

39TH ANNUAL OPEN SEASON SEMINAR



Marketing

Plus

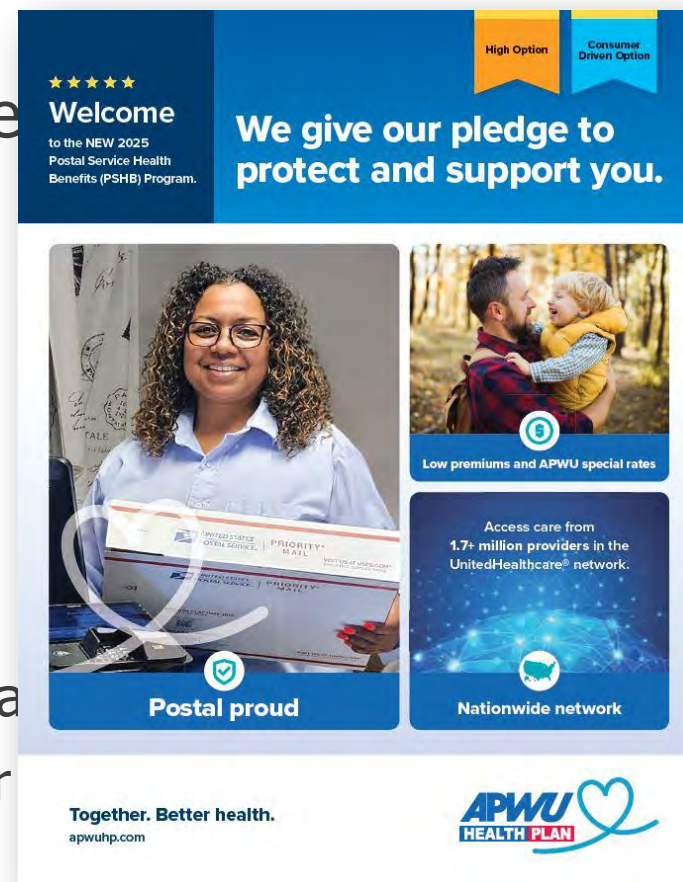
**Presented by Strategic Marketing &
Communications**



Marketing Plus Agenda



- The APWU Health Plan
- The High Option and Consumer Drive Option 2025 Flyer:
 - The New PSHB Program
 - Compare Your Plan Options
 - 2025 Premiums
 - In-Network Preventive Care
 - Our Two Plans
 - UnitedHealthcare Medicare Advantage Plan
 - Dental, Special Programs & Your Member Portal
 - How to Enroll
- How to Set Up your Booth
- How to Engage With Potential Members



The APWU Health Plan



- The new Postal Service Health Benefit (PSHB) Program
- Open to Postal Employees and Retirees
- Two Nationwide PPO Plans:
 - High Option and the Consumer Driven Option
 - Both plans use the UnitedHealthcare Network
- Over 1.7 Million Providers
- Coverage both In and Out-of-Network



Your new PSHB Program



Sarah J. Rodriguez
Director, APWU Health Plan

I was elected as director of APWU Health Plan in 2019 to help create and foster the kind of health insurance benefits and services you and I would want for our families — and to keep your best interest at heart. I'm not only the Health Plan director, I'm also a member and feel a huge sense of security knowing my family is protected from high-cost healthcare bills.

Your health plan is here to support you.

As a member, APWU Health Plan provides you with access to a comprehensive network of doctors, hospitals, and healthcare providers. To find doctors in the UnitedHealthcare network, visit apwuhp.com.

You can choose between two smart medical plans that feature a **nationwide UnitedHealthcare network of 1.7+ million providers*** and **more than 5,000 hospitals and care facilities**—and no referrals are needed.



You also have access to:

13,500

urgent/convenience care clinics

5,800

freestanding ambulatory surgery centers

100%

digitally focused virtual primary care

* As of July 2023

Compare your plan options

Page 3 is a comparison of our High Option and Consumer Driven Option plans.

High Option

With low copays and low deductibles, the High Option is a premier plan in the Postal Service Health Benefits (PSHB) Program.

100% coverage for in-network services

- ✓ Preventive care and screenings
- ✓ Lab tests (covered blood work performed at LabCorp and Quest Diagnostics)
- ✓ Maternity care and support
- ✓ Quit for Life® tobacco cessation program
- ✓ One Pass Select fitness and gym discounts
- ✓ Maven maternity program
- ✓ Accidental injury outpatient services within 72 hours
- ✓ Generic oral diabetes medications
- ✓ Visits to a registered dietician/nutritionist
- + No primary care provider (PCP) requirement
- + Freedom to use network and out-of-network providers

What's new for 2025

HO

High Option

- First two Teladoc® Virtual Visits are free
- Vaccine coverage now includes RSV

Medicare Advantage

For more details, see page 15

- Part B reimbursement increases from \$85 to \$100
- Eyewear allowance offered every 24 months: \$130 for glasses or \$175 for contacts

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

Compare your plan options

Page 3 is a comparison of our High Option and Consumer Driven Option plans.

Consumer Driven Option

The Consumer Driven Option is a proactive alternative to conventional healthcare that can save you money.

100% coverage for in-network services

- ✓ Your own Health Plan-funded Personal Care Account (PCA) helps pay for medical expenses
See pages 8–9 for details about your PCA
- ✓ Preventive care and screenings
- ✓ Maternity care and support
- ✓ Breast cancer screenings
- ✓ Quit for Life® tobacco cessation program
- ✓ One Pass Select fitness and gym discounts
- ✓ Maven maternity program
- + No primary care provider (PCP) requirement
- + Freedom to use network and out-of-network providers

CDO

What's new for 2025

- Receive \$25 wellness incentives for completing a mammogram and a cervical cancer screening
- Use your PCA to pay the Medicare Part B premium
- Receive Medicare prescription drug plan (PDP) coverage at no extra cost

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 OptumRx® Home Delivery

2025 Premiums



High Option premiums					
★★★★★ HO					
★ Reduced premiums for 2025! ★					
Self PSHB enrollment code 23A		Self Plus One PSHB enrollment code 23C		Self & Family PSHB enrollment code 23B	
Biweekly	Monthly	Biweekly	Monthly	Biweekly	Monthly
\$109.86	\$238.03	\$213.05	\$461.61	\$277.28	\$600.77
★★★★★		★★★★★		★★★★★	

Reduced premiums for 2025

Consumer Driven Option premiums					
★★★★★ CDO					
Self PSHB enrollment code 23D		Self Plus One PSHB enrollment code 23F		Self & Family PSHB enrollment code 23E	
Biweekly	Monthly	Biweekly	Monthly	Biweekly	Monthly
\$80.62	\$174.68	\$175.23	\$379.66	\$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		Self Plus One PSHB enrollment code 23F		Self & Family PSHB enrollment code 23E	
APWU career less than 1 year and PSE	APWU career more than 1 year	APWU career less than 1 year and PSE	APWU career more than 1 year	APWU career less than 1 year and PSE	APWU career more than 1 year
\$80.62	\$16.12	\$175.23	\$35.05	\$191.16	\$38.23
★★★★★		★★★★★		★★★★★	

APWU special rates - biweekly

APWU Preferred Premium

- As part of the collective bargaining agreement
- 95% off
- USPS contributes most of the premium
- Contract discounted rates only apply to APWU Career Bargaining Unit Employees enrolled as the subscriber in a PSHB or FEHB health plan for over a year
- Automatically switches to the lower rate (no paper work)



Biweekly APWU Special Rates



Consumer Driven Option premiums

★★★★★
CDO

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



Biweekly special rates only apply to APWU Career Bargaining Unit Employees that have been in a PSHB or FEHB health plan for over a year.

Premiums: 2025 PSHB Brochure



Type of Enrollment	Enrollment Code	Biweekly Gov't Share	Biweekly Your Share	Monthly Gov't Share	Monthly Your Share	Biweekly APWU Your Share
High Option Self Only	23A	\$286.09	\$109.86	\$619.86	\$238.03	\$109.86
High Option Self Plus One	23C	\$618.40	\$213.05	\$1,339.87	\$461.61	\$213.05
High Option Self and Family	23B	\$672.95	\$277.28	\$1,458.06	\$600.77	\$277.28
CDHP Self Only	23D	\$241.87	\$80.62	\$524.05	\$174.68	\$16.12
CDHP Self Plus One	23F	\$525.68	\$175.23	\$1,138.98	\$379.66	\$35.05
CDHP						

In-Network Preventive Care



Both High Option and Consumer Driven Option Members can enjoy 100% coverage for in-network preventive care.



Wellness checkups

Annual adult routine exams and immunizations

Seeing a doctor regularly means they get to know you and your health, making it easier to guide you to appropriate care. And, your doctor may catch a health issue before it becomes serious.

Well-child exams and immunizations

Regular well-child visits allow a healthcare provider to track your child's growth and development, find or prevent health issues, and answer questions. The American Academy of Pediatrics recommends a series of well-child visits in the first 3 years of your child's life and annual visits for children 4 years and older.



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.

Cancer screenings

Regular cancer screenings may detect cancer early, before it has a chance to spread.

Recommended screenings include:

- Cervical cancer screening starting at age 21
- Colorectal cancer screening starting at age 45
- Breast cancer screening starting at age 40

APWU Health Plan covers routine mammograms as follows:

- Age 35–39, one during this five-year period
- From age 40–64, one every calendar year
- Age 65 and older, one every two consecutive calendar years

For a full list of recommended screenings, visit uhc.com/preventivecare.



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%.

High Option: Cost Shares & Copays



High Option 2025



HO

Calendar year deductible

Self

In-network

\$450

Out-of-network

\$1,000

Self Plus One / Self & Family

\$800

\$2,000

Annual out-of-pocket maximum

Combined medical and
prescription drugs

In-network

\$6,500 Self
\$13,000 Self Plus One
and Self & Family

Out-of-network

\$12,000 Self
\$24,000 Self Plus One
and Self & Family

Copays:

- Office Visit: \$25
- Specialist Visit:
\$25

- Virtual Visit: \$10
(1st two visits are
free!)
- Urgent Care: \$30

← New for
2025!

High Option: 100% Covered In-Network Services



- Routine preventive care and screenings
- Maternity care and support
- Contraception
- Accidental injury outpatient services within 72 hours
- Lab tests (\$0 for covered blood work performed at LabCorp and Quest Diagnostics)
- Lifestyle management programs such as tobacco cessation and weight management
- First 2 virtual visits with Teladoc

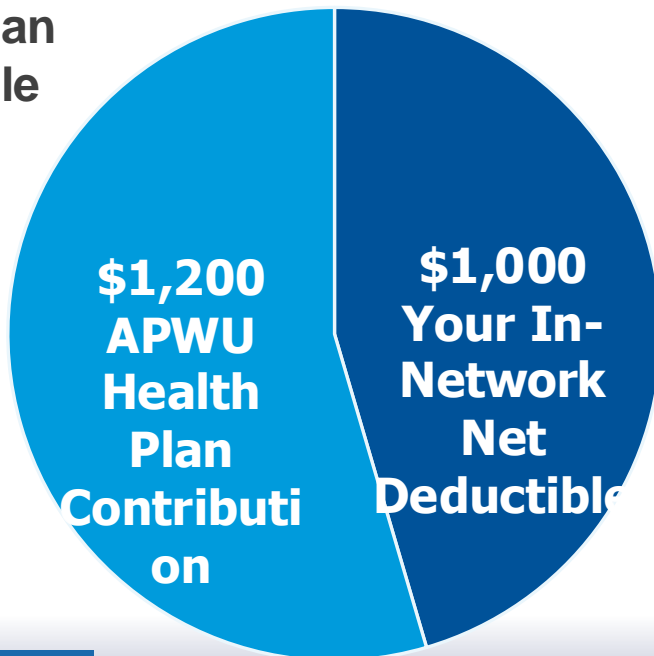
Your Personal Care Account (PCA)



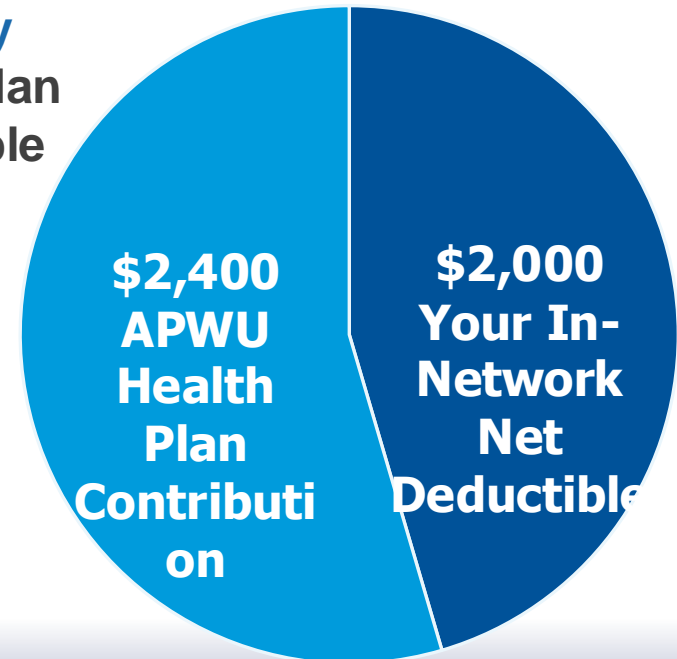
The Consumer Driven Option Plan provides a flexible alternative to conventional health plans. The Personal Care Account helps cover your healthcare expenses, lowering any deductible you may have to pay.

- Net-Deductible: \$1,000/\$2,000
- Coinsurance: 15%
- Catastrophic Limit: \$6,500/\$13,000

Self Only
\$2,200 Plan
Deductible



**Self Plus One
or Family**
\$4,400 Plan
Deductible



Your Personal Care Account (PCA)



- **Personal Care Account:**

- Fully Funded by APWU Health Plan in January
- \$1,200 Self Only; \$2,400 Self Plus One and Self & Family
- Once exhausted, then you have a deductible and coinsurance
- You can rollover any unused PCA funds up to \$5,000 for Self Only and \$10,000 for Self Plus One and Self and Family

- **You can use your PCA for:**

- Medical and emergency care
- Prescription drugs and supplies
- Surgery and hospital services
- Mental health and substance use treatment
- Use your PCA to pay the Medicare Part B premium

← **New for
2025!**

\$25 Wellness Incentive

Automatically added to your PCA for each family member who completes an **annual physical exam, mammogram or cervical screening.**

Consumer Driven Option: Cost

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 & 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

What is an out-of-pocket maximum?

This is the most you may have to pay for covered services in a plan year. After you spend this amount on deductibles, copayments, and coinsurance for in-network care and services, the Health Plan pays 100% of the costs of covered benefits.

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 and \$10,000 for Self Plus One and Self & Family.

Consumer Driven Option Coverage



Once the member reaches their deductible, they will start paying 15% coinsurance. Coverage includes:

- **Medical visits** (office, specialist and virtual visits)
- **Hospital & facility care** (inpatient care, diagnostic tests and outpatient surgery)
- **Infertility treatment** (diagnostic and treatment services)
- **Emergency care** (accidental injury, urgent care and ambulance services)
- **Hearing services** (15% every 2 years)
- **Alternative care** (chiropractic care, acupuncture and physical therapy)
- **Mental health/substance use** (office visits, outpatient treatments, diagnostics, and inpatient/outpatient services)

High Option: Pharmacy

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, maximum \$200 per Rx

45% for Tier 3, maximum \$300 per

50%

Retail prescription drugs Specialty 30-day supply

25% for Tier 4, maximum \$300 per Rx

25% for Tier 5, maximum \$600 per Rx

50%



for Express Scripts® \$1,000 per Rx

SS

High Option: Diabetes Care



\$0 Copay

- Generic medications for purpose of lowering blood sugar
- Formulary lancets and test strips

Most Insulin

- \$25 Copay for 30 day supply
- \$75 Copay for 90 day supply



Medicare Prescription Drug Plan (PDP)

Employer
(EGWP)



Receive Medicare Part D coverage at no extra cost.

Medicare Prescription Drug Plan (PDP) Employer Group Waiver Plan (EGWP)

If you are a retired High Option member and not enrolled in the APWU Health Plan Medicare Advantage plan (Part C), you will be automatically enrolled in our Express Scripts Medicare® (PDP) for APWU Health Plan.

The PDP EGWP is a prescription drug benefit for PSHB-covered annuitants and PSHB-covered family

members who are eligible for Medicare. With this Medicare Part D coverage, you have access to:

- Low copays/coinsurance
- \$2,000 prescription out-of-pocket maximum
- Home delivery service
- PSHB-regulated benefits

See Section 5(f)a of the postal brochure for details.

For details about the Medicare Part D plan, contact Express Scripts Medicare at **844-818-8790**, 24 hours a day, 7 days a week, or visit apwuhp.com.

Consumer
Driven
Option

Receive Medicare Part D coverage at no extra cost.

Medicare Prescription Drug Plan (PDP) Employer Group Waiver Plan (EGWP)

If you are a retired Consumer Driven Option member, you will be automatically enrolled in the UnitedHealthcare MedicareRx Part D plan

The PDP EGWP is a prescription drug benefit for PSHB-covered annuitants and PSHB-covered family members who are eligible for Medicare. With this Medicare Part D coverage, you have access to:

- Low copays/coinsurance
- \$2,000 prescription out-of-pocket maximum
- Home delivery service
- PSHB-regulated benefits

See Section 5(f)a of the postal brochure for details.

To learn more about the Medicare Part D prescription drug plan, contact UnitedHealthcare MedicareRx Part D at **888-201-4265**, 8 am – 8 pm local time, Monday – Friday.

Consumer Driven Option: Pharmacy



OPTUMRx®

Consumer Driven
Option members use
OPTUMRx for their
prescription needs

Network Retail

Tier 1 / Tier 2	25%, min. \$15 and max. per Rx of: \$200/30-day supply, \$400/60-day supply and \$600/90-day supply
Tier 3	40%, min. \$15 and max. per Rx of: \$300/30-day supply, \$600/60-day supply and \$900/90-day supply

Network home delivery

Tier 1 / Tier 2	25%, min. \$10 and max. per Rx of: \$200/30-day supply, \$400/60-day supply and \$600/90-day supply
Tier 3	40%, min. \$10 and max. per Rx of: \$300/30-day supply, \$600/60-day supply and \$900/90-day supply

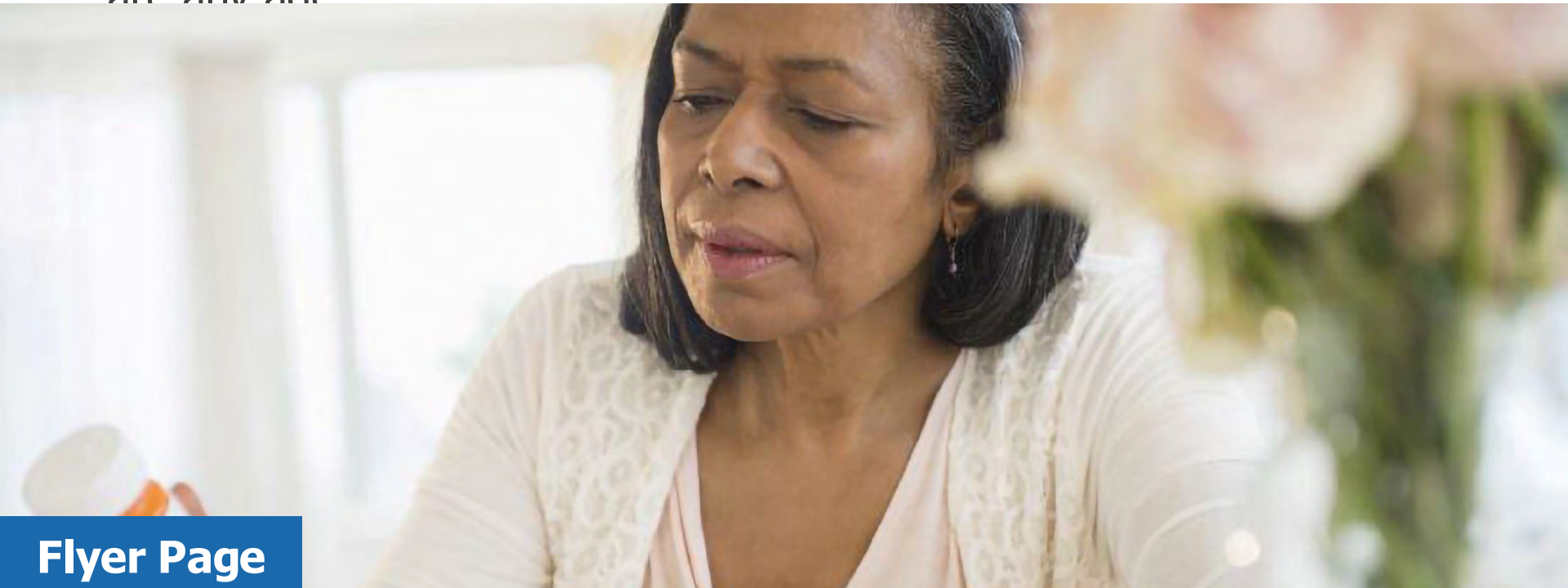
APWU Health Plan works with Medicare



You're eligible for Medicare if you are a U.S. citizen or legal resident who has lived in the country for at least five consecutive years. The federal health insurance plan is for people who:

- Are age 65 and older
- Have a qualifying disability and are any age

If you or your spouse are employed and have an APWU Health Plan, APWU Health Plan is your primary health plan and Medicare is secondary. If both you and your spouse are retired, Medicare is your primary coverage and APWU Health Plan is secondary.



Medicare Part A, Part B and Part C



Part A

Hospital coverage

In general, members with Part A as their primary insurance do not need to pre-certify hospital stays. However, a stay must be pre-certified prior to the 90th day of confinement in a benefit period.

Part B

Medical coverage

Medicare pays first, and the Plan pays second. When Medicare is primary and you have the **High Option**, most of your medical expenses are covered 100% because your deductible and coinsurance are waived for covered services. With the **Consumer Driven Option**, deductibles and coinsurance are not waived, but you can use your PCA to be reimbursed for your Part B premiums.

Medicare participating doctors and suppliers: Medicare usually pays 80% for covered services after you satisfy the Part B annual deductible. As long as services represent a covered benefit, the **High Option** pays the Part B deductible and the 20% coinsurance, which means you're covered 100%. With the **Consumer Driven Option**, if you have benefit dollars in your PCA, the Medicare deductible and coinsurance will be paid.

Part D

Part D prescription drug program (PDP)

As a retiree covered under the PSHB, you will be automatically enrolled in our Part D prescription drug program (PDP). [See pages 12 – 13.](#)

The UnitedHealthcare Medicare Advantage



Our Medicare Advantage Plan is for:

- High Option Members
- Members who are retired
- Members enrolled in
Medicare Parts A and B

Our one-of-a-kind Medicare
Advantage Plan was designed
for the APWU Health Plan by a
dedicated Medicare Advantage
team at UnitedHealthcare.



The UnitedHealthcare Medicare Advantage Plan

2025 Features:



- **NEW for 2025:** Eyewear allowance offered every 24 months: \$130 for glasses or \$175 for contacts.
- **NEW for 2025: \$100** Medicare Part B premium subsidy.
- No deductible, coinsurance or copays.
- **\$60** quarterly over-the-counter item allowance.
- One plan with no need to coordinate primary and secondary payers.
- \$1,500 hearing aid allowance.
- Dental coverage.
- Wellness programs at no additional cost such as Renew Active, UnitedHealthcare Healthy at Home, UnitedHealthcare HouseCalls, and UnitedHealthcare Hearing.

Dental Coverage Options: High Option

High Option members receive certain dental benefits as part of their 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.



Dental Coverage Options: Consumer Driven Option



- As a Consumer Driven Option member, you can pay for eligible dental and vision expenses from your PCA (up to \$400 for Self Only and \$800 Self Plus One and Self and Family) as long as funds are available.
- You'll pay for dental care at the time of service.



Careington POS Dental Discount Network



Careington POS Dental Discount Network offers access to 20% to 50% savings on most dental procedures at thousands of participating dental offices nationwide.

PROCEDURE DESCRIPTION	* REGULAR COST	** PLAN COST	SAVINGS AMOUNT	SAVINGS PERCENT
Routine Checkup	\$67	\$28	\$39	58%
Extensive Oral Exam	\$118	\$47	\$71	60%
Four Bitewing X-Rays	\$83	\$35	\$48	58%
Adult Cleaning	\$118	\$56	\$62	53%
Child Cleaning	\$82	\$40	\$42	51%
Composite (White) Filling (Front Teeth)	\$198	\$86	\$112	57%
Crown (porcelain fused to noble metal)	\$1,419	\$691	\$728	51%
Molar Root Canal	\$1,418	\$669	\$749	53%
Complete Upper Denture	\$2,104	\$918	\$1,186	56%
Extraction (single tooth)	\$243	\$93	\$150	62%



Transparent pricing with fee schedules sent to each member through fulfillment kits



Members save 20%-50% on most dental procedures



20% savings on cosmetic procedures

The APWU Health Plan Dental Insurance Plan



Postal employees and retirees who feel that they need extra dental coverage can enroll in APWU Health Plan Dental Insurance Plan

- You pay a separate premium
- You must be an APWU member or an APWU associate member
- Use any dentist you choose

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 Preventive services: <ul style="list-style-type: none">• Exams• X-rays• Cleanings• Sealants 100% of reasonable and customary charges	Type II benefits Basic services: <ul style="list-style-type: none">• Fillings• Surgical extractions 80% of reasonable and customary charges	Type III benefits Coverage begins after a 12-month waiting period Major services: <ul style="list-style-type: none">• Crowns• Bridges• Implants• Oral surgery• Dentures• Periodontics 50% of reasonable and customary charges	Type IV benefits Optional coverage: <ul style="list-style-type: none">• Orthodontic services 50% of reasonable and customary charges



The APWU Health Plan Dental Insurance Plan is administered by Voluntary Benefits Plan

Behavioral Health Solutions



Both the High Option and Consumer Driven Option Plan offer mental health and substance use services through Behavioral Health Solutions. Members can get the support they need to:

- Manage stress and anxiety
- Cope with depression
- Treat substance use disorders
- Live with a chronic condition
- Address the challenges of adoption
- Access caregiver support

Members pay 15% of the Plan allowance for outpatient treatment, diagnostics, and inpatient services when they use a network provider.

UnitedHealthcare Hearing



High Option and Consumer Driven Option members can access over 2,000 name-brand models and styles of hearing aids at significant savings through UnitedHealthcare Hearing. Choose virtual care with hearing aid home delivery or in-person care at more than 7,000 hearing providers nationwide. Plus, get in-person or virtual support for every stage of your hearing health journey.

APWU Health Plan covers diagnostic hearing tests every two years and hearing aids every three years. For hearing tests, members pay 15% of the Plan allowance, while hearing aids are covered up to \$1,500.



Health and Wellness Programs



RALLY®

Rally

Rally® is a digital health experience that offers personalized recommendations to help you move more, eat better, and feel great. It even rewards your progress with Rally Coins, which you can use to contribute to a charity.

Call **866-569-2064**

Or visit coach.werally.com

One Pass Select™

One Pass Select™

One Pass Select is a fitness and well-being subscription-based network that provides access to over 16,000 gyms and studios. Members can use multiple locations during the same month and change locations at any time. Choose from five membership tiers, with the option to change tiers monthly.

The digital membership tier provides discounted access to thousands of on-demand and live-streaming exercise classes through fitness apps. Select tiers offer free access to convenient grocery and household item delivery services.

Visit onepassselect.com

Or log in to coach.werally.com

MAVEN

Maven

Maven provides free, 24/7 virtual support for pregnancy, postpartum, and returning to work after parental leave. Take advantage of:

- **Unlimited video chat and messaging** with providers from 35+ specialties—including OB-GYNs, mental health providers, and lactation specialists
- **Your own care advocate** who can help you navigate your benefits and understand your health bills
- **Personal referrals** to quality, in-person providers in your network
- **Trusted resources** such as on-demand classes, community forums, and MD-approved articles

Call **866-569-2064**

Available to all APWU Health Plan members.

Member Website, Portal & App



High Option



HO

Visit your member website at apwuhp.com for the tools you need to manage your health plan benefits and get on the path to healthier living.

Member portal

Your member portal at myapwuhp.com features resources to keep you healthy and tools to help you get the most from your plan. 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
- ✓ See benefit and eligibility information

Register for a free member account at apwuhp.com.

Mobile app

The myapwuhp member app helps you manage your health plan. See your claims, year-to-date information, prescriptions, and more.

Consumer Driven Option



CDO

Access your Health Plan 24/7 with myuhc.com. After you're signed in, you'll have easy access to tools and resources that can help you understand your benefits and make informed decisions about your care:

- ✓ Find care and compare costs with the provider search and cost estimate tool
- ✓ Get estimates for treatments and procedures
- ✓ Price medications, explore lower cost options, and order refills
- ✓ View claims and PCA balances
- ✓ Access Virtual Visits

Mobile app

The [UnitedHealthcare app](http://UnitedHealthcare)® helps you find care, price medications, review and manage claims, view and share your digital Health Plan ID card, and more—all from your mobile device.

Download the mobile app at the **Apple Store** or **Google Play**

Virtual Visits

Both Plans cover virtual telehealth visits.

- Speak to a board-certified doctor about minor medical and mental health concerns
- Get a diagnosis
- Have prescriptions sent to your local pharmacy

Doctors can treat health conditions like:

- Allergies & Colds
- Urinary tract infections
- Pink eye
- Bronchitis



Save money with virtual care.

★★★★★

HO

As a High Option member, your first two Teladoc Virtual Visits are free.

After that, you have a copay of just \$10 per visit.

Consumer Driven Option members pay 15% of the Plan allowance through Amwell, Teladoc, and Doctor on Demand, less than the cost of an in-person office visit.

Enroll in your 2025 PSHB health plan today!



USPS employees and retirees can enroll in a 2025 PSHB health plan during Open Season — which runs November 11 – December 9, 2024 — through a new online system that will make it easier to compare and select plan options.



Scan the QR code with your smartphone camera to access the online enrollment system.

Already a member of APWU Health Plan?

If you have APWU Health Plan and do not want to change for 2025, you will automatically be enrolled in a 2025 PSHB plan that is the same as what you have today. You don't need to take any action.

You can enroll in a different PSHB plan during Open Season if you choose.

New Medicare requirements for USPS retirees



The PSHB Program includes a key change for Medicare-eligible Postal Service retirees. If you retire and become eligible for Medicare after January 1, 2025, you and your Medicare-eligible family members will be required to enroll in Medicare Part B to be eligible for PSHB coverage, unless you're eligible for an exception.

Contact the PSHB Helpline to enroll or find out if you qualify for an exception:

**PSHB Helpline: 1-844-451-1261 (7am – 8:45pm ET
day)**



Scan the QR code with your smartphone camera to learn more about enrolling in Medicare Part B or to find out if you may be eligible for an exception.

Questions for Closing Session

Email any questions to:

closingsessionquestions@apwuhp.com

You will receive an email following our Seminar with a link to fill out your class evaluations online.

Thank You!

