

OPEN SEASON 2027 PLAN YEAR

APWU Health Plan

Postal Service Health Benefits Program Update

Sarah J. Rodriguez, Director

Defending Postal Workers & Families for Over 65 Years

Union Strength

Headquarters staff represented by OPEIU Local 2 and SEIU Local 32 ensuring robust collective bargaining.

Trusted Excellence

Over 97% member retention year over year, demonstrating unmatched reliability, value, and stability.

FEHB Heritage & Administration



FEHB Heritage

Specialized federal health benefits tailored exclusively for postal workers.



OPM Administered

Direct administration by OPM ensuring rigorous federal standards.

Open Season & Login.gov

Login.gov

Create an account early at login.gov. Login.gov is used to make insurance changes on the PSHB website www.health-benefits.opm.gov.

Open Season Window

Runs November 9 through December 14, 2026. Set up your secure account early to avoid delays.

Bargaining Unit Rate & PSE Time

APWU Negotiated Rate

Only career, APWU bargaining unit, enrolled in the PSHB for one year receive the contractual rate

PSE Time Counts

Time enrolled as a Postal Support Employee automatically counts toward the one year requirement.

USPS Plan Loss

Non-PSHB plans lapse in 28 days. Enroll in APWU CDHP immediately upon conversion.

ORGANIZING

Union Representation & Joining Online

Join Online Instantly

Join directly via
<https://apwu.org/join-apwu/>



1187 Verification

The Organization Department verifies online sign ups instantly. If using a paper 1187 no need to wait until dues are being deducted.

Strict Deadlines

USPS strictly enforces a 60 day deadline for eligible insurance enrollment. If using a paper 1187 DO NOT wait until dues are being deducted.

Article 17, Section 6

Management must provide the union ample time to address employees.

Section 6. Union Participation in New Employee Orientation

During the course of any employment orientation program for new career or noncareer employees, or in the event a current postal employee is reassigned to an APWU bargaining unit, a representative of the Union representing the craft or occupational group to which the new or current employees are assigned shall be provided ample opportunity to address such new employees, provided that this provision does not preclude the Employer from addressing employees concerning the same subject. In addition, at the time any noncareer employees become eligible for health insurance, the APWU will be provided ample opportunity to address such employees on this subject.

Health benefit enrollment information and forms will not be provided during orientation until such time as a representative of the Union has had an opportunity to address such new employees.

(The preceding Section, Article 17.6, shall apply to PSEs)

Article 21, Section 1

Section 1. Health Benefits

The method for determining the Employer biweekly contributions to the cost of employee health insurance programs under the Postal Service Health Benefits Program (PSHB) will be as follows:

- A. The Office of Personnel Management shall calculate the subscription charges under the PSHB Program that will be in effect the following January with respect to self only enrollments, self plus one enrollments, and self and family enrollments.
- B. For career employees the biweekly Employer contribution for self only, self plus one, and self and family plans in Plan Years 2025, 2026, 2027 and 2028, the biweekly Employer contribution for PSHB plans will be 72% of the weighted average biweekly premiums as determined by the OPM, and will not exceed 75% for any individual plan.

(See Memo, page 352)

Article 21, Section 1

Section 1. Health Benefits (continued)

C. The weight to be given to a particular subscription charge for each PSHB plan and option will be based on the number of enrollees in each such plan and option for whom contributions have been received from employers covered by the PSHB Program as determined by the OPM.

D. The amount necessary to pay the total charge for enrollment after the Employer's contribution is deducted shall be withheld from the pay of each enrolled employee. To the extent permitted by law, the Employer shall permit employees covered by this Agreement to make their premium contributions to the cost of each plan on a pre-tax basis, and shall extend eligibility to such employees for the U.S. Postal Service's flexible spending account plans for unreimbursed health care expenses and work-related dependent childcare and elder care expenses as authorized under Section 125 of the Internal Revenue Code.

(For PSEs, see Postal Support Employees Memoranda, Section 3.D, page 264)

RATES

2027 Rate Structure Overview

Enrollment Option	Code	Biweekly Employee Share	PSE over one year	APWU enrolled less than one year and all other crafts	Career, APWU Bargaining Unit enrolled in FEHB for more than one year
High Option Self Only	23A	\$142.97	\$461.12	\$142.97	\$142.97
High Option Self Plus One	23C	\$279.13	\$968.47	\$279.13	\$279.13
High Option Self & Family	23B	\$358.28	\$1,106.83	\$358.28	\$358.28
CDHP Option Self Only	23D	\$100.21	\$100.21	\$100.21	\$51.70
CDHP Option Self Plus One	23F	\$217.81	\$217.81	\$217.81	\$114.87
CDHP Option Self & Family	23E	\$237.61	\$237.61	\$237.61	\$129.12

Consumer Driven Option & PCA

Personal Care Account

\$1,200 (Self) or \$2,400 (Family)
fully funded in January.

Unused balances roll over
annually.

Flexible Reimbursement

Use PCA funds for dental,
eyeglasses, and Medicare
Part B premiums

In-network deductible & limits

- \$2,200/\$4,400 PCA funds apply
- 15% coinsurance for covered services
- catastrophic

pses after one year qualify usps pays 75%.

Any other PSHB plan they would pay 100% of the premium (employee + government share)

Smart Health Spending & Coverage

Full Preventative Coverage

100% covered preventative services, routine physical exams, and childhood immunizations.

Specialist Access

Direct network access for specialized consultations with 90% coverage at Centers of Excellence.

High Option Cost Share & Benefits

Simple Copays

- \$25 Office & Specialist visits.
- First 2 Teladoc visits free, then \$10.
- Urgent care \$30.

In-network Deductible & Limits

- \$450 / \$800 Deductible.
- 15% coinsurance
- Catastrophic limit \$6,500 / \$13,000.

HIGH OPTION

Specialty Care & Preventative Services

Dental Benefits

Routine exams (2/yr), fillings, x-rays, and cleanings with 70% plan coverage across any provider.

Cancer Centers

Specialized care at designated National Centers of Excellence covered at 95%.

Mental Health

Robust telehealth and in-person counseling with predictable copays and comprehensive coverage.

VIRTUAL CARE

Telehealth & 24/7 Access

High Option Telehealth

First 2 Teladoc visits free, then \$10 copay. Connect with board-certified doctors 24/7.

CDO Virtual Care

Access AmWell, Doctor on Demand, and Teladoc paying 15% after deductible.

Around-the-Clock Access

Skip waiting rooms for minor illnesses with immediate clinician connectivity.

COMPARISON

Plan Comparison: High Option vs CDO

Benefit Feature	High Option	Consumer Driven Option (CDO)
Deductible (In-Network)	\$450 / \$800	\$2,200 / \$4,400 (PCA applies)
Office Visit Copay	\$25	15% after deductible
Personal Care Account	N/A	\$1,200 (Self) / \$2,400 (Family)
In-network Annual Maximum Out of Pocket	\$6,500 / \$13,000	\$6,500 / \$13,000

Prescription Drug Coverage & Refills

Seamless Refills

Manage refills, track shipments, and compare drug pricing easily via www.apwuhp.com. Or my uhc.com

Retail & Mail Order

Convenient 30-day retail and 90-day supplies prescription options by mail or in-network pharmacies. Mail order Not available in all PSHB plans

WELLNESS

Member Wellness & Healthy Living

Coast to Coast Wellness

Exclusive wellness programs, health coaching, and fitness incentives for postal families.

Mobile App Access

Manage claims, view ID cards, and find in-network doctors on the go.

Preventative Rewards

Earn health rewards by completing annual checkups and staying up to date on immunizations.

CONNECT

Connect on Social Media



Facebook

Follow APWU Health Plan for daily health tips, news updates, and Open Season reminders.



Instagram

Catch behind-the-scenes event coverage and wellness highlights @apwuhealthplan.



YouTube & X

Watch educational webinars and policy briefings on our official video channels.



Open Season Ready?

Reach out to our dedicated Open Season Hotline or speak with union representatives today.

1-800-PIC-APWU • openseason@apwuhp.com