

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



<div>  2027 HIGH OPTION PREMIUMS </div>			
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

<div>  2027 CONSUMER DRIVEN OPTION PREMIUMS </div>			
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

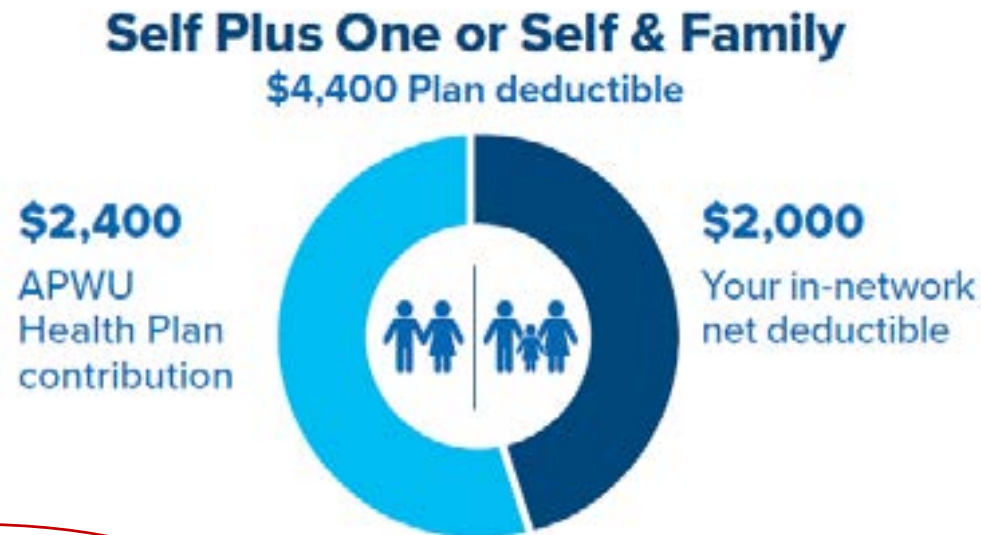
Office visits	\$25 copay (no deductible applied)	\$0
Outpatient treatment	15%	\$0
Diagnostics, inpatient, and outpatient services	15%	\$0

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 dietitian.
- ✓ \$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.

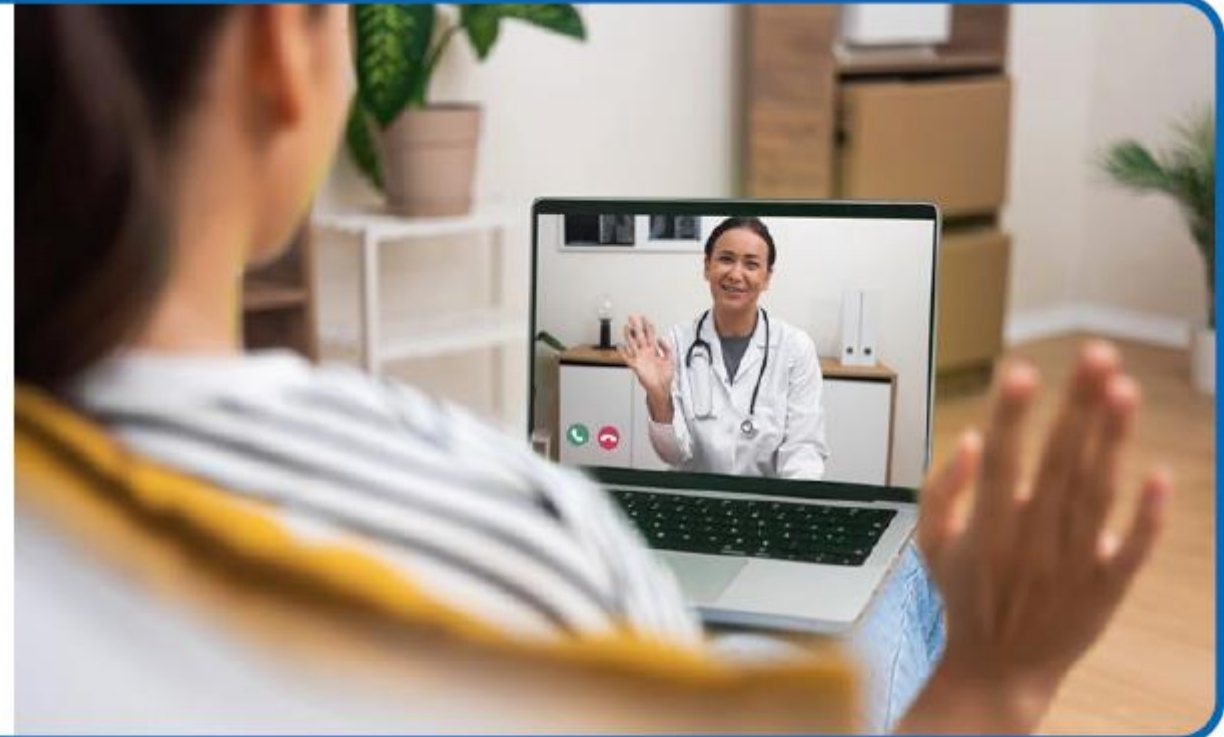


Virtual Visits

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

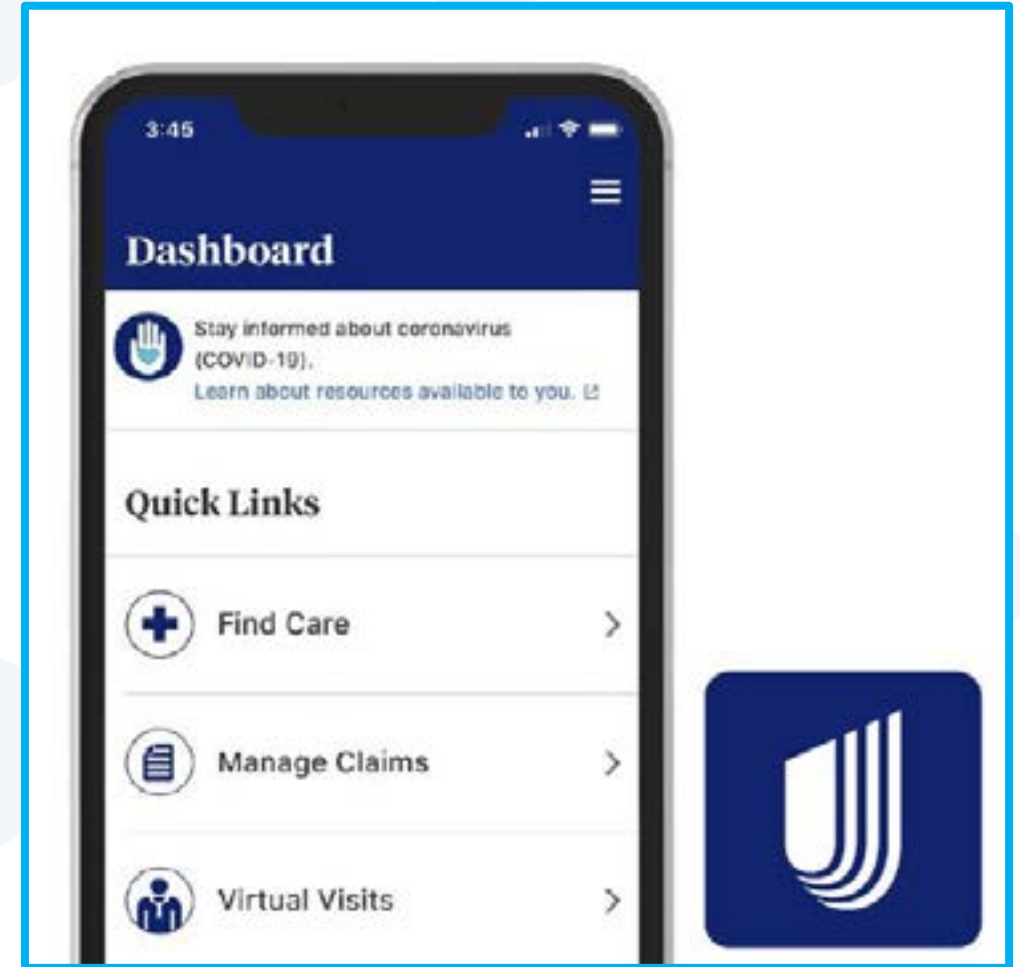
Manage your benefits with digital tools.

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

23A



Self Plus One

23C



Self & Family

23B



CONSUMER DRIVEN OPTION 2027 PSHB enrollment codes



Self

23D



Self Plus One

23F



Self & Family

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.**

Enrollment - Retirees



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

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!

