Dear Union Family:

The APWU Health Plan is always there for you, and we would like to be your partner this Open Season. There are new and exciting features for this Open Season. Let's start 2024 off right - with the APWU Health Plan.

Always remember, the APWU Health Plan is a not-for-profit organization. The Health Plan is a department of the American Postal Workers Union, AFL-CIO. The Health Plan Board of Directors is comprised of the APWU Executive Board and Health Plan Director. The goal of the Health Plan is to provide comprehensive health insurance coverage at an affordable cost to our members.

See some benefit highlights for 2024:

CONSUMER DRIVEN OPTION

- As part of the collective bargaining agreement, USPS pays a large part of the premiums for APWU members; up to 95% of the premiums are paid by the USPS, putting money back in the pockets of union members.
- Your Personal Care Account (PCA):
    - Members are given an account on day one of coverage called your PCA.
    - Expect additional funds; your PCA is fully funded by the Health Plan each January:
        - $1,200 for Self Only
        - $2,400 for Self Plus One or Self and Family enrollment
    - The PCA pays for covered medical expenses at 100% as long as there are funds in your account.
    - Stack and save! Your unused funds will rollover to the next year, provided you remain a Consumer Driven member. You can roll over up to $5,000 for Self Only and $10,000 for Self Plus One or Self Plus Family.
    - Start your benefit year with no deductible, no copayments or coinsurance.
    - Members can receive a $25 wellness incentive that is added to their PCA for every family member who completes an annual physical exam.
- 100% coverage for in-network preventive care.
- 100% coverage for routine in-network maternity care.
- 100% coverage for pregnancy and tobacco cessation programs.
- Coverage for virtual visits (doctor visits from your phone or tablet).
- **New for 2024!** Increased infertility treatments.
- **New for 2024!** Increased skilled nursing visits – now 50 visits per calendar year.
- **New for 2024!** Reduced requirements for gender affirming care.
- **New for 2024!** Members have access to One Pass, Careington Dental and UnitedHealthcare Hearing.

HIGH OPTION

- This plan provides maximum coverage with affordable premiums.
- This Plan offers free and low-cost solutions for diabetes medications and supplies:
    - 100% coverage for generic drugs and blood glucose test strips and lancets through mail order.

    - Fixed copayments for most Insulin - $25/30-day supply; $75/90-day supply plus an expanded list of non-Insulins that have been added this year to treat diabetes.
- 100% coverage for in-network preventive care.
- 100% coverage for covered labs when you use Quest Diagnostics or LabCorp.
- 100% coverage for routine in-network maternity care.
- 100% coverage for accidental injury within 72 hours.
- 100% coverage for in-network visits to a dietician or nutritionist.
- $25 copayment to see an in-network doctor, including specialists.
- No deductible on prescriptions.
- Generic drugs at retail pharmacy $10 for 30 day supply, $20 for a 90 day supply.
- **New for 2024!** Telehealth services will now be covered under Teladoc; still the same affordable $10 copay.
- **New for 2024!** Increased infertility treatments.
- **New for 2024!** Increased skilled nursing visits – now 50 visits per calendar year.
- **New for 2024!** Reduced requirements for gender affirming care.
- **New for 2024!** The APWU Health Plan will participate in a Medicare Part D plan administered by Express Scripts called Express Scripts Medicare (PDP); applies to members ages 65 and up.
- **New for 2024!** One Pass discount gym membership.

Open Season is November 13 – December 11, 2023. To remain in your APWU Health Plan you do not need to do anything; you will automatically remain a member for the upcoming benefit period.

For more information, see your options below:

- Call the Open Season Hotline for more information at 800-PIC-APWU.
- Email questions to virtualopenseason@apwuhp.com.
- Visit the Health Plan's website at www.apwuhp.com; click on Open Season.
- Join our virtual Open Season Health Fairs every Tuesday and Thursday; visit www.apwuhp.com and click on "Open Season".

Yours in Union Solidarity,

President
Health Plan Representative
APWU, AFL-CIO