APWU HEALTH PLAN




# Comprehensive health benefits at an affordable price.

**OPEN SEASON DATES**
November 13 -December 11, 2017

Member of Western Area Michigan Local

## We work hard to keep your premiums low.

| | Enrollment code | Non-Postal biweekly You pay | Non-Postal monthly You pay | Postal Biweekly Category 1 You pay | Postal Biweekly Category 2 You pay | Postal Biweekly APWU career You pay | Postal Biweekly APWU career rate change* |
|---|---|---|---|---|---|---|---|
| **HIGH OPTION** Self Only | 471 | $93.04 | $201.59 | $86.67 | $80.31 | $86.67 | + $1.61 |
| Self Plus One | 473 | $185.79 | $402.55 | $172.15 | $158.51 | $172.15 | + $4.25 |
| Self and Family | 472 | $251.90 | $545.78 | $237.41 | $222.92 | $237.41 | + $5.37 |
| **CONSUMER DRIVEN OPTION** Self Only | 474 | $63.97 | $138.61 | $58.21 | $53.10 | $12.79 | + $0.43 |
| Self Plus One | 476 | $140.74 | $304.93 | $128.07 | $116.81 | $28.15 | + $0.95 |
| Self and Family | 475 | $153.53 | $332.65 | $139.71 | $127.43 | $41.83 | + $2.82 |

*Rate change is the premium increase members will pay in 2018 over 2017.

## High Option

**100% COVERAGE IN-NETWORK**

- Preventive care and screenings
- Maternity care
- Accidental injury within 24 hours
- Lab tests (covered blood work performed at LabCorp and Quest Diagnostics)
- Visits to registered dietician/nutritionist
- Diabetes management: Generic medication, glucose test strips, lancets and coaching calls
- Weight management, pregnancy and tobacco cessation programs

**COPAYS IN-NETWORK**

$25 for office visits, including specialists and virtual visits

$40 for urgent care centers

$10 for retail generic drugs – non-specialty

Cigna

The High Option features the Cigna Healthcare provider network.

## Consumer Driven Option

**100% COVERAGE IN-NETWORK**

- Preventive care and screenings
- Maternity care
- Pregnancy and tobacco cessation programs
- Personal Care Account covers 100% of the first $1,200 expenses for Self Only or $2,400 for Self Plus One and Self and Family

**COPAYS IN-NETWORK**

No upfront deductible, coinsurance or copay until Personal Care Account is exhausted.

UnitedHealthcare

The Consumer Driven Option is administered by UnitedHealthcare.

**CONTACT YOUR LOCAL HEALTH PLAN REPRESENTATIVE**

NAME:

**apwuhp.com**

**TOGETHER. BETTER HEALTH.**

**OPEN SEASON HOTLINE**
800.PIC.APWU