Dear Local President:

On behalf of the entire Health Plan, we hope that you and your fellow union families are safe and healthy!

As we approach another Open Season, I wanted to convey how important the “Walkaround List” is for your local. You will be able to quickly identify those members that can benefit from being in the APWU Health Plan. I always suggest that you contact members through mail, meetings, email and local drawings. As a reminder increasing Health Plan membership will also increase APWU membership.

Attached is a "Walkaround List" for you, your Stewards and Health Plan Representatives (HPRs). This printout lists current members of your Local who are not enrolled in the APWU Health Plan. For communication purposes, this list is organized by name, address, and city. The list is also in alphabetical order by pay location code. Your “Walkaround List” can also be used to create a mailing list to send a letter to members in your Local. A sample letter is attached. For your convenience, we have also included mailing labels to use when contacting your members. If you prefer to have an electronic file emailed to you, please contact my office.

APWU Secretary Treasurer’s Department provides monetary incentives as well as Health Plan Open Season Seminar scholarships. Details about this program are enclosed. We recommend that you contact everyone on the list, and talk to them about enrolling in our High Option or Consumer Driven Option. Discuss with them how one of these options can meet their individual healthcare needs. These are comprehensive plans, and the Consumer Driven Option savings are only available to APWU bargaining unit members.

Open Season this year is **November 13 through December 11, 2023**.

Below are some 2024 benefit highlights:

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, 2022. 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 for details)

Please contact my office and let me know how I can help this Open Season.

Yours in friendship and solidarity,

Sarah J Rodriguez

Sarah Jane Rodriguez
Director
APWU Health Plan