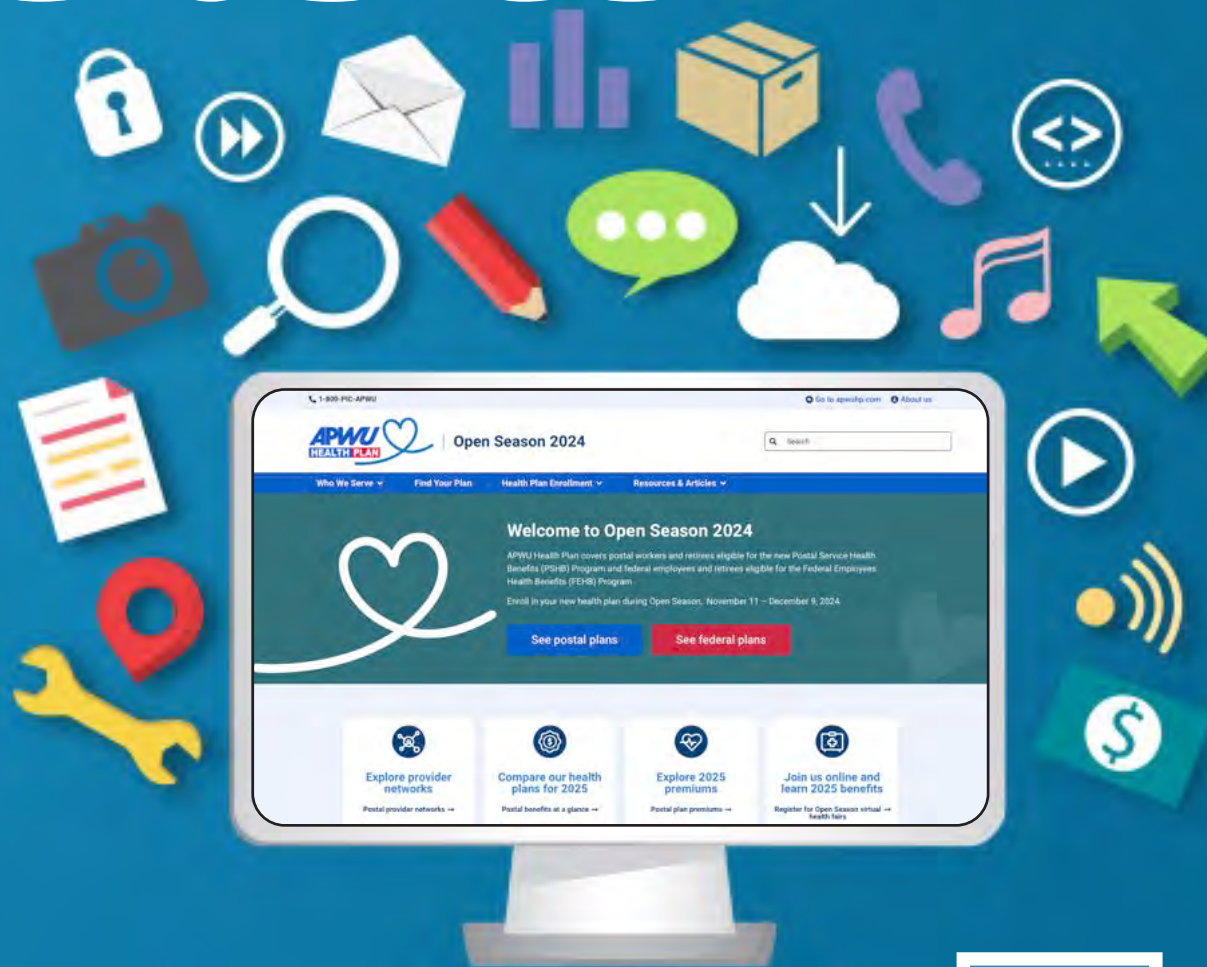


Website



Tools

HOME PAGE & MENU



Welcome to Open Season 2024

APWU Health Plan covers postal workers and retirees eligible for the new Postal Service Health Benefits (PSHB) Program and federal employees and retirees eligible for the Federal Employees Health Benefits (FEHB) Program.

Enroll in your new health plan during Open Season, November 11 – December 9, 2024.

See PSHB PlansSee FEHB Plans

Why choose APWU Health Plan

1.7+ million
providers

in the UnitedHealthcare network

100%
coverage

for in-network preventive care

7,000
in-network

hospitals and care facilities

65 Years
of serving

federal and postal employees and retirees

Need help finding a health plan that’s right for you?

Find Your Plan

Postal health plans

PSHB PROGRAM

Explore plans for eligible **postal employees, families, and retirees** under the PSHB Program

As a national preferred provider organization (PPO), APWU Health Plan offers a fee-for-service High Option and a Consumer Driven Option paired with a Personal Care Account.

2025 PSHB High Option

2025 PSHB Consumer Driven Option

Federal health plans

FEHB PROGRAM

Explore plans for eligible **federal employees, families, and retirees** under the FEHB Program

APWU Health Plan has proudly served employees and retirees covered under the FEHB Program since 1960. We look forward to serving you in 2025 and beyond.

2025 FEHB High Option

2025 FEHB Consumer Driven Option

From our members

Members love APWU Health Plan.

“The customer service representative was very professional and very knowledgeable. She answered all my questions, and the best thing about it, she listened to my concerns, didn’t rush me, and you could tell she had a smile on her face.

“The customer service representative was very friendly, very helpful, and she was able to make it easy for me to understand what was going on with my claims.

“I’m new to the APWU Health Plan. The customer service rep was wonderful—polite, positive, cheerful and friendly. She understood my questions, gave me plenty of time to ask them and didn’t talk over me. It was an all-around really good experience!

“She ser pro ass

TOGETHER. BETTER HEALTH.





OPEN SEASON 2024

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High Option Plan

Consumer Driven Plan

Dental Plans


PSHB Health Plan Premiums

What's New For 2025

Provider Networks

Puerto Rico Directory

Find Your HPR



Compare Our Plans

APWU Health Plan gives you two smart plans to consider. Compare them side by side.

Learn More →


2024

Employees eligible for the new Postal Service Health Plan and retirees eligible for the Federal Employees Health Plan.

Open Season, November 11 – December 9, 2024.


PSHB Plans

Why choose APWU Health Plan




1.7+ million providers

in the UnitedHealthcare network




100% coverage

for in-network preventive care



7,000 in-network

hospitals and care facilities



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federal and postal employees and retirees



OPEN SEASON 2024

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FEHB Plans

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Retirees >

Medicare Plans & Eligibility

Medicare With PSHB Health Plans

Medicare With FEHB Health Plans



Compare Our Plans

APWU Health Plan gives you two smart plans to consider. Compare them side by side.

Learn More →


2024

Retirees eligible for the new Postal Service Health Plan and retirees eligible for the Federal Employees Health Plan

Open Season, November 11 – December 9, 2024.


FEHB Plans

Why choose APWU Health Plan




1.7+ million providers

in the UnitedHealthcare network




100% coverage

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7,000 in-network

hospitals and care facilities



65 Years of serving

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OPEN SEASON 2024

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PSHB Enrollment Center

FEHB Enrollment Center

Medicare Enrollment Center

Open Season 2024

ers postal workers and retirees eligible for the new Postal Service Health Plan and federal employees and retirees eligible for the Federal Employees Health Program.

Health plan during Open Season, November 11 – December 9, 2024.

See PSHB Plans

See FEHB Plans

Why choose APWU Health Plan



1.7+ million providers

in the UnitedHealthcare network



100% coverage

for in-network preventive care



7,000 in-network

hospitals and care facilities



65 Years of serving

federal and postal employees and retirees



OPEN SEASON 2024

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r 9, 2024.


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- See FEHB Plans

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employees and retirees



OPEN SEASON 2024

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Enroll in your new

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[Healthy Living Articles](#)

[Retirees](#)

[All Healthy Living Articles](#)

[Benefits & Tools](#)

[Plan News](#)

Service Health
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r 9, 2024.

- See PSHB Plans
- See FEHB Plans

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OPEN SEASON 2024

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- Resources & Articles



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- Healthy Living Articles
- Frequently Asked Questions

- Postal Health Plan FAQ
- Benefits & Tools
- Plan News

Service Health
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r 9, 2024.

See PSHB Plans

See FEHB Plans

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in-network

hospitals and
care facilities

65 Years
of serving

federal and postal
employees and retirees

PSHB HEALTH PLANS



Welcome to the
Open Season 2024 for the Postal Service Health Benefits (PSHB) Program

The PSHB Program is a new health plan within the Federal Employees Health Benefits (FEHB) Program that covers eligible United States Postal Service employees, retirees, and family members, starting January 1, 2025.

Enroll in your new PSHB health plan during Open Season, November 11 – December 9, 2024.



Compare health plan premiums

View Premiums →



See what's new for 2025

Explore →



View our provider networks

See Directories →



Find Your HPR

Search →

What are my health plan options?

APWU Health Plan offers a fee-for-service High Option and a Consumer Driven Option paired with a Personal Care Account.

HIGH OPTION		CONSUMER DRIVEN OPTION
Low Copays, Low Deductibles and vast network of Providers		Low Premium, Expansive UHC National Network and greater control
X	Health plan for postal support employee (PSE)	✓
✓	Nationwide provider network	✓
✓	100% coverage for many in-network services	✓
✓	100% coverage for in-network preventive care	✓
X	Personal Care Account (PCA)	✓
X	Wellness incentives	✓
✓	Preferred drug coverage	✓
✓	Eligible for Medicare Advantage	X
✓	Low deductible & low copays	X
✓	Eligible for Medicare Part D prescription drug plan (PDP)	✓
✓	Free lab tests	X
✓	Free accidental injury coverage	X
X	Low premiums	✓

For more details on each plan, click one of the options below

Explore High Option BenefitsExplore Consumer Driven Option Benefits

For a detailed Comparison of all benefits,
[Visit the APWU HP Health Plan Comparisons Page →](#)

Eligibility & Enrollment

Most postal employees and retirees are eligible to enroll in and become members of APWU Health Plan.

USPS EmployeesPostal Support EmployeesPostal Retirees

Postal Service employees in the APWU bargaining unit must become dues-paying members of the APWU, except where exempt by law. The union will bill you directly after you enroll in your health plan

Are you outside of the bargaining unit?

USPS employees in non-APWU bargaining units—including letter carriers, mail handlers, and rural carriers—may enroll in APWU Health Plan by becoming an associate member of the union for only \$35.

Ready to enroll?

Postal employees can enroll by fax or website. Make sure to have your employee identification number and USPS PIN before you begin. [Click here for Step by Step Instruction](#)

Enroll Now



Need help finding a health plan that's right for you?

Find Your Plan

Download and access Health Plan resources

 2025 APWU Health Plan PSHB flyer Download	 Postal brochure Download	 Summary of benefits and coverage (SBC) Request	 PSHB Health Plan online resources Explore
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Consumer Driven Option for postal employees

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

Consumer Driven Option highlights

Benefits at a glance

You choose how your healthcare dollars are spent

APWU Health Plan's Consumer Driven Option offers a Personal Care Account (PCA) to manage your healthcare expenses. Your PCA covers all eligible expenses at 100%. Each year, the Plan adds to your account:

\$1,200for Self Only

\$2,400for Self Plus One and Self and Family

[How does PCA lower healthcare costs? →](#)

Get \$25 added to your PCA for completing annual physical exams (you + covered family).

No upfront deductible, coinsurance or copay until your PCA is exhausted.

Expenses related to dental and vision coverage is available under your Personal Care Account.

Cancer Centers of Excellence paid at 90%.

Consumer Driven Option Premiums

Low monthly rates with your own Personal Care Account

Premium Rates APWU Special Rates (Biweekly)*		
Enrollment Code	Biweekly	Monthly
Self Only - 474	\$76.78	\$166.36
Self + One - 476	\$166.88	\$361.58
Self & Family - 475	\$182.05	\$394.45

Enroll Now

Download the 2025 APWU Health Plan PSHB flyer to learn about benefits and coverage details.

[Download](#)

See any doctor you want but save money when you use in-network providers.

[Search Consumer Driven Option Network →](#)

Pharmacy

The Consumer Driven Option pharmacy benefit is provided by OptumRx, a UnitedHealth Group company offering high quality pharmacy benefit services.

[Visit OptumRx Drug Pricing Tool →](#)

Dental

Consumer Driven Option members can save on dental care by using dentists in the Careington Dental Discount Network. Dental coverage is also available by enrolling in the APWU Health Plan Dental Insurance Plan.

[Explore Dental Coverage Options →](#)

Additional Benefits

Behavioral health

Health management programs

Infertility services

Gender Affirming Care

Cancer Center of Excellence

Ready to enroll?

[Learn How to Enroll? →](#)

[Contact Enrollment Support →](#)

Need Help Finding the Right Plan for You?

Find Your Plan

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Summary of benefits and coverage (SBC)

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Dental plans for postal employees

High Option and Consumer Driven Option health plans have dental benefits, but you can get additional coverage by enrolling in the APWU Health Plan Dental Insurance Plan.

APWU Health Plan Dental Insurance Plan

Anyone who is eligible to sign up for an APWU Health Plan can enroll in the APWU Health Plan Dental Insurance Plan. All APWU members in good standing, including active workers, PSEs who work at least 20 hours a week and retirees are eligible. Members pay a separate premium for this plan and can use any dentist they choose.

\$0 deductible for preventive services

\$50 deductible for basic and major services

The Plan pays 80% of the reasonable and customary charges for basic services

The Plan pays 50% of the reasonable and customary charges for major services



NEW for 2025

Effective January 1, 2025, your voluntary dental benefits plan will include the following enhancements:

- Sealants are now covered for children up to age 19
- Implants are now covered as a Type III service
- Coverage for composite fillings and porcelain crowns for molar teeth



Download the brochure and application to learn more about dental coverage and benefits.

Download

Consumer Driven Option

Save on dental care by using dentists in the Careington Dental Discount Network

Save 20% to 50% on most dental procedures at thousands of participating dental offices nationwide. Transparent pricing with fee schedules let you know what each dental treatment costs before your appointment. Maximize your Personal Care Account (PCA) dollars by using dentists in the Careington Dental Discount Network.

Explore the Careington Dental Plan

Explore our Consumer Driven Option

High Option

The High Option plan offers routine dental care coverage

The High Option pays 70% of the Plan allowance for dental services, including office visits, exams, cleanings, X-rays of all types, fluoride treatment, restorative care (fillings), and simple extractions. The member is responsible for 30% of the cost, plus any difference between our allowance and the billed amount (no deductible).

Explore our High Option



Need Help Finding the Right Plan for You?

Find Your Plan

Download and access Health Plan resources



2025 APWU Health Plan PSHB flyer

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Postal brochure

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Summary of benefits and coverage (SBC)

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PSHB Health Plan online resources

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Compare premiums for PSHB Program health plans

Nulla eu sollicitudin ante, quis interdum magna. Sed sapien orci, tempor et congue sed, commodo in est. Ut cursus ultrices mattis. In sem elit, tincidunt ut dui semper, dapibus pellentesque eros.



How much do APWU Health Plans cost?

Please visit the [PSHB Enrollment Center](#) to check eligibility to see your projected premiums for the APWU Health Plan High Option and Consumer Driven Option. These are projections. Be sure to confirm final premiums with shared services or your agency representative. Or, review this premium chart to see where you fit.

Consumer Driven Option Premiums

Low monthly rates with your own Personal Care Account

Premium Rates APWU Special Rates (Biweekly)*		
Enrollment Code	Biweekly	Monthly
Self Only	\$000.00	\$000.00
Self + One	\$000.00	\$000.00
Self & Family	\$000.00	\$000.00

Enroll Now

High Option premiums

NEW for 2025: Your first two Teledoc 24/7 Virtual Visits are free

Premium Rates		
Enrollment Code	Biweekly	Monthly
Self Only - 23A	\$000.00	\$000.00
Self + One - 23C	\$000.00	\$000.00
Self & Family - 23B	\$000.00	\$000.00

Enroll Now



Ready to enroll?

[Learn How to Enroll? →](#)
[Contact Enrollment Support →](#)



Need Help Finding the Right Plan for You?

Find Your Plan

Download and access Health Plan resources

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What’s new for 2025

Nulla eu sollicitudin ante, quis interdum magna. Sed sapien orci, tempor et congue sed, commodo in est. Ut cursus ultrices mattis. In sem elit, tincidunt ut dui semper, dapibus pellentesque eros.

New benefits and coverage for 2025

High Option Plan

- First two Teledoc® 24/7 Virtual Visits are free
- Vaccine coverage now includes RSV

Consumer Driven Option Plan

- Receive a \$25 wellness incentive for completing a mammogram
- Receive a \$25 wellness incentive for completing a cervical cancer screening
- New Medical Necessity Program for radiology and imaging
- Use your PCA to pay the Medicare Part B premium
- Receive Medicare Prescription Drug Plan (PDP) coverage at no extra cost

Medicare Advantage Plan

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

Receive Medicare Part D coverage at no extra cost

As a retired postal employee enrolled in High Option or Consumer Driven Option, if you are enrolled in Medicare and are not enrolled in a Medicare Advantage plan (Part C), 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 out-of-pocket maximum
- Home delivery service
- PSHB-regulated benefits

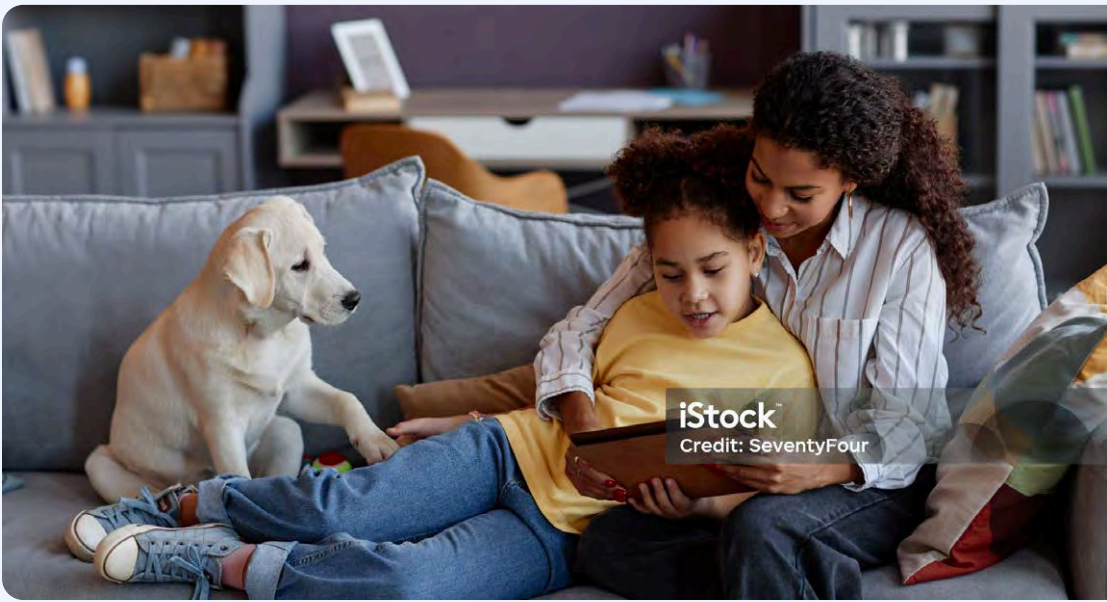


Postal Service Health Benefits (PSHB) Program 2025

PSHB

PSHB is a new, separate program within the Federal Employees Health Benefits (FEHB) Program and will be administered by OPM. Coverage under the PSHB Program will be effective January 1, 2025.

If you don’t select a new PSHB plan during Open Season, APWU Health Plan will automatically enroll you in a 2025 PSHB plan that is the same or similar to your 2024 FEHB plan. You can enroll in a different PSHB plan during Open Season if you choose.



Find answers to your questions about the PSHB Program

Visit **Keeping Posted** to find news and reports, useful resources, and tools for USPS retirees.

View **Introduction to the Postal Service Health Benefits (PSHB) Program**, a five-part series of educational videos created by the U.S. Postal Service.



Need Help Finding the Right Plan for You?

Find Your Plan

Download and access Health Plan resources



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Postal brochure

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Summary of benefits and coverage (SBC)

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Accessibility Notice

Terms & Conditions

Follow us at



Contact Us at

1(800) 411 BLUE

National Information Center



APWU Health Plan provider networks

Whichever APWU Health Plan you choose, you can access care from the extensive nationwide UnitedHealthcare network—and no referrals are needed.

Our members will have access to

- 1.7+ million providers
- 305K+ behavioral health providers
- 7,000 hospitals and care facilities
- 5,800 freestanding ambulatory surgery centers
- 13,500 urgent/convenience care clinics
- 100% digitally focused virtual primary care

As of July 2023

High Option Plan Provider Network

With low copays, low deductibles, and a vast network of providers, this is a premier plan in the Postal Employees Health Benefits Program.

Locate medical doctors and healthcare providers in the High Option national network

Choice Plus Network

For Utah residents, locate High Option network doctors and healthcare providers

Search PPO Network

For Utah residents, locate High Option network doctors and healthcare providers

Behavioral Health Network

See a doctor without leaving home

24/7 Virtual Visits for medical and behavioral health care are available through Teladoc®.

Visit Teladoc

Consumer Driven Option Plan Provider Network

With this plan, you can use any doctor, clinic, hospital or healthcare facility you want, but you’ll save money when you see providers in the UnitedHealthcare network.

Locate medical doctors and healthcare providers in the UnitedHealthcare network

Consumer Driven Option Network

See a doctor without leaving home

24/7 Virtual Visits for medical and behavioral healthcare are available through Amwell, Teladoc, and Doctor on Demand.

Log in to myuhc.com

Expanded network includes 6 new facilities in Buffalo, NY

24/7 New facilities in the Buffalo, NY, area will be in-network for Consumer Driven Option members starting 1/1/2024:

- Buffalo General Hospital
- Oishei Children’s Hospital
- HighPointe on Michigan
- Millard Fillmore Suburban Hospital
- DeGraff Memorial Hospital
- DeGraff Memorial Hospital SNF

Download and access Health Plan resources

Puerto Rico professional directory

Find healthcare providers in Puerto Rico for APWU Health Plan members.

Download

Cancer Centers of Excellence

Search the UnitedHealthcare network for a Center of Excellence near you.

View Map

Postal brochure

Download

PSHB Health Plan online resources

Explore

TOGETHER. BETTER HEALTH.



FEHB HEALTH PLANS



Welcome to the
Open Season 2024 for the Federal Employees
Health Benefits (FEHB) Program

Nullam erat justo, auctor ac odio sed, faucibus auctor ligula. Praesent vel enim sed sapien posuere mollis id sed nulla. Nunc et libero maximus, malesuada erat et, ullamcorper risus. Interdum et malesuada fames ac ante ipsum primis in faucibus.



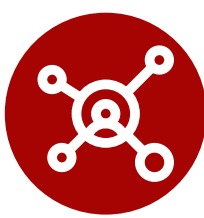
See FEHB Health
Plan Premiums

View Premiums →



See What's New
for 2025

Explore →



View Our Provider
Network

See Directories →



Learn how to
enroll

Enrollment Center →

What are my health plan option?

APWU Health Plan offers a fee-for-service High Option and a Consumer Driven Option paired with a Personal Care Account.

HIGH OPTION PLAN	V/S	CONSUMER DRIVEN PLAN
Low Copays, Low Deductibles and vast network of Providers		Low Premium, Expansive UHC National Network and greater control
✓	Nationwide provider network	✓
✓	In-network coverage	✓
✓	100% coverage for in-network preventive care	✓
✗	Personal Care Account (PCA)	✓
✗	Wellness incentives	✓
✓	Preferred drug coverage	✓
✓	Eligible for Medicare Advantage	✗
✓	Low deductible & low copays	✗
✓	Eligible for Medicare Part D prescription drug plan (PDP)	✓
✓	Free lab tests	✗
Explore our High Option		Explore our Consumer Driven Option

Eligibility and Enrollment

You don't need to be a postal worker to choose an APWU Health Plan.

All federal employees who are eligible to enroll in the Federal Employees Health Benefits (FEHB) Program are welcome to choose an APWU Health Plan. In fact, we'd love to have you join us. We have been proudly serving America's workforce since 1960 with comprehensive coverage at an affordable price.

How to Enroll?

Postal employees can enroll by fax or website. Make sure you have your employee identification number and the USPS PIN before you start the process.

The smartest \$35 you'll ever spend

To enroll in a Plan, you will need to become an associate member of the American Postal Workers Union. You pay only \$35, which you will be billed for after you enroll in one of our plans. No special action is required on your part.

Visit opm.gov for the [online health benefits election form](#).

Enroll Now



Need Help Finding the Right Plan for You?

Find Your Plan

Download and access Health Plan resources

 2025 APWU Health Plan FEHB flyer	 Federal brochure	 Summary of benefits and coverage (SBC)	 FEHB Health Plan online resources
Download 📄	Download 📄	Request ➡	Explore ➡





High Option for Federal Employees

Choose a health plan that offers low copays, affordable deductibles, and a nationwide UnitedHealthcare network.

High Option Highlights

Benefits at a glance



100% coverage for in-network care

- Preventive care and screenings
- Mammograms:
 - Age 35–39, one during this five-year period
 - From age 40 on, one every calendar year
- Maternity care and support
- Accidental injury outpatient services within 72 hours
- Lab tests (covered blood work performed at LabCorp and Quest Diagnostics)
- Tobacco cessation program
- Visits to a registered dietician/nutritionist

\$450 in-network deductible for Self or \$800 in-network deductible for Self Plus One or Self & Family

\$25 copay for office visits, including specialists

\$30 copay for all urgent care centers

\$10 copay for Tier 1 drugs

High Option Premiums

NEW for 2025: Your first two Teledoc 24/7 Virtual Visits are free

Enrollment Code	Biweekly	Monthly
Self Only - 471	\$124.52	\$269.79
Self + One - 473	\$244.95	\$530.73
Self & Family - 472	\$304.05	\$658.77

Enroll Now



Download the 2025 APWU Health Plan FEHB flyer to learn about benefits and coverage details

Download FEHB Health Plan Flyer



Find doctors and providers in our national network

Search Choice Plus Network

For Utah residents, find doctors and providers

Search PPO Network

Find behavioral health providers

Search Behavioral Health Network

Pharmacy



The High Option prescription drug plan includes access to nearly 64,000 pharmacies in the Express Scripts network, along with home delivery options in all 50 states.

Calculate the cost of your medications

Dental



High Option members receive dental benefits as part of the medical plan, but you can get additional coverage by enrolling in the APWU Health Plan Dental Insurance Plan.

Explore dental coverage options

Additional Benefits



Behavioral Health



Health Management Programs



Infertility Services



Gender Affirming Care



Cancer Center of Excellence



Ready to enroll?

Learn How to Enroll?

Contact Enrollment Support



Need help finding a health plan that's right for you?

Find Your Plan

Download FEHB Open Season Flyer and Access Resources



2025 APWU Health Plan FEHB flyer

Download



Federal brochure

Download



Summary of benefits and coverage (SBC)

Request



FEHB Health Plan online resources

Explore



RETIREES



Enhance healthcare benefits with APWU Health Plan + Medicare

Explore how APWU Health Plan works with Medicare Plans

APWU Health Plans + Medicare

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Part A
Hospital Coverage

Part B
Medical Coverage

Part C
Medicare Advantage

Part D
Medicare PDP

Hospital Coverage

Medicare Part A helps pay for inpatient care you get in hospitals, critical access hospitals, and skilled nursing facilities

Medicare Part A + APWU Health Plans

With Medicare Part A & Part B as your primary and APWU Health Plan as your secondary, you will pay lower co-insurance and in some cases have zero out of pocket costs for many covered services.

Combining Medicare Part A & Part B with APWU Health Plan allows you access to benefits not covered by Medicare Part A & B.

PSHB Health Plans	
High Option	Eligible
Consumer Driven Option	Eligible

FEHB Health Plans	
High Option	Eligible
Consumer Driven Option	Eligible

Medicare Eligibility and Enrollment

Who is eligible for Medicare?

To get Medicare, you must be a U.S. citizen or legal resident who has lived in the country for at least five consecutive years.

Medicare is for people who:

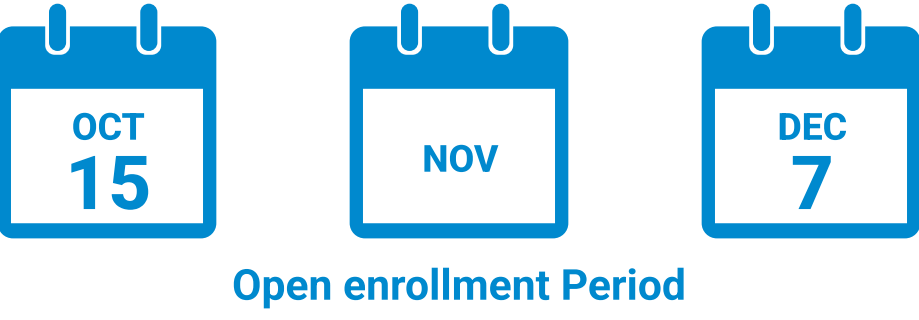
- Are 65 years old
- Have a qualifying disability and are any age
- Have specific medical conditions

When is it time to enroll in Medicare?

There are specific time periods during which you can enroll in Medicare. The first time you can enroll is called the Initial Enrollment Period. This is a seven-month period, which starts three months before the month you turn 65 and ends three months after the month you turn 65.



After you are enrolled, there are specific times for changing your coverage. If you want to make a change, you can do this during Medicare Open Enrollment, which is **October 15 to December 7**.



To find out about other times you may be able to enroll or make a change, [visit Medicare.gov](#) →

How to enroll?

It's a good idea to apply three months before you turn 65. Call the Social Security Administration toll-free number to set up an appointment to apply.

800-772-1213 | 800-325-0778 (TTY)



Download the 2025 APWU Health Plan PSHB flyer to learn about benefits and coverage details.

[Download](#)



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Based on Your answers



We recommend

Consumer Driven Option Plan

This plan covers 90% of your medications at a lower cost.

Enroll Now



Plan Highlights

Offers Personal Care Account(PCA) to cover 100% of all your eligible healthcare expenses.

Each year, the Plan adds to your account:

\$1,200

for Self Only

\$2,400

for Self Plus One and Self and Family

No upfront deductible, coinsurance, or copay*

* until you use up the funds in your PCA

Dental and vision services are payable out of your PCA.

Coverage



See any doctor you want but save money when you use in-network providers.

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Pharmacy benefit is provided by OptumRx, a UnitedHealth Group company

[Visit OptumRx Drug Pricing Tool](#) →



Members can save on dental care by using dentists in the Careington Dental Discount Network.

[Explore Dental Coverage Options](#) →

Premium

[Premium Rates](#) | [APWU Special Rates \(Biweekly\)*](#)

Enrollment Code	Biweekly	Monthly
Self Only - 474	\$76.78	\$166.36
Self + One - 476	\$166.88	\$361.58
Self & Family - 475	\$182.05	\$394.45

Enroll Now

For more information, visit

[Consumer Driven Option Plan Details](#) →

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Second Answer

Third Answer

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Section 2

First Answer

Second Answer

Third Answer

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Section 3

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Second Answer

Third Answer

Edit

Section 4

First Answer

Second Answer

Third Answer

Edit

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PSHB PLAN COMPARISONS



Compare Plans

APWU Health Plan gives you two smart plans to consider. Compare them side by side.

Premium Rates - 2025

HIGH OPTION			CONSUMER DRIVEN OPTION		
Premium Rates			Premium Rates	APWU Special Rates (Biweekly)*	
Enrollment Code	Biweekly	Monthly	Enrollment Code	Biweekly	Monthly
Self Only 471	\$000.00	\$000.00	Self Only 471	\$000.00	\$000.00
Self + One 473	\$000.00	\$000.00	Self + One 473	\$000.00	\$000.00
Self & Family 472	\$000.00	\$000.00	Self & Family 472	\$000.00	\$000.00

Benefits Comparison

BENEFITS	HIGH OPTION In-network	CONSUMER DRIVEN OPTION In-network
Medical Visits		
Office and specialists visits	\$25 copay (no deductible applied)	15% of Plan allowance (Plan allowance: The maximum amount a plan will pay for a covered healthcare service)
24/7 Virtual Visits with Teladoc®	\$10 copay (no deductible applied)	
Preventive care		
Well-child	\$0	\$0 — No PCA used
Childhood immunizations		
Annual adult routine exams		Receive a \$25 wellness incentive for each family member who completes an annual physical exam
Adult immunizations		
Preventive screenings		
Dental care		
Routine dental	30% of Plan allowance (no deductible applied)	See Careington Dental Discount Network for savings information
Diabetes care		
Generic oral medication, formulary blood glucose test strips and lancets (used to reduce blood sugar)	\$0 through mail-order	See Prescription coverage details
Maternity		
Complete maternity care, including prenatal, delivery, postnatal and initial exam of newborn covered under family enrollment	\$0	\$0 — No PCA used
Medical food formulas are covered to treat phenylketonuria (PKU) and other inborn errors of metabolism	15%	15% of Plan allowance
Hospital/facility care		
Diagnostic tests or imaging	15% (\$0 for covered blood work performed at LabCorp and Quest Diagnostics)	15% of Plan allowance
Outpatient surgery	15%	15% of Plan allowance
Inpatient surgery	15%	15% of Plan allowance
Cancer Center of Excellence	5%	10% of Plan allowance
Infertility treatment		
Diagnostic and treatment services	15%	15% of Plan allowance
Gender affirming care		
Gender dysphoria therapy and gender affirming surgery	15%	15% of Plan allowance
Emergency care		
Accidental injury (within 72 hours)	\$0	15% of Plan allowance
Urgent care	\$30 copay (no deductible applied)	
Emergency room	15%	
Ambulance	15% (no deductible applied)	
Hearing services		
Diagnostic hearing tests	15% every 2 years	15% every 2 years
Hearing aids	All charges in excess of \$1,500 (every 3 years, no deductible applied)	All charges in excess of \$1,500 (every 3 years, no deductible applied)
Mental health / Substance use		
Office visits	\$25 copay (no deductible applied)	15% of Plan allowance
Outpatient treatment	15%	
Diagnostics, inpatient and outpatient service	15% (no deductible applied)	
Alternate care		
Chiropractic care	\$25 copay (no deductible applied)	15% of Plan allowance (24 visits per year)
Accupuncture	\$25 copay (no deductible applied)	15% of Plan allowance
Physical, occupational and speech therapy	15%	15% of Plan allowance (up to 60 visits per year)
Prescription drugs		
Retail prescription (30-day supply)	25% for Tier 1 drugs, \$200 maximum per Rx, 25% for Tier 2 drugs, \$200 maximum per Rx, 40% for Tier 3 drugs, \$300 maximum per Rx	Non-Specialty \$10 for Tier 1 drugs, 25% for Tier 2 drugs, \$200 maximum per Rx, 45% for Tier 3 drugs, maximum \$300 per Rx, No deductible Specialty 25% for Tier 1 drugs, maximum \$300 per Rx, 25% for Tier 2 drugs, maximum \$600 per Rx, 45% for Tier 3 drugs, maximum \$1,000 per Rx, No deductible
Mail-order prescription (90-day supply)	25% for Tier 1 or Tier 2 drugs, 40% for Tier 3 drugs, \$600 maximum for 60-day supply, \$900 maximum for 90-day supply	Non-Specialty \$20 for Tier 1 drugs, 25% for Tier 2 drugs, \$300 maximum per Rx, 45% for Tier 3 drugs, maximum \$500 per Rx, No deductible Specialty 25% for Tier 1 drugs, maximum \$300 per Rx, 25% for Tier 2 drugs, maximum \$600 per Rx, 45% for Tier 3 drugs, maximum \$1,000 per Rx, No deductible



FAQ



Answers to frequently asked questions about FEHB health plans for APWU Health Plan

We're here to help you choose a plan that's right for you and understand your coverage options. If you can't find an answer to your question, contact APWU Health Plan to speak with a customer service representative:

1-800-222-2798 | 1-800-622-2511 (TTY)
Monday – Friday from 8:30 am – 6:30 pm ET



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What are the FEHB enrollment codes for APWU Health Plan?	↓
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ABOUT US



About APWU Health Plan

APWU Health Plan is a national preferred provider organization (PPO) that offers both a fee-for-service High Option plan and a Consumer Driven Option plan. Both options are open to all employees or retirees covered under the Federal Employees Health Benefits (FEHB) Program. Located in Elkridge, Maryland, the Health Plan is a department of the American Postal Workers Union. We employ 200 people to service the 205,000 people covered by the Health Plan.

APWU Health Plan is self-administered and self-underwritten.

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.

Meet Our Leaders



Mark Dimondstein President - American Postal Workers Union

Mark Dimondstein is President of the American Postal Workers Union, which represents 250,000 employees in the clerk, maintenance and motor vehicle crafts. Prior to taking office in November 2013, was elected to six consecutive terms as president of the Greater Greensboro Area Local, serving from 1986 to 1998. He also acted as a local shop steward, labor educator, National Arbitration Advocate, EEOC and OWCP representative, and leader of the Workers for One Postal Union movement.

A strong history of activism Throughout his many years of activism, Dimondstein has held a fervent belief that the union belongs to the members, The American people deserve vibrant public postal services, and workers everywhere deserve dignity and respect.

Beginning in 2000, Dimondstein served as national lead field organizer for 10 years. In this role, he engaged in a series of ground-breaking union organizing campaigns and contract negotiations for private-sector workers in the mailing industry. In recognition, he received the AFL-CIO Southern Organizer of the Year Award in 2001.

Dimondstein was appointed by the Greensboro City Council to serve on the Greensboro Human Relations Commission, a position he held for six years. In addition, he served as the coordinator of North Carolina Labor Against the War, co-founded the Greensboro Chapter of Jobs with Justice, and helped initiate a local coalition, Postal Customers and Workers United to Save the Public Postal Service.

Sarah Jane Rodriguez Director- APWU Health Plan

Sarah Jane Rodriguez is the Director of the APWU Health Plan. This plan has more than 220 employees and more than 105,000 postal and federal plan participants. In 2019, Sarah was elected by the APWU Membership as Director of the APWU Health Plan. Sarah brings more than 14 years of experience as a union leader to this role. Sarah started working at the U.S. Postal Service at age 18 as a non-career employee. During her tenure in the union, she served as a Steward, Chief Steward, Step 2 Designee, Editor, Co-coordinator of Phoenix Metro Area Local POWER chapter, and APWU representative for the Maricopa Area Labor Federation. She recently served three terms as the Secretary-Treasurer of the Phoenix Metro Area Local. Sarah plans to continue to educate and support our health plan members through digital strategies. She looks forward to a continued partnership with the Health Plan Representatives. She welcomes feedback from our members with any questions or concerns that they may have. Sarah and her family now reside in the Baltimore, Maryland, metro area. She is a long-time member of the APWU Health Plan and is committed to affordable quality health care for our membership.



Randy P. Griffin CEO - APWU Health Plan

Starting in 2023, Randy Griffin became the Chief Executive Officer (CEO) of the APWU Health Plan, a dominant carrier in the Federal Employees Health Benefits (FEHB) Program, offering benefits to Postal and Federal employees, and Annuitants. Embarking on his new role, Randy has created a company focus on implementing the new Postal Service Health Benefits (PSHB) Program while leading all operational, financial, and actuarial activities of the Health Plan in accordance with policies, goals, and objectives established by the APWU Health Plan Board of Directors. Randy and his leadership team ensure that the Health Plan functions within the framework established by the Office of Personnel Management (OPM) for the FEHB Program.

Randy is a strategic, experienced, and results-driven leader in the commercial and FEHB healthcare insurance industry. Before joining the Health Plan, Randy held senior-level positions with healthcare payers in this space. He has established relationships with OPM and has over 25 years of experience in multiple aspects of health plan business operations, enrollment and eligibility, vendor management, information technology, systems integration, contracting, program delivery, and project management.

Randy has a proven track record of building collaborative working relationships, leading high performing teams, and producing results. Over the course of his career, Randy successfully led several key initiatives that have directly impacted operations, launched new member-facing products and health plans, improved the overall member experience, and resulted in process efficiencies. During his tenure with the Health Plan, Randy improved key cycle times, launched new tools to measure and enhance the member experience, and played key leadership roles in multiple projects and initiatives. Randy also currently serves as the Vice-Chair of the board of directors for the Association of Federal Health Organizations, a trade association of FEHB carriers.

In his spare time, Randy enjoys traveling and spending time with his family and currently resides in the Baltimore, Maryland, metropolitan area.

From our members Members love APWU Health Plan.

The customer service representative was very professional and very knowledgeable. She answered all my questions, and the best thing about it, she listened to my concerns, didn't rush me, and you could tell she had a smile on her face.

The customer service representative was very friendly, very helpful, and she was able to make it easy for me to understand what was going on with my claims.

I'm new to the APWU Health Plan. The customer service rep was wonderful—polite, positive, cheerful and friendly. She understood my questions, gave me plenty of time to ask them and didn't talk over me. It was an all-around really good experience!

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