

Marketing Plus



Presented by Strategic Marketing & Communications



Marketing Plus Agenda



- The High Option and Consumer Driven Option 2027 Flyer:
 - The UnitedHealthcare Network
 - Compare Your Plan Options
 - 2027 Premiums
 - Preventive Care
 - The High Option Plan
 - The Consumer Driven Option Plan
 - HO and CDO Pharmacy
 - UnitedHealthcare Medicare Advantage Plan
 - Dental, Special Programs, Virtual Visits & Your Member Portal
- Eligibility and Enrollment
- Member Referral Incentive Program (MRIP)
- Open Season Health Fairs/Cvent
- How to Set Up Your Booth
- How to Engage With Potential Members
- Leave Without Pay (LWOP)
- Q&A

Flyer Page #

You'll find the page we're on at the bottom left hand of the slide.



Your PSHB Program



Caring support for each step of your health journey.

APWU Health Plan has provided comprehensive, quality benefits for postal workers, retirees, and their families since 1960. With a long-standing commitment to supporting access to affordable healthcare, we're here to help you get the most from your benefits.

Wherever you go, you're covered.

Members have access to doctors, hospitals, and healthcare providers in the UnitedHealthcare network, with no referrals needed. As of August 2026, the network includes:



Compare your plan options



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

**HIGH OPTION**

100% coverage for many in-network services

-  Preventive care, immunizations, and screenings
-  Lab tests at LabCorp and Quest Diagnostics
-  Generic oral diabetes medications
-  Visits to a registered dietician or nutritionist
-  Accidental injury care received within 72 hours
-  Routine maternity care and support
-  Maven maternity care
-  Quit For Life® tobacco cessation program

Your cost (in-network)

- **\$10** for a virtual visit (\$0 for first 2 visits)
- **\$25** for primary care office visits
- **\$25** for specialty office visits
- **\$30** for urgent care
- **\$10** for retail non-specialty Tier 1 drugs

Medicare Advantage

Additional benefits are available when you enroll in the plan.

- **\$0** copays for covered medical services
- **\$100** monthly Part B premium subsidy
- **\$60** quarterly over-the-counter item allowance
- Vision eyewear allowance

Innovative health plans for every stage of life.



100% coverage for many
in-network services



No primary care provider
(PCP) requirement



Freedom to use in-network
and out-of-network providers

Compare your plan options



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

**CONSUMER DRIVEN OPTION**

100% coverage for many in-network preventive services

-  Preventive care and screenings without using your Personal Care Account (PCA)
-  Breast cancer screenings
-  Family planning and contraceptive services
-  Routine maternity care and support
-  Maven maternity care
-  Quit For Life tobacco cessation program

Your cost (in-network)

- **\$0 for covered preventive care** with no deductible or PCA use
- **Your PCA pays eligible expenses first**
- After you use your PCA, you pay toward your **net deductible**
- After the deductible, you generally pay **15% coinsurance** for in-network care

Health Plan-funded PCA

Your PCA helps pay for eligible medical expenses. Each year, the Plan adds:

- **\$1,200** for Self coverage
- **\$2,400** for Self Plus One or Self & Family coverage

2027 Premiums



2027 HIGH OPTION PREMIUMS			
Your employment status	Self PSHB enrollment code 23A	Self Plus One PSHB enrollment code 23C	Self & Family PSHB enrollment code 23B
Employee	Biweekly premium \$142.97	Biweekly premium \$279.13	Biweekly premium \$358.28
Retiree	Monthly premium \$309.77	Monthly premium \$604.78	Monthly premium \$776.27

2027 CONSUMER DRIVEN OPTION PREMIUMS			
Your employment status	Self PSHB enrollment code 23D	Self Plus One PSHB enrollment code 23F	Self & Family PSHB enrollment code 23E
Career, APWU bargaining unit: 1+ year in PSHB	★ Special biweekly rates for career, APWU bargaining unit, employees ★ enrolled in PSHB for more than one year.		
	\$51.70	\$114.87	\$129.12
	Biweekly premium	Biweekly premium	Biweekly premium
Career, APWU bargaining unit: 1st year in PSHB	\$100.21	\$217.81	\$237.61
Manager or other crafts			
PSE after 360 days			
	Monthly premium	Monthly premium	Monthly premium
Retiree	\$217.13	\$471.92	\$514.82

APWU Preferred Premium



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



Biweekly APWU Special Rates



Your employment status	Self PSHB enrollment code 23D	Self Plus One PSHB enrollment code 23F	Self & Family PSHB enrollment code 23E
Career, APWU bargaining unit: 1+ year in PSHB	★ Special biweekly rates for career, APWU bargaining unit, employees ★ enrolled in PSHB for more than one year.		
	\$51.70	\$114.87	\$129.12

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

Premium Example Questions



I'm a married postal employee, no children. I have the High Option. I retire in March. What will my premium be when I retire?

1. Nothing will change, you'll pay the same premium
2. Self Plus One Monthly
3. Self Only Monthly

Premium Example Questions



I'm retired and have the High Option. I will opt in to the Medicare Advantage benefits once I enroll in Medicare Part B. I have Self Only coverage. What will my premium be?

1. Self Only Monthly
2. Nothing will change, you'll pay the same premium
3. All of the above

Premium Example Questions



I am a PSE, I just started working in October (2026). I will enroll during Open Season. What will my premium be?

1. CDO Rate
2. Not eligible to enroll in the CDO until October 2027
3. Special CDO Rate

Premium Example Questions



I am a PSE, I just started working last October (2025). I will enroll during Open Season. What will my premium be?

1. Not eligible to enroll in the CDO until October 2026
2. Special CDO Rate
3. CDO Rate

Premium Example Questions



I just turned regular, I was a PSE and have had the CDO for three years. I want to stay on the CDO. What will my premium be?

1. Special CDO Rate
2. CDO Rate
3. You have to enroll during Open Season

Premium Example Questions



I just turned regular, I was a PSE and stayed on my spouse's plan (non-Federal). Since I'm career now (August), I want to get the CDO family plan for us. What will my premium be?

1. Special CDO Rate
2. CDO Rate
3. You have to enroll during Open Season

Premium Example Questions



I will retire next year, in March. I am on the CDO Self Only plan. What will my premium be once I retire?

1. Special CDO Rate (Monthly)
2. CDO Rate (Monthly)
3. You have to enroll in the High Option once you retire

Premium Example Questions



I am a letter carrier and NALC member. I have had BCBS for 5 years. I am going to enroll in the CDO plan. What will my premium be?

1. Special CDO Rate Biweekly
2. CDO Rate Biweekly
3. You are not eligible to enroll

Premium Example Questions



I am a maintenance employee and have had BCBS for 30 years. I will enroll in the CDO this Open Season. What will my premium be?

1. Special CDO Rate Biweekly
2. Regular CDO Rate Biweekly
3. You are not eligible to enroll until next Open Season

Premium Example Questions



I just became a clerk in October (2026). I was a letter carrier for 10 years. I have had NALC High Option for all 10 years. I will enroll in the CDO this Open Season; what will my premium be?

1. Special CDO Rate Biweekly
2. Regular CDO Rate Biweekly
3. You are not eligible to enroll until next Open Season

Premium Example Questions



I have been a MVS driver for 5 years. I'm not in the union. I have had BCBS for 2 years. I want to change to the CDO this Open Season. What will my premium be?

1. Special CDO Rate Biweekly
2. Regular CDO Rate Biweekly
3. You are not eligible to enroll in APWU Health Plan

Q&A

Topics we discussed:

- The APWU Health Plan
- Our two plans – High Option and Consumer Driven Option
- The UnitedHealthcare Network
- 2027 Premiums
- The special biweekly rate for APWU Career Bargaining Unit Employees

100% Coverage & Preventive Care



Your plan covers 100% of preventive care when you stay in the network.

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.¹

Care and support



Maternity care

Get the care you need for a healthy pregnancy. 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 100%.

100% Coverage & Preventive Care

Scan to explore **preventive care services with 100% coverage:**



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.²

Recommended screenings include:

- Cervical cancer screening starting at age 21³
- Colorectal cancer screening starting at age 45⁴
- Routine mammograms, including 3D mammograms, covered for members age 35 and older⁵

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

High Option: Cost Shares & Copays



HIGH OPTION 2027

Calendar year deductible	In-network	Out-of-network
 Self	\$450	\$1,000
 Self Plus One / Self & Family	\$800	\$2,000
Annual out-of-pocket maximum	In-network	Out-of-network
 Combined medical and prescription drugs	\$6,500 Self \$13,000 Self Plus One and Self & Family	\$15,000 Self \$30,000 Self Plus One and Self & Family



Save money by staying in the network.

If you receive out-of-network care, you're still covered. APWU Health Plan covers most out-of-network services at 60% of the Plan allowance, while the member pays 40%.

High Option: Cost Shares & Copays



2027 benefits	High Option In-network you pay	Medicare Advantage In-network you pay (See pages 14 – 15)
Medical visits		
Office and specialist visits	\$25 copay (no deductible applied)	\$0
Virtual visits with Teladoc	\$0 copay for first 2 visits \$10 copay (no deductible applied)	\$0
Preventive care		
Well-child care	\$0	n/a
Childhood immunizations	\$0	n/a
Annual adult routine exams	\$0	\$0
Adult immunizations	\$0	\$0
Preventive screenings	\$0	\$0

High Option: Cost Shares & Copays



2027 benefits

High Option In-network you pay

**Medicare Advantage
In-network you pay**
(See pages 14 –15)

Maternity

Complete maternity care, including prenatal, delivery, postnatal, and initial exam of newborn covered under family enrollment

\$0

n/a

Hospital/facility care

Diagnostic tests or imaging

15% (\$0 for lab tests at LabCorp and Quest Diagnostics)

\$0

Outpatient surgery

15%

\$0

Inpatient

15%

\$0

Surgical

15%

\$0

Cancer Centers of Excellence

5%

\$0

Infertility treatment

Diagnostic and treatment services

15%

\$0

Emergency care

Accidental injury (within 72 hours)

\$0

\$0

Urgent care

\$30 copay (no deductible applied)

\$0

Emergency room

15%

\$0

Ambulance

15% (no deductible applied)

\$0

High Option: Cost Shares & Copays



Hearing services

Diagnostic hearing tests	15% every 2 years	\$0
Hearing aids	All charges in excess of \$1,500 (every 3 years, no deductible applied)	\$1,500 allowance every 3 years when using the UnitedHealthcare network

Orthotics

Custom orthotics from any podiatrist	All charges in excess of \$200 (annually, no deductible applied)	All charges in excess of \$200 (annually, no deductible applied)
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Alternative care

Physical therapy	15% (60 visits per year, no deductible applied)	\$0
Chiropractic care	\$25 copay (24 visits per year, no deductible applied)	\$0
Acupuncture	\$25 copay (26 visits per year, no deductible applied)	\$0

Mental health/substance use

Office visits	\$25 copay (no deductible applied)	\$0
Outpatient treatment	15%	\$0
Diagnostics, inpatient, and outpatient services	15%	\$0

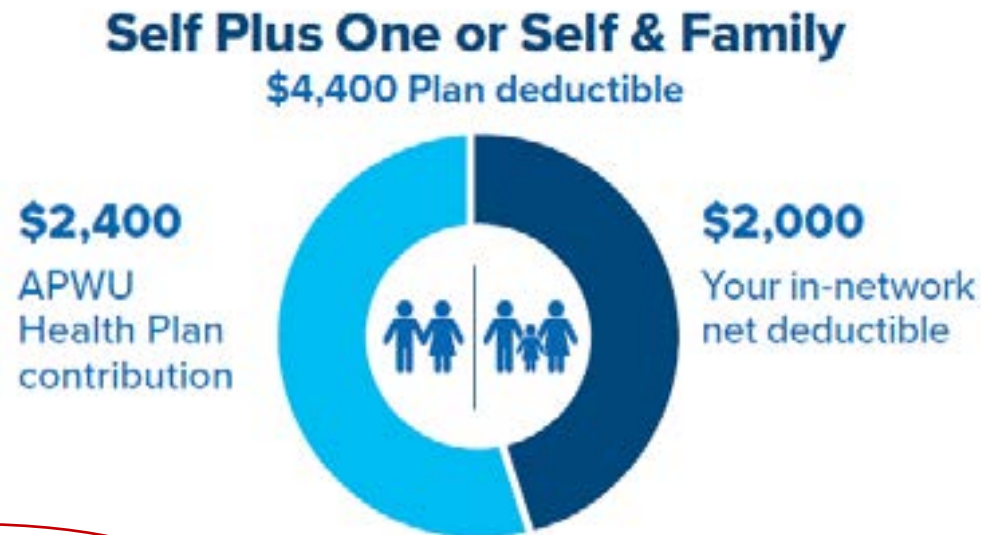
Get to know how your PCA works



The **Consumer Driven Option** features a PCA that covers your healthcare expenses and lowers any deductible you may have to pay. In January each year, the Plan funds your PCA at \$1,200 per year for Self enrollment or \$2,400 per year for Self Plus One or Self & Family enrollment. If you are hired mid-year, the amount will be prorated.



Get to know how your PCA works



Earn rewards
when you take
proactive steps to
protect your health.

Receive a \$25 wellness incentive added to your PCA for each family member who completes:

- ✓ An annual physical exam
- ✓ Mammogram
- ✓ Cervical cancer screening
- ✓ Colonoscopy or Cologuard

Your PCA covers 100% of all covered healthcare expenses



Use your PCA to cover in-network and out-of-network services. Care can be less expensive when you stay in the network because network providers discount their fees.

Your PCA covers:

- ✓ Medical care
- ✓ Prescription drugs and supplies
- ✓ Dental and vision, including eyeglasses and contact lenses (up to \$400 for Self coverage, and \$800 for Self Plus One or Self & Family coverage)
- ✓ Surgery and hospital services
- ✓ Mental health and substance use treatment
- ✓ Emergency care
- ✓ Medicare Part B premiums

Choose how you pay for medical claims.



- If you have funds available in your PCA, claims will be paid out of your PCA first. If you want to use a different pre-tax benefit account, you can turn off your PCA through your member portal.
- In some cases, you may have to pay the cost of the services upfront.
- Pharmacy claims will always be paid out of your PCA, as long as you have funds available.
- If you're enrolled in Medicare PDP, your prescription drugs will not automatically be paid out of your PCA. If you have funds in your PCA, you can submit a claim for reimbursement.



A glossary of terms:

Plan deductible: The total amount of eligible medical expenses you must meet each year before traditional health coverage begins.

Personal Care Account (PCA): APWU Health Plan contributes funds to your PCA each year. By using this money to pay for eligible medical expenses, you decrease your Plan deductible and out-of-pocket expenses.

Net deductible: The remaining amount you have to pay once the funds in your PCA have been exhausted and before traditional health coverage begins. **Net deductible = Plan deductible - PCA.**

Medicare Prescription Drug Plan (PDP) Employer Group Waiver Plan (EGWP): A Medicare-approved drug plan offered through your employer that provides enhanced prescription coverage.

Traditional health coverage: Your benefits begin after you satisfy the Plan deductible. For most services, you pay only 15% of the cost if you use a network provider.

Consumer Driven Option

A proactive alternative to conventional plans



OVERALL PLAN FEATURES

In January each year, the Health Plan funds a Personal Care Account (PCA) members can use for covered medical services. Members are covered 100% until the PCA is exhausted.



Save money by staying in the network.

If you receive out-of-network care, you're still covered. APWU Health Plan covers most out-of-network services at 50% of the Plan allowance, while the member pays 50%.

Consumer Driven Option: Cost Shares



Self

\$1,200 — APWU Health Plan PCA contribution

Net deductible		Out-of-pocket maximum	
In-network	Out-of-network	In-network	Out-of-network
\$1,000	\$1,500	\$6,500	\$15,000



Self Plus One or Self & Family

\$2,400 — APWU Health Plan PCA contribution

Net deductible		Out-of-pocket maximum	
In-network	Out-of-network	In-network	Out-of-network
\$2,000	\$3,000	\$13,000	\$30,000

What is an out-of-pocket maximum?



This is the most you'll have to pay for covered care in one year. Once you reach this amount, including what you've paid toward your deductible, any money used from your PCA, and your copays and coinsurance for in-network care, the Health Plan will cover all costs for covered services for the rest of the year.

PCA rollover



If you remain in this plan, any unused balance in your PCA at the end of the year may be rolled over to next year. The maximum balance allowed in your PCA in any year is \$5,000 for Self and \$10,000 for Self Plus One and Self & Family.

Consumer Driven Option: Cost Shares



2027 benefits

In-network you pay (after deductible is met)

Preventive care

Well-child care, immunizations, preventive care, adult routine exams, preventive screenings

\$0 — No PCA used

Receive a \$25 wellness incentive for each family member who completes an annual physical exam, mammogram, cervical cancer screening, or colonoscopy/Cologuard

Medical visits

Office, specialist, & virtual visits

15% of Plan allowance (Plan allowance: The maximum amount a plan will pay for a covered healthcare service)

Maternity

Complete maternity care, including prenatal, delivery, postnatal, and initial exam of newborn covered under family enrollment

\$0 — No PCA used

Hospital/facility care

Diagnostic tests or imaging

15% of Plan allowance

Outpatient surgery

15% of Plan allowance

Inpatient

15% of Plan allowance

Cancer Centers of Excellence

10% of Plan allowance

Infertility treatment

Diagnostic and treatment services

15% of Plan allowance

Consumer Driven Option: Cost Shares



Emergency care

Accidental injury (within 24 hours)	15% of Plan allowance
Urgent care	15% of Plan allowance
Emergency room	15% of Plan allowance
Ambulance	15% of Plan allowance
Air ambulance	15% of Plan allowance

Hearing services

Diagnostic hearing tests	15% every 2 years
Hearing aids	All charges in excess of \$1,500 (every 3 years)

Orthotics

Custom orthotics from any podiatrist	All charges in excess of \$200 (annually)
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Alternative care

Chiropractic care	15% of Plan allowance (24 visits per year)
Acupuncture	15% of Plan allowance
Physical, occupational, and speech therapy	15% of Plan allowance (up to 60 visits per year)

Mental health/substance use

Office visits	15% of Plan allowance
Virtual visits	15% of Plan allowance
Outpatient treatment	15% of Plan allowance
Diagnostics, inpatient, and outpatient services	15% of Plan allowance

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 Rx

50%

Retail prescription drugs Specialty 30-day supply

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

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

45% for Tier 6, maximum \$1,000 per Rx

50%

Optum Rx provides pharmacy benefits for all APWU Health Plan members, with a network of 67,000+ pharmacies.

Receive a discount when you use Optum Rx Home Delivery.



The High Option covers prescriptions with no deductible and low copays.

High Option: Pharmacy

NEW for 2027: Receive up to a 90-day supply of all prescriptions except specialty medications at any in-network pharmacy.

Price medications and explore lower cost options.



High Option



Consumer Driven Option

High Option members save on diabetes medications.



- \$0 copay for generic oral medication, formulary blood glucose test strips, and lancets (used to reduce blood sugar)
- \$25 copay for a 30-day supply or \$75 copay for a 90-day supply of certain insulin and non-insulin drugs

Consumer Driven Option: Pharmacy



Your PCA covers the cost of prescription drugs.

Network Retail	
Tier 1 / Tier 2	25% - <u>minimum</u> \$15 and <u>maximum</u> per Rx of: \$200/30-day supply, \$400/60-day supply and \$600/90-day supply
Tier 3	40% - <u>minimum</u> \$15 and <u>maximum</u> per Rx of: \$300/30-day supply, \$600/60-day supply and \$900/90-day supply

Network home delivery	
Tier 1 / Tier 2	25% - <u>minimum</u> \$10 and <u>maximum</u> per Rx of: \$200/30-day supply, \$400/60-day supply and \$600/90-day supply
Tier 3	40% - <u>minimum</u> \$10 and <u>maximum</u> per Rx of: \$300/30-day supply, \$600/60-day supply and \$900/90-day supply

Medicare PDP



Retirees receive Medicare prescription drug plan (PDP) coverage at no additional cost



If you're a Medicare-eligible Postal Service retiree or covered family member in the PSHB Program, your APWU Health Plan benefits will include prescription drug coverage through a Medicare Part D prescription drug plan (PDP) Employer Group Waiver Plan (EGWP).

Medicare PDP coverage includes:

- ✓ Low copays/coinsurance
- ✓ \$2,400 annual prescription out-of-pocket maximum
- ✓ Convenient home delivery service
- ✓ PSHB-regulated benefits at no additional premium



Medicare PDP



High Option Medicare PDP coverage

As a retired High Option member not enrolled in Medicare Advantage (Part C), you will be enrolled in APWU Health Plan Medicare Prescription Drug Plan (PDP).

See Sections 5(f)(a) and 9 of the postal brochure for details.

Questions? Call **855-817-0306**, 24/7, starting January 1, 2027.

Scan to visit **APWU Health Plan Medicare Prescription Drug Plan (PDP):**



Consumer Driven Option Medicare PDP coverage

As a retired Consumer Driven Option member, you'll automatically receive Medicare PDP coverage through UnitedHealthcare MedicareRx (PDP). While you can't use your PCA at the pharmacy for these prescriptions, you can pay out of pocket and request reimbursement, allowing you to keep using your PCA benefits.

See Sections 5(f)(a) and 9 of the postal brochure for details.

Questions? Contact UnitedHealthcare MedicareRx (PDP) at **888-201-4265**, 8 am – 8 pm local time, Monday – Friday.

Scan to visit **UnitedHealthcare MedicareRx (PDP):**



Medicare Advantage benefits support healthier living



When you retire, APWU Health Plan offers a Medicare Advantage plan for High Option members covered by Medicare Part A and Part B.



Reduce or eliminate the amount you pay for healthcare services.

Our UnitedHealthcare® Medicare Advantage (PPO) for APWU Health Plan offers:

- ✓ No copays or deductibles for covered medical services
- ✓ \$0 maximum out-of-pocket cost for covered medical services¹
- ✓ A \$100 monthly Part B premium subsidy
- ✓ Part D prescription drug coverage
- ✓ Eyewear allowance of \$130 for glasses or \$175 for contacts every 24 months
- ✓ \$1,000 dental coverage
- ✓ \$60 quarterly over-the-counter item allowance
- ✓ \$1,500 hearing aid allowance every 3 years when using the UnitedHealthcare network
- ✓ \$0 for routine podiatry, 6 visits per year
- ✓ Unlimited visits for acupuncture and chiropractic care
- ✓ Unlimited visits for physical, speech, and occupational therapy
- ✓ One plan with no need to coordinate primary and secondary payers

See any doctor nationwide who accepts Medicare patients and the plan.

Medicare Advantage benefits support healthier living



How much does it cost?



Enrolling in our Medicare Advantage plan costs nothing.

You'll receive all benefits at no additional cost.

Simply continue paying your High Option premium and your Medicare Part B premium, and pay nothing more.

Scan to visit **UnitedHealthcare Medicare Advantage:**



As a retiree, you are eligible to join if you're enrolled in:

- APWU Health Plan High Option
- Medicare Parts A and B

To enroll:

Call **855-383-8793**
711 (TTY)
8 am – 8 pm CT
Monday – Friday

Save on medications with Medicare Advantage



Compare our plans to see how much you could save on your prescription drugs by enrolling in Medicare Advantage.

	High Option with Medicare Parts A & B	High Option with Medicare Advantage
Retail	You pay	You pay
Tier 1: Generic	\$10	\$10
Tier 2: Preferred brand	25% up to max of \$200	\$30
Tier 3: Non-preferred brand	25% up to max of \$300	\$45
Tier 4: Specialty	25% up to max of \$300	\$60
Mail order		
Tier 1: Generic	\$20	\$20
Tier 2: Preferred brand	25% up to max of \$300	\$60
Tier 3: Non-preferred brand	25% up to max of \$500	\$90
Tier 4: Specialty	25% up to max of \$150	\$120

Medicare Advantage benefits support healthier living



Take advantage of special programs and added benefits, all at no extra cost.



Free gym membership

Plus, you have access to thousands of digital on-demand workout videos and live-streaming fitness classes through Renew Active®¹



UnitedHealthcare Healthy at Home

Enjoy home-delivered meals, transportation to medical appointments, and in-home personal care for help with daily activities.



Optum HouseCalls²

Get an annual in-home preventive care visit.



UnitedHealthcare Hearing³

Receive a hearing exam and access custom-programmed hearing aids, available at 7,000 providers nationwide⁴ or through home delivery.

Q&A

Topics we discussed:

- Preventive Care
- The High Option – coinsurance, cost shares and maximums
- The Consumer Driven Option – coinsurance, cost shares and maximums
- Consumer Driven Option PCA
- High Option and Consumer Driven Option Pharmacies
- Medicare PDP (EGWP)
- Medicare Advantage

Dental Benefits



Protect your smile with flexible dental coverage options.



HIGH OPTION

Preventive dental benefits are part of your medical plan and have no deductible.

The High Option pays 70% of the allowed amount for routine care, office visits, exams, cleanings, X-rays, fluoride treatment, fillings, and simple extractions. Use any dentist you choose. Some providers may ask you to pay at the time of service and file a claim with APWU Health Plan.



CONSUMER DRIVEN OPTION

Access care through the Careington Dental Plan.

Save 20% to 50% on most dental procedures at thousands of participating dental offices nationwide. Maximize your PCA dollars by using dentists in the network.

Scan to visit
Careington Dental Plan:



Postal employees and retirees can also enroll in the APWU Health Plan Dental Insurance Plan.

Available to APWU members, associate members, and eligible dependents.

You can use any dentist you choose, and there is no deductible for preventive services, including exams, X-rays, and cleanings.

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

After the annual deductible is met, this plan pays:

Type I benefits

Preventive services:

- Exams
- X-rays
- Cleanings
- Sealants

100% of reasonable and customary charges

Type II benefits

Basic services:

- Fillings
- Surgical extractions

80% of reasonable and customary charges

Type III benefits

Coverage begins after a 12-month waiting period

Major services:

- Crowns
- Bridges
- Implants
- Oral surgery
- Dentures
- Periodontics

50% of reasonable and customary charges

Type IV benefits

Optional coverage:

- Orthodontic services

50% of reasonable and customary charges



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

UnitedHealthcare Hearing



Start your journey to better hearing.

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.

Get the most from life's moments with 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. 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.



Scan to visit **UHChearing**:



APWU Health Plan Special Programs



Access special programs for members.

Nurses are available to help you find providers, answer questions about benefits, assist with ongoing care, and educate you about plan resources and programs, including:

- ✓ Disease Management
- ✓ Weight Management
- ✓ Maternity Support Program
- ✓ Cancer Support Program
- ✓ Kidney Resources
- ✓ Transplant Network

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



Behavioral Health & Substance Use



To make quality, comprehensive mental healthcare accessible to everyone, APWU Health Plan partners with **Behavioral Health Solutions (BHS)**. If you or a loved one are facing emotional struggles or substance use issues, you're not alone.

BHS offers confidential help for:

- ✓ Anxiety and depression
- ✓ Family counseling
- ✓ Personal growth
- ✓ Life transitions
- ✓ Substance use and addiction

Members pay 15% of the Plan allowance for many in-network outpatient and inpatient services.



Our network features **449K+** behavioral health providers. Visit apwuhp.com to search the directory.

Calm Health

Find a path to a happier, healthier you as you work toward goals like sleeping better, being more resilient, managing stress better, and being more mindful. The Calm Health app features many of the most popular features of Calm plus much more.

Available to Consumer Driven Option members and dependents at no additional cost.



If you or a loved one is in crisis, counselors are available 24/7:

- Call the number on your ID card
- Text **HOME** to **741741** from anywhere in the USA
- Call the Suicide and Crisis Lifeline: **988**
- For TTY users: Use your preferred relay service or dial **711** and then **988**



Health and Wellness



Health and wellness programs available to all members.

Eat well.



Learn how to make healthier choices.

- ✓ Meet with a registered dietician.
- ✓ \$0 for High Option members.
- ✓ Low cost share for Consumer Driven Option members.

Move more.



Find ways to stay active.

- ✓ Get fitness discounts through **One Pass Select**.
- ✓ Change gym locations at any time.
- ✓ Live-stream exercise classes through an app.

Support your family.



Get help when you're becoming a parent.

- ✓ Find a trusted doula through **Maven**.
- ✓ Chat with lactation specialists.
- ✓ Meet with a return-to-work coach.

Quit smoking.



Make a plan to be tobacco-free.

- ✓ Available with \$0 out-of-pocket costs.
- ✓ Access nicotine replacement therapy.
- ✓ Text a coach through the **Quit For Life** app.

Get specialized care.



Receive the right care at the best value.

- ✓ Access care through a **Cancer Center of Excellence**.
- ✓ 5% copay for High Option members.
- ✓ 10% coinsurance for Consumer Driven Option members.

Explore High Option added benefits:



Explore Consumer Driven Option added benefits:



Virtual Visits

See a doctor without leaving home



Virtual visits let you connect with a doctor by phone or video.¹ Doctors can treat a wide range of health conditions — including many of the same conditions as an emergency room (ER) or urgent care — and may even prescribe medications.²

Virtual visits are good for all this and more:

- | | |
|--------------|----------------------------|
| ✓ Allergies | ✓ Pink eye |
| ✓ Bronchitis | ✓ Rashes |
| ✓ Colds | ✓ Sinus infections |
| ✓ Flu | ✓ Urinary tract infections |
| ✓ Migraines | |

Try virtual primary care.

Connect with a virtual primary care provider (PCP) and a team of healthcare professionals without leaving home or work.³ You can see the same virtual PCP for:

- Annual checkups, prescriptions, and non-urgent care³
- Check-ups for ongoing conditions like asthma and diabetes
- Follow-up visits

The care team will guide you, when needed, to in-person care, such as labs, imaging, and specialists.

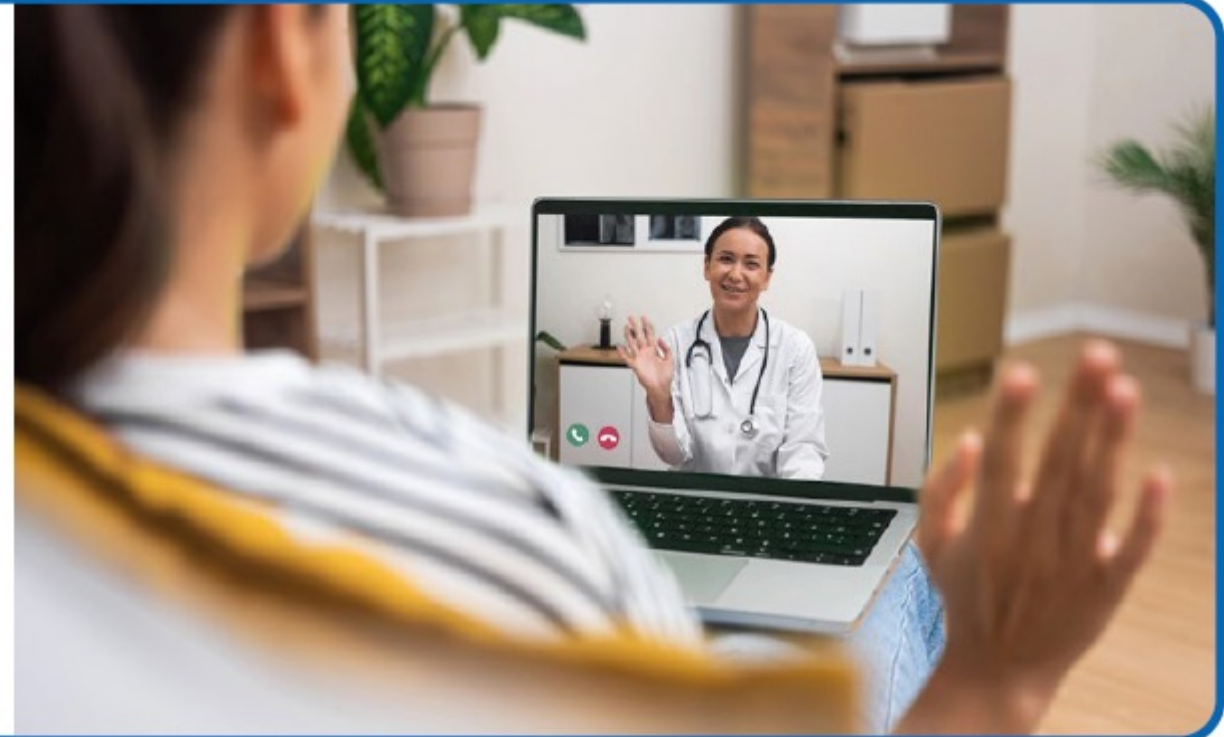


Virtual Visits

Save money with virtual care.

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 for a virtual visit, less than the cost of an in-person office visit.



Call 911 immediately or go to the nearest emergency room if you believe you are experiencing a medical emergency.

Member Website, Portal & Apps



Manage your benefits with digital tools.

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.

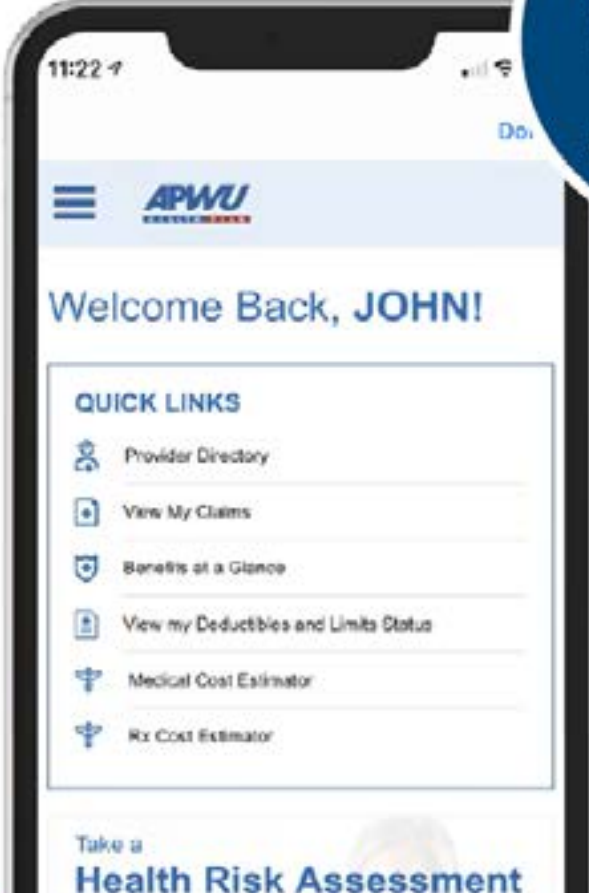
**HIGH OPTION**

Make the most of your health plan benefits with your **myapwuhp** member portal and mobile app:

- ✓ Access deductibles, copays, and maximums
- ✓ Check the provider network to find a doctor
- ✓ Print or request an ID card
- ✓ View claims and authorizations
- ✓ See benefit and eligibility information



Register for a free member account at **apwuhp.com**.



Member Website, Portal & Apps



Manage your benefits with digital tools.

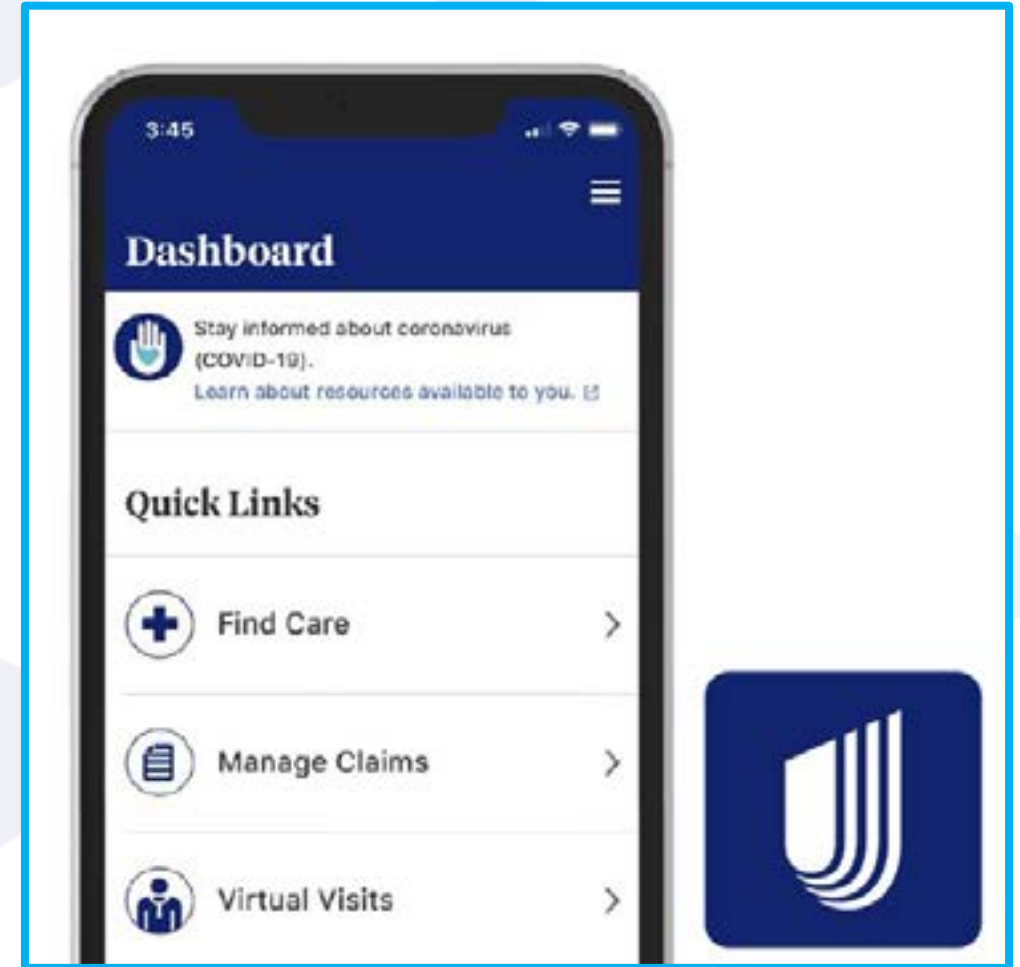
Visit your member website at **apwuhp.com** for the tools you need to manage your health plan benefits and get on the path to healthier living.



CONSUMER DRIVEN OPTION

Access your Health Plan 24/7 with myuhc.com or download the **UnitedHealthcare app**®:

- ✓ Search for providers and find care
- ✓ Compare costs and get estimates for treatments and procedures
- ✓ Price medications, explore lower cost options, and order refills
- ✓ View claims and PCA balances
- ✓ Access virtual visits



Eligibility



If you're eligible for Postal Service Health Benefits, you can enroll in APWU Health Plan

APWU Health Plan offers the High Option and Consumer Driven Option. Both plans are open to all PSHB-eligible employees.

Not a member of APWU?

You can enroll in APWU Health Plan by becoming an associate member of the union.

- Associate membership dues are \$35/year.
- New members will receive a bill from APWU upon enrollment.
- Continuing associate members will also receive a bill for the annual dues.
- You must become a dues-paying member of the union, except where exempt by law.

USPS career employees

As a USPS employee represented by the APWU, you are eligible to enroll in the High Option or Consumer Driven Option.

During your first year of PSHB enrollment, you pay the standard applicable employee share of the premium.

After one year in PSHB, the special Consumer Driven Option rate applies if you meet eligibility requirements.

Managers and other employees

As a non-bargaining manager or employee represented by another union, you are eligible to enroll in the High Option or Consumer Driven Option. This includes letter carriers, mail handlers, and rural carriers.

Postal support employees (PSEs)

As a noncareer USPS employee in an APWU-represented bargaining unit, you are eligible to enroll in the Consumer Driven Option after you complete 360 days of service. The USPS contributes up to 75% of your premium.

Scan to explore the **Consumer Driven Option for PSEs:**



Postal retirees

As a retired USPS employee eligible for PSHB, you can enroll in the High Option or Consumer Driven Option. Medicare may affect your coverage.

Enrollment



Access the online system to compare options and select your plan.

HIGH OPTION 2027 PSHB enrollment codes		
 Self	 Self Plus One	 Self & Family
23A	23C	23B

CONSUMER DRIVEN OPTION 2027 PSHB enrollment codes		
 Self	 Self Plus One	 Self & Family
23D	23F	23E

Already a member of APWU Health Plan?

If you have APWU Health Plan and don't want to change for 2027, you'll automatically be re-enrolled and don't need to act. You can enroll in a different PSHB plan during Open Season if you choose.

Non-bargaining unit employees and postal employees of other crafts

When you enroll in APWU Health Plan for the 2027 plan year, you will become an associate member of the union and be billed a \$35 fee.

Enroll in a 2027 PSHB health plan during Open Season, starting Monday, November 9, through Monday, December 14, 2026.



USPS retirees may need to enroll in Medicare.

If you retire and become eligible for Medicare, 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.

Questions? Visit apwuhp.com for answers.



Scan to enroll in
Medicare Part B

Q&A

Topics we discussed:

- Dental Benefits
- The APWU Health Plan Dental Insurance Plan (through Voluntary Benefits)
- The Careington Dental Network for Consumer Driven Option members
- UnitedHealthcare Hearing
- Behavioral Health Solutions
- APWU Health Plan special programs
- Virtual Visits
- Member website, Portal & App
- Eligibility
- How to Enroll

Member Referral Incentive Program (MRIP)



GET REWARDED!

Member Referral Incentive Program (MRIP)



MEMBER REFERRAL INCENTIVE PROGRAM (MRIP)

3rd Year! The APWU Health Plan is excited to announce our 3rd annual and upcoming Member Referral Incentive Program (MRIP)! This program offers an opportunity to earn \$25 for EACH new subscriber referred and joining the Health Plan during Open Season (November 10 - December 8). It is open to all HPRs who attend the 40th Annual Open Season Seminar.

The Health Plan has made it super easy to participate in this incentive program. Two Requirements:

1. You attend the Open Season Seminar, and you are halfway there to earning your incentive!
2. Next, positively engage your coworkers and convince them to enroll!



SCAN ME

Get your \$25! Scan the QR Code! Enter the following information

MEMBER REFERRAL INCENTIVE PROGRAM (MRIP)

Page 1 of 1

Member Referral Incentive Program (MRIP)

All fields marked with * are required.

This incentive program will run from November 11, 2024, through December 8, 2024. As a positive, influential promoter of the Health Plan, you can earn multiple gift cards as referred enrollees join, so let's keep the momentum going. Consider the many creative ways you can encourage individuals to join the APWU Health Plan and become a top incentive earner for such a rewarding partnership. LET'S INCREASE MEMBERSHIP TOGETHER!

Member Referral Information

*First Name

*Last Name

*City

*State

Choose...

Health Plan Representative Information

*First Name

*Last Name

*Email Address

*Local Name and Number

*Billing Address 1

Billing Address 2 (apt or Suite #)

*City

*State

Choose...

*Zipcode

SUBMIT FORM



Member Referral Incentive Program (MRIP)

All referrals should be submitted
by December 8, 2025.

New This Year: You will be paid by check or electronic funds transfer.



W9: ALL participating representatives must complete a W-9 form. Please complete and return the W-9 to payables@apwuhp.com. No action is needed if you have done so in previous years.



Paper check: If you want to receive a paper check, no action is required once the subscribers have been submitted and verified.



Electronic Funds Transfer: If you want to opt out of a paper check, please complete the ACH form and submit it to dtalbot@apwuhp.com.

Agenda

- Open Season
- Know your region
- Cvent: Selecting health fairs
- LWOP
- HPR resources
- HPR support/contacts



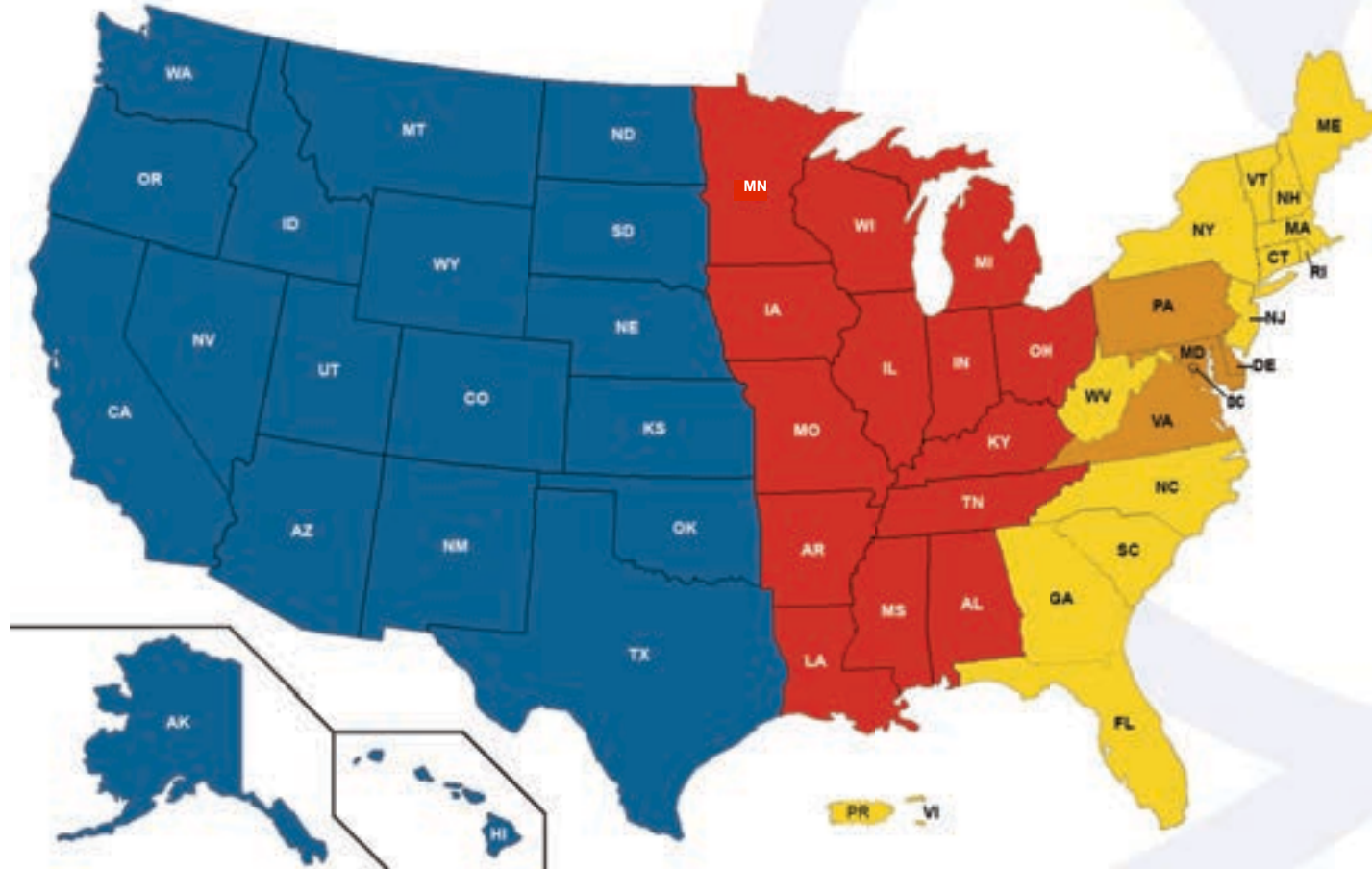
Open Season

November 9th – December 14th



- There are several ways you can participate in health fairs (Postal/Federal Health Fairs):
 - Cvent
 - Jasmine Parker or Shana Jones will contact you by phone
 - Invitations from agencies sent to HPRs– email Jasmine Parker at jparker@apwuhp.com

Health Fairs - Know your region!



Western Region

WA, OR, CA, ID, MT, ND, SD, WY, NV, AZ, NM, TX, OK, KS, NE, CO, UT, AK, HI

Central Region

MI, WI, MN, IA, IL, IN, OH, MO, KY, TN, AR, LA, MS, AL

Eastern Region

ME, VT, NH, MA, CT, NY, NJ, DE, VA, WV, NC, SC, GA, FL, PR, VI

Local Region

PA, DMD, DE, DC, VA

Registration for your region:

**Central
Region**



**Western
Region**



**Eastern
Region**



Local Region



Scan your region's QR code to take you to Cvent

Event: Registration



- Event Hub
 - PSHB
 - FEHB
- Register every year
- Build your profile
 - Personal information
 - Registration type
- Select 'Next'

The image shows a registration page for the 2026 Local Region Health Fairs. At the top, there is a banner with the APWU Health Plan logo, a heart icon, and a QR code. The banner text reads "LOCAL REGION HEALTH FAIRS" and "Maryland, Pennsylvania, Delaware, Virginia, Washington, D.C.". Below the banner, the main title "2026 Local Region Health Fairs" is displayed, followed by the dates "April 1, 2026 – December 14, 2027" and the time "6:00 PM-6:00 PM". The locations "Maryland, Pennsylvania, Delaware, Virginia, Washington, D.C." are listed below. A "Countdown to the Event" section features four orange circles with the numbers 0, 0, 0, and 0, labeled "Days", "Hours", "Minutes", and "Seconds" respectively. At the bottom, there is a "Register By" section with the date "December 14, 2027 5:59 PM", a "Register Now" button with the text "Already registered?", and a "Contact Us" button.

APWU HEALTH PLAN

LOCAL REGION HEALTH FAIRS
Maryland, Pennsylvania, Delaware, Virginia, Washington, D.C.

2026 Local Region Health Fairs

April 1, 2026 – December 14, 2027
6:00 PM-6:00 PM

Maryland, Pennsylvania, Delaware, Virginia, Washington, D.C.

Countdown to the Event

0 Days 0 Hours 0 Minutes 0 Seconds

Register By
December 14, 2027 5:59 PM

Register Now
Already registered?

Contact Us

Event Registration: Building Your Profile



2025 Local Region Health Fairs

January 1, 2025 – December 31, 2025
6:00 PM-6:00 PM

Personal Information

Fill out the information below, then click Next to continue.

* First name

Jasmine

* Last name

Parker

* Email address

j.parker5204@gmail.com

Mobile

202-843-7087

Company

APWU Health Plan

Title

Marketing Programs Coordinator I

Cancel

Next

Personal Information:

- First and last name
- Email address
- Contact information
- Company (local name and number)
- Title
- Select 'Next'

Cvent Registration: Selecting Health Fairs

The screenshot shows the registration interface for the 2025 Local Region Health Fairs. At the top, there's a banner with the APWU Health Plan logo, a photo of a smiling couple, and a QR code. Below the banner, the title "2025 Local Region Health Fairs" is displayed, followed by the dates "January 1, 2025 – December 31, 2025" and the time "6:00 PM-6:00 PM". A section titled "Select Your Region" includes a subtext "Select the Region you're in to select a health fair you'd like to attend in that region." Below this are four dropdown menus: "Category", "Agency", "Health Fair City", and "Health Fair State". The date "October 7, 2025" is shown, along with the time "8:00 AM-3:00 PM". The event listed is "MD NARFE Board Meeting - Bowie, MD (50)" with a "Free" price tag and a "Select" button. Below the event title, it says "FEHB Local Region | 29". A detailed description of the meeting follows, mentioning the Maryland Federation of the National Active and Retired Federal Employees (NARFE) and the location at the Bowie Comfort Inn Hotel & Conference Center. At the bottom, a "PARTICIPATION" section states the cost to participate is \$100 for a non-profit entity and \$150 for a for-profit entity.

- Category, Agency, City, State
- Health fair information
 - Date/time of the event
 - HF #
 - POC information
 - Location
 - Security measures
 - # of attendees
 - Location
 - Security Measures
- Capacity
- Select 'Next'

Cvent Registration: Summary



2025 Local Region Health Fairs

January 1, 2025 – December 31, 2025
6:00 PM-6:00 PM

Congratulations, you are now registered!

Your Confirmation Number is:

TgNRXJ6ZBYB

You will receive an email with your registration details.

Add to Calendar

Registration Summary

Review your registration information below

Jasmine Parker
j.parker5204@gmail.com

Mobile
202-843-7087

Company
APWU Health Plan

Title
Marketing Programs Coordinator I

(continued on next slide)

Event Registration: Confirmation



2025 Local Region Health Fairs

January 1, 2025 – December 31, 2025
6:00 PM-6:00 PM

Congratulations, you are now registered!

Your Confirmation Number is:

TgNRXJ6ZBYB

You will receive an email with your registration details.

[Add to Calendar](#)

Registration Summary

Review your registration information below

Jasmine Parker

j.parker5204@gmail.com

Mobile
202-843-7087

Company
APWU Health Plan

Title
Marketing Programs Coordinator I

Modifying Your Agenda: Selecting/Deselecting Health Fairs

Already registered? ×

Enter the email address you used to register for the event, along with the confirmation number you received.

* Email Address

j.parker5204@gmail.com

* Confirmation Number

T9NRXJ6ZBYB|

[Forgot your confirmation number?](#)

Log in

- Select 'Already Registered'
 - Email address
 - confirmation number
- Select 'log in'
- Personal information and registration type
 - Select 'next' until the health fair's page
- Register/unregister
- Scroll to bottom of page, select 'next'
- Complete Registration with modifications

Selecting Health Fairs: Policies and Procedures



Once your agenda has been created in Cvent:

- Contact the agency's POC and (cc) the Regional Coordinator, Jasmine Parker
- Shipment of materials: Materials will be requested for shipping upon confirmation.
(Please RSVP with agency as soon as possible - for shipping purposes).
- Once confirmed with the agency's POC, security forms will be sent via email, if requested by the agency.
 - Complete and submit to agency ASAP, cc Jasmine Parker.
 - **The earlier you submit the forms the better.** **(Please read event details in full).**

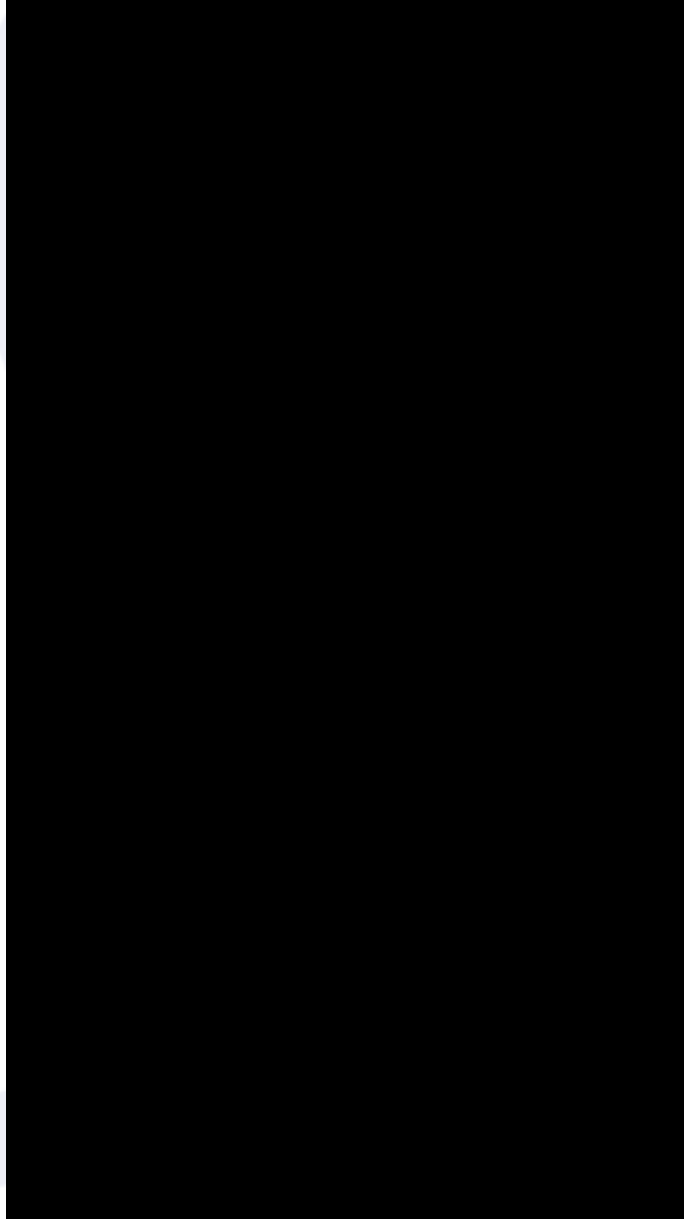
(continued on next slide)

Selecting Health Fairs: Policies and Procedures



- Verifying material shipment
 - Contact agency 7 days prior of your health fair to confirm if materials have arrived.
 - If arrival of the materials cannot be confirmed, please contact your Regional Coordinator to verify tracking information.
- Setting up at the health fair (video presentation at the end of this presentation)
- Once the Health Fair is over, please fill out LWOP and APWU Health Plan Debriefing Form.
 - Email it to Regional Coordinator for processing.

How to Set Up Your Booth



Leave Without Pay (LWOP) Program



- Reimbursement
 - After the completion of an assignment for Open Season, complete an Expense Voucher LWOP form.
- Local Reimbursement
 - Submit itemized invoice to HP
 - Will reimburse the local in full for lost time and wages.

HPR Expense Voucher (LWOP) Online Form



APWUHP Health Plan
HPR Expense Voucher Online Form (LWOP)
Page 1 of 2

All fields marked with * are required.
Before you begin filling out this form, please have all receipts ready as images or PDF files to attach.
You will need to ATTACH ALL RECEIPTS and have 90 minutes to fill out this form.

*Name *Social Security #

*E-mail Address *Phone

*Address:

*City: *State: Choose *Zip:

Authorized By Assignment Dates:

Assignment Purpose

*Date	*Activity	*Location
<input type="text"/>	<input type="text"/>	<input type="text"/>
Date	Activity	Location
<input type="text"/>	<input type="text"/>	<input type="text"/>
Date	Activity	Location
<input type="text"/>	<input type="text"/>	<input type="text"/>

- How to submit:
 - Electronic: MedForward (can be found on HPR webpage)
 - Email: jparker@apwuhp.com
 - USPS Carrier
- Sections:
 - Personal Info
 - Assignment Purpose
 - Expense Detail
 - Transportation
 - Miscellaneous Expenses
 - Health Fair Assignment
- **HPR Retiree Hourly Rate:**
\$22.00

Meal Expense Reimbursement

- Staffers will be reimbursed **75% of the meal and incidental rate for the state/county in which the event takes place.**
 - To qualify for this reimbursement, the event(s) scheduled must have a time span of 6 hours or more.
 - Example: You must have a scheduled health fair equaling up to 6+ hours, and/or multiple health fairs equaling up to 6 hours, or more, for that day.
- (See www.GSA.gov for the meal and incidental total breakdown)

NOTE: This is subject to change based on your city and state.

The M&IE total and breakdown table lists the full daily amount federal employees receive for a single calendar day of travel when that day is neither the first nor last day of travel.

Transportation and Miscellaneous Reimbursement

- 2026-2027 IRS mileage rate: **\$.725**
 - APWU Health Plan will reimburse the going IRS rate per mile for actual mileage driven (*reimbursement will not exceed the total airfare cost*).
- Full reimbursement is allowed for all reasonable transportation expenses incurred as a result of your assignment.
- Make sure the starting location and assignment destination on the “From/To” lines are complete.

3971, W9 and 1099 Forms



• 3971

- Completed form will need to be approved and signed by a Supervisor
- Must be submitted with Expense Voucher

NOTE: Please email Jasmine Parker if you are not scheduled to work on the day of the health fair. You will not need to submit a 3971 (for auditing purposes).

• 1099

- If total expenses exceed \$600 or more in a calendar year, HPRs will be mailed a 1099 Form.

• W9

- If you are participating in Open Season Health Fairs, you will need to submit a W9 to Finance, dtalbot@apwuhp.com before compensation.

Form W-9
(Rev. October 2018)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification
Go to www.irs.gov/FormW9 for instructions and the latest information.

Give Form to the requester. Do not send to the IRS.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.

2 Business name/disregarded entity name, if different from above

3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes.

☐ Individual/sole proprietor or single member LLC
☐ Limited liability company. Enter the tax classification (C=Corporation, S=S corporation, P=Partnership) ☐ Partnership
☐ Trust/estate
☐ Other (see instructions) ☐ C Corporation
☐ S Corporation
☐ Partnership
☐ Trust/estate

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):
Foreign payee code (if any) _____
Exemption from FATCA reporting code (if any) _____
(Applies to accounts maintained outside the U.S.)

5 Address (number, street, and apt. or suite no.) See instructions.

6 City, state, and ZIP code

7 List account number(s) here (optional)

Requester's name and address (optional)

Part I Taxpayer Identification Number (TIN)
Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see How to get a TIN, later.
Note: If the account is in more than one name, see the instructions for line 1. Also see What Name and Number To Give the Requester for guidelines on whose number to enter.

Social security number
or
Employer identification number

Part III Certification
Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part I, later.

Sign Here Signature of U.S. person Date

General Instructions
Section references are to the Internal Revenue Code unless otherwise noted.
Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form
An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following:

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.
If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.

Call No. 1-800-829-1040 Form W-9 (Rev. 10-2018)

Direct Deposit



- If you would like payment made to you through Electronic Funds Transfer (EFT):
- Complete the ACH Form found on our HPR page at www.apwuhp.com

NOTE: If you are already set-up with Direct Deposit and your banking info has changed, please re-submit the ACH form to Finance, dtalbot@apwuhp.com and cc Regional Coordinator.

Direct Deposit

- ACH Credit Authorization Form for Direct Deposit
- www.apwuhp.com
 - HPR page
 - Username: togetherbetterhealth
 - Password: APWU60HP
 - Email to: dtalbot@apwuhp.com

ACH CREDIT AUTHORIZATION FORM*

Organization: _____

Federal Identification #: _____

_____ hereby authorizes American Postal
[Organization]

Worker's Union Health Plan (APWUHP), hereinafter called **Company** and the depository financial institution named below, hereinafter called **Depository**, to initiate electronic credit entries to the account listed and acknowledges that the origination of ACH transactions to its account must comply with the provisions of U.S. law.

Financial Institution Name: _____

Routing Number _____

Account Number _____

Checking Account ☐ Savings Account ☐

This authority is to remain in full force and effect until **Company** has received written authorization from _____ of its termination in such time and
[Organization]

manner as to afford **Company** and **Depository** a reasonable opportunity to act on it.

[Organization]

[Authorized By]

[Title] [Date]



APWU Health Plan's Virtual Open Season Webinars



TUESDAYS:

November 4

12pm – 2pm EST

Register at:

<https://register.gotowebinar.com/register/3002822779811655518>

November 18

12pm – 2pm

Register at:

<https://register.gotowebinar.com/register/3931605540561635413>

December 2

12pm – 3pm EST

Register at:

<https://register.gotowebinar.com/register/5545238909881031253>



APWU Health Plan Support: Contact Information



- **Regional Coordinators**

Jasmine Parker

Local and Eastern Regions

410-424-1648

jparker@apwuhp.com

Shana Jones

Central and Western Regions

410-424-1648

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Q&A

Topics we discussed:

- Member Referral Incentive Program (MRIP)
- Cvent Registration
- Health Fairs
- Booth Set Up Demo & Scenarios
- LWOP
- Direct Deposit
- Virtual Open Season Webinars

Questions for Closing Session

Don't forget to fill out any questions you might have on the Closing Session cards and drop them in the box!

Thank You!

