own Personal Care Account (PCA) helps pay for medical expenses.

Self

FEHB enrollment code 474

Biweekly

\$86.00

Monthly

\$186.33

Self Plus One

FEHB enrollment code 476

Biweekly

\$186.91

Monthly

\$404.97

Self & Family

FEHB enrollment code 475

Biweekly

\$203.90

Monthly

\$441.79



Choose between two plans that feature a nationwide
UnitedHealthcare® network of 1.7+ million providers.

As of July 2023

High Option

In-network copays:

- ✓ \$10 for a Virtual Visit
- ✓ \$25 for office visits, including specialists
- ✓ \$30 for urgent care
- ✓ \$10 for retail non-specialty Tier 1 drugs
- ✓ \$0 LabCorp and Quest Diagnostic services
- ✓ \$0 for accidental injury care within 72 hours

NEW for 2025: First two Teladoc® Virtual Visits are free

Two FEHB health plans. One extensive network.

All members receive 100% coverage for some in-network services:

- ✓ Preventive care and screenings
- ✓ Maternity care and support
- ✓ Breast cancer screenings
- ✓ Tobacco cessation program
- + No primary care provider (PCP) requirement
- + Freedom to use network and out-of-network providers

Consumer Driven Option

In-network copays:

- ✓ Pay just 15% of the Plan allowance for a Virtual Visit
- ✓ No upfront deductible, coinsurance, or copay until you exhaust your PCA
- ✓ Receive a discount on prescriptions when you use the OptumRx® Home Delivery

NEW for 2025: Receive a \$25 wellness incentive for completing a mammogram and a \$25 wellness incentive for completing a cervical cancer screening

All eligible federal employees and retirees can enroll.

800-PIC-APWU
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Together. Better health.
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). The information provided is for general informational purposes only and is not intended to be medical advice or a substitute for professional health care. You should consult an appropriate health care professional for your specific needs and to determine whether making a lifestyle change or decision based on this information is appropriate for you. Some treatments mentioned may not be covered by your health plan. Please refer to your benefit plan documents for information about coverage.

Health plan coverage provided by or through UnitedHealthcare Insurance Company, UHC of California and UnitedHealthcare Benefits Plan of California. Administrative services provided by United Healthcare Services, Inc., Optum Rx or OptumHealth Care Solutions, Inc. Behavioral health products are provided by U.S. Behavioral Health Plan, California (USBHPC).

Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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