29th Annual APWU Health Plan Open Season Seminar

Welcome!



APWU HEALTH PLAN

Together. Better Health.®

APWU Health Plan Performance

Rocky Midgett

Chief Operating Manager

APWU Health Plan

APWU HEALTH PLAN Together. Better Health.®



- Membership
- Membership Gains-2014
- Federal Family by Top States
- 2015 Premiums
- 2015 Benefit Changes
- Premium Comparisons
- Service Charge
- Gaps in Care

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Membership Totals

	Retirees	Postal	Federal	Workers' Comp
HO	61%	21%	16%	1%
CDO	18%	43%	39%	1%
Members	50%	27%	22%	1%

Retirees: Largest group of enrollees



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Membership 2014 - Net Gains



New Members

Disenrollment

5,889
Net Membership Growth

5.6% Net Growth
98% Retention Rate



Membership is up by

2,322 **Net members** **and** **3.3%** **Net Growth**

1,022 members transferred between the HO and CDO options

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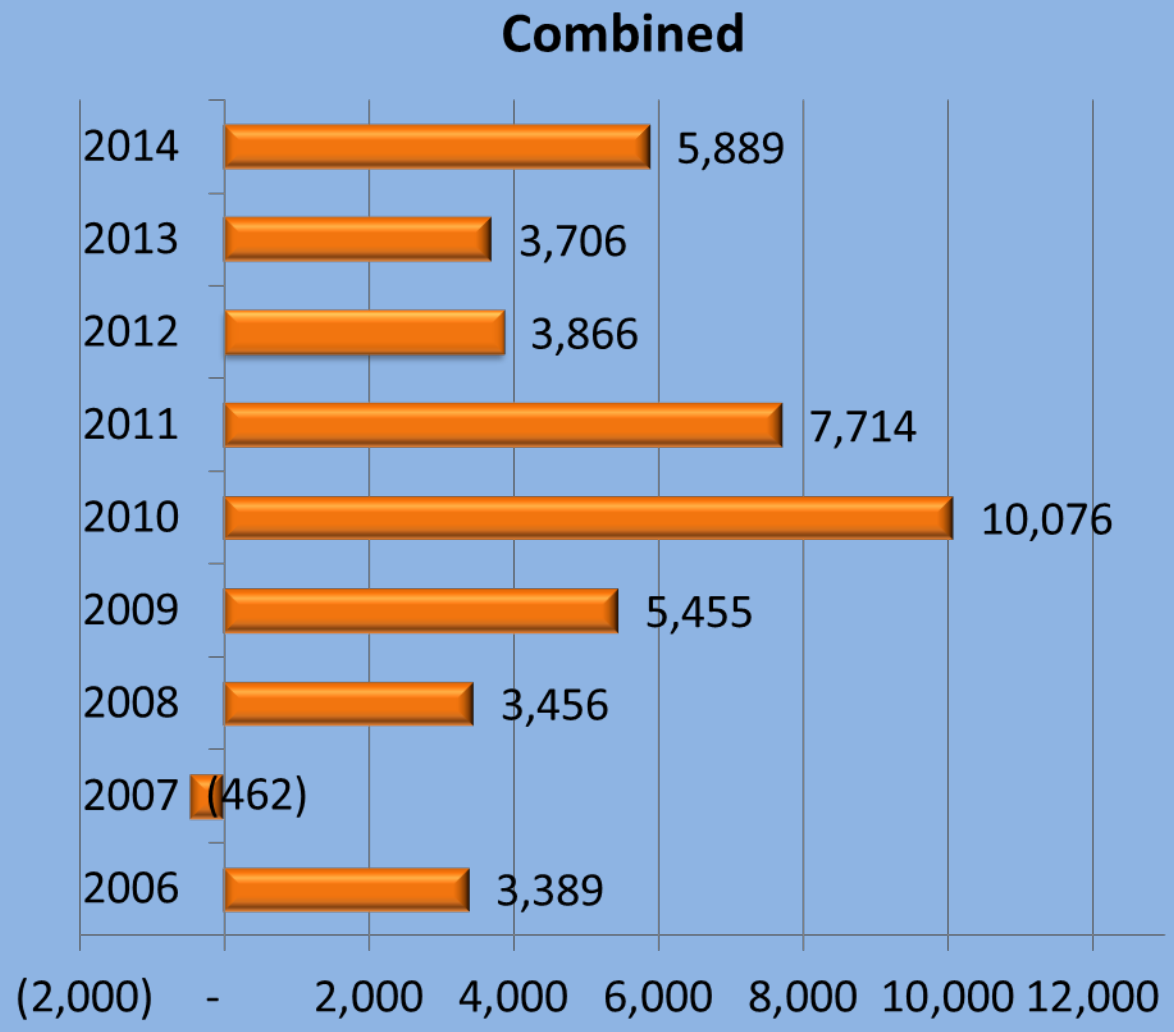
Membership 2014-Net Gains



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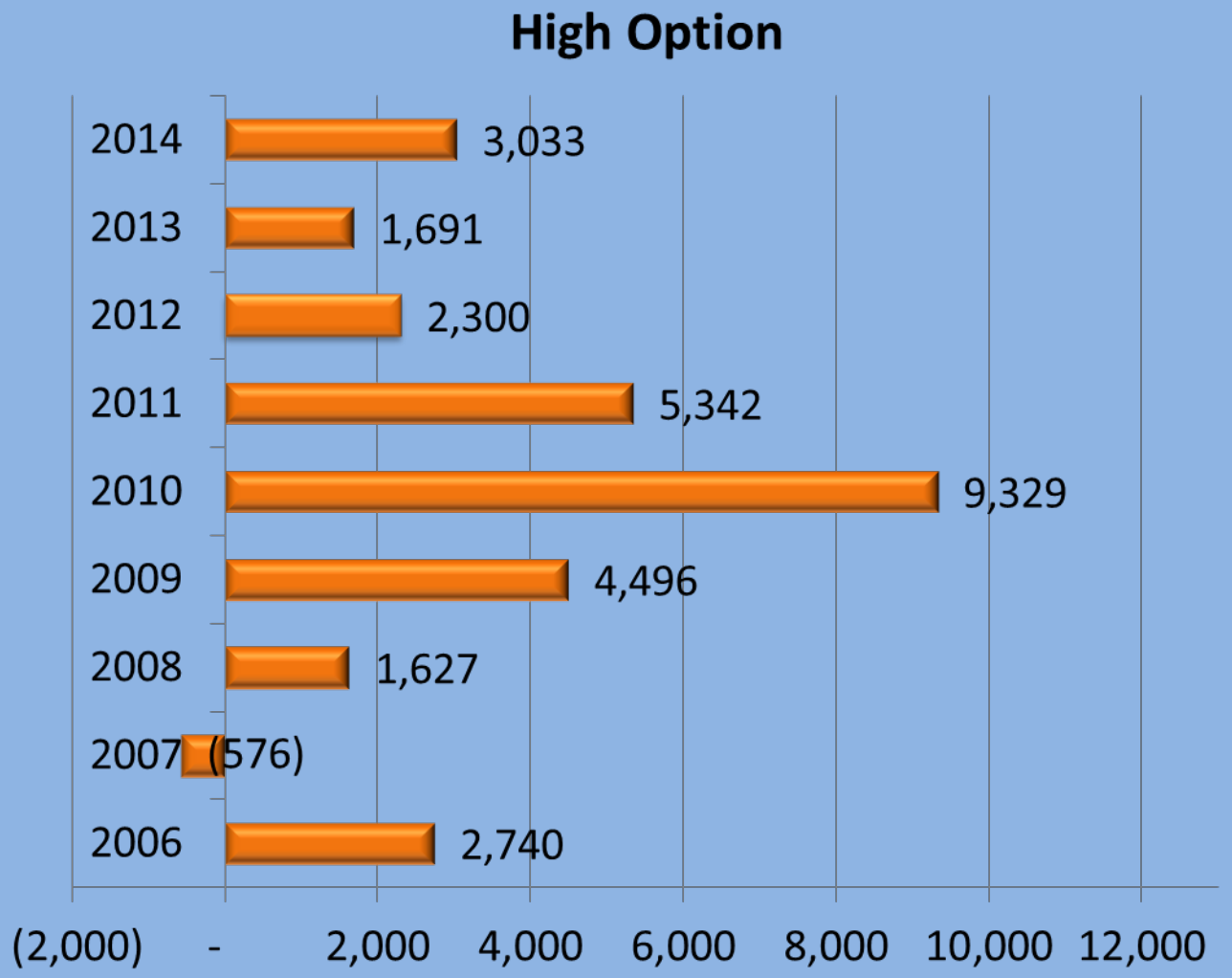
High Option-Net Gains



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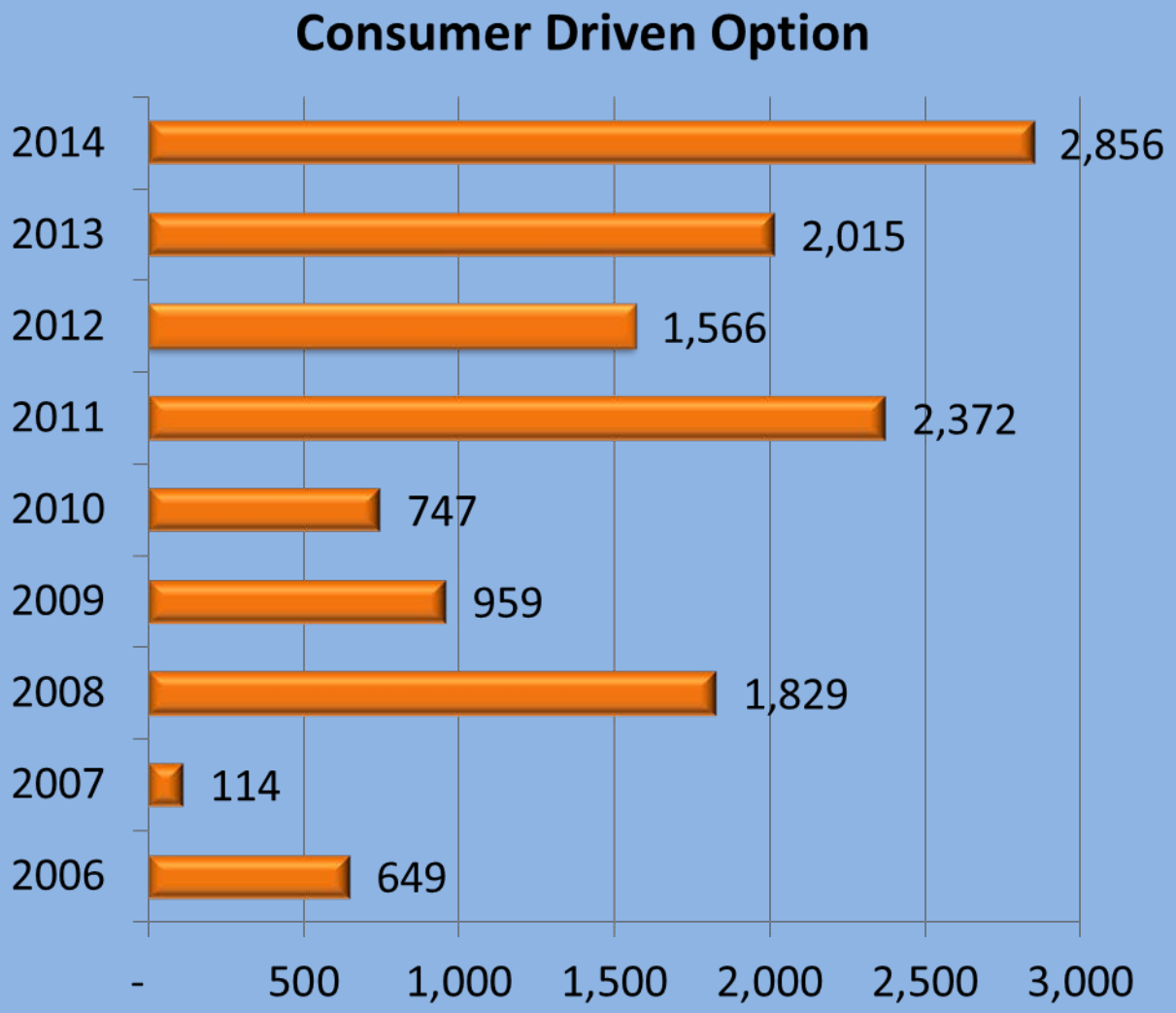
Consumer Driven Option-Net Gains



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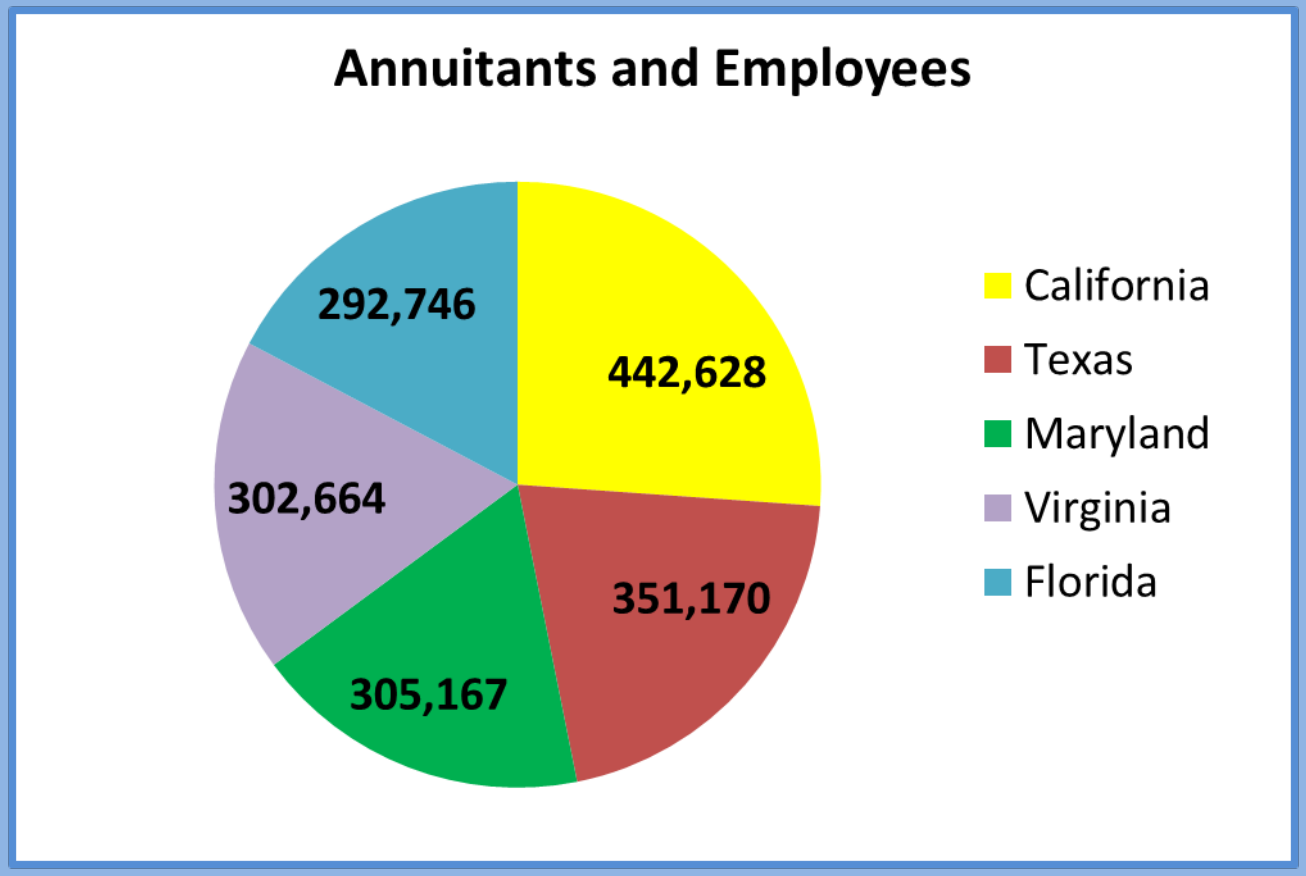
Contributing Factors

- Retention: 98% retention rate
  - Members stayed/satisfaction up
- Benefit enhancements
  - Use Lab and Quest for 100% coverage (HO)
  - Maternity coverage at 100% (in-network)
- Premium increase overall 3%
  - HO self only $2; CDO self only less than $1
- Health Fairs: APWU Health Plan attended 607

The Federal Family (NARFE)

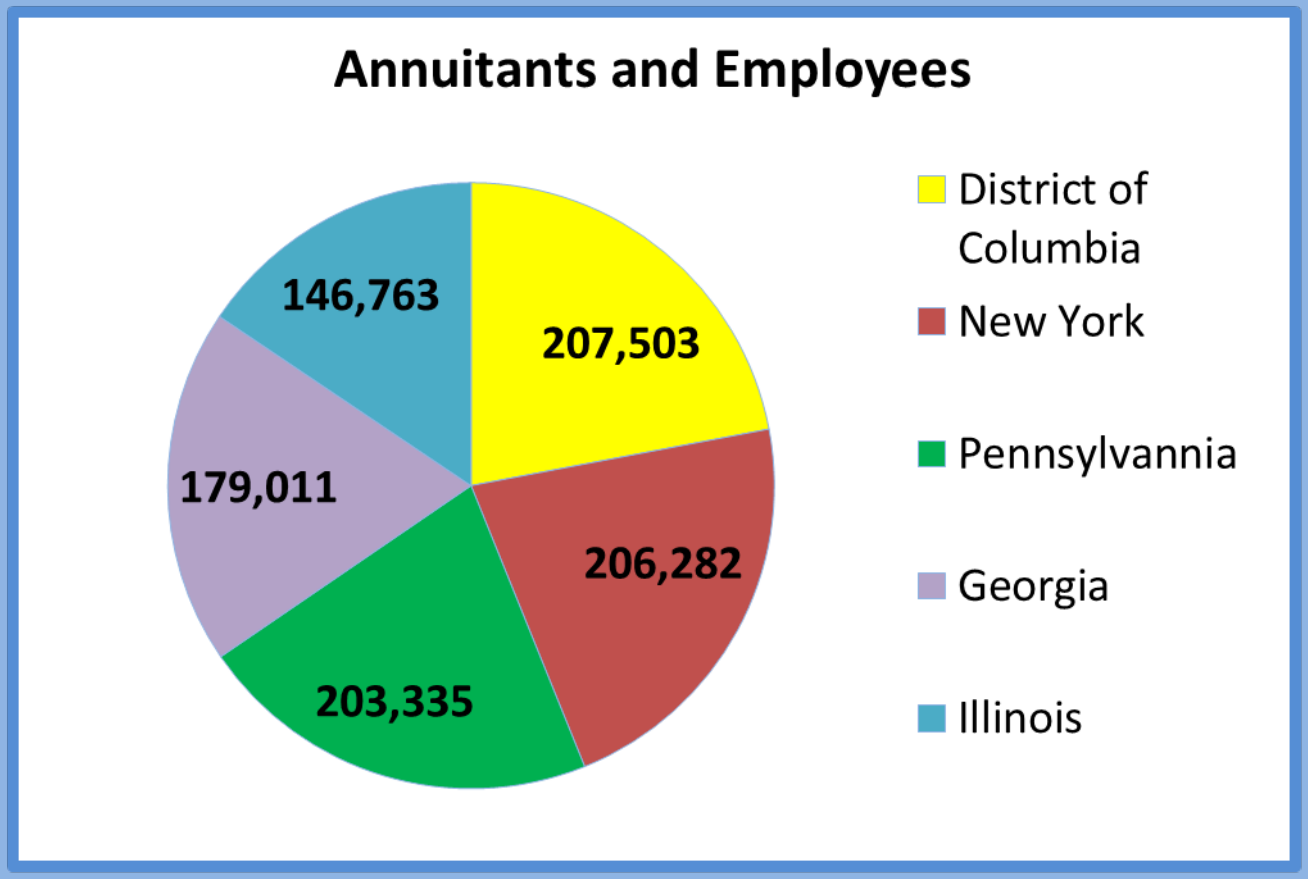
Top Five States with Largest Number of Employees



5,187,536 Annuitants and Employees-Nationally

The Federal Family (NARFE)

Next Top Five States with Largest Number of Employees



5,187,536 Annuitants and Employees-Nationally

2014 vs. 2015 Premiums-HO

APWU	2014	2015	Increase	Percent
Self	$39.31	$42.65	$3.34	8%
Family	$96.57	$105.20	$8.63	9%

NALC/MH	2014	2015	Increase	Percent
Self	$47.32	$51.09	$3.77	8%
Family	$107.00	$115.52	$8.52	8%

Annuitant	2014	2015	Increase	Percent
Self	$136.70	$140.12	$3.42	3%
Family	$309.10	$316.83	$7.73	3%

Non-Postal	2014	2015	Increase	Percent
Self	$63.09	$64.67	$1.58	3%
Family	$142.66	$146.23	$3.57	3%

2014 vs. 2015 Premiums-CDO-Postal

APWU	2014	2015	Increase	Percent
Self	$8.99	$9.26	$.27	3%
Family	$20.23	$20.84	$.61	3%

APWU (< 1 year FEHB)	2014	2015	Increase	Percent
Self	$35.52	$36.58	$1.06	3%
Family	$79.91	$82.30	$2.39	3%

PSE	2014	2015	Increase	Percent
Self	$44.96	$46.31	$1.35	3%
Family	$101.15	$104.18	$3.03	3%

NALC/MH	2014	2015	Increase	Percent
Self	$33.72	$36.58	$2.86	8%
Family	$75.86	$82.30	$6.44	8%

2014 vs. 2015 Premiums-CDO-Non-Postal

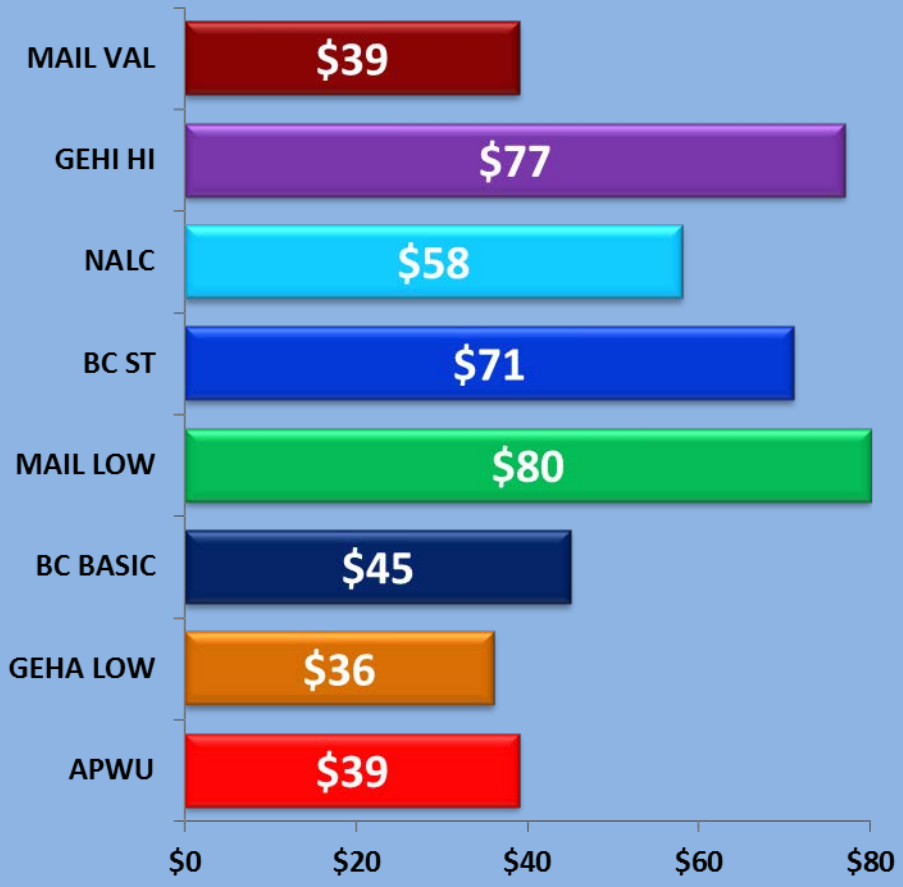
Annuitant	2014	2015	Increase	Percent
Self	$97.42	$100.34	$2.92	3%
Family	$219.15	$225.73	$6.58	3%

Postal	2014	2015	Increase	Percent
Self	$44.96	$46.31	$1.35	3%
Family	$101.15	$104.18	$3.03	3%

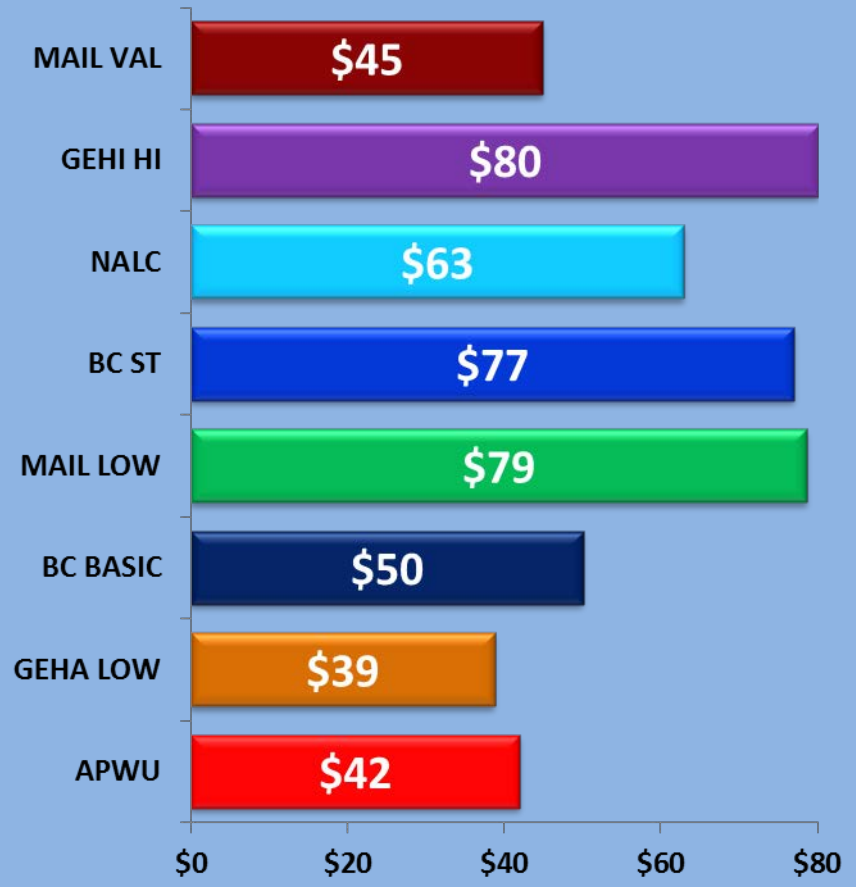
Premium Comparison – High Option Self

Bi-weekly Premium Paid By APWU Postal EE – Self

2014



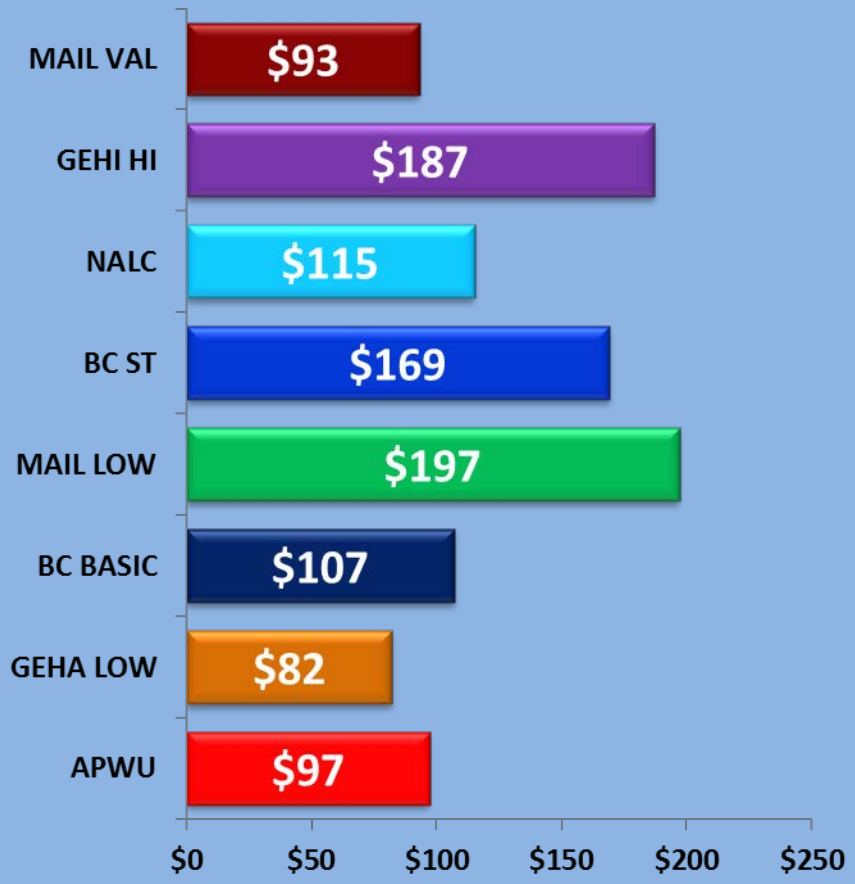
2015



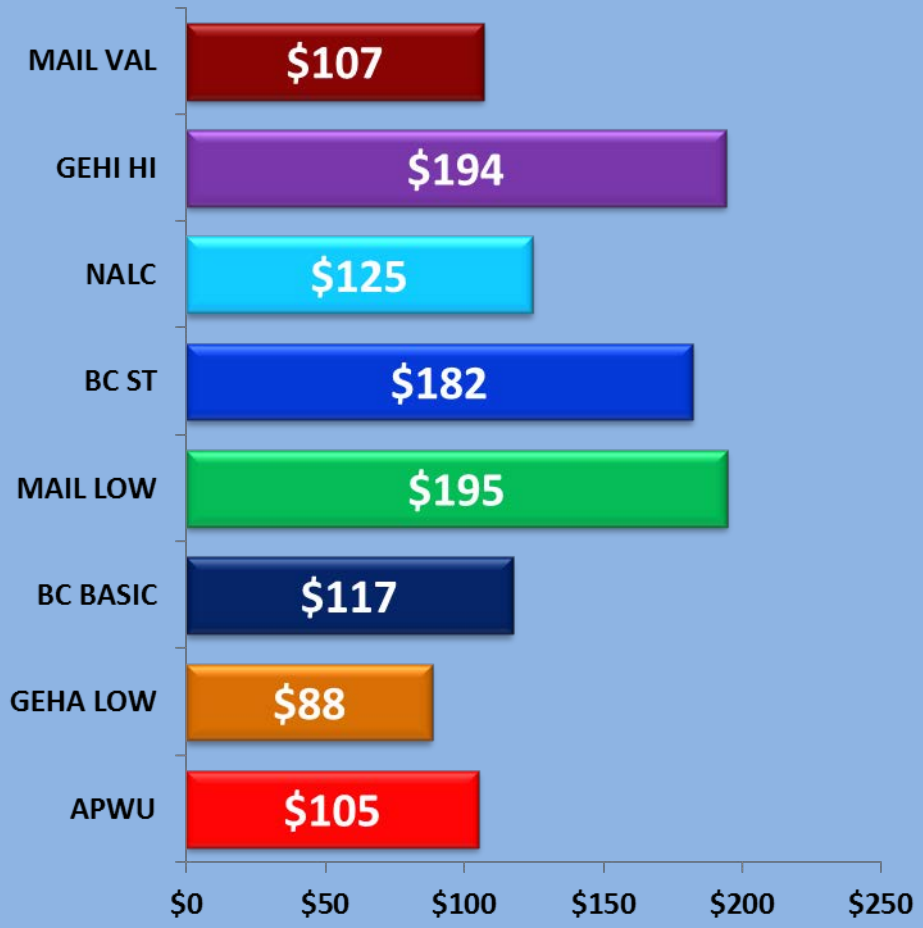
Premium Comparison – High Option Family

Bi-weekly Premium Paid By APWU Postal EE – Family

2014

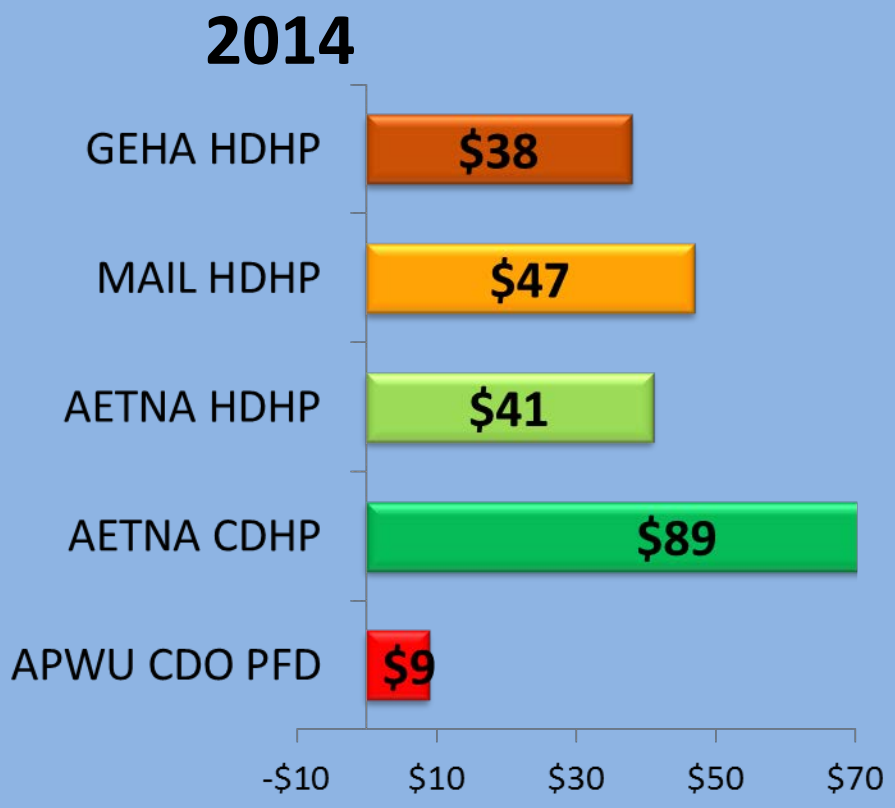


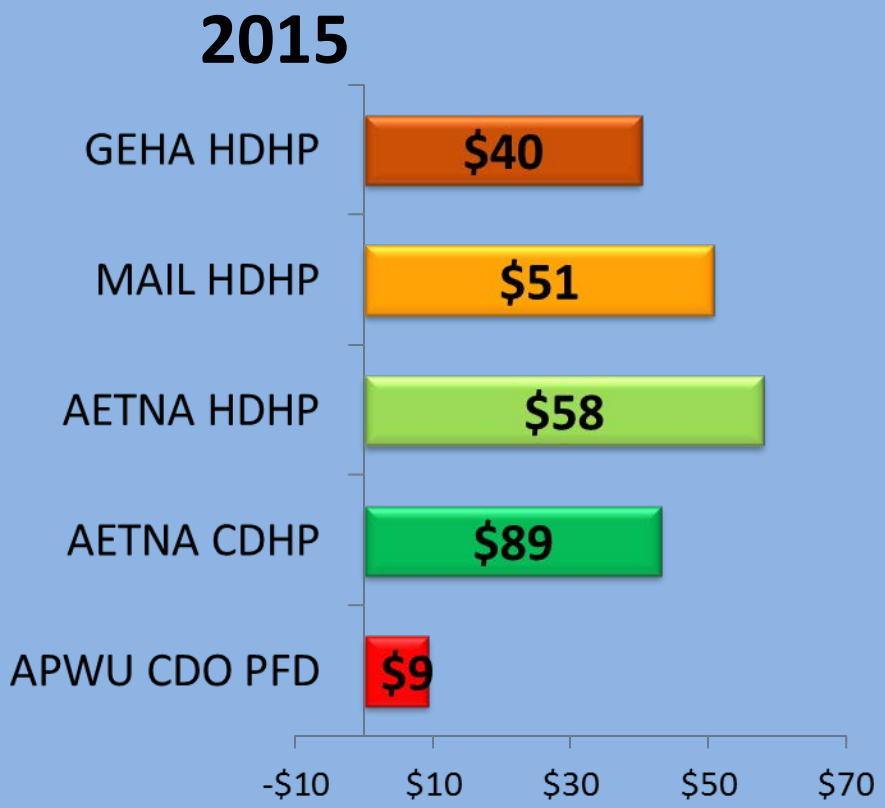
2015



2013 Premium Comparison – CDO Self

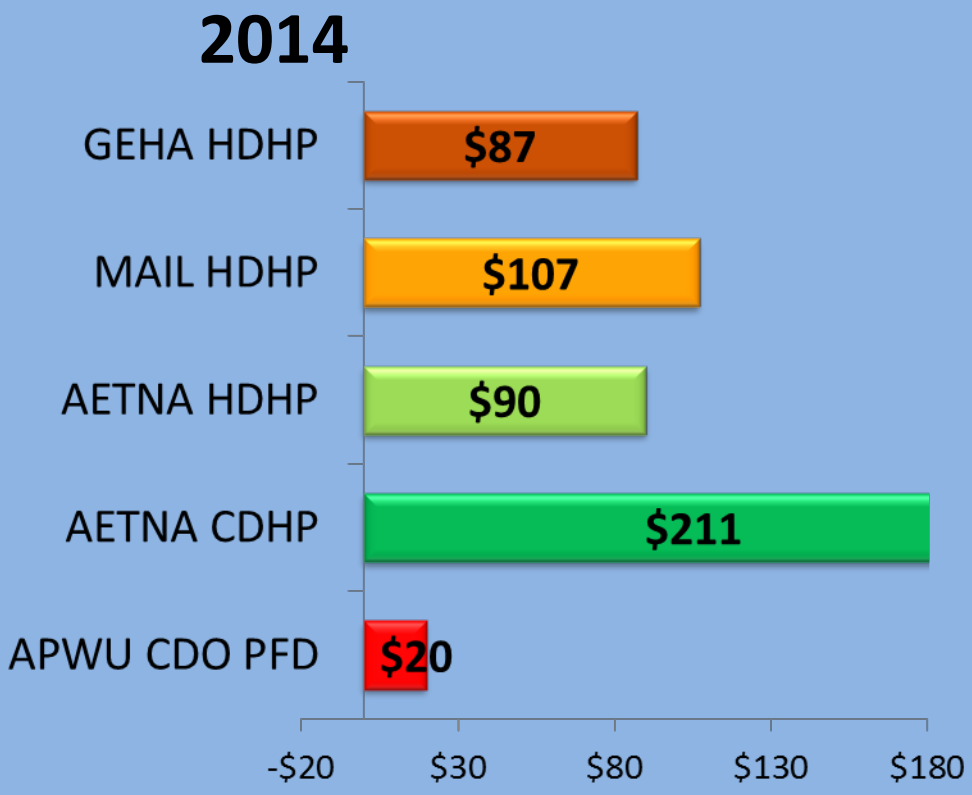
Bi-weekly Premium Self Only – APWU HP Postal

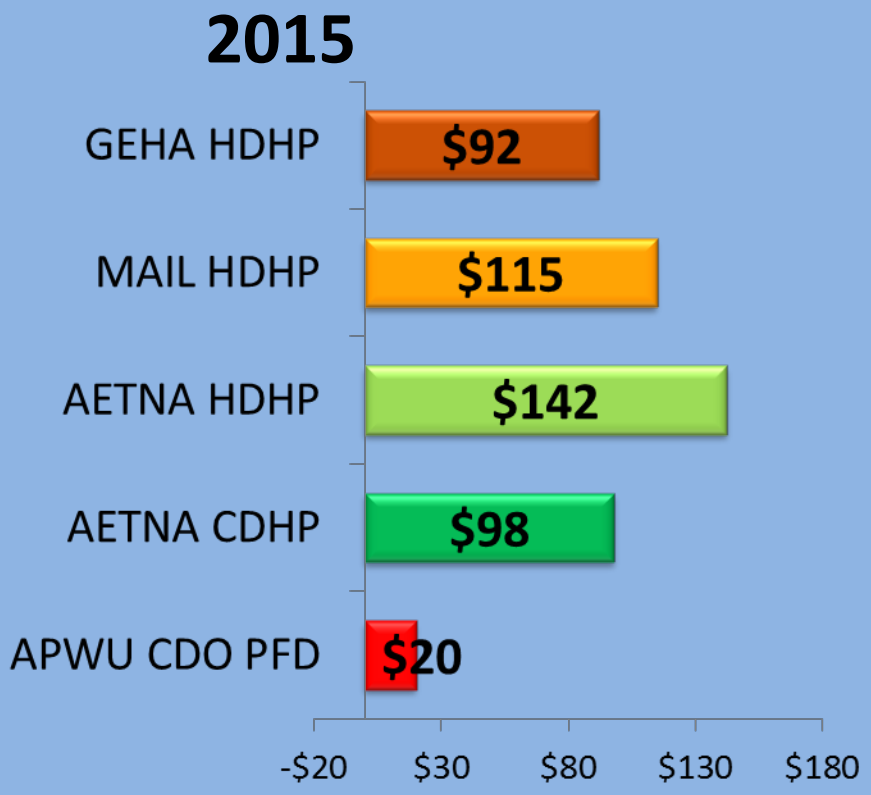




2013 Premium Comparison – CDO Family

Bi-weekly Family Premium – APWU Postal





Leading Benefit Changes
New Catastrophic Limits

2014: Separate

HO Medical: $4,000 per Membership

HO Drug: $4000 Self/$6,500 Family

CDO Medical: $3,000 Self/$4,500 Family

CDO Drug: $3,000 Self/4,500 Family

2015: Combined

HO: Medical and Drug: $5,000 per membership

CDO Medical and Drugs: $3,000 Self/$4,500 Family

Leading Benefit Changes
Complete HRAs and Receive

HO

Extra dental discount with CignaPlus Savings

CDO

Extra PCA dollars

$75 Self/150 Self and Family

OPM Service Charge-Criteria
$8.8 Million

- **Membership**
- **Efficiency of Operations**
- **Clinical Performance**
- **Data Capabilities**

Today's Focus: Gaps in Care

- Breast Cancer Screening
- Cholesterol Management (LDL-C)
- Comprehensive Diabetes Care (A1C and LDL-C)
- Follow-up after Hospitalization (Mental Illness)

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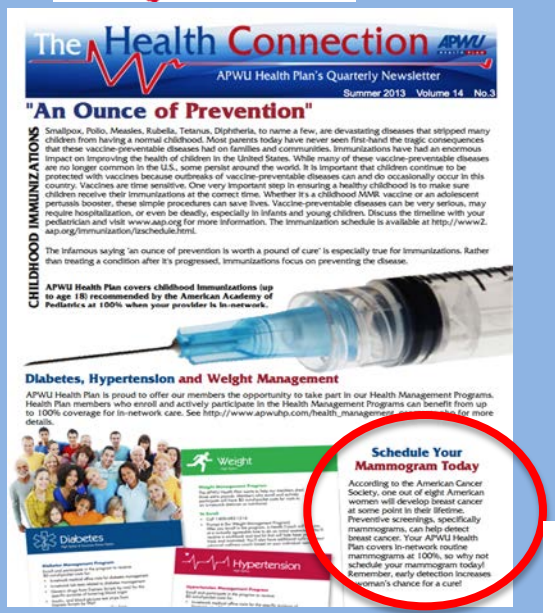
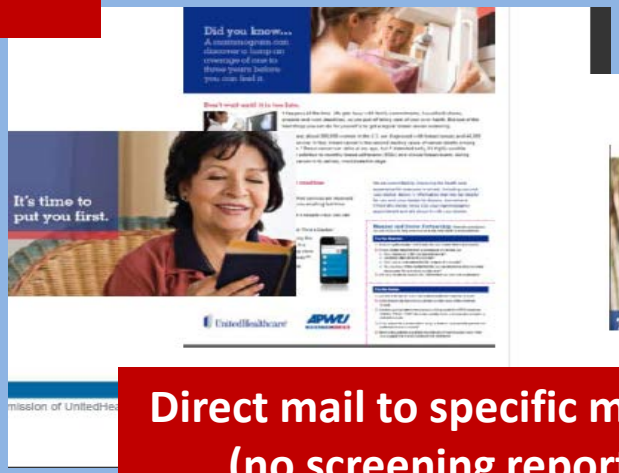
Pays

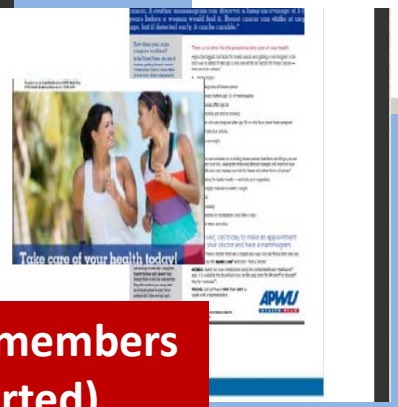


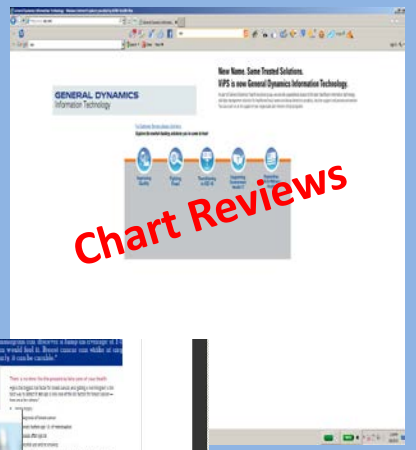
Member Touch Points: Direct Calls and Mailings

Member specific call and mailings

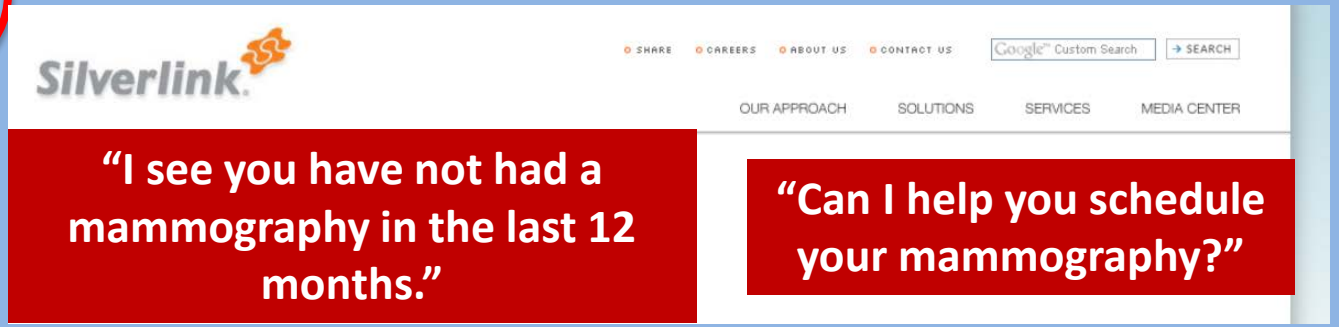








Direct mail to specific members (no screening reported)



"I see you have not had a mammography in the last 12 months."

"Can I help you schedule your mammography?"

APWU Wins Major Victory

APWU WEB NEWS ARTICLE 174-2014

9,000 New Jobs to Be Created

APWU Wins Major Victory on Staffing 'POStPlan' Offices

09/22/2014
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APWU Wins Major Victory on Staffing 'POStPlan' Post Offices

Like 42

9,000 New Jobs to Be Created

09/22/2014 – The APWU has won a major victory on staffing in post offices affected by the "POStPlan" – a victory that will result in the creation of at least 9,000 new Clerk Craft jobs within 90 days.

In a ruling dated Sept. 5, Arbitrator Stephen B. Goldberg concluded that jobs in four- and six-hour post offices must be assigned to clerks – not Part-Time Postmasters or Postmaster Reliefs (PMRs). A Sept. 22 Memorandum of Understanding (MOU) outlines procedures for implementing the award. Continue reading 'APWU Wins Major Victory on Staffing 'POStPlan' Post Offices' »

APWU
American Postal Workers Union, AFL-CIO
Mark Dimondstein, President

Posted by Lu on September 22, 2014 at 9:27 am under APWU, contract, postal, postal news, usps.
Tags: APWU, MOU, postal clerk, postal network, postal news, postal support em, postmasters, USPS postplan
6 Comments.

- Creation of 9,000 new career jobs
- Within 90 days; starting 9/22/14

APWU Wins Major Victory

Get them to Pick APWU Health Plan and you have another Union member!

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