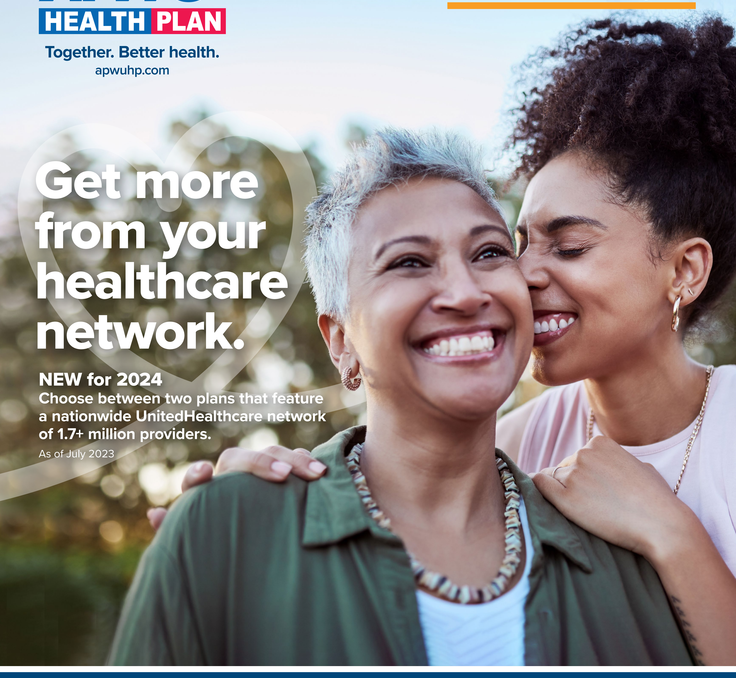
APWU HEALTH PLAN

Together. Better health.

apwuhp.com

2024 High Option and Consumer Driven Option



Get more from your healthcare network.

NEW for 2024
Choose between two plans that feature a nationwide UnitedHealthcare network of 1.7+ million providers.

As of July 2023

Enroll during Open Season, November 13 – December 11, 2023

2024 High Option premium rates

Low copays: $10 for 24/7 Virtual Visits • $25 for office visits, including specialists
$30 for urgent care • $10 for retail non-specialty Tier 1 drugs

Self Only enrollment code 471		Self Plus One enrollment code 473		Self & Family enrollment code 472	
Biweekly	**Monthly**	**Biweekly**	**Monthly**	**Biweekly**	**Monthly**
$124.52	$269.79	$244.95	$530.73	$304.05	$658.77

2024 Consumer Driven Option premium rates

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

In January, the Health Plan funds a 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 & Family.

Self Only enrollment code 474		Self Plus One enrollment code 476		Self & Family enrollment code 475	
Biweekly	**Monthly**	**Biweekly**	**Monthly**	**Biweekly**	**Monthly**
$76.78	$166.36	$166.88	$361.58	$182.05	$394.45

APWU special rates biweekly

Special rates apply to APWU Career Bargaining Unit Employees

Self Only enrollment code 474			Self Plus One enrollment code 476			Self & Family enrollment code 475		
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**
$76.78	$76.78	$15.36	$166.88	$166.88	$33.38	$182.05	$182.05	$36.41

Premiums for Tribal employees are shown under the monthly premium rate column. The amount shown is the maximum you will pay. Your Tribal employer may choose to contribute a higher portion of your premium. Please contact your Tribal Benefits Officer for exact rates.

High Option

In-network copays:

- $10 for a 24/7 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 Accidental injury within 72 hours

Two 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 24/7 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

All eligible postal and federal employees and retirees can enroll.

800-PIC-APWU
apwuhp.com/open-season
openseason@apwuhp.com

United Healthcare

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).

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