



Welcome

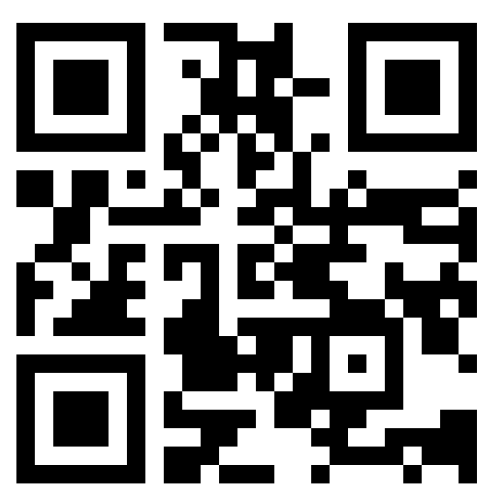
Welcome to your 2025 Postal Service Health Benefits (PSHB) Program.

We give our pledge to protect and support you.

High Option

Consumer Driven Option

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



Scan to enroll



High Option 2025 premiums

★ Reduced premiums for 2025! ★

Self

PSHB enrollment code 23A

Biweekly	Monthly
\$109.86	\$238.03



Self Plus One

PSHB enrollment code 23C

Biweekly	Monthly
\$213.05	\$461.61



Self & Family

PSHB enrollment code 23B

Biweekly	Monthly
\$277.28	\$600.77



Consumer Driven Option 2025 premiums

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

Self

PSHB enrollment code 23D

Biweekly	Monthly
\$80.62	\$174.68

Self Plus One

PSHB enrollment code 23F

Biweekly	Monthly
\$175.23	\$379.66

Self & Family

PSHB enrollment code 23E

Biweekly	Monthly
\$191.16	\$414.17

★ APWU special rates biweekly ★

For APWU career bargaining unit employees with more than 1 year in PSHB/FEHB.

Self

PSHB enrollment code 23D

APWU career less than 1 year and PSE

\$80.62

APWU career more than 1 year

\$16.12



Self Plus One

PSHB enrollment code 23F

APWU career less than 1 year and PSE

\$175.23

APWU career more than 1 year

\$35.05



Self & Family

PSHB enrollment code 23E

APWU career less than 1 year and PSE

\$191.16

APWU career more than 1 year

\$38.23



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 PSHB 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
- + Receive Medicare prescription drug plan (PDP) coverage at no extra cost

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 postal workers and retirees can enroll.

800-PIC-APWU
openseason.apwuhp.com
openseason@apwuhp.com



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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