



Member rights and responsibilities statement

You and all members of the APWU Health Plan have both rights and responsibilities in the management of your healthcare. Management of your healthcare includes encounters with APWU Health Plan associates and the provider community.

The following outlines your member rights with the APWU Health Plan

- ✓ Be treated with fairness, respect and dignity at all times.
- ✓ Receive understandable information about APWU Health Plan programs, services and contractual relationships in terms and language you can understand.
- ✓ Receive timely access to covered services and drugs, as applicable.
- ✓ Have the privacy of personal health information protected.
- ✓ Receive information about the organization, your plan, its network providers and covered services.
- ✓ Receive a prompt reply to questions or requests for information.
- ✓ Receive a copy of the Member Rights and Responsibilities Statement.
- ✓ Clear information on how to file a complaint or appeal and to ask us to reconsider decisions we have made.
- ✓ Make recommendations, as well as get more information, about APWU Health Plan's member rights and responsibilities policy.
- ✓ Know how APWU Health Plan pays in-network and out-of-network healthcare professionals for providing services.
- ✓ Participate with healthcare professionals in making decisions about healthcare.
- ✓ Have candid discussions of appropriate or medically necessary treatment options for health conditions, regardless of cost or benefit coverage.
- ✓ Receive complete information about diagnosis, evaluation, treatment and prognosis, or designate another person to receive this information on your behalf.
- ✓ Know the names and qualifications of healthcare professionals involved in medical treatment.
- ✓ Be informed if a healthcare professional plans to use an experimental treatment or procedure regarding care and to refuse to participate in research projects.



The following outlines your responsibilities with APWU Health Plan

- ✓ Become familiar with covered services and the rules to follow to get covered services.
- ✓ Provide full disclosure of any other health insurance or prescription drug coverage you may have.
- ✓ Tell the doctor and other healthcare professionals about current enrollment. Help doctors and other providers by providing them with information, asking questions and following through on care.
- ✓ Understand health problems and participate in developing mutually agreed upon treatment goals.
- ✓ Agree to follow the treatment plan prescribed by your provider and to participate in your care.
- ✓ Treat healthcare professionals, staff and others with respect.
- ✓ Pay what is owed.
- ✓ Inform APWU Health Plan if you move.
- ✓ Contact Customer Service for help with questions or concerns.
- ✓ Provide complete and accurate information to the best of your ability about your health, medications (including over-the-counter and dietary supplement products) and any allergies or sensitivities.
- ✓ Inform your provider about any living will, medical power of attorney or other directive that could affect your care.