APWU HEALTH PLAN

34th Annual Open Season Seminar

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BASIC AND REFRESHER

PRESENTED BY

WENDY ABRAHAM
AND
MEREDITH NEWMAN



Today's Agenda

Objective: At the end of this presentation, you will understand the following:

- Health Insurance Terminology
- 2020 Brochure
  - Layout
  - Sections
  - 2020 Changes
- Review APWU Health Plan benefits for 2020
  - Examples
  - Live scenarios

APWU HEALTH PLAN

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HEALTH INSURANCE TERMINOLOGY



34th Annual Open Season Seminar

Basic Terms

PPO vs. Non PPO

Allowed Amount

Balance Bill

Covered Services

Preventive Care

Precertification

Prescription Drugs - Tiers

Personal Care Account (PCA)

PPO vs. Non-PPO

- **In-network = PPO:** Facilities, providers and suppliers who contract with a network to provide health services to our members
- **Out-of-network = Non-PPO:** Facilities, providers and suppliers who do not contract with a network



We participate with the following Networks: Cigna (OAP), V.I. Equicare, UHC, Beacon Health Options

Allowed Amounts

- The maximum amount of money on which payment is based for covered eligible health care services

PPO Provider bills $100	**Non-PPO Provider bills $100**
PPO Network allowable $80	**Health Plan allowable $75**
Payment is based on the $80	**Payment is based on the $75**

Balance Bill

- What a Non-PPO provider can bill you after the Health Plan has paid their portion of covered billed charges
- PPO providers should only charge you your deductible, copay and/or coinsurance; they should not bill you the difference between the PPO allowable and what they billed

Balance Bill

- Non-PPO (or out-of-network) providers can bill you for the coinsurance that you owe and the difference between the Health Plan allowable amount and what they charged for the service

Non-PPO Provider bills $1,500
Health Plan Allowance $1,200
Member Coinsurance $480 ($1200 X 40% = $480)
Plus the difference between the $1,200 and the $1,500 ($300)
Total $780

Precertification

- Before having certain types of medical care or services, you will need to get either prior approval or precertification
- It's important that you understand when prior approval or precertification is needed to keep your benefits from being reduced
- Precert penalty for inpatient services is $500

Precertification

- Examples of services that require precertification include:
  - Inpatient hospital admission
  - Organ transplantation
  - Durable medical equipment
  - Genetic testing
  - Skilled Nursing Facility (SNF)
  - Residential Treatment Facility
  - Other services as outlined in the current brochure

Preventive Care

- Routine screenings are procedures performed to help keep a member healthy and identify conditions that may go unnoticed; when performed by an in-network provider, they are covered at 100%

Labs

X-rays

Immunizations

Annual Visit

Colonoscopy

Mammogram

Cost Sharing Terms – Consider more than the premium

Premium

Coinsurance

Copays

Catastrophic Limit

Deductible

Tier

Premium

- The amount that must be paid for your coverage
- One of the first things employees consider:
  - **Postal:** Biweekly reductions from pay by United States Postal Service
  - **Federal:** Biweekly reductions from pay by employing agency
  - **Retiree:** Monthly reductions from pay by Office of Personnel Management

Copay or Copayment

- A fixed amount of money you pay for certain services
- Normally payable at the time of service

High Option:

- $25 copay for a PPO office visit and specialist
- $30 copay for urgent care facility
- $10 generic medication (Tier 1)

Coinsurance

- The percentage that **you must pay** for your care



Deductible (High Option)

- A fixed amount of covered expenses you need to incur for certain covered services before the Health Plan starts paying for those services

Deductible Example

- January 17 and you haven't submitted any claims
- You go to the PPO provider and pay a $25 copay *(not subject to deductible)*
- Doctor orders a chest X-ray and charges $300
- The PPO allowable amount is $210
- The entire $210 is your responsibility ***(YOU PAY)*** and the $210 goes towards your deductible

Catastrophic Limit
Out-of-pocket limit (High Option)

- Yearly maximum
- The most you pay during a policy period before your health plan begins to pay 100% of the allowed amount
- This limit never includes your premium, balance-billed charges or health care your health plan doesn't cover

PPO:	**$6,500 (Self Only)**
	$13,000 (Self Plus One; Self and Family)
Non-PPO:	**$12,000 (Self Only)**
	$24,000 (Self Plus One; Self and Family)

Covered Services

- Services we provide benefits for that are listed in our brochure

Doctor Visits

Prescription Drug

RN Visits

Inpatient Hospitalization

Labs

PT, OT, ST, ABA

X-rays

Mental Health Visits

Prescription Drug Terms

- **Preferred Formulary:** A list of selected covered drugs based on clinical effectiveness and lower cost
  - High Option: Express Scripts
  - Consumer Driven Option: OptumRx

Prescription Drug Terms

- **Brand Name Drugs:** Are protected by a patent and manufactured and sold only by the company holding the patent
- **Generic Drugs:** When the patent for the brand name drug expires, generic versions of the drug can be offered for sale if the FDA agrees; generic drugs are *generally* less expensive than brand name drugs

Consumer Driven Option: Personal Care Account (PCA)

- A Personal Care Account (PCA) is provided by the Plan for each enrollment:
  - Self Only: $1,200
  - Self Plus One and Self and Family: $2,400
- If you don't use it all, it rolls over to the next year to a maximum account balance of:
  - Self Only: $5,000
  - Self Plus One and Self and Family: $10,000

Prescription Drug Tiers

- High Option – Express Scripts
  - Tier 1 Generic Drugs
  - Tier 2 Preferred Brand Drugs
  - Tier 3 Non-Preferred Brand Drugs
  - Tier 4 Specialty Generic Drugs
  - Tier 5 Specialty Preferred Brand Drugs
  - Tier 6 Specialty Non-Preferred Brand Drugs

Prescription Drug Tiers *(continued)* Consumer Driven Option - OptumRx

Tier 1	**Medications that provide the highest overall value. Mostly generic drugs. Some brand name drugs may also be included.**	**Use Tier 1 drugs for the lowest out-of-pocket costs.**
Tier 2	Medications that provide good overall value. A mix of brand name and generic drugs.	Use Tier 2 drugs, instead of Tier 3, to help reduce your out-of-pocket costs.
Tier 3	Medications that provide the lowest overall value. Mostly brand name drugs, as well as some generics.	Ask your doctor if a Tier 1 or Tier 2 option could work for you.

Consumer Driven Option: PCA

- The PCA covers eligible expenses at 100%
- The cost for services where the brochure indicates “You Pay Nothing” are not taken from your PCA
  - Preventive – in-network
  - Maternity



Consumer Driven Option: PCA

- When the PCA is exhausted, then you have to satisfy the deductible:

In-network	Out-of-network
Self Only: $1,000	Self Only: $1,500
Self and Family: $2,000	Self and Family: $3,000

- After deductible is met; coinsurance is applied to member:

In-network	Out-of-network
15% for services	50% for services
85% is paid by the APWU Health Plan	50% of the allowable amount is paid by the APWU Health Plan

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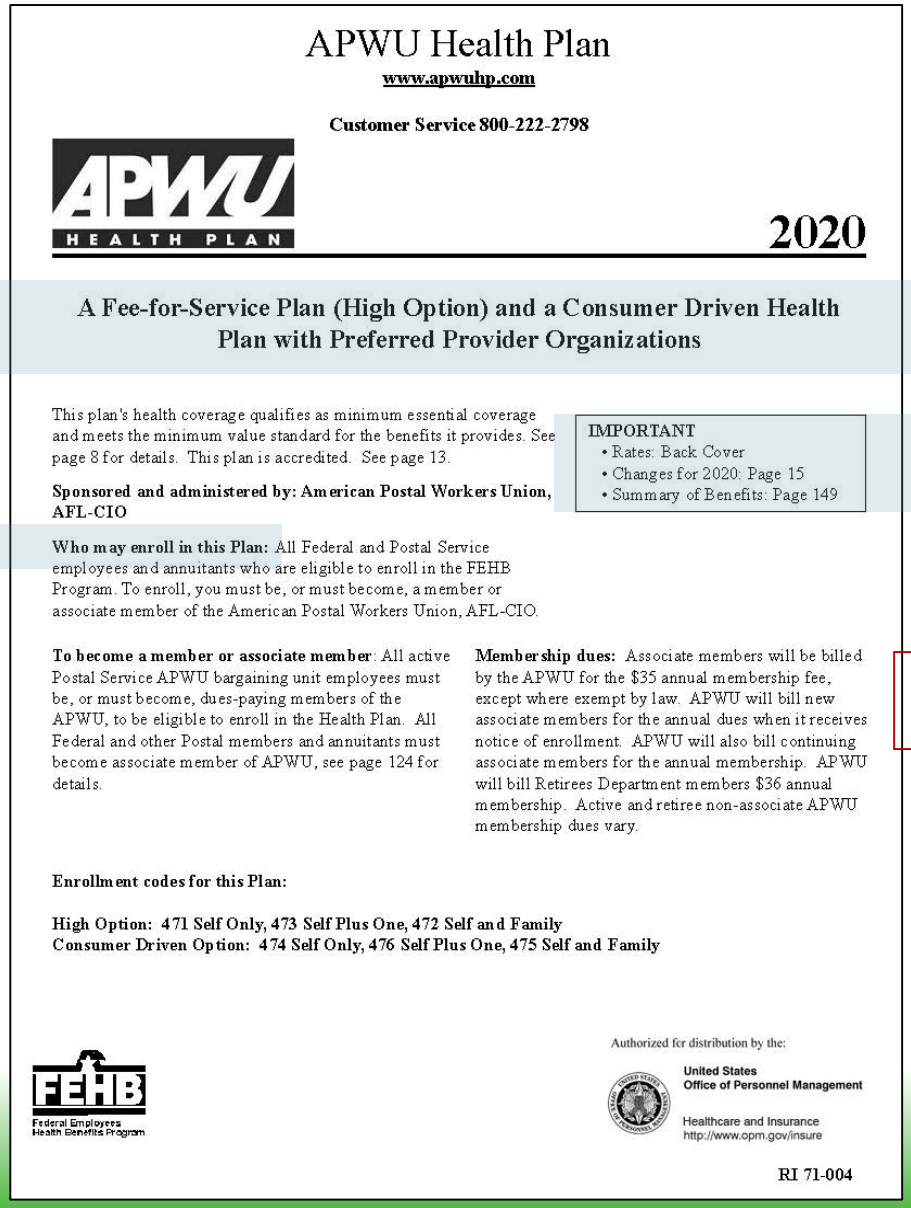
High Option and Consumer Driven Option



34th Annual Open Season Seminar

Brochure Tour



APWU Health Plan

www.apwuhp.com

Customer Service 800-222-2798

APWU HEALTH PLAN

2020

A Fee-for-Service Plan (High Option) and a Consumer Driven Health Plan with Preferred Provider Organizations

This plan's health coverage qualifies as minimum essential coverage and meets the minimum value standard for the benefits it provides. See page 8 for details. This plan is accredited. See page 13.

IMPORTANT
- Rates: Back Cover
- Changes for 2020: Page 15
- Summary of Benefits: Page 149

Sponsored and administered by: American Postal Workers Union, AFL-CIO

Who may enroll in this Plan: All Federal and Postal Service employees and annuitants who are eligible to enroll in the FEHB Program. To enroll, you must be, or must become, a member or associate member of the American Postal Workers Union, AFL-CIO.

To become a member or associate member: All active Postal Service APWU bargaining unit employees must be, or must become, dues-paying members of the APWU, to be eligible to enroll in the Health Plan. All Federal and other Postal members and annuitants must become associate member of APWU, see page 124 for details.

Membership dues: Associate members will be billed by the APWU for the $35 annual membership fee, except where exempt by law. APWU will bill new associate members for the annual dues when it receives notice of enrollment. APWU will also bill continuing associate members for the annual membership. APWU will bill Retirees Department members $36 annual membership. Active and retiree non-associate APWU membership dues vary.

Enrollment codes for this Plan:

High Option: 471 Self Only, 473 Self Plus One, 472 Self and Family
Consumer Driven Option: 474 Self Only, 476 Self Plus One, 475 Self and Family

FEHB Federal Employees Health Benefits Program

Authorized for distribution by the:

United States Office of Personnel Management

Healthcare and Insurance
http://www.opm.gov/insure

RI 71-004

Type of Plan…

Who can join…

How to join…

Enrollment Codes

Who is an Associate member…

Brochure: Table of Contents (Pg 1)

- Introduction/FEHB Facts
- Section 1: How This Plan Works
- Section 2: Changes for 2020
- Section 3: How You Get Care

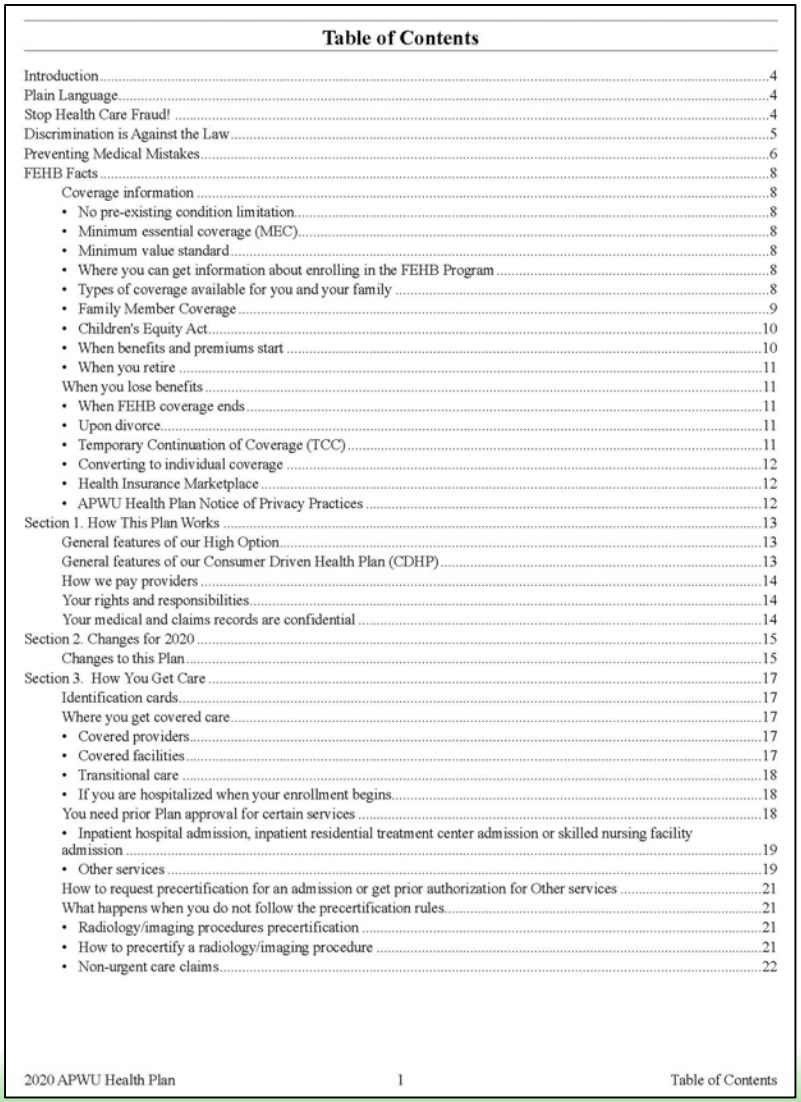
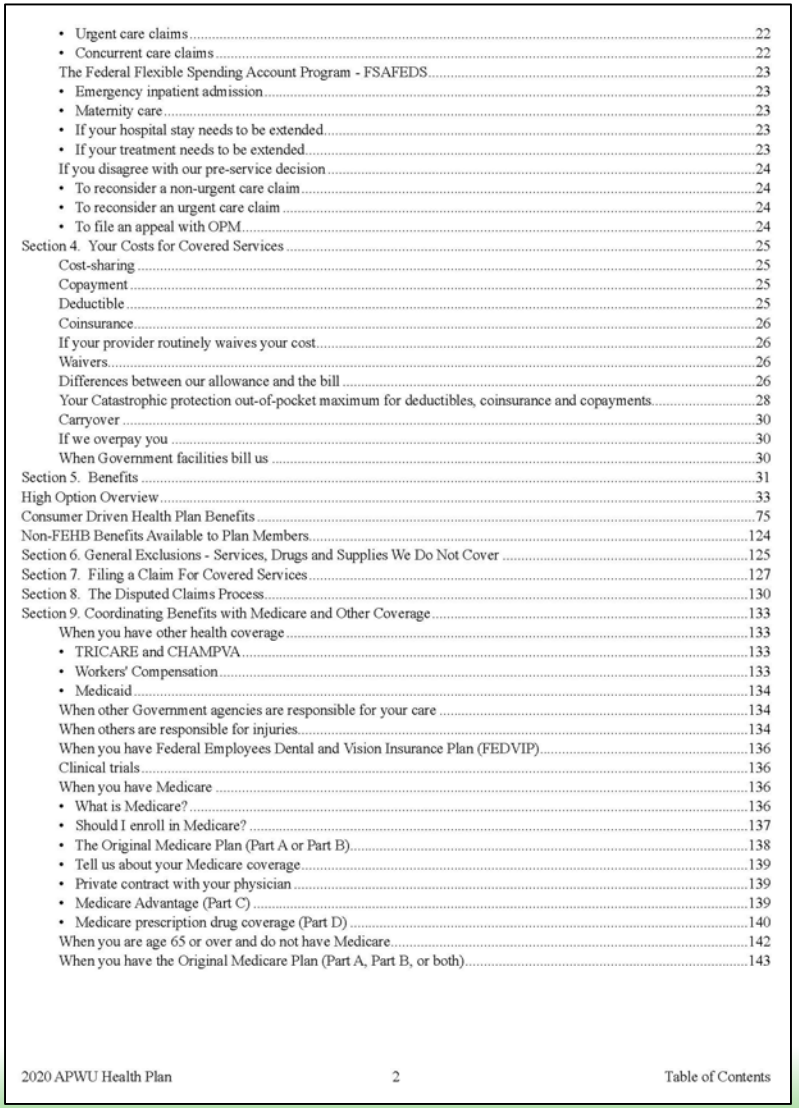


Table of Contents

Introduction 4
Plain Language 4
Stop Health Care Fraud! 4
Discrimination is Against the Law 5
Preventing Medical Mistakes 6
FEHB Facts 8
Coverage information 8
• No pre-existing condition limitation 8
• Minimum essential coverage (MEC) 8
• Minimum value standard 8
• Where you can get information about enrolling in the FEHB Program 8
• Types of coverage available for you and your family 8
• Family Member Coverage 9
• Children's Equity Act 10
• When benefits and premiums start 10
• When you retire 11
When you lose benefits 11
• When FEHB coverage ends 11
• Upon divorce 11
• Temporary Continuation of Coverage (TCC) 11
• Converting to individual coverage 12
• Health Insurance Marketplace 12
• APWU Health Plan Notice of Privacy Practices 12
Section 1. How This Plan Works 13
General features of our High Option 13
General features of our Consumer Driven Health Plan (CDHP) 13
How we pay providers 14
Your rights and responsibilities 14
Your medical and claims records are confidential 14
Section 2. Changes for 2020 15
Changes to this Plan 15
Section 3. How You Get Care 17
Identification cards 17
Where you get covered care 17
• Covered providers 17
• Covered facilities 17
• Transitional care 18
• If you are hospitalized when your enrollment begins 18
You need prior Plan approval for certain services 18
• Inpatient hospital admission, inpatient residential treatment center admission or skilled nursing facility admission 19
• Other services 19
How to request precertification for an admission or get prior authorization for Other services 21
What happens when you do not follow the precertification rules 21
• Radiology/imaging procedures precertification 21
• How to precertify a radiology/imaging procedure 21
• Non-urgent care claims 22

Brochure: Table of Contents (Pg 2)

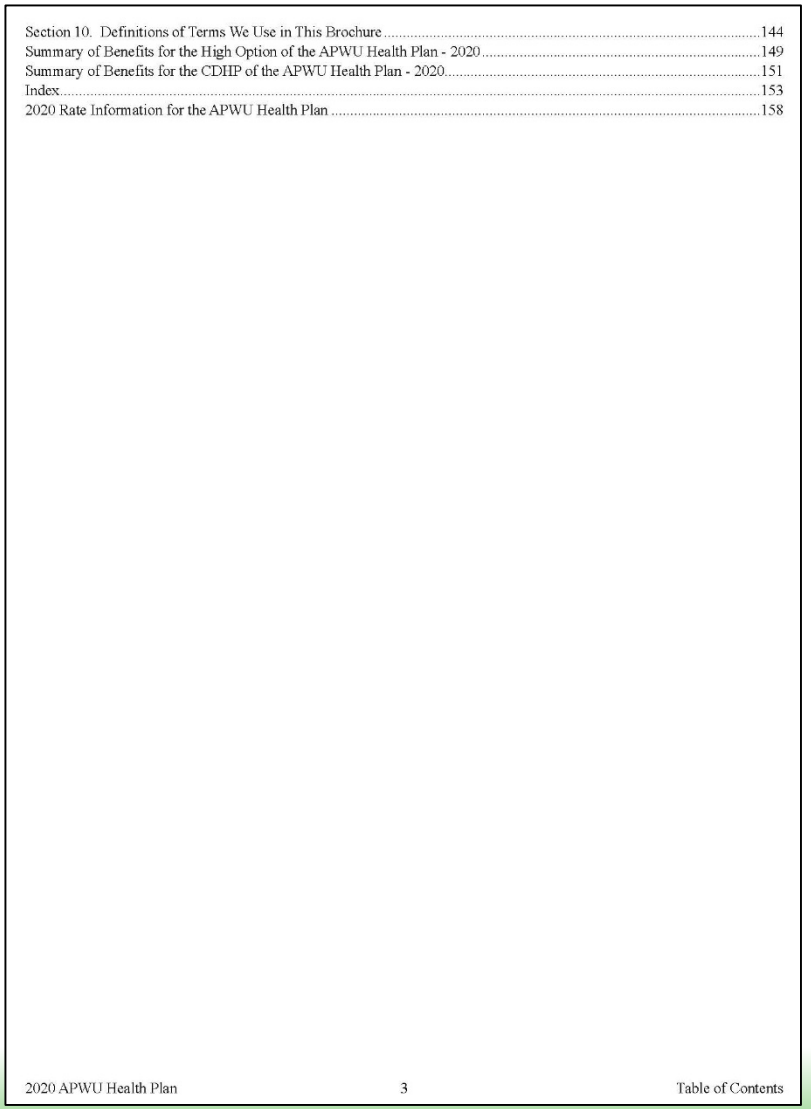
- Section 4: Your Costs for covered services
- Section 5: Benefits
- Section 6: General Exclusions
- Section 7: Filing a claim for covered services
- Section 8: The disputed claims process
- Section 9: Coordinating benefits with Medicare and other coverage



• Urgent care claims 22
• Concurrent care claims 22
The Federal Flexible Spending Account Program - FSAFEDS 23
• Emergency inpatient admission 23
• Maternity care 23
• If your hospital stay needs to be extended 23
• If your treatment needs to be extended 23
If you disagree with our pre-service decision 24
• To reconsider a non-urgent care claim 24
• To reconsider an urgent care claim 24
• To file an appeal with OPM 24
Section 4. Your Costs for Covered Services 25
Cost-sharing 25
Copayment 25
Deductible 25
Coinsurance 26
If your provider routinely waives your cost 26
Waivers 26
Differences between our allowance and the bill 26
Your Catastrophic protection out-of-pocket maximum for deductibles, coinsurance and copayments 28
Carryover 30
If we overpay you 30
When Government facilities bill us 30
Section 5. Benefits 31
High Option Overview 33
Consumer Driven Health Plan Benefits 75
Non-FEHB Benefits Available to Plan Members 124
Section 6. General Exclusions - Services, Drugs and Supplies We Do Not Cover 125
Section 7. Filing a Claim For Covered Services 127
Section 8. The Disputed Claims Process 130
Section 9. Coordinating Benefits with Medicare and Other Coverage 133
When you have other health coverage 133
• TRICARE and CHAMPVA 133
• Workers' Compensation 133
• Medicaid 134
When other Government agencies are responsible for your care 134
When others are responsible for injuries 134
When you have Federal Employees Dental and Vision Insurance Plan (FEDVIP) 136
Clinical trials 136
When you have Medicare 136
• What is Medicare? 136
• Should I enroll in Medicare? 137
• The Original Medicare Plan (Part A or Part B) 138
• Tell us about your Medicare coverage 139
• Private contract with your physician 139
• Medicare Advantage (Part C) 139
• Medicare prescription drug coverage (Part D) 140
When you are age 65 or over and do not have Medicare 142
When you have the Original Medicare Plan (Part A, Part B, or both) 143

Brochure: Table of Contents (Pg 3)

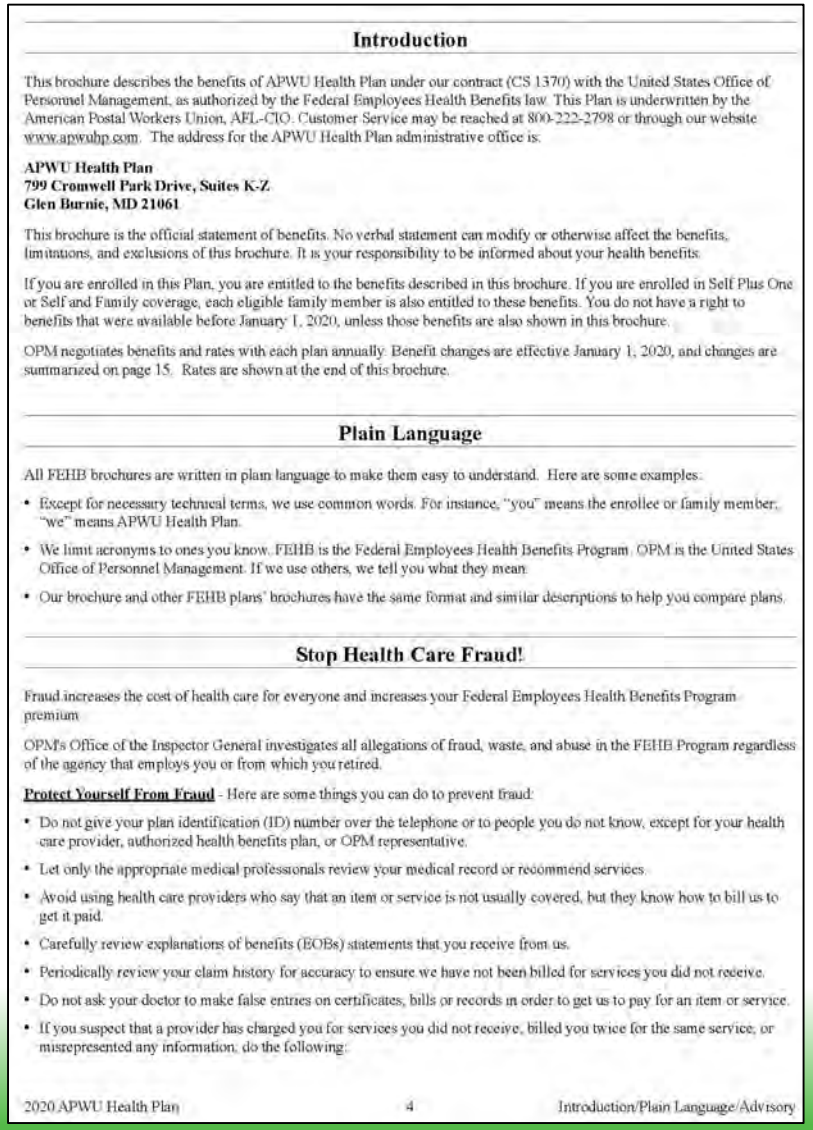
- Section 10: Definitions of Terms We Use in This Brochure
- Summary of High Option
- Summary of Consumer Driven Option
- Index
- 2020 Rate Information



Section 10. Definitions of Terms We Use in This Brochure 144
Summary of Benefits for the High Option of the APWU Health Plan - 2020 149
Summary of Benefits for the CDHP of the APWU Health Plan - 2020 151
Index 153
2020 Rate Information for the APWU Health Plan 158

Introduction
(Pgs 4-12)

- Health Plan Address
- Fraud
- Never Events
- Patient Safety
- FEHB Facts
- Who's covered and when?



Introduction

This brochure describes the benefits of APWU Health Plan under our contract (CS 1370) with the United States Office of Personnel Management, as authorized by the Federal Employees Health Benefits law. This Plan is underwritten by the American Postal Workers Union, AFL-CIO. Customer Service may be reached at 800-222-2798 or through our website www.apwuhp.com. The address for the APWU Health Plan administrative office is:

APWU Health Plan
799 Cromwell Park Drive, Suites K-Z
Glen Burnie, MD 21061

This brochure is the official statement of benefits. No verbal statement can modify or otherwise affect the benefits, limitations, and exclusions of this brochure. It is your responsibility to be informed about your health benefits.

If you are enrolled in this Plan, you are entitled to the benefits described in this brochure. If you are enrolled in Self Plus One or Self and Family coverage, each eligible family member is also entitled to these benefits. You do not have a right to benefits that were available before January 1, 2020, unless those benefits are also shown in this brochure.

OPM negotiates benefits and rates with each plan annually. Benefit changes are effective January 1, 2020, and changes are summarized on page 15. Rates are shown at the end of this brochure.

Plain Language

All FEHB brochures are written in plain language to make them easy to understand. Here are some examples:

- Except for necessary technical terms, we use common words. For instance, "you" means the enrollee or family member; "we" means APWU Health Plan.
- We limit acronyms to ones you know. FEHB is the Federal Employees Health Benefits Program. OPM is the United States Office of Personnel Management. If we use others, we tell you what they mean.
- Our brochure and other FEHB plans' brochures have the same format and similar descriptions to help you compare plans.

Stop Health Care Fraud!

Fraud increases the cost of health care for everyone and increases your Federal Employees Health Benefits Program premium.

OPM's Office of the Inspector General investigates all allegations of fraud, waste, and abuse in the FEHB Program regardless of the agency that employs you or from which you retired.

Protect Yourself From Fraud - Here are some things you can do to prevent fraud:

- Do not give your plan identification (ID) number over the telephone or to people you do not know, except for your health care provider, authorized health benefits plan, or OPM representative.
- Let only the appropriate medical professionals review your medical record or recommend services.
- Avoid using health care providers who say that an item or service is not usually covered, but they know how to bill us to get it paid.
- Carefully review explanations of benefits (EOBs) statements that you receive from us.
- Periodically review your claim history for accuracy to ensure we have not been billed for services you did not receive.
- Do not ask your doctor to make false entries on certificates, bills or records in order to get us to pay for an item or service.
- If you suspect that a provider has charged you for services you did not receive, billed you twice for the same service, or misrepresented any information, do the following:

2020 APWU Health Plan 4 Introduction/Plain Language/Advisory

Section 1: How This Plan Works (Pg 13)

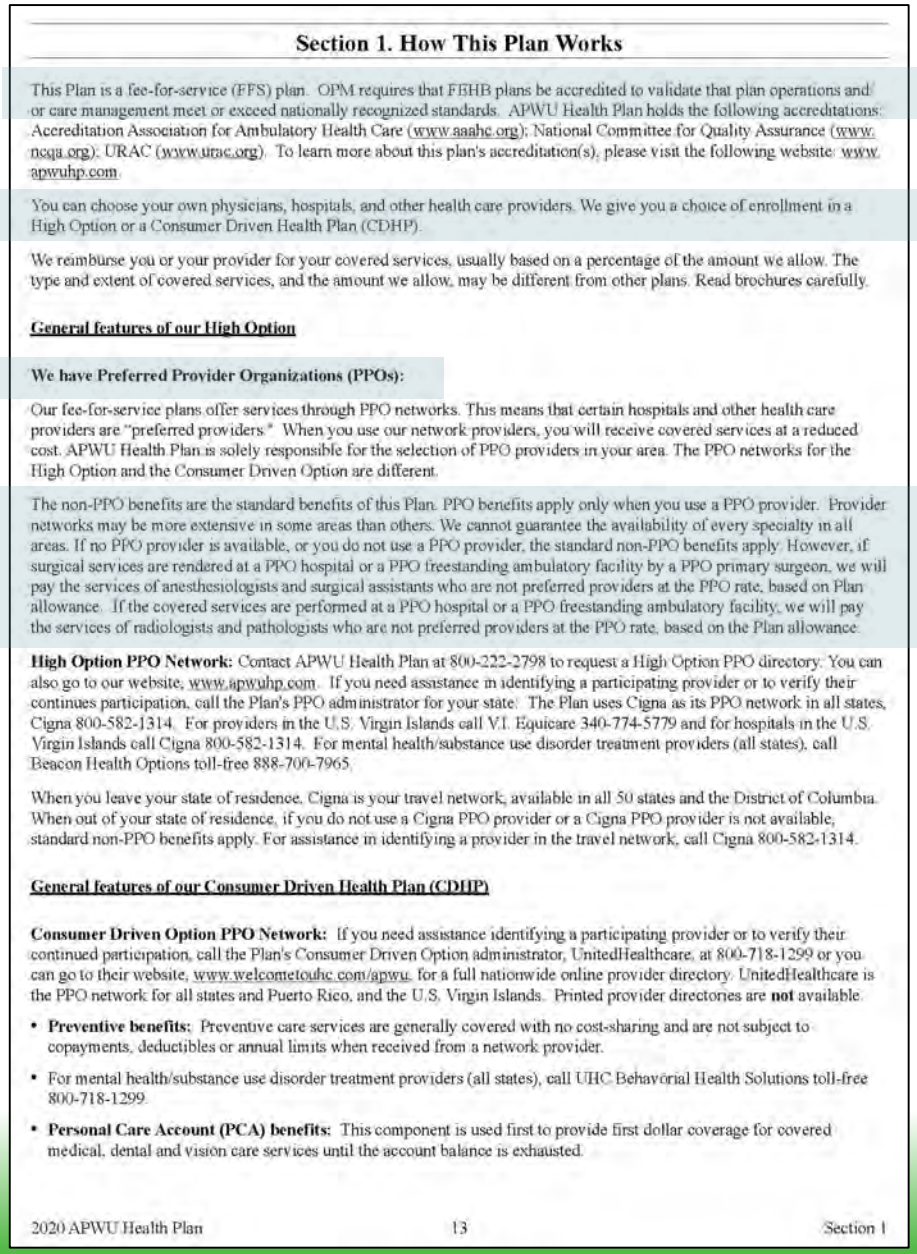
We are a FFS plan

We offer PPO…

Non-PPO is standard…

High Option

Consumer Driven Option



Section 1. How This Plan Works

This Plan is a fee-for-service (FFS) plan. OPM requires that FEHB plans be accredited to validate that plan operations and/or care management meet or exceed nationally recognized standards. APWU Health Plan holds the following accreditations: Accreditation Association for Ambulatory Health Care (www.aaahc.org); National Committee for Quality Assurance (www.ncqa.org); URAC (www.urac.org). To learn more about this plan's accreditation(s), please visit the following website: www.apwuhp.com.

You can choose your own physicians, hospitals, and other health care providers. We give you a choice of enrollment in a High Option or a Consumer Driven Health Plan (CDHP).

We reimburse you or your provider for your covered services, usually based on a percentage of the amount we allow. The type and extent of covered services, and the amount we allow, may be different from other plans. Read brochures carefully.

General features of our High Option

We have Preferred Provider Organizations (PPOs):

Our fee-for-service plans offer services through PPO networks. This means that certain hospitals and other health care providers are "preferred providers." When you use our network providers, you will receive covered services at a reduced cost. APWU Health Plan is solely responsible for the selection of PPO providers in your area. The PPO networks for the High Option and the Consumer Driven Option are different.

The non-PPO benefits are the standard benefits of this Plan. PPO benefits apply only when you use a PPO provider. Provider networks may be more extensive in some areas than others. We cannot guarantee the availability of every specialty in all areas. If no PPO provider is available, or you do not use a PPO provider, the standard non-PPO benefits apply. However, if surgical services are rendered at a PPO hospital or a PPO freestanding ambulatory facility by a PPO primary surgeon, we will pay the services of anesthesiologists and surgical assistants who are not preferred providers at the PPO rate, based on Plan allowance. If the covered services are performed at a PPO hospital or a PPO freestanding ambulatory facility, we will pay the services of radiologists and pathologists who are not preferred providers at the PPO rate, based on the Plan allowance.

High Option PPO Network: Contact APWU Health Plan at 800-222-2798 to request a High Option PPO directory. You can also go to our website, www.apwuhp.com. If you need assistance in identifying a participating provider or to verify their continues participation, call the Plan's PPO administrator for your state. The Plan uses Cigna as its PPO network in all states, Cigna 800-582-1314. For providers in the U.S. Virgin Islands call V.I. Equicare 340-774-5779 and for hospitals in the U.S. Virgin Islands call Cigna 800-582-1314. For mental health/substance use disorder treatment providers (all states), call Beacon Health Options toll-free 888-700-7965.

When you leave your state of residence, Cigna is your travel network, available in all 50 states and the District of Columbia. When out of your state of residence, if you do not use a Cigna PPO provider or a Cigna PPO provider is not available, standard non-PPO benefits apply. For assistance in identifying a provider in the travel network, call Cigna 800-582-1314.

General features of our Consumer Driven Health Plan (CDHP)

Consumer Driven Option PPO Network: If you need assistance identifying a participating provider or to verify their continued participation, call the Plan's Consumer Driven Option administrator, UnitedHealthcare, at 800-718-1299 or you can go to their website, www.welcometouhc.com/apwu, for a full nationwide online provider directory. UnitedHealthcare is the PPO network for all states and Puerto Rico, and the U.S. Virgin Islands. Printed provider directories are **not** available.

- **Preventive benefits:** Preventive care services are generally covered with no cost-sharing and are not subject to copayments, deductibles or annual limits when received from a network provider.
- For mental health/substance use disorder treatment providers (all states), call UHC Behavorial Health Solutions toll-free 800-718-1299.
- **Personal Care Account (PCA) benefits:** This component is used first to provide first dollar coverage for covered medical, dental and vision care services until the account balance is exhausted.

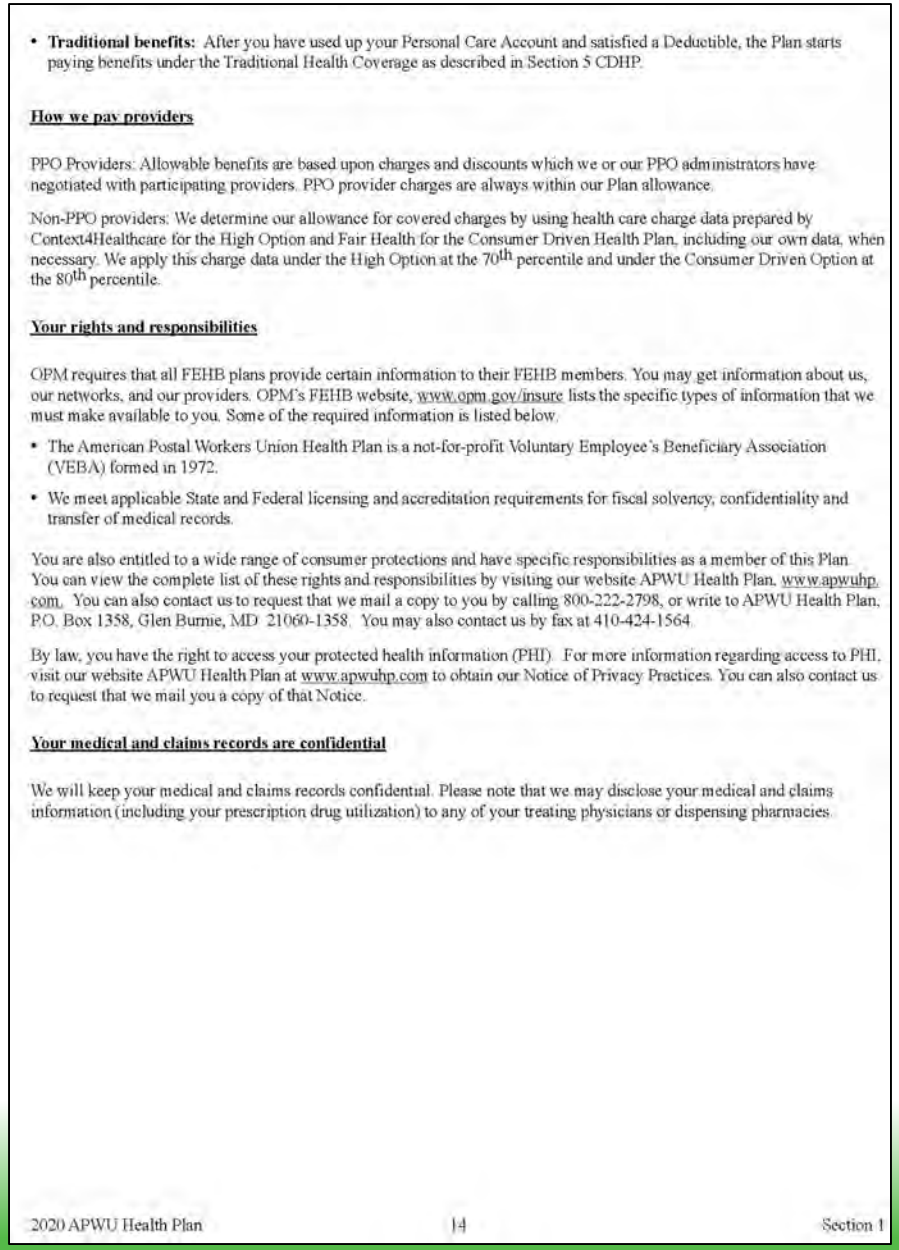
High Option PPO Vendors:
Cigna
VI Equicare
Beacon Health Options

Consumer Driven Option PPO Vendors:
UnitedHealthcare
United Behavioral Health

Section 1: How This Plan Works (Pg 14)

Provider payments…

Member rights…



- **Traditional benefits:** After you have used up your Personal Care Account and satisfied a Deductible, the Plan starts paying benefits under the Traditional Health Coverage as described in Section 5 CDHP.

How we pay providers

PPO Providers: Allowable benefits are based upon charges and discounts which we or our PPO administrators have negotiated with participating providers. PPO provider charges are always within our Plan allowance.

Non-PPO providers: We determine our allowance for covered charges by using health care charge data prepared by Context4Healthcare for the High Option and Fair Health for the Consumer Driven Health Plan, including our own data, when necessary. We apply this charge data under the High Option at the 70th percentile and under the Consumer Driven Option at the 80th percentile.

Your rights and responsibilities

OPM requires that all FEHB plans provide certain information to their FEHB members. You may get information about us, our networks, and our providers. OPM's FEHB website, www.opm.gov/insure lists the specific types of information that we must make available to you. Some of the required information is listed below.

- The American Postal Workers Union Health Plan is a not-for-profit Voluntary Employee's Beneficiary Association (VEBA) formed in 1972.
- We meet applicable State and Federal licensing and accreditation requirements for fiscal solvency, confidentiality and transfer of medical records.

You are also entitled to a wide range of consumer protections and have specific responsibilities as a member of this Plan. You can view the complete list of these rights and responsibilities by visiting our website APWU Health Plan, www.apwuhp.com. You can also contact us to request that we mail a copy to you by calling 800-222-2798, or write to APWU Health Plan, P.O. Box 1358, Glen Burnie, MD 21060-1358. You may also contact us by fax at 410-424-1564.

By law, you have the right to access your protected health information (PHI). For more information regarding access to PHI, visit our website APWU Health Plan at www.apwuhp.com to obtain our Notice of Privacy Practices. You can also contact us to request that we mail you a copy of that Notice.

Your medical and claims records are confidential

We will keep your medical and claims records confidential. Please note that we may disclose your medical and claims information (including your prescription drug utilization) to any of your treating physicians or dispensing pharmacies.

2020 APWU Health Plan 14 Section 1

Section 2: Changes for 2020 (Pgs 15-16)

Section 2. Changes for 2020

Do not rely only on these change descriptions; this Section is not an official statement of benefits. For that, go to Section 5 Benefits. Also, we edited and clarified language throughout the brochure; any language change not shown here is a clarification that does not change benefits.

Changes to this Plan

Changes to our High Option and Consumer Driven Plan

- Prescription drugs with an over-the-counter equivalent are not covered (see page 68 for High Option; 117 for Consumer Driven Option).
- Observation Care will now be limited to 48 hours (see page 55 for High Option; 106 for Consumer Driven Option).
- Telehealth services (virtual visits) for mental health and substance use disorder are now covered (see page 62 for High Option; 113 for Consumer Driven Option).
- In-network prescription drugs for contraception for women are now covered 100% through the Patient Protection and Affordable Care Act (see page 67 for High Option; 116 for Consumer Driven Option).
- Pharmacogenomic testing for certain conditions such as Plavic and Warfarin will no longer be offered.

Changes to our High Option only

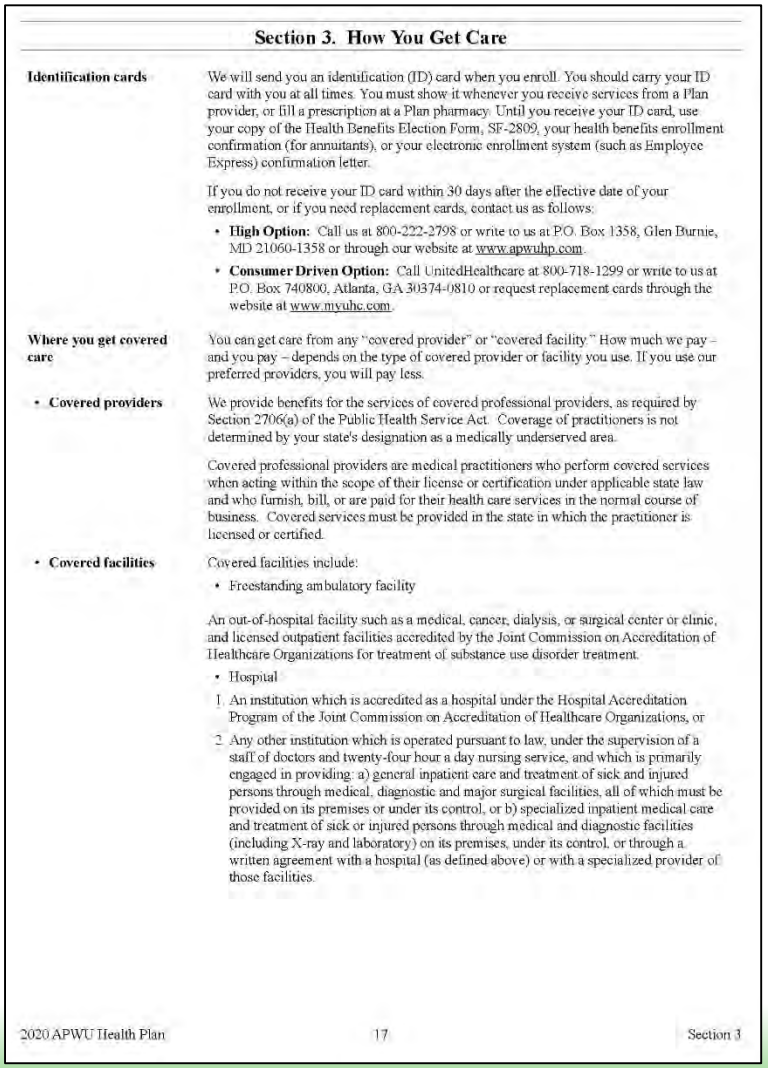
- Your share of the Postal premium will decrease for Self Only, Self Plus One and Self and Family (see page 158).
- Your share of the non-Postal premium will decrease for Self Only, Self Plus One and Self and Family (see page 158).
- The PPO deductible has changed to $450 for Self Only and $800 for Self Plus One and Self and Family (see page 25).
- The non-PPO deductible has changed to $1,000 for Self Only and $2,000 for Self Plus One and Self and Family (see page 25).
- The PPO coinsurance has changed to 15% of the Plan allowance (Section 5).
- The non-PPO coinsurance has changed to 40% of the Plan allowance (see Section 5).
- The PPO catastrophic limit has changed to $6,500 Self Only and $13,000 Self Plus One and Self and Family (see page 28).
- The non-PPO catastrophic limit has changed to $12,000 Self Only and $24,000 Self Plus One and Self and Family (see page 28).
- Skilled nursing care is now covered at 15% coinsurance for PPO providers and at 40% coinsurance for non-PPO providers, not to exceed two hours per day (see page 45).
- Medical Emergency at an Urgent Care Center is now $30 copayment for PPO providers and 40% coinsurance for non-PPO providers (see page 60).
- Preventive Migraine medications must now be obtained through network mail order service (see page 69).
- This Plan will no longer offer discounts for certain non-PPO health care providers.

Changes to our Consumer Driven Health Plan only

- Your share of the Postal premium will decrease/stay the same for Self Only, Self Plus One and Self and Family (see page 158).
- Your share of the non-Postal premium will stay the same for Self Only, Self Plus One and Self and Family (see page 158).
- The in-network deductible has changed to $1,000 Self Only and $2,000 Self Plus One and Self and Family (see page 26).
- The out-of-network deductible has changed to $1,500 Self Only and $3,000 Self Plus One and Self and Family (see page 26).
- The out-of-network coinsurance has changed to 50% of the Plan allowance (see Section 5).

Section 3: How You Get Care (Pgs 17-24)

- ID Cards (Pg 17)
- Precertification Process (Pgs 18-21)
  - Inpatient Hospital Admission
  - $500 Penalty
  - High Option: Call Cigna/CareAllies at 800-582-1314
  - Consumer Driven Option: Call UnitedHealthcare at 800-718-1299
- Other Services (Pg 19)



Section 3. How You Get Care

Identification cards

We will send you an identification (ID) card when you enroll. You should carry your ID card with you at all times. You must show it whenever you receive services from a Plan provider, or fill a prescription at a Plan pharmacy. Until you receive your ID card, use your copy of the Health Benefits Election Form, SF-2809, your health benefits enrollment confirmation (for annuitants), or your electronic enrollment system (such as Employee Express) confirmation letter.

If you do not receive your ID card within 30 days after the effective date of your enrollment, or if you need replacement cards, contact us as follows:

- **High Option:** Call us at 800-222-2798 or write to us at P.O. Box 1358, Glen Burnie, MD 21060-1358 or through our website at www.apwuhp.com.
- **Consumer Driven Option:** Call UnitedHealthcare at 800-718-1299 or write to us at P.O. Box 740800, Atlanta, GA 30374-0810 or request replacement cards through the website at www.myuhc.com.

Where you get covered care

You can get care from any "covered provider" or "covered facility." How much we pay – and you pay – depends on the type of covered provider or facility you use. If you use our preferred providers, you will pay less.

- **Covered providers**

We provide benefits for the services of covered professional providers, as required by Section 2706(a) of the Public Health Service Act. Coverage of practitioners is not determined by your state's designation as a medically underserved area.

Covered professional providers are medical practitioners who perform covered services when acting within the scope of their license or certification under applicable state law and who furnish, bill, or are paid for their health care services in the normal course of business. Covered services must be provided in the state in which the practitioner is licensed or certified.

- **Covered facilities**

Covered facilities include:

- Freestanding ambulatory facility

An out-of-hospital facility such as a medical, cancer, dialysis, or surgical center or clinic, and licensed outpatient facilities accredited by the Joint Commission on Accreditation of Healthcare Organizations for treatment of substance use disorder treatment.

- Hospital

1. An institution which is accredited as a hospital under the Hospital Accreditation Program of the Joint Commission on Accreditation of Healthcare Organizations, or
2. Any other institution which is operated pursuant to law, under the supervision of a staff of doctors and twenty-four hour a day nursing service, and which is primarily engaged in providing: a) general inpatient care and treatment of sick and injured persons through medical, diagnostic and major surgical facilities, all of which must be provided on its premises or under its control, or b) specialized inpatient medical care and treatment of sick or injured persons through medical and diagnostic facilities (including X-ray and laboratory) on its premises, under its control, or through a written agreement with a hospital (as defined above) or with a specialized provider of those facilities.

2020 APWU Health Plan 17 Section 3

Do I need a precertification? High Option

Yes

- ✓ Applied Behavioral Analysis (ABA)
- ✓ Transcranial Magnetic Stimulation (TMS)
- ✓ Bariatric Surgery
- ✓ Durable Medical Equipment (DME)
- ✓ Genetic Testing (i.e. BRCA)
- ✓ In-patient Admission – Medical and/or Mental Health
- ✓ Speech Therapy
- ✓ Treatment Back/Neck Pain
- ✓ Outpatient Radiology Services (CT/MRI/MRA/PET)
- ✓ Residential Treatment Center (RTC)
- ✓ Skilled Nursing Facility (SNF)
- ✓ Gender Reassignment Surgery
- ✓ Potential Cosmetic Surgery

No

- ✓ Acupuncture Treatment
- ✓ Chiropractic Care
- ✓ Maternity Care/Admissions
- ✓ Outpatient Services at VA
- ✓ Physical and Occupational Therapy

Do I need prior approval? Consumer Driven Option

Yes

- ✓ Applied Behavioral Analysis (ABA)
- ✓ Transcranial Magnetic Stimulation (TMS)
- ✓ Bariatric Surgery
- ✓ Durable Medical Equipment (DME)
- ✓ Genetic Testing (i.e. BRCA)
- ✓ In-patient Admission – Medical and/or Mental Health
- ✓ Speech Therapy
- ✓ Outpatient Radiology Services (CT/MRI/MRA/PET)
- ✓ Congenital Heart Disease
- ✓ Residential Treatment Center (RTC)
- ✓ Skilled Nursing Facility (SNF)
- ✓ Gender Reassignment Surgery
- ✓ Potential Cosmetic Surgery
- ✓ Non-emergent Ambulance
- ✓ Orthognathic Surgery

No

- ✓ Acupuncture Treatment
- ✓ Chiropractic Care
- ✓ Maternity Care/Admissions
- ✓ Outpatient Services at VA
- ✓ Physical, Occupational and Speech Therapy

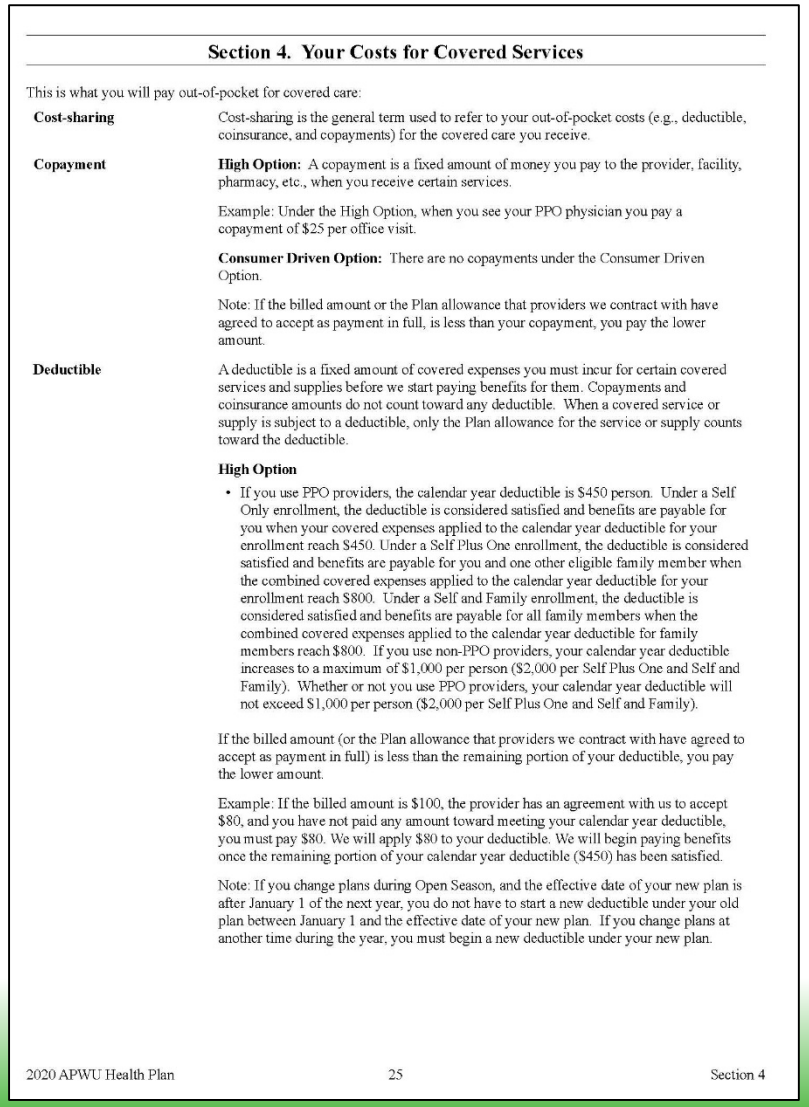
Reconsiderations/Appeals (Pg 24)

- Steps to request reconsideration of pre-service decision
- Steps to appeal a decision
  - Must appeal within 6 months of initial Health Plan decision

Your Costs for Covered Services

Section 4, (Pgs 25-30)

- Out-of-pocket cost
  - Copay
    - CDHP: $0 Copay
  - Deductible
  - Coinsurance
- PPO vs. Non PPO
  - Balance billing
- Catastrophic costs
  - Out-of-pocket max
  - Inclusions/Exclusions



Section 4. Your Costs for Covered Services

This is what you will pay out-of-pocket for covered care:

Cost-sharing

Cost-sharing is the general term used to refer to your out-of-pocket costs (e.g., deductible, coinsurance, and copayments) for the covered care you receive.

Copayment

High Option: A copayment is a fixed amount of money you pay to the provider, facility, pharmacy, etc., when you receive certain services.

Example: Under the High Option, when you see your PPO physician you pay a copayment of $25 per office visit.

Consumer Driven Option: There are no copayments under the Consumer Driven Option.

Note: If the billed amount or the Plan allowance that providers we contract with have agreed to accept as payment in full, is less than your copayment, you pay the lower amount.

Deductible

A deductible is a fixed amount of covered expenses you must incur for certain covered services and supplies before we start paying benefits for them. Copayments and coinsurance amounts do not count toward any deductible. When a covered service or supply is subject to a deductible, only the Plan allowance for the service or supply counts toward the deductible.

High Option

- If you use PPO providers, the calendar year deductible is $450 person. Under a Self Only enrollment, the deductible is considered satisfied and benefits are payable for you when your covered expenses applied to the calendar year deductible for your enrollment reach $450. Under a Self Plus One enrollment, the deductible is considered satisfied and benefits are payable for you and one other eligible family member when the combined covered expenses applied to the calendar year deductible for your enrollment reach $800. Under a Self and Family enrollment, the deductible is considered satisfied and benefits are payable for all family members when the combined covered expenses applied to the calendar year deductible for family members reach $800. If you use non-PPO providers, your calendar year deductible increases to a maximum of $1,000 per person ($2,000 per Self Plus One and Self and Family). Whether or not you use PPO providers, your calendar year deductible will not exceed $1,000 per person ($2,000 per Self Plus One and Self and Family).

If the billed amount (or the Plan allowance that providers we contract with have agreed to accept as payment in full) is less than the remaining portion of your deductible, you pay the lower amount.

Example: If the billed amount is $100, the provider has an agreement with us to accept $80, and you have not paid any amount toward meeting your calendar year deductible, you must pay $80. We will apply $80 to your deductible. We will begin paying benefits once the remaining portion of your calendar year deductible ($450) has been satisfied.

Note: If you change plans during Open Season, and the effective date of your new plan is after January 1 of the next year, you do not have to start a new deductible under your old plan between January 1 and the effective date of your new plan. If you change plans at another time during the year, you must begin a new deductible under your new plan.

2020 APWU Health Plan 25 Section 4

Deductible

Definition: A fixed dollar amount of covered expenses a member must incur before benefits can be paid.

High Option Deductible (Pg 25)

- In-network
  - $450 Self Only
  - $800 Self Plus One, Self and Family
- Out-of-network
  - $1,000 Self Only
  - $2,000 Self Plus One, Self and Family
- Copays and coinsurance do not count toward Deductible amounts

Consumer Driven Option Deductible (Pg 26)

PCA

(Covered services paid at 100%)

Deductible

(You pay full cost until deductible is met)

Coinsurance

(Cost sharing)

Consumer Driven Option Deductible (Pg 26)

Deductible must be met before Traditional Health Coverage Begins

- **Self Only:** $2,200, but the Health Plan prefunds your Personal Care Account (PCA) with $1,200, so **you pay $1,000**

- **Self Plus One; Self and Family:** $4,400, but the Health Plan prefunds your Personal Account (PCA) with $2,400, so **you pay $2,000**

High Option Coinsurance (Pg 26)

- Definition: The percentage of covered allowances for which the patient is responsible. Coinsurance does not begin until the deductible has been met.
- The percentage that **you must pay** for your care

High Option:

- 15% (in-network)
- 40% (out-of-network)

Consumer Driven Option:

- 15% (in-network)
- 50% (out-of-network)

Consumer Driven Option Coinsurance (Pg 26)

Definition: The percentage of the covered allowance for which the patient is responsible. Coinsurance does not begin until the PCA is used and the Deductible is met.

PPO vs. Non-PPO (Pg 27)

In-network = PPO

- Facilities, providers, and suppliers who contract with a network to provide health services to our members at a discounted rate
  - Member cost share will consist of deductible, coinsurance, or copayment, based on allowable amount

Out-of-network = Non-PPO

- Facilities, providers, and suppliers who do not contract with a network
  - Member cost share will consist of deductible and coinsurance, PLUS any difference between our allowance and billed charges; this difference is considered ‘balanced billing’

High Option
PPO vs. Non-PPO

EXAMPLE	PPO Physician	Non-PPO Physician
Physician's Charge	$150	$150
Our Allowance	$100	$100
We Pay	85% of allowance: $85	60% of allowance: $60
You owe: Coinsurance*	15% of allowance: $15	40% of allowance: $40
+ Difference up to billed charge?	No: $0	Yes: $50
Total You Pay	$15	($50 + $40) $90

* ***Example assumes deductible has been met***
* ***Example is not an office visit***

Consumer Driven Option In-network vs. Out-of-network

EXAMPLE	PPO Physician	Non-PPO Physician
Physician's Charge	$1,500	$1,500
Our Allowance	$1,000	$1,000
We Pay	85% of allowance: $850	50% of allowance: $500
You owe: Coinsurance*	15% of allowance: $150	50% of allowance: $500
+ Difference up to billed charge?	No: $0	Yes: $500
Total You Pay	$150	$1,000

* ***Example assumes PCA has been used and deductible has been met***

Catastrophic Out-of-Pocket Max (Pgs 28-30)

- When you reach the Catastrophic maximum, you pay no coinsurance for covered services for the remainder of the calendar year
- In-network expenses apply toward out-of-network maximums

High Option			Consumer Driven Option		
	In-network	Out-of-network		In-network	Out-of-network
Self Only	$6,500	$12,000	Self Only	$6,500	$12,000
Self Plus One	$13,000	$24,000	Self Plus One	$13,000	$24,000
Self and Family	$13,000	$24,000	Self and Family	$13,000	$24,000

High Option Catastrophic Costs (Pgs 28-29)

- Expenses that count toward the out-of-pocket max:
  - 15% coinsurance (or 5% for Cancer Centers of Excellence) for covered PPO services
  - 40% coinsurance for covered Non-PPO services
  - Copayments (i.e. $25 for outpatient PPO office visits, or $15 virtual visits through American Well or MDLIVE; $30 for outpatient facility charges in an Urgent Care Center)
  - Prescription drug costs (i.e. the 25%/45%/$10 or $20 you pay for in-network prescription drugs)

Not included in out-of-pocket max-High Option (Pgs 28-29)

The following cannot be included in the accumulation of out-of-pocket expenses:

- Expenses in excess of our allowance or maximum benefit limitations
- Any amounts you pay because benefits have been reduced for non-compliance with this Plan's cost containment requirements (see Section 3)
- The $300 per admission for non-PPO inpatient hospital charges or skilled nursing facility
- Expenses in excess of visit maximums for physical, occupational and speech therapy (see pages 41-42, and acupuncture (see page 46)
- Expenses incurred in excess of the $90 per day provided under home nursing care (see page 45); and
- Expenses in excess of Hospice care and preventive care maximums

- The difference in cost when brand name drugs are purchased and a generic is available
- Any associated costs when you purchase medications in excess of the Plan's dispensing limitations
- Cost associated with non-covered drugs and supplies

Consumer Driven Option Catastrophic Costs (Pgs 29-30)

- Expenses that count toward the out-of-pocket max:
  - 15% coinsurance (or 10% for Cancer Centers of Excellence) for covered in-network services; and the deductible
  - 50% coinsurance for covered out-of-network services; and the deductible
  - 25% or 40% for in-network Prescription drug costs
  - The PCA of $1,200 for Self Only or $2,400 for Self Plus One and Self and Family

Not included in out-of-pocket max – Consumer Driven Option (Pgs 29-30)

The following cannot be included in the accumulation of out-of-pocket expenses:

- Any expenses paid by the Plan under your in-network Preventive Care benefit
- Expenses in excess of our allowance or maximum benefit limitations or expenses not covered under the Traditional Health Coverage
- Dental care or Vision care expenses above the limitations provided under your Personal Care Account
- Any amounts you pay because benefits have been reduced for non-compliance with this Plan's cost containment requirements (see Section 3)
- Expenses in excess of Hospice care maximums
- Drugs purchased at a non-network pharmacy

2020 APWU Health Plan 29 Section 4

- The difference in cost when brand name drugs are purchased and a generic is available
- Any associated costs when you purchase medications in excess of the Plan's dispensing limitations
- Cost associated with non-covered drugs and supplies

2020 APWU Health Plan 30 Section 4

APWU HEALTH PLAN

TOGETHER.
BETTER HEALTH.®

2020 HIGH OPTION BENEFITS

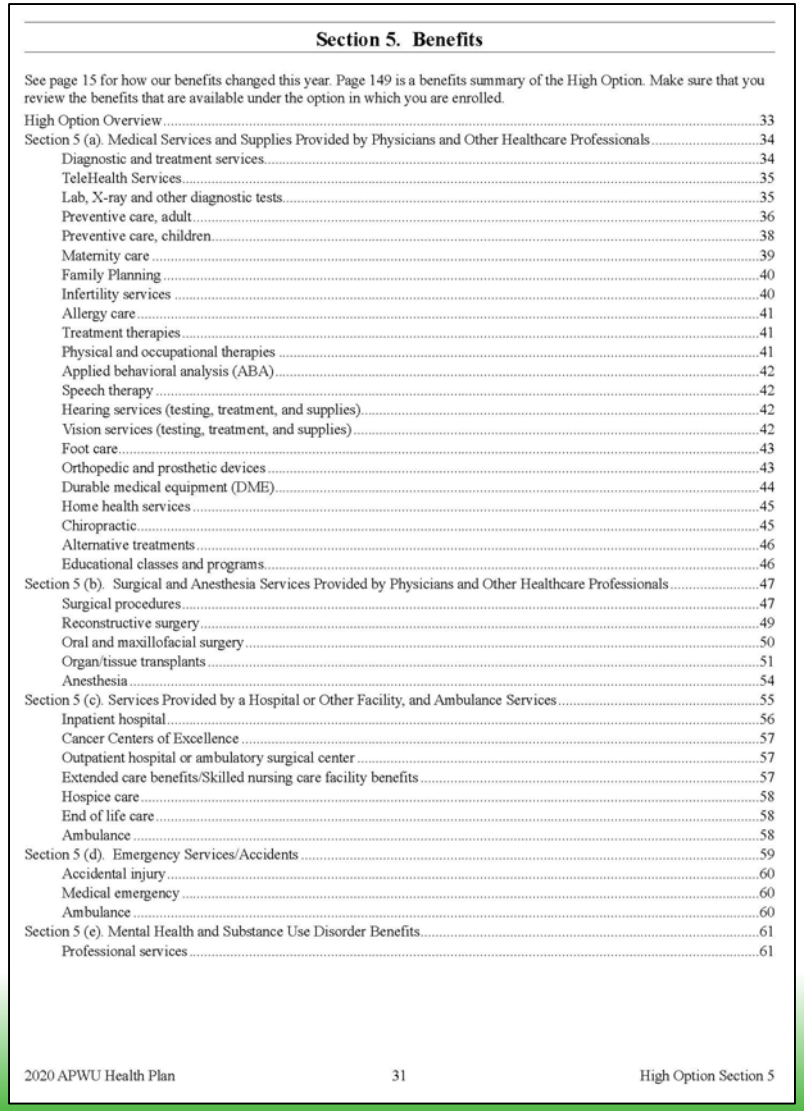


34th Annual Open Season Seminar

Benefits

Section 5(a)-(h), (Pgs 31-32)

a) Medical Services and Supplies
b) Surgical and Anesthesia Services
c) Services Provided by Hospital or Other Facility
d) Emergency Services/ Accidents
e) Mental Health and Substance Use Disorder Benefits
f) Prescription Drug Benefits
g) Dental Benefits
h) Wellness and Other Special Features



Section 5. Benefits

See page 15 for how our benefits changed this year. Page 149 is a benefits summary of the High Option. Make sure that you review the benefits that are available under the option in which you are enrolled.

High Option Overview 33
Section 5 (a). Medical Services and Supplies Provided by Physicians and Other Healthcare Professionals 34
Diagnostic and treatment services 34
TeleHealth Services 35
Lab, X-ray and other diagnostic tests 35
Preventive care, adult 36
Preventive care, children 38
Maternity care 39
Family Planning 40
Infertility services 40
Allergy care 41
Treatment therapies 41
Physical and occupational therapies 41
Applied behavioral analysis (ABA) 42
Speech therapy 42
Hearing services (testing, treatment, and supplies) 42
Vision services (testing, treatment, and supplies) 42
Foot care 43
Orthopedic and prosthetic devices 43
Durable medical equipment (DME) 44
Home health services 45
Chiropractic 45
Alternative treatments 46
Educational classes and programs 46
Section 5 (b). Surgical and Anesthesia Services Provided by Physicians and Other Healthcare Professionals 47
Surgical procedures 47
Reconstructive surgery 49
Oral and maxillofacial surgery 50
Organ/tissue transplants 51
Anesthesia 54
Section 5 (c). Services Provided by a Hospital or Other Facility, and Ambulance Services 55
Inpatient hospital 56
Cancer Centers of Excellence 57
Outpatient hospital or ambulatory surgical center 57
Extended care benefits/Skilled nursing care facility benefits 57
Hospice care 58
End of life care 58
Ambulance 58
Section 5 (d). Emergency Services/Accidents 59
Accidental injury 60
Medical emergency 60
Ambulance 60
Section 5 (e). Mental Health and Substance Use Disorder Benefits 61
Professional services 61

High Option Overview (Pg 33)

High Option Overview

The Plan offers a High Option, described in this section. Make sure that you review the benefits that are available under the benefit program in which you are enrolled.

The High Option Section 5 is divided into subsections. Please read *Important things you should keep in mind* at the beginning of each subsection. Also read the general exclusions in Section 6; they apply to the benefits in the following subsections. To obtain claim forms, claims filing advice, or more information about the High Option benefits, contact us at 800-222-2798 or on our website at www.apwuhp.com.

The APWU Health Plan's High Option provides a wide range of comprehensive benefits for preventive services, doctors' visits and services, care in a hospital, laboratory tests and procedures, accidental and emergency services, mental health and substance use disorder treatment and prescription drugs. We have extensive networks of preferred providers for both medical and mental health services to help lower your costs, but you may use any provider you wish, in or out of our networks.

The High Option includes:

Preventive care

The Plan emphasizes prevention by providing an extensive range of preventive benefits to help members stay well. We include 100% coverage for an array of in-network preventive tests and screenings, routine physical exams, and a Tobacco Cessation Program to stop smoking. To keep children well, we have 100% coverage for recommended immunizations, physical exams and laboratory tests for children. We emphasize women's wellness with our Well Woman benefit that provides 100% coverage for a full range of in-network preventive services, preventive tests and screenings, counseling services and generic and single source brand FDA approved prescription contraceptives.

Medical and Surgical services

The Plan provides coverage for doctors' visits and surgical services and supplies. You pay only a flat copayment for office visits to a network physician, including visits for chiropractic and acupuncture treatment. In-network maternity care is covered 100%, including breastfeeding support. Mental health and substance use disorder treatment has the same comprehensive coverage as is provided for medical care.

Hospitalization and Emergency care

We offer extensive benefits for hospital and other inpatient healthcare services. There is no deductible or per admission charge for in-network hospital care. You also receive 100% coverage for unexpected outpatient care when you need it most with the Plan's Accidental Injury benefit.

Prescription drugs

Our prescription drug program offers prescription savings with no deductible and low copayments for (Tier 1) generic drugs. The prescription drug program is easy to use, with a huge network of pharmacies and a mail order service where medications are delivered right to your door. The Plan's prescription drug program provides savings and convenience for generic and brand name drugs, and you never have to file a claim.

Special features

Obtaining help from a medical professional is quick, confidential, and free with the Plan's voluntary Nurse Advisory Line, available 24/7 anywhere in the country. Our voluntary Diabetes and Weight Management Programs offer some $0 copays and coinsurance for members with these conditions. Online access to claims information and customer service is available through eHealthRecordPLUS. We help members navigate the healthcare system with an online Preferred Provider Organization (PPO) directory, Hospital Quality Ratings Guide, Treatment Cost Estimator, and prescription drug information. We also offer online consumer health information and non-FEHB savings on health and wellness products, and a CignaPlus Savings dental discount card when a Health Risk Assessment is completed.

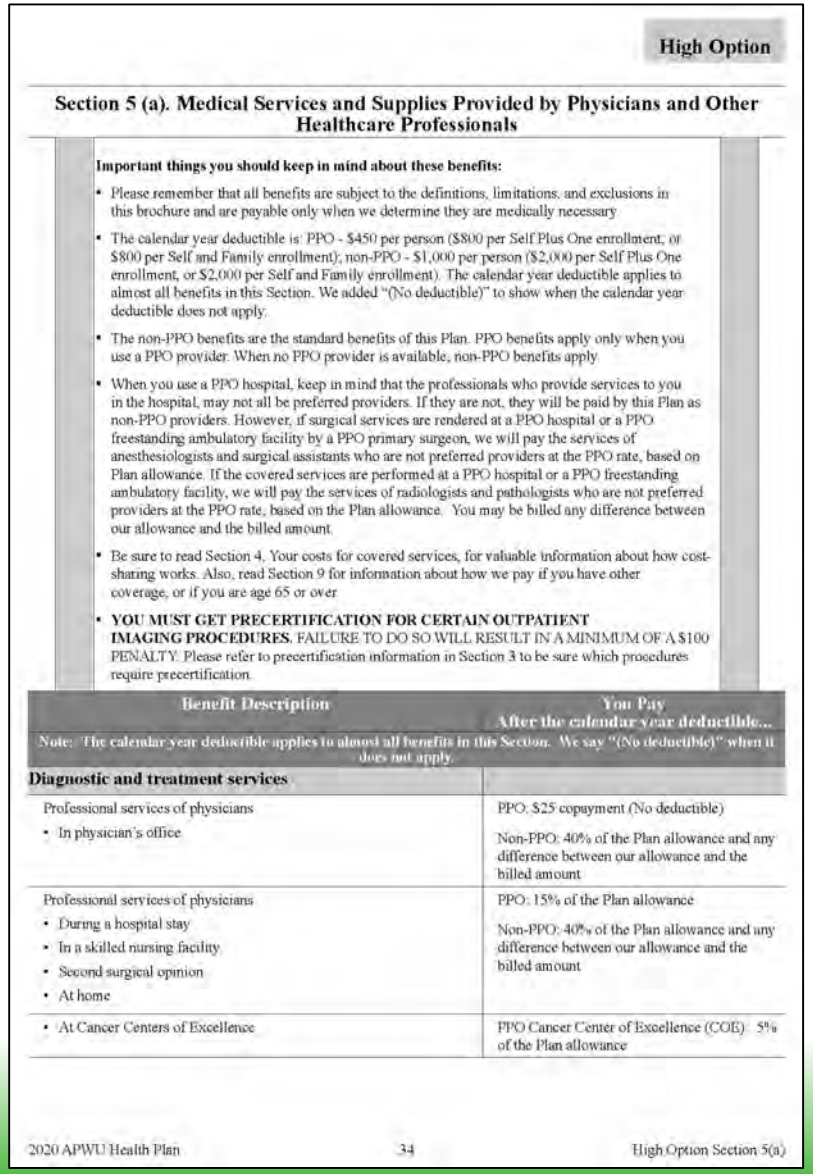
Medical Services and Supplies

Section 5(a), (Pgs 34-46)

Section title

Section specific information…

Left column provides Benefit Description



High Option

Section 5 (a). Medical Services and Supplies Provided by Physicians and Other Healthcare Professionals

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- The calendar year deductible is: PPO - $450 per person ($800 per Self Plus One enrollment, or $800 per Self and Family enrollment); non-PPO - $1,000 per person ($2,000 per Self Plus One enrollment, or $2,000 per Self and Family enrollment). The calendar year deductible applies to almost all benefits in this Section. We added "(No deductible)" to show when the calendar year deductible does not apply.
- The non-PPO benefits are the standard benefits of this Plan. PPO benefits apply only when you use a PPO provider. When no PPO provider is available, non-PPO benefits apply.
- When you use a PPO hospital, keep in mind that the professionals who provide services to you in the hospital, may not all be preferred providers. If they are not, they will be paid by this Plan as non-PPO providers. However, if surgical services are rendered at a PPO hospital or a PPO freestanding ambulatory facility by a PPO primary surgeon, we will pay the services of anesthesiologists and surgical assistants who are not preferred providers at the PPO rate, based on Plan allowance. If the covered services are performed at a PPO hospital or a PPO freestanding ambulatory facility, we will pay the services of radiologists and pathologists who are not preferred providers at the PPO rate, based on the Plan allowance. You may be billed any difference between our allowance and the billed amount.
- Be sure to read Section 4, Your costs for covered services, for valuable information about how cost-sharing works. Also, read Section 9 for information about how we pay if you have other coverage, or if you are age 65 or over.
- **YOU MUST GET PRECERTIFICATION FOR CERTAIN OUTPATIENT IMAGING PROCEDURES.** FAILURE TO DO SO WILL RESULT IN A MINIMUM OF A $100 PENALTY. Please refer to precertification information in Section 3 to be sure which procedures require precertification.

Benefit Description	You Pay After the calendar year deductible...
Note: The calendar year deductible applies to almost all benefits in this Section. We say "(No deductible)" when it does not apply.	
Diagnostic and treatment services	
Professional services of physicians • In physician's office	PPO: $25 copayment (No deductible) Non-PPO: 40% of the Plan allowance and any difference between our allowance and the billed amount
Professional services of physicians • During a hospital stay • In a skilled nursing facility • Second surgical opinion • At home	PPO: 15% of the Plan allowance Non-PPO: 40% of the Plan allowance and any difference between our allowance and the billed amount
• At Cancer Centers of Excellence	PPO Cancer Center of Excellence (COE): 5% of the Plan allowance

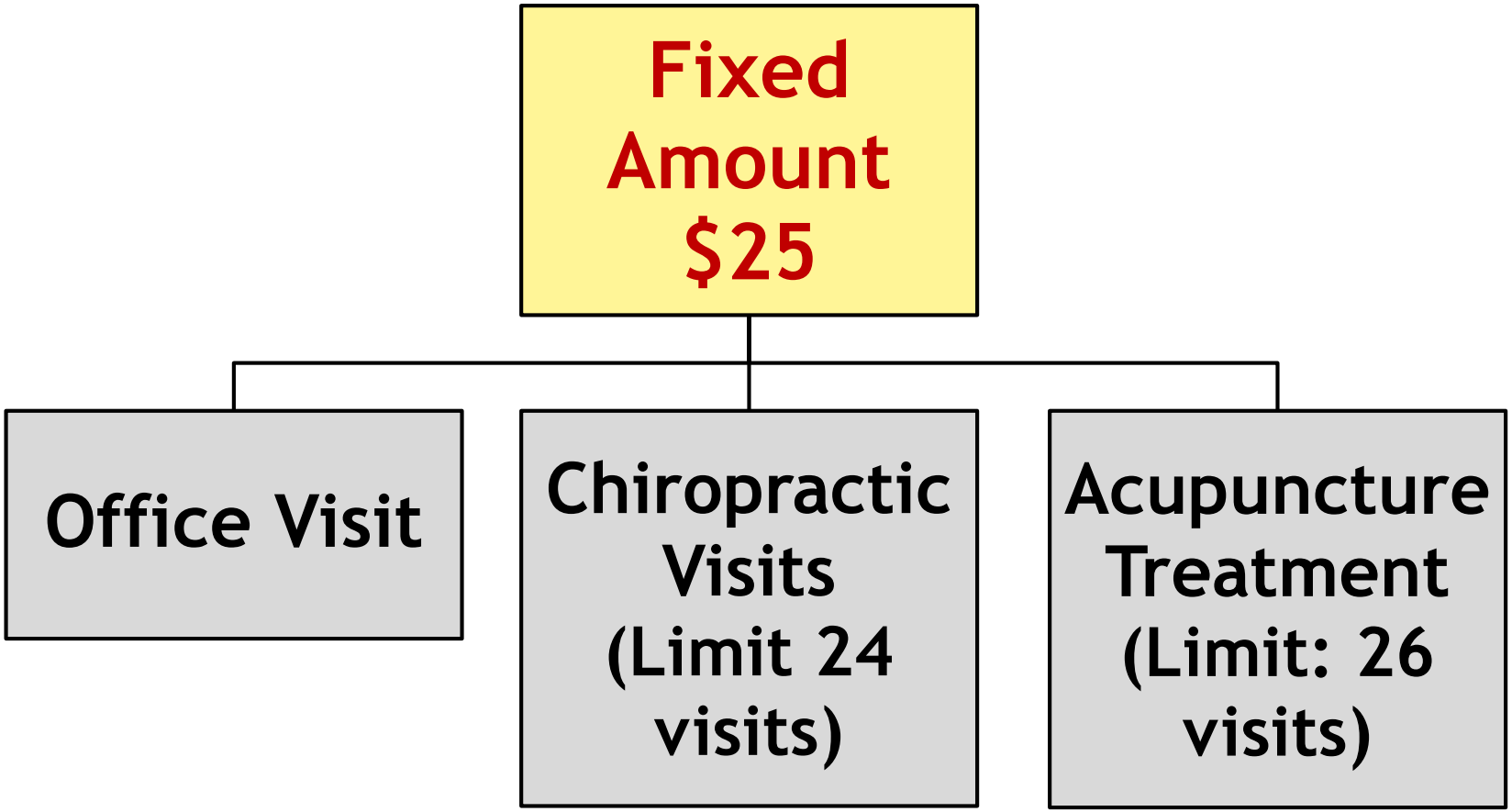
2020 APWU Health Plan 34 High Option Section 5(a)

Deductible

Does the deductible apply…

Right column explains $ amount the member is responsible for (You Pay)

High Option Plan
In-network Office Visit Copay: $25

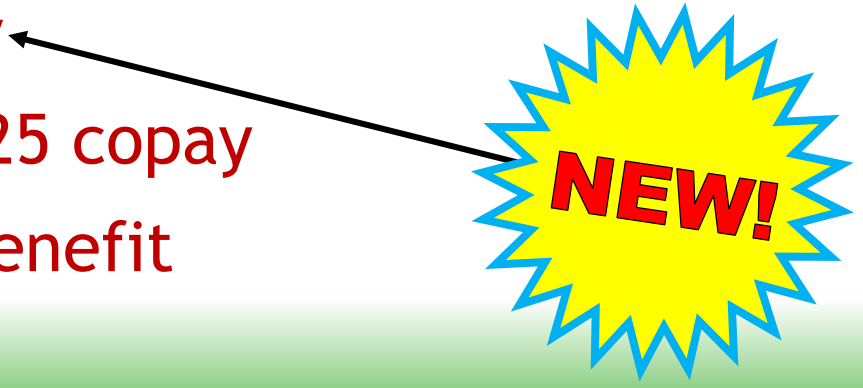


High Option Coinsurance

- 15% of allowance for in-network care
- 40% of allowance for out-of-network care; covered routine dental services
- 5% of allowance for treatment of cancer at Cancer Centers of Excellence

TeleHealth Services (Pg 35)

- Allows a patient to see and talk to a physician from a computer, tablet or compatible mobile device
- A doctor can:
  - Speak to you about minor medical concerns
  - Provide a diagnosis
  - Transmit a prescription to your local network pharmacy
- American Well: $15 copay
- MDLIVE (Behavioral Health and Substance Use Disorder): $15 copay
- In-network (PPO): $25 copay
- No out of network benefit



Labs, X-rays and Diagnostic Tests (Pg 35)

- Diagnostic tests are performed to confirm a medical condition, based on symptoms or suspicions; this is not routine or screening
- Benefit:
  - PPO: 15% coinsurance
  - Non-PPO: 40% coinsurance and can be billed the difference between allowance and charges
  - Covered lab services performed at Quest or LabCorp: no out-of-pocket expense
- CT/MRI/PET – Require precertification
- Genetic screening not covered

Preventive Care (Pgs 36-38)

Routine screenings are procedures performed to help keep a member healthy and identify any conditions that may go unnoticed.

Examples: Immunizations, Colonoscopy, Mammogram, PSA Test and PAP Test





Preventive Care (Pgs 36-38)

- Annual gynecological visit
- Well-child care
- Immunizations recommended by CDC for adults and American Academy of Pediatrics for children routine screenings
- See pages 36-38 for comprehensive list of covered services
- Benefit:
  - PPO: Covered at 100%
  - Non-PPO: 40% coinsurance and can be billed the difference between allowance and charges

Scenario HO: Preventive Care

- Member goes for routine colonoscopy
- Member uses in-network providers
- Diagnosis on claim is routine
- Claims include surgery; labs; anesthesiologist

All three claims are paid at 100%

Scenario HO: Preventive Care

- Member goes for routine colonoscopy
- Member uses in-network providers
- Diagnosis on surgery and anesthesiologist claim is routine
- Diagnosis on in-network lab claim is non-routine (i.e. bleeding)

- Surgery and anesthesia claim are paid at 100%
- Lab claim will pay at 85%; member will be billed for 15% of the Plan allowance

Maternity (Pg 39)

- Complete maternity care covered at 100% for in-network covered services:
  - Prenatal care, delivery, postnatal care
  - Lab services related to covered, in-network maternity care
  - Breastfeeding support, supplies, equipment rental, and counseling for each birth
- Not covered: Genetic Screening

Family Planning (Pg 40)

High Option

Benefit Description	You Pay After the calendar year deductible...
Family Planning	
A range of voluntary family planning services, limited to: • Contraceptive counseling for women • Voluntary sterilization for women (See *Surgical* procedures Section 5 (b)) • Surgically implanted contraceptives • Injectable contraceptive drugs (such as Depo provera) • Intrauterine devices (IUDs) • Diaphragms Note: We cover oral contraceptives and devices under Section 5(f), *Prescription drug benefits.*	PPO: Nothing (No deductible) Non-PPO: 40% of the Plan allowance and any difference between our allowance and the billed amount
• Voluntary sterilization for men (See *Surgical* procedures, Section 5 (b))	PPO: 15% of the Plan allowance Non-PPO: 40% of the Plan allowance and any difference between our allowance and the billed amount
Not covered: • *Reversal of voluntary surgical sterilization* • *Genetic testing and counseling*	*All charges*

Infertility (Pg 40)

Infertility services	
• Diagnosis and treatment of infertility, except as shown in *Not covered*	PPO: 15% of the Plan allowance and any amount over $2,500 Non-PPO: 40% of the Plan allowance, any difference between our allowance and the billed amount and any amount over $2,500
Not covered: • *Infertility services after voluntary sterilization* • *Assisted reproductive technology (ART) procedures, such as:* - *Artificial insemination (all procedures) (AI)* - *In vitro fertilization (IVF)* - *Embryo transfer and gamete intra-fallopian transfer (GIFT) and zygote intra-fallopian transfer (ZIFT)* - *Intravaginal insemination (IVI)* - *Intracervical insemination (ICI)* - *Intrauterine insemination (IUI)* • *Services and supplies related to ART procedures* • *Cost of donor sperm* • *Cost of donor egg*	*All charges*

Physical/Occupational/Speech Therapies (Pgs 41-42)

- Benefits are limited to a combined outpatient visit limit of 60 for physical, occupational and speech therapy
  - PPO: Deductible, then 15% coinsurance
  - Non-PPO: Deductible, then 40% coinsurance and can be billed the difference between allowance and charges
- Services must be ordered by a physician
- Preauthorization is required for Speech Therapy only

Applied Behavioral Analysis (ABA) (Pg 42)

Outpatient Applied Behavioral Analysis (ABA) services for the treatment of Autism Spectrum Disorder:

- In-network benefit only; deductible, then 15% coinsurance
- Preauthorization required by Beacon Health Options for High Option
- Must be provided under the supervision of a Board Certified Behavior Analyst
  - Must be contracted with Beacon Health Options, or agree to participate with Beacon Health Options' care management activities
- Review of ABA services is based on an intensive care management model that monitors treatment plans, objectives and progress milestones

Hearing and Vision Services
(Pgs 42-43)

- One exam and testing every 2 years for hearing aids
- Internal ocular lenses and/or 1st contact lenses to correct impairment caused by an accident or illness

Routine Foot Care (Pg 43)

- Routine foot care services are covered only when patient is receiving active treatment for a metabolic or peripheral vascular disease such as Diabetes or Peripheral Neuropathy
  - Trimming of lesions
  - Trimming of nails



Orthopedic and Prosthetic Devices (Pgs 43-44)

- Not covered:
  - Orthopedic and corrective shoes
  - Arch supports
  - Foot/shoe orthotics
  - Heel pads and heel cups

Durable Medical Equipment
(Pgs 44-45)

- Preauthorization is required
- See page 45 of brochure for list of excluded items
- We limit the Plan allowance to an amount no greater than the purchase price

Home Health Services (Pg 45)

- Skilled Nursing Care (RN, LPN, LVN)
  - 25 visits per calendar year
  - Maximum 2 hours per day, paid at PPO allowable at:
    - 15% coinsurance PPO
    - 40% coinsurance non-PPO
- Preauthorization required

Chiropractic and Acupuncture (Pgs 45-46)

- Chiro treatment is limited to **24 visits** and/or manipulations per year
  - Massage therapy and Maintenance therapy is not covered
- Acupuncture limited to **26 visits** per year, covered when performed by a doctor of medicine or osteopathy or licensed acupuncturist
- Benefit:
  - **PPO: $25 copay**
  - Non-PPO: Deductible, then 40% coinsurance and can be billed the difference between allowance and charges

Educational Classes and Programs (Pg 46)

- We encourage you to enroll in a Tobacco Cessation Program by contacting Cigna/ CareAllies
  - e-cigarette users are eligible for enrollment in smoking cessation programs

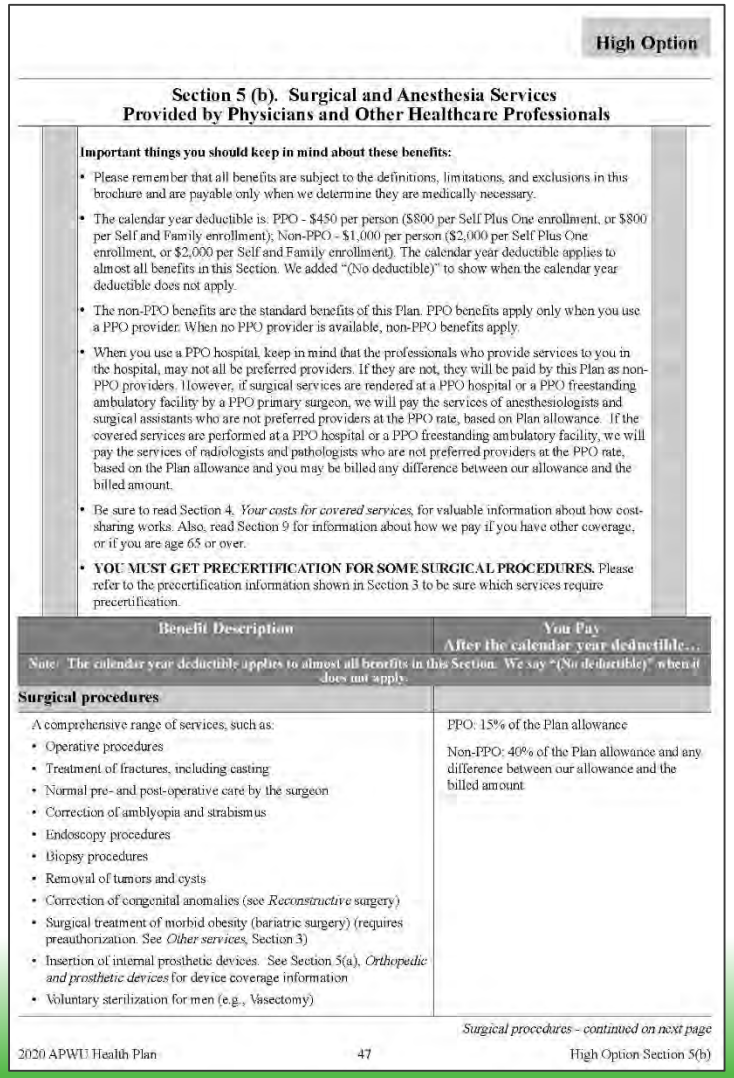


  - Telephonic counseling sessions with Cigna/CareAllies
  - Group therapy
  - Educational sessions with a physician
- Diabetes self-management training services

Surgical and Anesthesia Services

Section 5(b), (Pgs 47-54)

- PPO vs. Non-PPO
- Surgical procedures
- Oral Surgery
- Organ and Tissue Transplants
- Anesthesia



High Option

Section 5 (b). Surgical and Anesthesia Services Provided by Physicians and Other Healthcare Professionals

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- The calendar year deductible is: PPO - $450 per person ($800 per Self Plus One enrollment, or $800 per Self and Family enrollment); Non-PPO - $1,000 per person ($2,000 per Self Plus One enrollment, or $2,000 per Self and Family enrollment). The calendar year deductible applies to almost all benefits in this Section. We added "(No deductible)" to show when the calendar year deductible does not apply.
- The non-PPO benefits are the standard benefits of this Plan. PPO benefits apply only when you use a PPO provider. When no PPO provider is available, non-PPO benefits apply.
- When you use a PPO hospital, keep in mind that the professionals who provide services to you in the hospital, may not all be preferred providers. If they are not, they will be paid by this Plan as non-PPO providers. However, if surgical services are rendered at a PPO hospital or a PPO freestanding ambulatory facility by a PPO primary surgeon, we will pay the services of anesthesiologists and surgical assistants who are not preferred providers at the PPO rate, based on Plan allowance. If the covered services are performed at a PPO hospital or a PPO freestanding ambulatory facility, we will pay the services of radiologists and pathologists who are not preferred providers at the PPO rate, based on the Plan allowance and you may be billed any difference between our allowance and the billed amount.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost-sharing works. Also, read Section 9 for information about how we pay if you have other coverage, or if you are age 65 or over.
- **YOU MUST GET PRECERTIFICATION FOR SOME SURGICAL PROCEDURES.** Please refer to the precertification information shown in Section 3 to be sure which services require precertification.

Benefit Description	You Pay After the calendar year deductible...
Note: The calendar year deductible applies to almost all benefits in this Section. We say "(No deductible)" when it does not apply.	
Surgical procedures	
A comprehensive range of services, such as: • Operative procedures • Treatment of fractures, including casting • Normal pre- and post-operative care by the surgeon • Correction of amblyopia and strabismus • Endoscopy procedures • Biopsy procedures • Removal of tumors and cysts • Correction of congenital anomalies (see *Reconstructive* surgery) • Surgical treatment of morbid obesity (bariatric surgery) (requires preauthorization. See *Other services*, Section 3) • Insertion of internal prosthetic devices. See Section 5(a), *Orthopedic and prosthetic devices* for device coverage information • Voluntary sterilization for men (e.g., Vasectomy)	PPO: 15% of the Plan allowance Non-PPO: 40% of the Plan allowance and any difference between our allowance and the billed amount

Surgical procedures - continued on next page

PPO Facility vs. Non-PPO Professionals (Pg 47)

- When you use a PPO hospital, some professionals may not all be PPO providers. If they are not, they will be paid at the non-PPO benefit
- Exceptions:
  - If you use a PPO hospital and have surgery performed by a PPO physician, the Health Plan will pay the Assistant Surgeon and Anesthesiologist at the PPO rate, based on Plan allowance*
  - If you have covered services performed at a PPO hospital, we will pay non-PPO radiologists and pathologists at the PPO rate, based on Plan allowance*

*Note: You still may be billed for the difference between our allowance and the billed amount

Surgical Procedures (Pgs 47-49)

- Precertification required for some surgical procedures. Refer to Section 3 of the brochure
- Not covered:

Not covered:

- *Cosmetic surgery and other related expenses if not preauthorized*
- *Reversal of voluntary sterilization*
- *Services of a standby surgeon, except during angioplasty or other high risk procedures when we determine standbys are medically necessary*
- *Radial keratotomy and other refractive surgery*
- *Routine treatment of conditions of the foot (see Foot care, Section 5 (a))*

Oral Surgery (Pgs 50-51)

- We suggest calling us at 800-222-2798 to determine whether a procedure is covered.



Organ and Tissue Transplants (Pgs 51-54)

- Complete list of transplants begins on page 51
- All transplants are subject to prior authorization; subject to medical necessity and experimental/investigational review
- Out-of-network services have benefit limitations
- Transplant Network
  - Plan-specific organ/tissue transplant facilities.
    - If a Plan-designated transplant facility chosen, travel and lodging costs may be pre-approved
  - Prior to an initial evaluation, physician or patient must contact Cigna to speak with a Transplant Case Manager

Anesthesia (Pg 54)

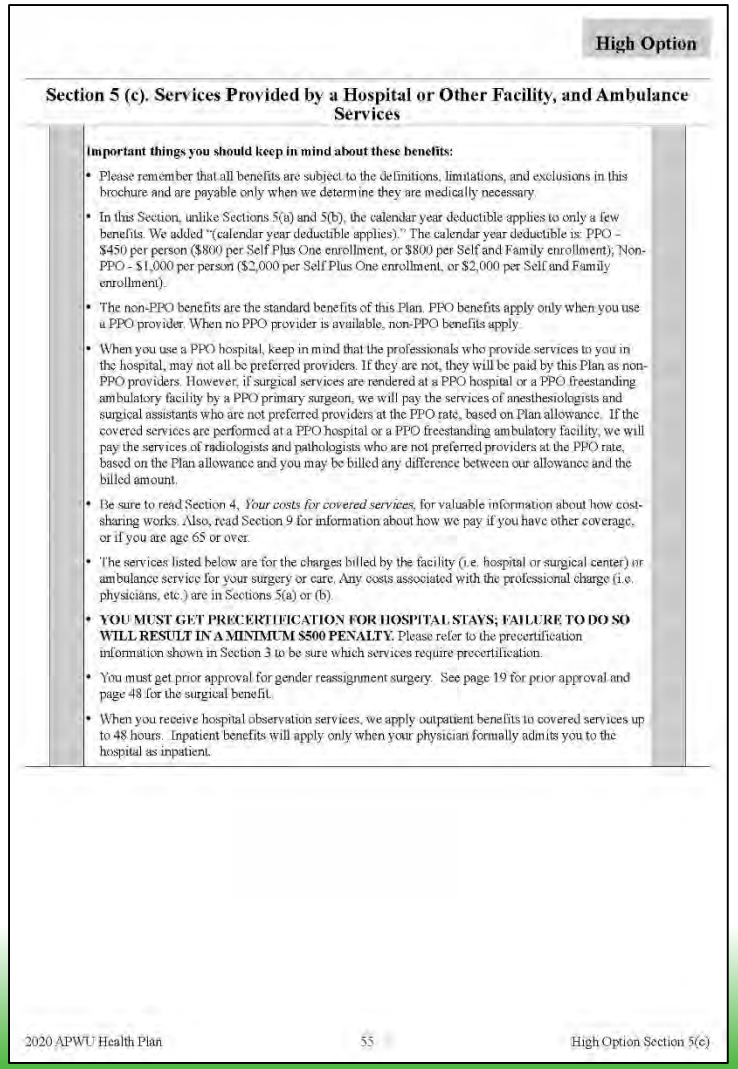
- Professional services for administration of anesthesia

Surgeon	Facility	Benefit
In-network	In-network	In-network*
In-network	Out-of-network	Out-of-network*
Out-of-network	In-network	Out-of-network*

* ***Note: In all scenarios, the out-of-network anesthesiologist may balance bill the difference between our allowance and billed charges.***

Services at Hospital/Facility and Ambulance Services
Section 5(c), (Pgs 55-58)

- Inpatient hospital
- Cancer Centers of Excellence
- Outpatient hospital or ambulatory surgical center
- Extended care benefits/Skilled nursing care facility benefits
- Hospice care
- End of life care
- Ambulance



High Option

Section 5 (c). Services Provided by a Hospital or Other Facility, and Ambulance Services

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- In this Section, unlike Sections 5(a) and 5(b), the calendar year deductible applies to only a few benefits. We added "(calendar year deductible applies)." The calendar year deductible is: PPO - $450 per person ($800 per Self Plus One enrollment, or $800 per Self and Family enrollment); Non-PPO - $1,000 per person ($2,000 per Self Plus One enrollment, or $2,000 per Self and Family enrollment).
- The non-PPO benefits are the standard benefits of this Plan. PPO benefits apply only when you use a PPO provider. When no PPO provider is available, non-PPO benefits apply.
- When you use a PPO hospital, keep in mind that the professionals who provide services to you in the hospital, may not all be preferred providers. If they are not, they will be paid by this Plan as non-PPO providers. However, if surgical services are rendered at a PPO hospital or a PPO freestanding ambulatory facility by a PPO primary surgeon, we will pay the services of anesthesiologists and surgical assistants who are not preferred providers at the PPO rate, based on Plan allowance. If the covered services are performed at a PPO hospital or a PPO freestanding ambulatory facility, we will pay the services of radiologists and pathologists who are not preferred providers at the PPO rate, based on the Plan allowance and you may be billed any difference between our allowance and the billed amount.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost-sharing works. Also, read Section 9 for information about how we pay if you have other coverage, or if you are age 65 or over.
- The services listed below are for the charges billed by the facility (i.e. hospital or surgical center) or ambulance service for your surgery or care. Any costs associated with the professional charge (i.e. physicians, etc.) are in Sections 5(a) or (b).
- **YOU MUST GET PRECERTIFICATION FOR HOSPITAL STAYS; FAILURE TO DO SO WILL RESULT IN A MINIMUM $500 PENALTY.** Please refer to the precertification information shown in Section 3 to be sure which services require precertification.
- You must get prior approval for gender reassignment surgery. See page 19 for prior approval and page 48 for the surgical benefit.
- When you receive hospital observation services, we apply outpatient benefits to covered services up to 48 hours. Inpatient benefits will apply only when your physician formally admits you to the hospital as inpatient.

2020 APWU Health Plan 55 High Option Section 5(c)

Hospital Observation (Pg 57)

- Is limited to 48 hours
- Outpatient benefits apply



Inpatient Hospital (Pg 56)

- Subject to pre-authorization *(See section 3)*
  - Call Cigna/CareAllies
- $500 late pre-authorization penalty
  - Emergency admissions: 2 business days from admission date
  - Scheduled admissions: 2 business days prior to scheduled admission
- $300 per admission fee, if confined in an out-of-network facility

Outpatient Hospital or Ambulatory Surgical Center (Pg 57)

- Subject to deductible
- Coinsurance applies based on provider network affiliation

Skilled Nursing Facility (SNF) Benefits (Pg 57)

- Up to 30 days after approved inpatient confinement
- Medical necessity/prior authorization required

Hospice (Pg 58)

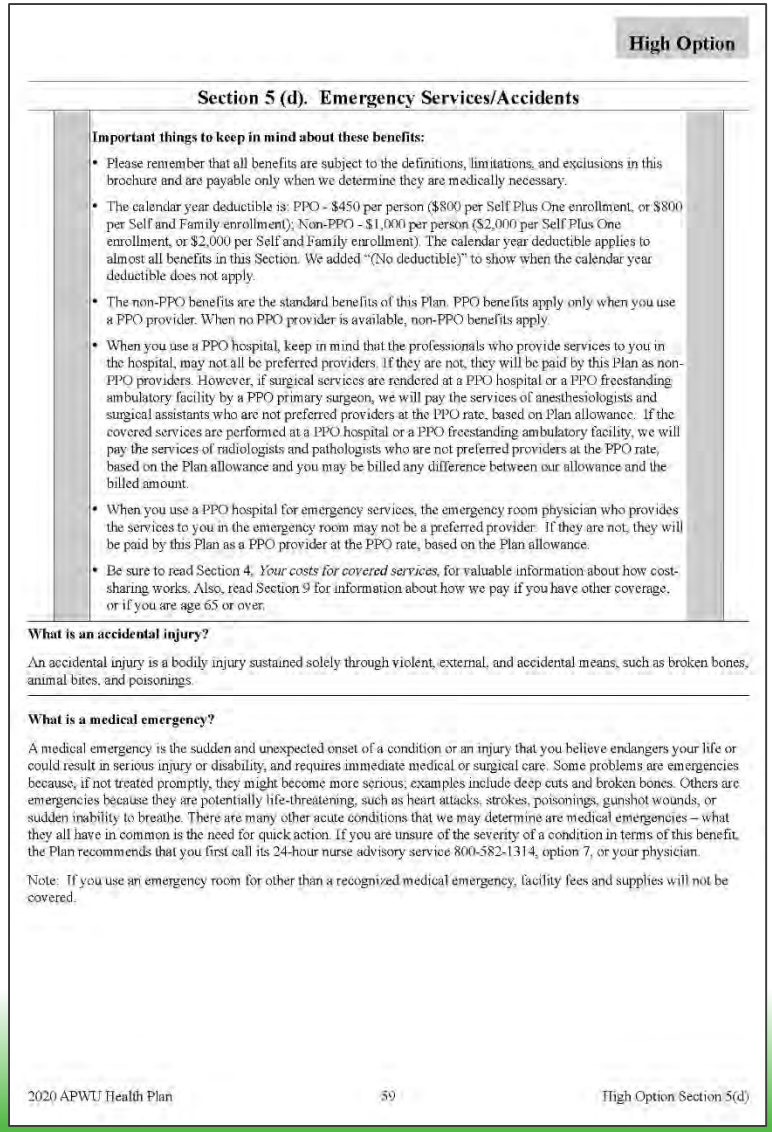
- Up to $15,000 lifetime maximum including:
  - Inpatient hospice
  - Outpatient hospice
  - Advanced care planning
- $200 annual bereavement benefit per family



Emergency Services/Accidents

Section 5(d), (Pgs 59-60)

- Accidental injury
- Medical emergency
- Ambulance



High Option

Section 5 (d). Emergency Services/Accidents

Important things to keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- The calendar year deductible is: PPO - $450 per person ($800 per Self Plus One enrollment, or $800 per Self and Family enrollment); Non-PPO - $1,000 per person ($2,000 per Self Plus One enrollment, or $2,000 per Self and Family enrollment). The calendar year deductible applies to almost all benefits in this Section. We added "(No deductible)" to show when the calendar year deductible does not apply.
- The non-PPO benefits are the standard benefits of this Plan. PPO benefits apply only when you use a PPO provider. When no PPO provider is available, non-PPO benefits apply.
- When you use a PPO hospital, keep in mind that the professionals who provide services to you in the hospital, may not all be preferred providers. If they are not, they will be paid by this Plan as non-PPO providers. However, if surgical services are rendered at a PPO hospital or a PPO freestanding ambulatory facility by a PPO primary surgeon, we will pay the services of anesthesiologists and surgical assistants who are not preferred providers at the PPO rate, based on Plan allowance. If the covered services are performed at a PPO hospital or a PPO freestanding ambulatory facility, we will pay the services of radiologists and pathologists who are not preferred providers at the PPO rate, based on the Plan allowance and you may be billed any difference between our allowance and the billed amount.
- When you use a PPO hospital for emergency services, the emergency room physician who provides the services to you in the emergency room may not be a preferred provider. If they are not, they will be paid by this Plan as a PPO provider at the PPO rate, based on the Plan allowance.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost-sharing works. Also, read Section 9 for information about how we pay if you have other coverage, or if you are age 65 or over.

What is an accidental injury?

An accidental injury is a bodily injury sustained solely through violent, external, and accidental means, such as broken bones, animal bites, and poisonings.

What is a medical emergency?

A medical emergency is the sudden and unexpected onset of a condition or an injury that you believe endangers your life or could result in serious injury or disability, and requires immediate medical or surgical care. Some problems are emergencies because, if not treated promptly, they might become more serious; examples include deep cuts and broken bones. Others are emergencies because they are potentially life-threatening, such as heart attacks, strokes, poisonings, gunshot wounds, or sudden inability to breathe. There are many other acute conditions that we may determine are medical emergencies – what they all have in common is the need for quick action. If you are unsure of the severity of a condition in terms of this benefit, the Plan recommends that you first call its 24-hour nurse advisory service 800-582-1314, option 7, or your physician.

Note: If you use an emergency room for other than a recognized medical emergency, facility fees and supplies will not be covered.

2020 APWU Health Plan 59 High Option Section 5(d)

Accident (Pg 60)

- "Accident" is defined as resulting from a violent, external force
- Outpatient services, including ambulance and air ambulance* rendered within **72** hours of accident
  - No out-of-pocket expense or cost-sharing (no deductible, coinsurance, co-payment)
  - Out-of-network care could result in a patient liability if there is a difference in the fee for the service and the Plan allowance for it

*** If medically necessary for transport to the closest appropriate facility for treatment.**

Medical Emergency (Pg 60)

- Sudden onset of symptoms that you believe endangers your life or could result in serious disability if not treated promptly
- Treatment at an Urgent Care Center
  - Cost share = $30 copayment* in-network
  - Cost share = 40% coinsurance out-of-network
- Treatment at other than an Urgent Care Center
  - Cost share = Deductible, 15% coinsurance
- Out-of-network care could result in additional patient liability if there is a difference in the fee for the service and the Plan allowance for it

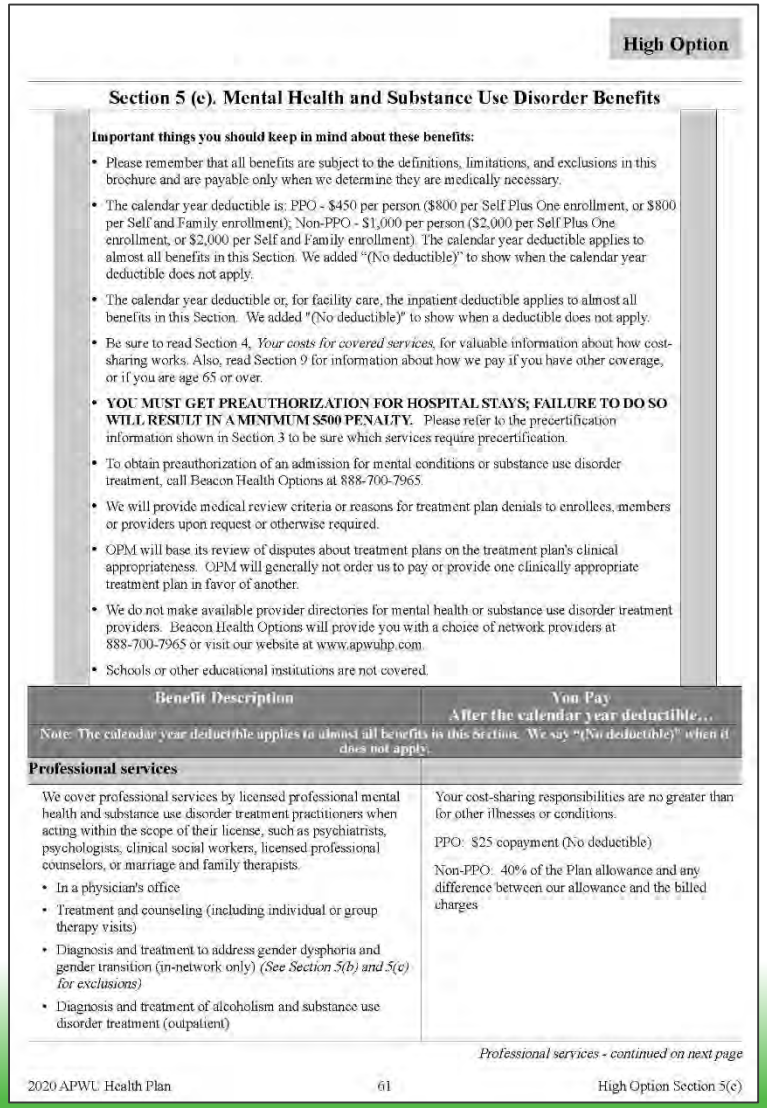
*** High tech imaging (CT, MRI, PET, MRA) at an Urgent Care Center is subject to deductible and coinsurance and requires precertification.**

Ambulance (Pg 60)

- Professional ambulance service within 24 hours of a medical emergency
- Air ambulance transport to nearest facility where necessary treatment is available
- Ambulance services used for routine transport are not covered
- Out-of-network care could result in additional patient liability if there is a difference in the fee for the service and the Plan allowance for the service

Mental Health and Substance Use Disorder Section 5(e), (Pgs 61-63)

- Beacon Health Options
- Professional services
  - Outpatient in a physician's office
  - Inpatient
- Diagnostics
- Inpatient hospital or other covered facility
- Outpatient hospital or other covered facility



High Option

Section 5 (e). Mental Health and Substance Use Disorder Benefits

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- The calendar year deductible is: PPO - $450 per person ($800 per Self Plus One enrollment, or $800 per Self and Family enrollment); Non-PPO - $1,000 per person ($2,000 per Self Plus One enrollment, or $2,000 per Self and Family enrollment). The calendar year deductible applies to almost all benefits in this Section. We added "(No deductible)" to show when the calendar year deductible does not apply.
- The calendar year deductible or, for facility care, the inpatient deductible applies to almost all benefits in this Section. We added "(No deductible)" to show when a deductible does not apply.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost-sharing works. Also, read Section 9 for information about how we pay if you have other coverage, or if you are age 65 or over.
- **YOU MUST GET PREAUTHORIZATION FOR HOSPITAL STAYS; FAILURE TO DO SO WILL RESULT IN A MINIMUM $500 PENALTY.** Please refer to the precertification information shown in Section 3 to be sure which services require precertification.
- To obtain preauthorization of an admission for mental conditions or substance use disorder treatment, call Beacon Health Options at 888-700-7965.
- We will provide medical review criteria or reasons for treatment plan denials to enrollees, members or providers upon request or otherwise required.
- OPM will base its review of disputes about treatment plans on the treatment plan's clinical appropriateness. OPM will generally not order us to pay or provide one clinically appropriate treatment plan in favor of another.
- We do not make available provider directories for mental health or substance use disorder treatment providers. Beacon Health Options will provide you with a choice of network providers at 888-700-7965 or visit our website at www.apwuhp.com.
- Schools or other educational institutions are not covered.

Benefit Description	You Pay After the calendar year deductible...
Note: The calendar year deductible applies to almost all benefits in this Section. We say "(No deductible)" when it does not apply.	
Professional services	
We cover professional services by licensed professional mental health and substance use disorder treatment practitioners when acting within the scope of their license, such as psychiatrists, psychologists, clinical social workers, licensed professional counselors, or marriage and family therapists. • In a physician's office • Treatment and counseling (including individual or group therapy visits) • Diagnosis and treatment to address gender dysphoria and gender transition (in-network only) *(See Section 5(b) and 5(c) for exclusions)* • Diagnosis and treatment of alcoholism and substance use disorder treatment (outpatient)	Your cost-sharing responsibilities are no greater than for other illnesses or conditions. PPO: $25 copayment (No deductible) Non-PPO: 40% of the Plan allowance and any difference between our allowance and the billed charges

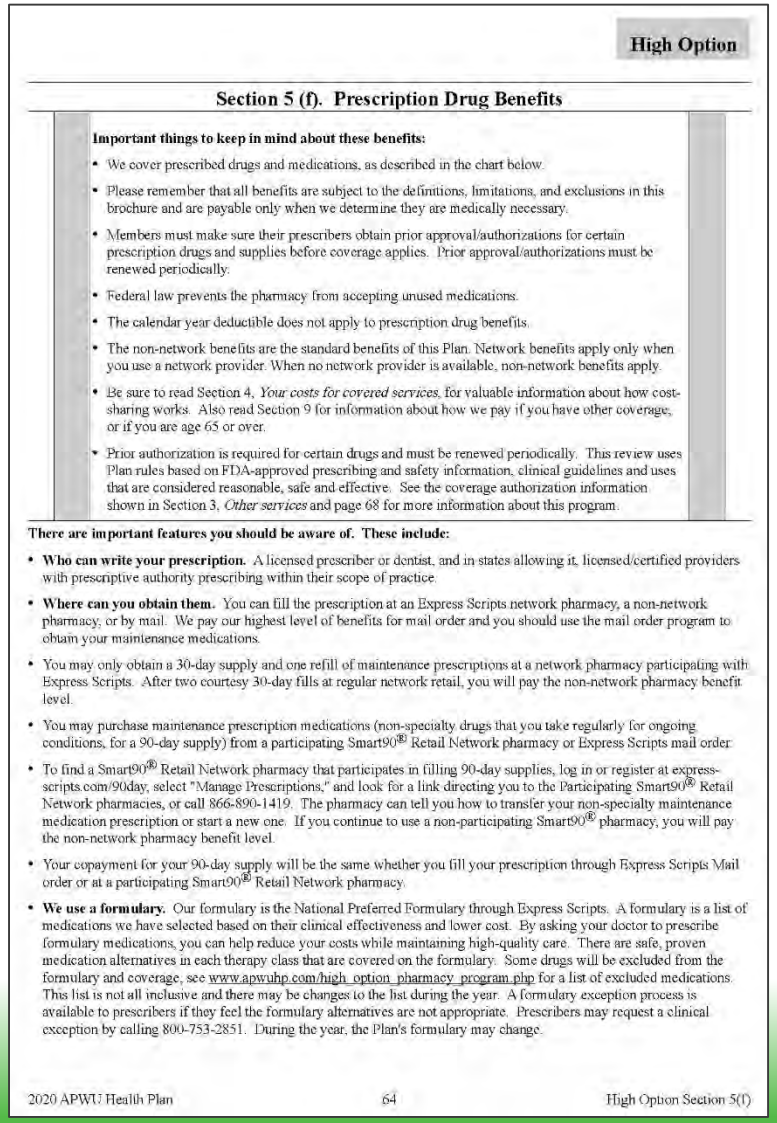
Professional services - continued on next page

Beacon Health Options (Pgs 61-63)

- Must obtain preauthorization for:
  - Inpatient Mental Health or Substance Misuse Disorder Hospital admissions
  - Inpatient treatment, psychological testing, electroconvulsive therapy, and Transcranial Magnetic Stimulation (TMS)
- To obtain preauthorization, call Beacon Health Options
- $500 penalty for failure to obtain precertification
  - 2 business days prior to elective hospital admission
  - 2 business days after an emergency admission

Prescription Drugs
Section 5(f), (Pgs 64-70)

- Express Scripts
- Definitions
  - Preferred Formulary
  - Generic Drugs
- Dispensing Limitations
- Coverage Tiers
- Specialty Drugs
  - Definition
  - Coverage
- Contraceptives
- Step Therapy



High Option

Section 5 (f). Prescription Drug Benefits

Important things to keep in mind about these benefits:

- We cover prescribed drugs and medications, as described in the chart below.
- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Members must make sure their prescribers obtain prior approval/authorizations for certain prescription drugs and supplies before coverage applies. Prior approval/authorizations must be renewed periodically.
- Federal law prevents the pharmacy from accepting unused medications.
- The calendar year deductible does not apply to prescription drug benefits.
- The non-network benefits are the standard benefits of this Plan. Network benefits apply only when you use a network provider. When no network provider is available, non-network benefits apply.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost-sharing works. Also read Section 9 for information about how we pay if you have other coverage, or if you are age 65 or over.
- Prior authorization is required for certain drugs and must be renewed periodically. This review uses Plan rules based on FDA-approved prescribing and safety information, clinical guidelines and uses that are considered reasonable, safe and effective. See the coverage authorization information shown in Section 3, *Other services* and page 68 for more information about this program.

There are important features you should be aware of. These include:

- **Who can write your prescription.** A licensed prescriber or dentist, and in states allowing it, licensed/certified providers with prescriptive authority prescribing within their scope of practice.
- **Where can you obtain them.** You can fill the prescription at an Express Scripts network pharmacy, a non-network pharmacy, or by mail. We pay our highest level of benefits for mail order and you should use the mail order program to obtain your maintenance medications.
- You may only obtain a 30-day supply and one refill of maintenance prescriptions at a network pharmacy participating with Express Scripts. After two courtesy 30-day fills at regular network retail, you will pay the non-network pharmacy benefit level.
- You may purchase maintenance prescription medications (non-specialty drugs that you take regularly for ongoing conditions, for a 90-day supply) from a participating Smart90® Retail Network pharmacy or Express Scripts mail order.
- To find a Smart90® Retail Network pharmacy that participates in filling 90-day supplies, log in or register at express-scripts.com/90day, select "Manage Prescriptions," and look for a link directing you to the Participating Smart90® Retail Network pharmacies, or call 866-890-1419. The pharmacy can tell you how to transfer your non-specialty maintenance medication prescription or start a new one. If you continue to use a non-participating Smart90® pharmacy, you will pay the non-network pharmacy benefit level.
- Your copayment for your 90-day supply will be the same whether you fill your prescription through Express Scripts Mail order or at a participating Smart90® Retail Network pharmacy.
- **We use a formulary.** Our formulary is the National Preferred Formulary through Express Scripts. A formulary is a list of medications we have selected based on their clinical effectiveness and lower cost. By asking your doctor to prescribe formulary medications, you can help reduce your costs while maintaining high-quality care. There are safe, proven medication alternatives in each therapy class that are covered on the formulary. Some drugs will be excluded from the formulary and coverage, see www.apwuhp.com/high_option_pharmacy_program.php for a list of excluded medications. This list is not all inclusive and there may be changes to the list during the year. A formulary exception process is available to prescribers if they feel the formulary alternatives are not appropriate. Prescribers may request a clinical exception by calling 800-753-2851. During the year, the Plan's formulary may change.

2020 APWU Health Plan 64 High Option Section 5(f)

Prescription Drug Definitions (Pgs 64-65)

- Express Scripts is our Network Pharmacy
  - For participating pharmacies, call Express Scripts or go to www.express-scripts.com
- National Preferred Formulary
  - List of medications selected based on clinical effectiveness and lower cost
- Brand Name Drugs – Preferred and Non-preferred
  - Protected by a patent and manufactured and sold only by the company holding the patent
- Generic Drugs
  - Chemical equivalent of a corresponding name brand drug, typically available at a lower cost
- To view list of drugs based on payment level, visit www.apwuhp.com/high_option_pharmacy_program.php

Dispensing Limitations (Pgs 65-66)

- Express Scripts Retail Pharmacy
  - Up to a 30-day supply plus one 30-day refill
    - After one 30-day refill, you must submit a new prescription to the mail order program, or submit a 90-day prescription to a retail Smart90 Pharmacy (CVS or Walgreens)
    - If not, we will pay the non-network pharmacy benefit
- Mail Order
  - Up to a 90-day supply of maintenance drugs, diabetic supplies and Insulin, syringes and needles for covered injectable medications, and oral contraceptives

Prescription Drug Tiers (Pg 65)

	Type of Drug	Network Pharmacy (Retail)	Non-Network Pharmacy (Retail)	Network Mail Order/Retail Smart90
Tier 1	Generic Drugs	$10 copay for 30-day supply	50% coinsurance for 30-day supply	$20 copay for 90-day supply
Tier 2	Preferred Brand Drugs	25% coinsurance; $200 max for 30-day supply	50% coinsurance for 30-day supply	25% coinsurance; $300 max for 90-day supply
Tier 3	Non-Preferred Brand Drugs	45% coinsurance; $300 max for 30-day supply	50% coinsurance for 30-day supply	45% coinsurance; $500 max for 90-day supply

Specialty Drugs (Pgs 66-67)

- Must be obtained through Accredo Specialty pharmacy*
- Injectable, infused, oral or inhaled drugs that:
  - Require frequent dosing adjustments
  - Intensive patient training
  - Limited product availability
  - Specialized product handling
- Targeted conditions include:
  - Cystic Fibrosis
  - Gaucher disease
  - Growth hormone deficiency
  - Hepatitis C
  - Rheumatoid Arthritis



*Definition found on Pg 69

Specialty Drug Tiers (Pg 66)

	Type of Drug	Network Pharmacy (Retail)	Non-Network Pharmacy (Retail)	Network Mail Order
Tier 4	Generic Drugs	$25% coinsurance; max $300 for 30-day supply	50% coinsurance for 30-day supply	25% coinsurance; $150 max for 90-day supply
Tier 5	Preferred Brand Drugs	25% coinsurance; $600 max for 30-day supply	50% coinsurance for 30-day supply	25% coinsurance; $300 max for 90-day supply
Tier 6	Non-Preferred Brand Drugs	45% coinsurance; $1,000 max for 30-day supply	50% coinsurance for 30-day supply	45% coinsurance; $500 max for 90-day supply

Prescription Drugs
Section 5(f), (Pgs 67-68)

- $0 out-of-pocket costs
  - Contraceptive Drugs – on the ESI Patient Protection and Affordable Care Act List
  - Prescription drugs to treat tobacco dependence (Mail Order)
  - OTC to treat tobacco dependence (Cigna/CareAllies only)
  - Naloxone and Narcan for prevention of opioid overdose related deaths
- Preventive Care Medications with a USPSTF recommendation of A or B when prescribed by a health care professional and filled at a network pharmacy. For current recommendations go to: www.uspreventiveservicestaskforce.org/BrowseRec/Index/browse-recommendations

Prescription Drugs
(Pg 68)

Prescription drugs with an over-the-counter (OTC) equivalent are not covered.





Step Therapy (Pg 69)

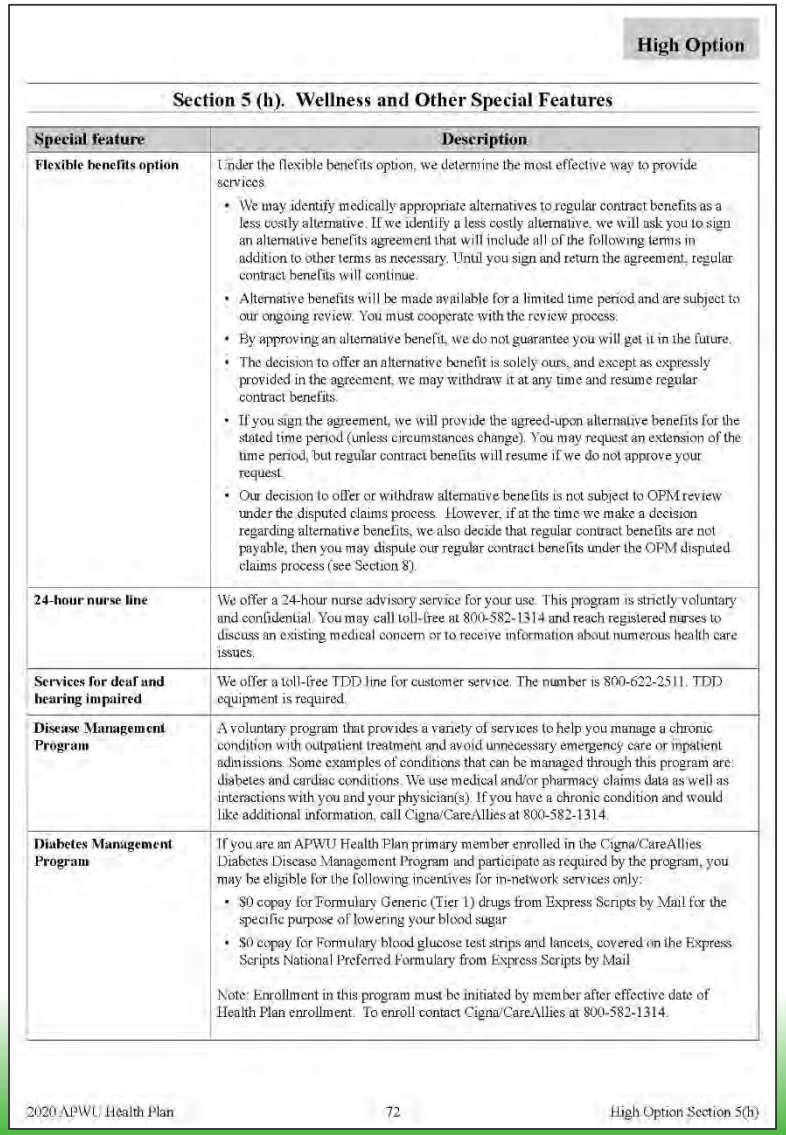
- Ensures generic/brand alternative within a therapeutic category is the first-line treatment, before the use of a similar but more expensive drug
- See page 69 of brochure for more information on specific therapeutic categories

Dental Benefits
Section 5(g), (Pg 71)

- Preventive care only
  - 2 visits, including fluoride treatments per year
  - 2 cleanings per year
  - 2 X-rays per year
- Other covered dental services
  - Restorative fillings
    - Does not include crowns or in-lay, on-lay restoration
  - Simple extractions
- Cost sharing: 30% of Plan allowance plus difference in provider's fee and the Plan allowance

Wellness and Other Special Features
Section 5(h), (Pgs 72-74)

- 24-hour Nurse Line
- Diabetes Management Program
- Healthy Pregnancies, Healthy Babies Program
- Special Programs
  - Weight Management
  - Tobacco Cessation
- Health Risk Assessment
  - Cigna Plus Dental Savings



High Option

Section 5 (h). Wellness and Other Special Features

Special feature	Description
Flexible benefits option	Under the flexible benefits option, we determine the most effective way to provide services. • We may identify medically appropriate alternatives to regular contract benefits as a less costly alternative. If we identify a less costly alternative, we will ask you to sign an alternative benefits agreement that will include all of the following terms in addition to other terms as necessary. Until you sign and return the agreement, regular contract benefits will continue. • Alternative benefits will be made available for a limited time period and are subject to our ongoing review. You must cooperate with the review process. • By approving an alternative benefit, we do not guarantee you will get it in the future. • The decision to offer an alternative benefit is solely ours, and except as expressly provided in the agreement, we may withdraw it at any time and resume regular contract benefits. • If you sign the agreement, we will provide the agreed-upon alternative benefits for the stated time period (unless circumstances change). You may request an extension of the time period, but regular contract benefits will resume if we do not approve your request. • Our decision to offer or withdraw alternative benefits is not subject to OPM review under the disputed claims process. However, if at the time we make a decision regarding alternative benefits, we also decide that regular contract benefits are not payable, then you may dispute our regular contract benefits under the OPM disputed claims process (see Section 8).
24-hour nurse line	We offer a 24-hour nurse advisory service for your use. This program is strictly voluntary and confidential. You may call toll-free at 800-582-1314 and reach registered nurses to discuss an existing medical concern or to receive information about numerous health care issues.
Services for deaf and hearing impaired	We offer a toll-free TDD line for customer service. The number is 800-622-2511. TDD equipment is required.
Disease Management Program	A voluntary program that provides a variety of services to help you manage a chronic condition with outpatient treatment and avoid unnecessary emergency care or inpatient admissions. Some examples of conditions that can be managed through this program are: diabetes and cardiac conditions. We use medical and/or pharmacy claims data as well as interactions with you and your physician(s). If you have a chronic condition and would like additional information, call Cigna/CareAllies at 800-582-1314.
Diabetes Management Program	If you are an APWU Health Plan primary member enrolled in the Cigna/CareAllies Diabetes Disease Management Program and participate as required by the program, you may be eligible for the following incentives for in-network services only: • $0 copay for Formulary Generic (Tier 1) drugs from Express Scripts by Mail for the specific purpose of lowering your blood sugar • $0 copay for Formulary blood glucose test strips and lancets, covered on the Express Scripts National Preferred Formulary from Express Scripts by Mail Note: Enrollment in this program must be initiated by member after effective date of Health Plan enrollment. To enroll contact Cigna/CareAllies at 800-582-1314.

24-hour Nurse Line (Pg 72)

- Speak to a registered nurse by calling Cigna/CareAllies to discuss medical concerns or to receive information about health issues
  - Voluntary and confidential



Diabetes Management (Pgs 72-73)

- To enroll, contact Cigna/CareAllies
- Diabetes Management:
  - When you enroll and are compliant with program requirements, you may be eligible for the following incentives when treatment is related to diabetes management:
    - $0 copay for generic drugs from Express Scripts by mail for the specific purpose of lowering blood sugar
    - $0 copay for preferred formulary test strips and lancets from Express Scripts by mail

Healthy Pregnancies, Healthy Babies Program (Pg 73)

- Dedicated nursing staff is available to answer questions and educate pregnant women
- Enroll by calling Cigna/CareAllies, prompt 8



Special Programs (Pg 73)

- Lifestyle Programs – Wellness coaches will help you develop a personalized plan for tobacco cessation and weight management
  - Call Cigna/CareAllies
- Healthy Rewards – MyCareAllies provides non-FEHB savings on gym memberships, tobacco cessation, weight reduction programs, and more
  - Visit www.apwuhp.com or call Cigna/CareAllies

Health Risk Assessment (Pg 74)

- Complete online Health Risk Assessment to become eligible for the CignaPlus Savings Discount Dental Program*
  - Self Only enrollment, complete online HRA and Plan will pay the premium for Self Only CignaPlus Dental Program
  - Self Plus One and Self and Family enrollment, at least 2 family members must complete the HRA and the Plan will pay the premium for Self and Family CignaPlus Discount Dental Program

* **CignaPlus Savings Discount Dental Program:** Discount dental program providing APWU Health Plan members access to discounted fees with participating dental providers **(for non-routine services not otherwise covered by the Plan)**

APWU HEALTH PLAN

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QUESTIONS:
2020
HIGH OPTION BENEFITS



34th Annual Open Season Seminar

How much is the in-network Office Visit copay?

A. $30



B. $25

C. $20

D. No copay

How much is the in-network Deductible, if applicable?

A. Self Only: $450; Self Plus One and Self and Family: $800

B. Self Only: $250; Self Plus One and Self and Family: $500

C. $0 Deductible

D. Self Only: $500; Self Plus One and Self and Family: $1,000

For in-network diagnostic services, how much is your coinsurance?

A. 30%

✓ B. 15%

C. 10%

D. No coinsurance

What will not accumulate toward your Catastrophic out-of-pocket expenses?

A. $500 pre-cert penalty
B. $300 Non-PPO hospital admission fee
C. Expenses in excess of benefit limitations
D. All of the above ✓

What is the Catastrophic out-of-pocket maximum (in-network)?

A. In-network: Self Only; $6,500; Self Plus One and Self and Family: $13,000

   Out-of-network: Self Only $12,000; Self Plus One and Self and Family: $24,000

B. In-network: Self Only; $5,500; Self Plus One and Self and Family: $6,500

   Out-of-network: Self Only, Self Plus One and Self and Family: $10,000

C. In-network: Self Only; $5,500; Self Plus One and Self and Family: $5,500

   Out-of-network: Self Only, Self Plus One and Self and Family: $5,500

D. $10,000 per membership

How much coinsurance do you pay for a Tier 3 drug?

A. 40%
B. 30%
C. 45% ✓
D. Nothing

What is the benefit for Virtual Visits via TeleHealth?

A. No benefit; in-network only

B. 30% coinsurance



C. $15 copay for American Well; $15 copay for MDLIVE; $25 copay PPO: NO out-of-network benefit

D. $20 copay

MRIs do not require pre-certification.

A. True

✓ B. False

What is the limit on Skilled Nursing (home) visits?

A. 90%

B. 15%

✓C. 2 hours per day, 25 visits

D. No limit

Is genetic screening a covered benefit?

A. Yes



B. No

What is covered under Family Planning?

A. Contraceptives, voluntary sterilization
B. Reversal of sterilization
C. Diapers and strollers
D. Gift card to Babies ‘R’ Us

What is covered under the $2,500 maximum infertility benefit?

A. Artificial insemination
B. In Vitro Fertilization (IVF)
C. Infertility services after voluntary sterilization
✓ D. Diagnosis and treatment of infertility

What is the copay for a PPO urgent care visit?

- ✓ A. $30
- B. $40
- C. $0
- D. 40%

Does Speech Therapy (ST) require pre-authorization?

- ✓ A. Yes
- B. No

What is the benefit maximum for PT/OT and ST combined?

A. 30 visits



B. 60 visits

C. 40 visits

D. 90 visits

What is the maximum limit for acupuncture visits?

A. 12 visits
B. 60 visits
✓ C. 26 visits
D. 90 visits

What statement is true regarding the benefit for Residential Treatment Facility?

A. No authorization needed

✓ B. Pre-auth required through Beacon Health Options; covered both in-network and out-of-network

C. Pre-auth required through Beacon Health Options; in-network only; deductible then 10% coinsurance

D. Only payable for the enrollee

Orthotics are covered under routine foot care for Postal Employees only.

A. True

✓ B. False

What is the annual visit limit for chiropractic visits and/or manipulations?

A. 12

✓ B. 24

C. 60

D. There is no visit/ manipulation limit

Pre-authorization is required for medical inpatient confinement, but not if treatment is for behavioral health.

A. True

✓ B. False

After 1 refill at the in-network retail pharmacy, what are your options?

A. Move your prescription to CVS or Walgreens and get a 90-day supply at retail
B. Move your prescription to Mail Order and get a 90-day supply
C. Continue at your current retail pharmacy (not CVS or Walgreens) where benefits will revert to out-of-network; you will be responsible for 50% of the cost of the drug
D. All of the above ✓

Skilled Nursing Facility is covered for a maximum of 30 days following transfer from an acute care hospital. Prior authorization is required.

✓ A. True

B. False

If you are compliant in the Disease Management Program, which of the following $0 copay incentives will still be available to participants?

A. $0 copay for formulary generic medications for the specific purpose of lowering blood sugar via Express Scripts by Mail; preferred formulary blood glucose test strips and lancets via Express Scripts by Mail
B. $0 copay for Insulin pumps and pump supplies obtained through a PPO provider
C. $0 copay for office visits to an endocrinologist for the diagnosis of Diabetes
D. None

What is the incentive if you complete the Health Risk Assessment?

A. Additional PCA dollars will be put into your PCA account



B. Members will have access to the CignaPlus Dental Discount Program

C. You will receive a free gym membership

D. None of the above

If you go to an urgent care center and have a high-tech radiology imaging procedure (CT, MRI, MRA or PET scan), do you need prior authorization?

- ✓ A. Yes
- B. No

Are the high-tech radiology imaging procedures (CT, MRI, MRA or PET scan) covered under the $30 copayment for urgent care centers?

A. Yes

✓ B. No

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2020
CONSUMER DRIVEN OPTION BENEFITS

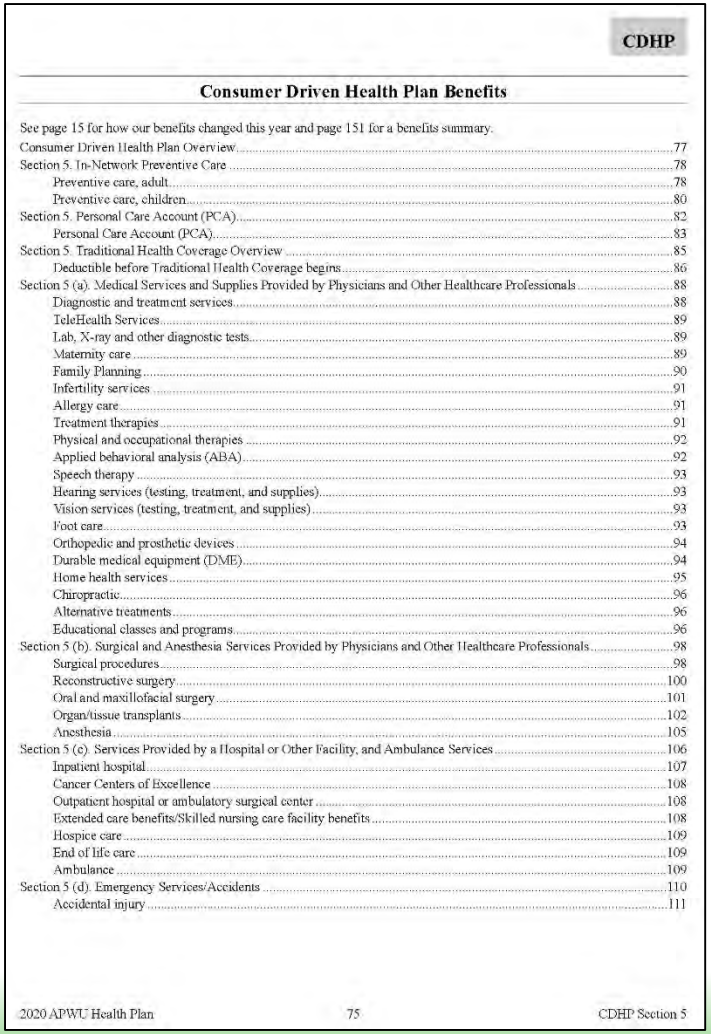


34th Annual Open Season Seminar

Consumer Driven Option Benefits

(Section 5 Overview, Pg 75)

- In-Network Preventive Care
- Personal Care Account (PCA)
- Traditional Health Coverage Overview
- 5(a) Medical Services and Supplies Provided by Physicians and Other Healthcare Professionals
- 5(b) Surgical and Anesthesia Services Provided by Physicians and Other Healthcare Professionals
- 5(c) Services Provided by a Hospital or Other Facility, and Ambulance Services
- 5(d) Emergency Services/Accidents



CDHP

Consumer Driven Health Plan Benefits

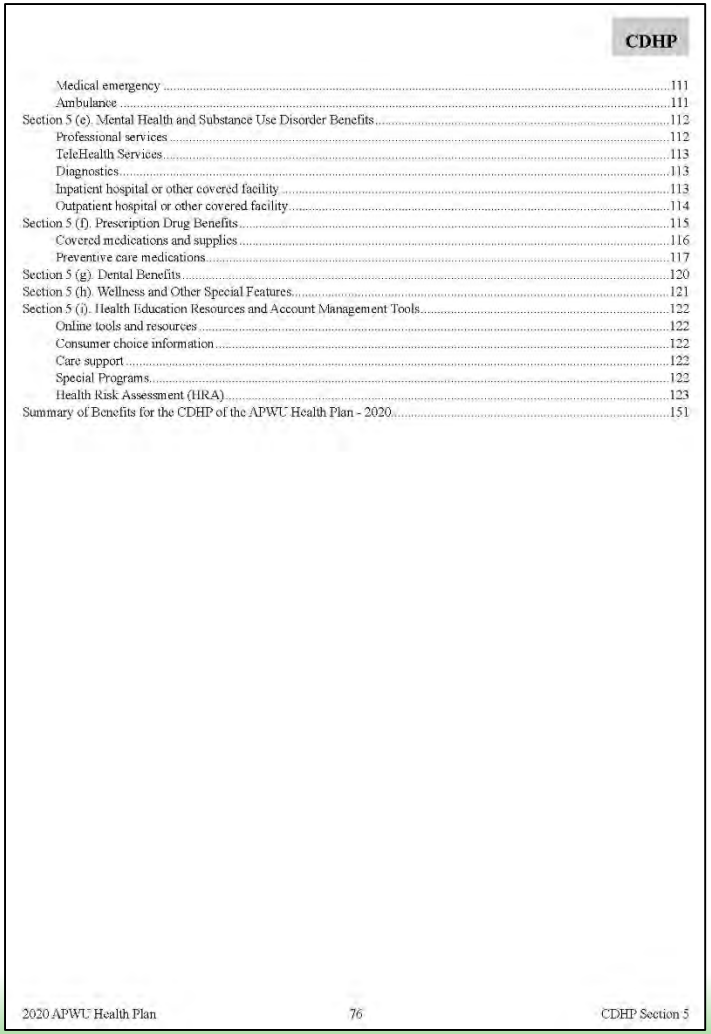
See page 15 for how our benefits changed this year and page 151 for a benefits summary.

Consumer Driven Health Plan Overview 77
Section 5. In-Network Preventive Care 78
Preventive care, adult 78
Preventive care, children 80
Section 5. Personal Care Account (PCA) 82
Personal Care Account (PCA) 83
Section 5. Traditional Health Coverage Overview 85
Deductible before Traditional Health Coverage begins 86
Section 5 (a). Medical Services and Supplies Provided by Physicians and Other Healthcare Professionals 88
Diagnostic and treatment services 88
TeleHealth Services 89
Lab, X-ray and other diagnostic tests 89
Maternity care 89
Family Planning 90
Infertility services 91
Allergy care 91
Treatment therapies 91
Physical and occupational therapies 92
Applied behavioral analysis (ABA) 92
Speech therapy 93
Hearing services (testing, treatment, and supplies) 93
Vision services (testing, treatment, and supplies) 93
Foot care 93
Orthopedic and prosthetic devices 94
Durable medical equipment (DME) 94
Home health services 95
Chiropractic 96
Alternative treatments 96
Educational classes and programs 96
Section 5 (b). Surgical and Anesthesia Services Provided by Physicians and Other Healthcare Professionals 98
Surgical procedures 98
Reconstructive surgery 100
Oral and maxillofacial surgery 101
Organ/tissue transplants 102
Anesthesia 105
Section 5 (c). Services Provided by a Hospital or Other Facility, and Ambulance Services 106
Inpatient hospital 107
Cancer Centers of Excellence 108
Outpatient hospital or ambulatory surgical center 108
Extended care benefits/Skilled nursing care facility benefits 108
Hospice care 109
End of life care 109
Ambulance 109
Section 5 (d). Emergency Services/Accidents 110
Accidental injury 111

Consumer Driven Option Benefits

(Section 5 Overview, Pg 76)

- 5(e) Mental Health and Substance Use Disorder Benefits
- 5(f) Prescription Drug Benefits
- 5(g) Dental Benefits
- 5(h) Wellness and Other Special Features
- 5(i) Health Education Resources and Account Management Tools
- Summary of Benefits for the CDHP 2020



CDHP

Medical emergency 111
Ambulance 111
Section 5 (e). Mental Health and Substance Use Disorder Benefits 112
Professional services 112
TeleHealth Services 113
Diagnostics 113
Inpatient hospital or other covered facility 113
Outpatient hospital or other covered facility 114
Section 5 (f). Prescription Drug Benefits 115
Covered medications and supplies 116
Preventive care medications 117
Section 5 (g). Dental Benefits 120
Section 5 (h). Wellness and Other Special Features 121
Section 5 (i). Health Education Resources and Account Management Tools 122
Online tools and resources 122
Consumer choice information 122
Care support 122
Special Programs 122
Health Risk Assessment (HRA) 123
Summary of Benefits for the CDHP of the APWU Health Plan - 2020 151

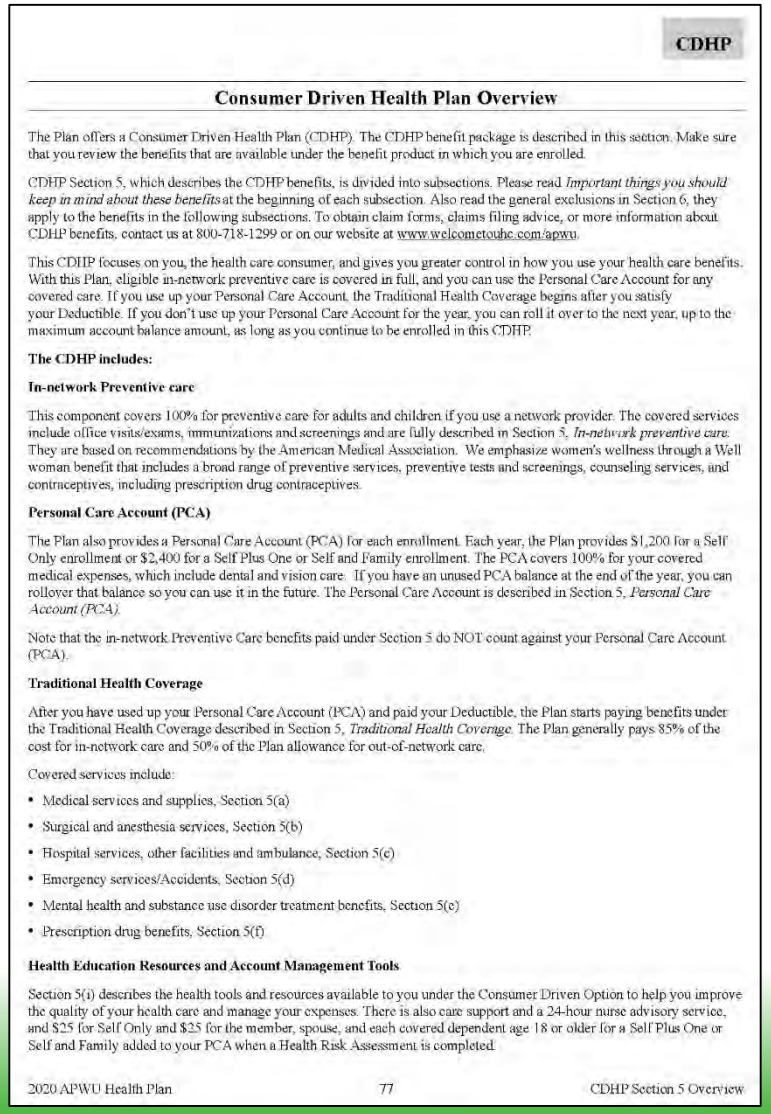
Consumer Driven Health Plan Overview (Pg 77)

In-network Preventive Care

Personal Care Account

Traditional Health Coverage

Health Education Resources



CDHP

Consumer Driven Health Plan Overview

The Plan offers a Consumer Driven Health Plan (CDHP). The CDHP benefit package is described in this section. Make sure that you review the benefits that are available under the benefit product in which you are enrolled.

CDHP Section 5, which describes the CDHP benefits, is divided into subsections. Please read *Important things you should keep in mind about these benefits* at the beginning of each subsection. Also read the general exclusions in Section 6, they apply to the benefits in the following subsections. To obtain claim forms, claims filing advice, or more information about CDHP benefits, contact us at 800-718-1299 or on our website at www.welcometouhc.com/apwu.

This CDHP focuses on you, the health care consumer, and gives you greater control in how you use your health care benefits. With this Plan, eligible in-network preventive care is covered in full, and you can use the Personal Care Account for any covered care. If you use up your Personal Care Account, the Traditional Health Coverage begins after you satisfy your Deductible. If you don't use up your Personal Care Account for the year, you can roll it over to the next year, up to the maximum account balance amount, as long as you continue to be enrolled in this CDHP.

The CDHP includes:

In-network Preventive care

This component covers 100% for preventive care for adults and children if you use a network provider. The covered services include office visits/exams, immunizations and screenings and are fully described in Section 5, *In-network preventive care*. They are based on recommendations by the American Medical Association. We emphasize women's wellness through a Well woman benefit that includes a broad range of preventive services, preventive tests and screenings, counseling services, and contraceptives, including prescription drug contraceptives.

Personal Care Account (PCA)

The Plan also provides a Personal Care Account (PCA) for each enrollment. Each year, the Plan provides $1,200 for a Self Only enrollment or $2,400 for a Self Plus One or Self and Family enrollment. The PCA covers 100% for your covered medical expenses, which include dental and vision care. If you have an unused PCA balance at the end of the year, you can rollover that balance so you can use it in the future. The Personal Care Account is described in Section 5, *Personal Care Account (PCA)*.

Note that the in-network Preventive Care benefits paid under Section 5 do NOT count against your Personal Care Account (PCA).

Traditional Health Coverage

After you have used up your Personal Care Account (PCA) and paid your Deductible, the Plan starts paying benefits under the Traditional Health Coverage described in Section 5, *Traditional Health Coverage*. The Plan generally pays 85% of the cost for in-network care and 50% of the Plan allowance for out-of-network care.

Covered services include:

- Medical services and supplies, Section 5(a)
- Surgical and anesthesia services, Section 5(b)
- Hospital services, other facilities and ambulance, Section 5(c)
- Emergency services/Accidents, Section 5(d)
- Mental health and substance use disorder treatment benefits, Section 5(e)
- Prescription drug benefits, Section 5(f)

Health Education Resources and Account Management Tools

Section 5(i) describes the health tools and resources available to you under the Consumer Driven Option to help you improve the quality of your health care and manage your expenses. There is also care support and a 24-hour nurse advisory service, and $25 for Self Only and $25 for the member, spouse, and each covered dependent age 18 or older for a Self Plus One or Self and Family added to your PCA when a Health Risk Assessment is completed.

2020 APWU Health Plan 77 CDHP Section 5 Overview

In-network Preventive Care
Section 5, (Pgs 78-81)

- APWU Health Plan is in compliance with the Affordable Care Act's preventive care guidelines
- When using in-network, participating providers:
  - Covered routine preventive care for adults and children is paid at 100%
  - Periodic routine exams, lab, testing, immunizations
    - No reduction to your PCA
    - No deductible
    - No coinsurance

Preventive Care

Routine screenings are procedures performed to help keep a member healthy and identify and conditions that may go unnoticed.

Examples: Immunizations, Colonoscopy, Mammogram, PSA Test and PAP Test





In-network Preventive Care

Adult Care

- One annual visit and exam plus specific labs
- Adult immunizations recommended by the CDC
- Routine screenings
- Cologuard (colorectal screening)
- Low-dose CT scan for adults 55-80 with history of smoking

Care for Children

- Well child visits
- Childhood immunizations recommended by the American Academy of Pediatrics
- Routine Screenings

Scenario CDO: Preventive Care

- Member goes for routine colonoscopy
- Member uses in-network providers
- Diagnosis on claim is routine
- Claims include surgery; labs; anesthesiologist

All three claims are paid at 100%

Scenario CDO: Preventive Care

- Member goes for routine colonoscopy
- Member uses in-network providers
- Diagnosis on surgery and anesthesiologist claim is routine
- Diagnosis on in-network lab claim is non-routine (i.e. bleeding)

- Surgery and anesthesia claim are paid at 100%
- Lab claim will pay at 85%; member will be billed for 15% of the Plan allowance, unless there are funds available in the PCA to cover the coinsurance costs

Personal Care Account (PCA)
Section 5, (Pgs 82-84)

- APWU Health Plan funds your PCA each year
  - Self Only: $1,200
  - Self Plus One:
    Self and Family: $2,400

- PCA is used to reimburse first dollars incurred
  - Coverage for in-network ***and*** out-of-network providers

- A *portion* of PCA dollars can be used for services not otherwise covered by the CDHP ("Extra PCA Expenses") - examples: Dental and/or Vision
  - Single Enrollment: $400
  - Family Enrollment: $800

Controlling PCA (Pg 82)

- If a member has an FSA and doesn't want to use PCA funds, they can turn off PCA; must update annually
- Member can now use FSA for healthcare expenses
  - Member should instruct provider to not submit claim to UHC
  - Member may have to pay claim up front
- Except for Rx



PCA Expense Example (Pg 83)

- If you are ill and you go to an in-network doctor, the doctor will submit your claim and the cost of the visit will be deducted automatically from your PCA. You pay nothing for eligible expenses while you still have funds in your PCA!
  - Balance in PCA: $1,200
  - Less cost of visit: $60
  - Remaining balance in PCA: $1,140

PCA Rollover (Pg 84)

- PCA dollars not used during the current calendar year…
  - are rolled over and added to the following year's PCA to a **maximum PCA balance** of:



    - Self Only: $5,000
    - Self Plus One
      Self and Family > $10,000
    - Maximum PCA Account balance can never exceed these dollar limits
  - reduce the following year's deductible by an equal amount

Traditional Health Coverage Overview Section 5, (Pgs 85-87)

PCA
(Covered services paid at 100%)

Deductible
(You pay full cost until deductible is met)

Coinsurance
(Cost sharing)

Traditional Health Coverage comes into play once your PCA is depleted. This is when you have to meet your deductible. Then you begin paying co-insurance.

Consumer Driven Option Deductible (Pg 86)

Deductible must be met before Traditional Health Coverage Begins

- **Self Only:** $2,200, but the Health Plan prefunds your Personal Care Account (PCA) with $1,200, so **you pay $1,000**
- **Self Plus One; Self and Family:** $4,400, but the Health Plan prefunds your Personal Account (PCA) with $2,400, so **you pay $2,000**

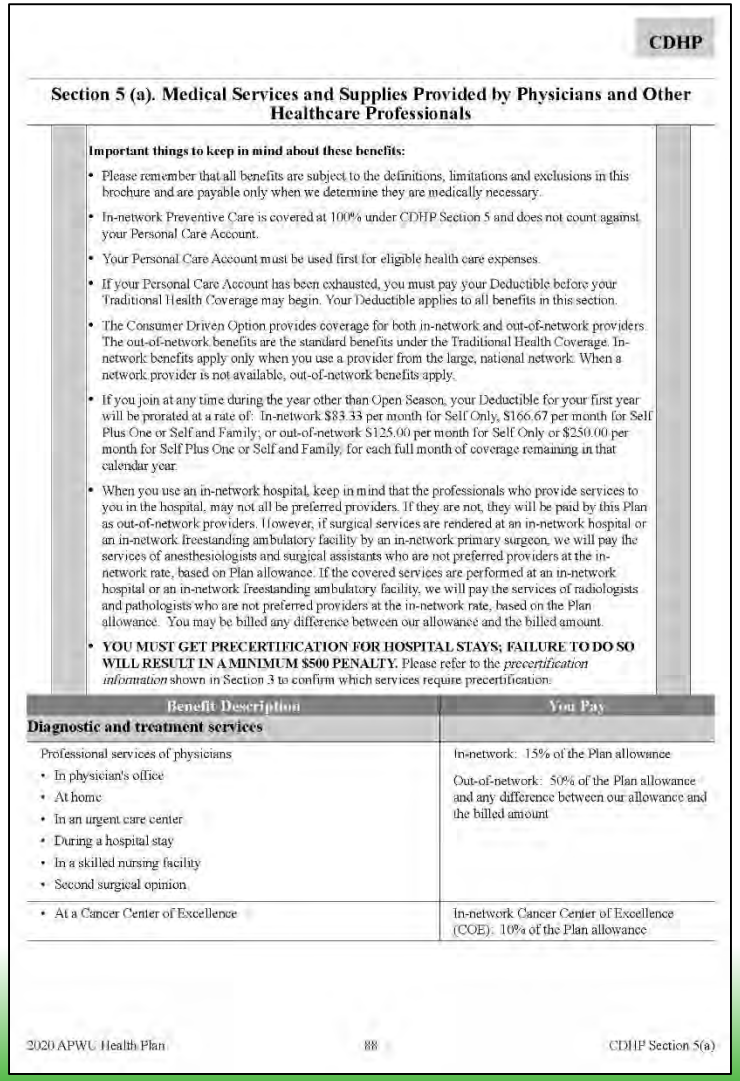
Coinsurance

Definition: The percentage of covered allowances for which the patient is responsible. Coinsurance does not begin until the deductible has been met.

- 10% of allowance for treatment of cancer at Cancer Centers of Excellence
- 15% of allowance for in-network care
- 50% of allowance for out-of-network care
- 25% Tier 1 and Tier 2/40% Tier 3 of prescription formulary allowance

Medical Services and Supplies Provided by Physicians and Other Healthcare Professionals Section 5(a), (Pgs 88-97)

- Diagnostic and Treatment Services
- TeleHealth Services
- Lab X-ray and Other Diagnostic Tests
- Maternity Care
- Family Planning
- Infertility Services
- Allergy Care
- Treatment Therapies
- Physical and Occupational Therapy
- Applied Behavioral Analysis (ABA)
- Speech Therapy (ST)
- Hearing Services
- Vision Services
- Foot Care
- Durable Medical Equipment (DME)
- Home Health Services
- Chiropractic
- Alternative Treatments - Acupuncture
- Educational Classes



CDHP

Section 5 (a). Medical Services and Supplies Provided by Physicians and Other Healthcare Professionals

Important things to keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- In-network Preventive Care is covered at 100% under CDHP Section 5 and does not count against your Personal Care Account.
- Your Personal Care Account must be used first for eligible health care expenses.
- If your Personal Care Account has been exhausted, you must pay your Deductible before your Traditional Health Coverage may begin. Your Deductible applies to all benefits in this section.
- The Consumer Driven Option provides coverage for both in-network and out-of-network providers. The out-of-network benefits are the standard benefits under the Traditional Health Coverage. In-network benefits apply only when you use a provider from the large, national network. When a network provider is not available, out-of-network benefits apply.
- If you join at any time during the year other than Open Season, your Deductible for your first year will be prorated at a rate of: In-network $83.33 per month for Self Only, $166.67 per month for Self Plus One or Self and Family; or out-of-network $125.00 per month for Self Only or $250.00 per month for Self Plus One or Self and Family, for each full month of coverage remaining in that calendar year.
- When you use an in-network hospital, keep in mind that the professionals who provide services to you in the hospital, may not all be preferred providers. If they are not, they will be paid by this Plan as out-of-network providers. However, if surgical services are rendered at an in-network hospital or an in-network freestanding ambulatory facility by an in-network primary surgeon, we will pay the services of anesthesiologists and surgical assistants who are not preferred providers at the in-network rate, based on Plan allowance. If the covered services are performed at an in-network hospital or an in-network freestanding ambulatory facility, we will pay the services of radiologists and pathologists who are not preferred providers at the in-network rate, based on the Plan allowance. You may be billed any difference between our allowance and the billed amount.
- **YOU MUST GET PRECERTIFICATION FOR HOSPITAL STAYS; FAILURE TO DO SO WILL RESULT IN A MINIMUM $500 PENALTY.** Please refer to the *precertification information* shown in Section 3 to confirm which services require precertification.

Benefit Description	You Pay
Diagnostic and treatment services	
Professional services of physicians • In physician's office • At home • In an urgent care center • During a hospital stay • In a skilled nursing facility • Second surgical opinion	In-network: 15% of the Plan allowance Out-of-network: 50% of the Plan allowance and any difference between our allowance and the billed amount
• At a Cancer Center of Excellence	In-network Cancer Center of Excellence (COE): 10% of the Plan allowance

2020 APWU Health Plan 88 CDHP Section 5(a)

Diagnostic and Treatment Services
Lab, X-ray and Other Diagnostic Tests
Section 5(a), (Pgs 88-89)

- Professional services of physicians
- TeleHealth virtual visits
- Lab, X-ray and other diagnostic tests
  - Blood tests, urinalysis, X-rays, Non-routine mammogram or 3D mammogram, pap test, CT, MRI, PET, EKG, EEG

Maternity Care
Section 5(a), (Pgs 89-90)

- Pre and post-natal care, delivery
  - No need to pre-certify normal deliveries
  - Covered at 100% in-network
- Nursery charges covered while mother confined
  - When a newborn requires definitive treatment during or after the mother's confinement, the newborn is considered a patient in his or her own right. If the newborn is eligible for coverage, regular medical or surgical benefits apply rather than maternity benefits.
- Not covered: genetic screening

Family Planning
Section 5(a), (Pg 90)

- Covered Family Planning Services
  - Contraceptives
  - Oral Contraceptives covered as Pharmacy
  - Voluntary sterilization
- Not covered
  - Reversal of sterilization or genetic counseling

Infertility
Section 5(a), (Pg 91)

- The Plan covers services related to the diagnosis and treatment of *infertility*
  - Covered services would include visits, surgery, and diagnostic testing
  - Maximum Plan benefit: $2,500
- The Plan does not cover costs to assist in conception

Treatment Therapies
Section 5(a), (Pgs 91-92)

- Chemotherapy and Radiation Therapy
- Dialysis
- IV Infusion Therapy – Home IV and Antibiotic Therapy*
- Growth Hormone Therapy*
- Respiratory and Inhalation Therapy

***Therapies require Pre-notification; Drugs used for GHT covered under Prescription Drug Benefit**

Physical, Occupational, Speech Therapies

Section 5(a), (Pgs 92-93)

- Rehabilitative therapy to restore function
- Habilitative therapy – to learn or establish function
- Licensed, registered therapist
- 60 visit combined annual maximum
- Not covered
  - Maintenance therapy
  - Exercise programs

Applied Behavioral Analysis (ABA)

Section 5(a), (Pg 92)

- Outpatient ABA for the treatment of Autism Spectrum Disorder
  - **In-network benefit only**
  - Services must be preauthorized by UHC Behavioral Health Solutions
  - Services must be provided under the supervision of a Board Certified Behavior Analyst
  - Provider must be contracted or agree to participate with UHC Behavioral Health Solutions care management activities
  - Review of ABA services is based on an intensive care management model that monitors treatment plans, objectives and progress milestones
  - Member coinsurance 15% of the Plan allowance

Hearing and Vision Services

Section 5(a), (Pg 93)

- One exam and testing every 2 years for hearing aids
- Internal ocular lenses and/or 1st contact lenses to correct impairment caused by an accident or illness

Routine Foot Care
Section 5(a), (Pgs 93-94)

- Routine foot care services are covered only when patient is receiving active treatment for a metabolic or peripheral vascular disease such as Diabetes or Peripheral Neuropathy
  - Trimming of lesions
  - Trimming of nails

Routine Foot Care
Section 5(a), (Pg 94)

- Not covered:
  - Orthopedic and corrective shoes
  - Arch supports
  - Foot/shoe orthotics
  - Heel pads and heel cups



Orthopedic and Prosthetic Devices Section 5(a), (Pg 94)

- Covered devices include:
  - Artificial limbs* and eyes
  - External and internal breast prostheses; surgical bras following a mastectomy
  - Leg, arm, neck, joint and back braces
  - Internal prosthetics: artificial joints, pacemakers, cochlear implants*
  - Hearing aids every 3 years; maximum payout of $1,500

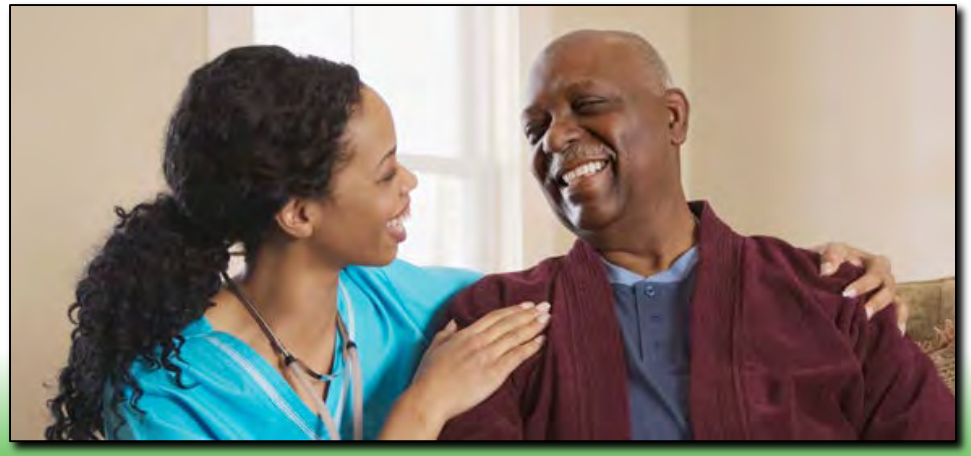
***Pre-notification recommended**

Durable Medical Equipment
Section 5(a), (Pgs 94-95)

- Pre-notification is required
- See page 94 of brochure for list of excluded items
- We limit the Plan allowance to an amount no greater than the purchase price

Home Health Services
Section 5(a), (Pgs 95-96)

- Skilled Nursing Care (RN, LPN, LVN)
  - 25 visits per calendar year (up to 2 hour maximum visit)
  - Uses PPO allowance
  - Pre-authorization required



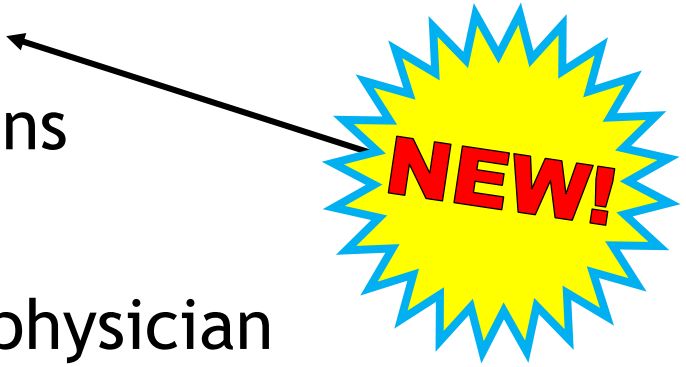
Chiropractic and Alternative Treatments Section 5(a), (Pg 96)

- Chiropractic
  - Treatment limited to 24 visits and/or manipulations per calendar year
    - Massage therapy and maintenance therapy are not covered
    - X-rays covered under diagnostics
- Acupuncture
  - Covered if performed by an MD, DO or a licensed acupuncturist

Educational Classes and Programs

Section 5(a), (Pgs 96-97)

- We encourage you to enroll in a Tobacco Cessation Program by contacting UHC
  - e-cigarette users are eligible for enrollment in smoking cessation programs
  - Telephonic counseling sessions
  - Group therapy
  - Educational sessions with a physician
- Diabetes self-management training services



Surgical and Anesthesia Services
Section 5(b), (Pgs 98-104)

- Surgical Procedures
  - Operative procedures including pre and post-operative care
  - Surgical treatment of morbid obesity*as well as any surgery that could potentially be considered cosmetic
  - Reconstructive surgery

Requires pre-notification

Oral Surgery

Section 5(b), (Pgs 101-102)

- We suggest calling UHC to determine if a procedure is covered



Organ and Tissue Transplants
Section 5(b), (Pgs 102-105)

- Complete list of transplants begins on page 102
- All transplants are subject to prior authorization; subject to medical necessity and experimental/ investigational review
- Out-of-network services have benefit limitations
- Transplant Network
  - Plan-specific organ/tissue transplant facilities
    - If a Plan-designated transplant facility chosen, travel and lodging costs may be pre-approved
  - Prior to an initial evaluation, physician or patient must contact UHC to speak with a Transplant Case Manager

Anesthesia

Section 5(b), (Pg 105)

Professional services for administration of anesthesia

Surgeon	Facility	Benefit
In-network	In-network	In-network*
In-network	Out-of-network	Out-of-network*
Out-of-network	In-network	Out-of-network*

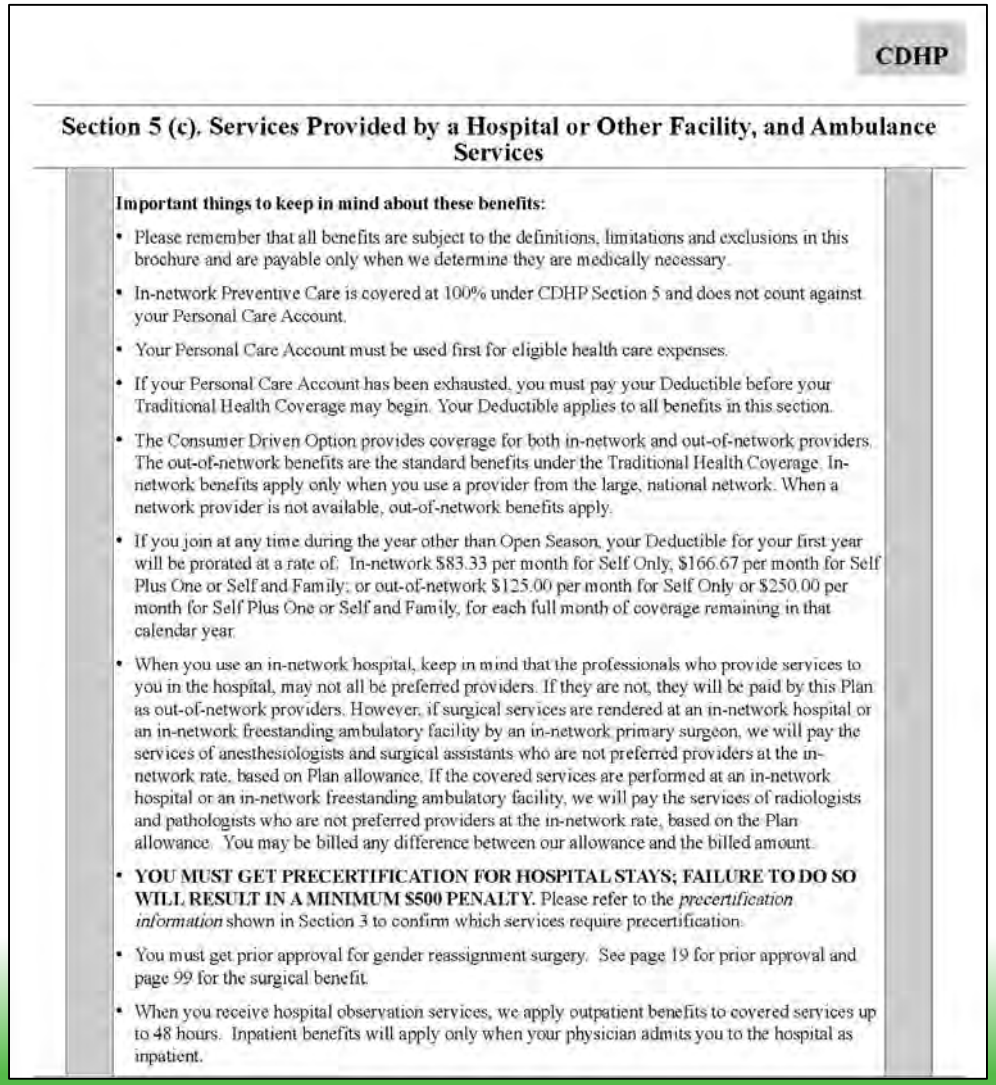
*In all scenarios, the out-of-network anesthesiologist may balance bill the difference between our allowance and billed charges.

Scenario CDO: Anesthesia

- Member uses in-network hospital and surgeon
- Anesthesiologist is out-of-network

- Surgeon, hospital and anesthesia claim are paid in-network at 85%; member pays 15% of plan allowance
- Anesthesia may balance bill because they are not contracted providers
- Most anesthesiologist are out-of-network
- Bill is $1,000; HP allowance is $600; HP pays $510; anesthesiologist can balance bill member for the $400 difference between billed charge and the allowable, plus the $90 (coinsurance) for a total of $490

Services Provided by a Hospital or Other Facility, and Ambulance Services Section 5(c), (Pgs 106-109)



CDHP

Section 5 (c). Services Provided by a Hospital or Other Facility, and Ambulance Services

Important things to keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- In-network Preventive Care is covered at 100% under CDHP Section 5 and does not count against your Personal Care Account.
- Your Personal Care Account must be used first for eligible health care expenses.
- If your Personal Care Account has been exhausted, you must pay your Deductible before your Traditional Health Coverage may begin. Your Deductible applies to all benefits in this section.
- The Consumer Driven Option provides coverage for both in-network and out-of-network providers. The out-of-network benefits are the standard benefits under the Traditional Health Coverage. In-network benefits apply only when you use a provider from the large, national network. When a network provider is not available, out-of-network benefits apply.
- If you join at any time during the year other than Open Season, your Deductible for your first year will be prorated at a rate of: In-network $83.33 per month for Self Only, $166.67 per month for Self Plus One or Self and Family; or out-of-network $125.00 per month for Self Only or $250.00 per month for Self Plus One or Self and Family, for each full month of coverage remaining in that calendar year.
- When you use an in-network hospital, keep in mind that the professionals who provide services to you in the hospital, may not all be preferred providers. If they are not, they will be paid by this Plan as out-of-network providers. However, if surgical services are rendered at an in-network hospital or an in-network freestanding ambulatory facility by an in-network primary surgeon, we will pay the services of anesthesiologists and surgical assistants who are not preferred providers at the in-network rate, based on Plan allowance. If the covered services are performed at an in-network hospital or an in-network freestanding ambulatory facility, we will pay the services of radiologists and pathologists who are not preferred providers at the in-network rate, based on the Plan allowance. You may be billed any difference between our allowance and the billed amount.
- **YOU MUST GET PRECERTIFICATION FOR HOSPITAL STAYS; FAILURE TO DO SO WILL RESULT IN A MINIMUM $500 PENALTY.** Please refer to the *precertification information* shown in Section 3 to confirm which services require precertification.
- You must get prior approval for gender reassignment surgery. See page 19 for prior approval and page 99 for the surgical benefit.
- When you receive hospital observation services, we apply outpatient benefits to covered services up to 48 hours. Inpatient benefits will apply only when your physician admits you to the hospital as inpatient.

Precertification
Section 5(c), (Pg 106)

- Call UnitedHealthcare for precertification
- You may be subject to a **$500 precert penalty** if inpatient precertification is not done:
  - 2 business days prior to an elective admission, or
  - Within 2 business days after an emergency admission



Inpatient Hospital
Section 5(c), (Pgs 107-108)

- Room and Board
- Ancillary/Other Hospital Charges
- Cancer Centers of Excellence
  - Contact UHC to enroll prior to initial treatment for referral
  - Patient pays 10% of Plan allowance
  - May receive pre-approval for travel and lodging expenses
  - Includes in and outpatient services at designated facilities

Outpatient Hospital or Ambulatory Care Facility

Section 5(c), (Pg 108)

- Operating, recovery, treatment rooms
- Pharmacy items and medical supplies
- Diagnostic testing
- Blood and its administration
- Pre-surgical testing
- Anesthetics

Skilled Nursing Facility Benefit
Section 5(c), (Pgs 108-109)

- When APWU Health Plan is Primary
  - And you have had a covered inpatient hospital stay;
  - The Health Plan will approve up to a maximum of 30 days in a skilled Nursing Facility (SNF) based on medical necessity.
  - Prior approval required. Call UnitedHealthcare at 1-800-718-1299.
- Not covered: Custodial Care

Hospice Care

Section 5(c), (Pg 109)

- Maximum lifetime payout of $15,000 includes outpatient/inpatient and advance care planning (end of life care)

- $200 bereavement benefit per family unit



Ambulance
Section 5(c), (Pg 109)

- Local, professional ambulance service
  - Medically appropriate
  - Before or after an inpatient admission
- Ambulance services used for routine transport is not covered
- Prior approval is required for non-emergent ambulance transport



Emergency Services/Accident

Section 5(d), (Pgs 110-111)

- "Accident" is defined as resulting from a violent, external force
- Outpatient services, including ambulance and air ambulance* rendered within 24 hours of accident
  - 15% coinsurance for both in-network and out-of-network care
  - For out-of-network care, members may be billed the different between the Plan allowance and the billed amount

*** If medically necessary for transport to the closest appropriate facility for treatment.**

Medical Emergency (Pgs 110-111)

- Sudden onset of symptoms that you believe endangers your life or could result in serious disability if not treated promptly
- Treatment at an Urgent Care Center
  - Cost share = 15% coinsurance in-network
  - Cost share = 50% coinsurance out-of-network
- Treatment at other than an Urgent Care Center
  - Cost share = 15% coinsurance in and out-of-network
- For out-of-network care, members may be billed the different between the Plan allowance and the billed amount

Mental Health and Substance Use Disorder Section 5(e), (Pgs 112-114)

- Must obtain preauthorization for:
  - Inpatient Mental Health or Substance Use Disorder Hospital admissions
  - Inpatient treatment, psychological testing, Electroconvulsive Therapy (ECT), Transcranial Magnetic Stimulation (TMS), ABA, Residential Treatment
- To obtain preauthorization, call UHC Behavioral Health Solutions
- $500 penalty for failure to obtain precertification
  - 2 days prior to elective hospital admission
  - 2 days after an emergency admission

Mental Health and Substance Use Disorder Section 5(e), (Pgs 112-114)

- Virtual Visits/TeleHealth Services, call UHC Behavioral Health Solutions, **800-718-1299**
  - 15% in-network
  - No out-of-network benefit

Prescription Benefits
Section 5(f), (Pgs 115-119)

Administered by OptumRx

- Covered Medication Supplies
  - Rx drugs, diabetic supplies, Insulin





Prescription Drugs (Pg 115)

- **Traditional Prescription Drug Formulary:** A list of selected covered drugs based on clinical effectiveness and lower cost (*There are certain drugs excluded*)
- **Brand Name Drugs:** Are protected by a patent and manufactured and sold only by the company holding the patent
- **Generic Drugs:** When the patent for the brand name drug expires, generic versions of the drug can be offered for sale if the FDA agrees; generic drugs are typically less expensive than brand name drugs



Prescription Drug Tiers
Consumer Driven Option - OptumRx

Tier 1	Medications that provide the highest overall value. Mostly generic drugs. Some brand name drugs may also be included.	Use Tier 1 drugs for the lowest out-of-pocket costs.
Tier 2	Medications that provide good overall value. A mix of brand name and generic drugs.	Use Tier 2 drugs, instead of Tier 3, to help reduce your out-of-pocket costs.
Tier 3	Medications that provide the lowest overall value. Mostly brand name drugs, as well as some generics.	Ask your doctor if a Tier 1 or Tier 2 option could work for you.

Covered Medication/Supplies
Section 5(f), (Pg 116)

- Patient Responsibility
  - Network Retail: Tier 1 and Tier 2 25% coinsurance; minimum $15, maximum out-of-pocket $200 for each 30-day supply; Tier 3 40% coinsurance; minimum $15, maximum out-of-pocket $300 for each 30-day supply
  - Network Mail Order: Tier 1 and Tier 2 25% coinsurance; minimum $10, maximum out-of-pocket $200 for each 30-day supply; Tier 3 40% coinsurance; minimum $10, maximum out-of-pocket $300 for each 30-day supply
- No coverage for prescriptions purchased out-of-network

Prescription Drugs

- Zero out-of-pocket costs
  - Contraceptive drugs on the UHC PPACA list at Network Retail or Mail Order (Pg 116)
  - Select over-the-counter (OTC) and prescription tobacco cessation medications approved by the FDA to treat tobacco dependence (In-network retail/Mail Order) (Pg 96)
  - Preventive Care Medications with a USPSTF recommendation of A or B when prescribed by a health care professional and filled at a network pharmacy; for current recommendations go to: www.uspreventiveservicestaskforce.org/BrowseRec/Index/browse-recommendations (Pg 117)

Prescription Drugs
(Pg 117)

Prescription drugs with an over-the-counter (OTC) equivalent are not covered.





Coverage Authorization (Pgs 117-118)

- Prior approval/medical necessity review needed for some medications

  Examples: Growth Hormone, Botox, Rheumatoid Arthritis agents, Specialty cholesterol drugs
- Step Therapy review
- Supply limits
- Compound Medication restrictions
- OptumRx will work w/physician to obtain information needed to give approval *(based on FDA guidelines)*
- If not approved, patient may opt to fill prescription and will assume responsibility for its full cost

Specialty Drugs (Pg 119)

First Fill of Specialty Drugs must be obtained through OptumRx Specialty Pharmacy.

- Cost ranges from $500 per dose or $6000 or more per year
- Complex treatment, care
- Safety monitoring
- Special requirements for shipping, handling
- Disease categories include:
  - Cancer, cystic fibrosis, growth hormone deficiency, hemophilia, immune deficiency, Hepatitis C
- Visit www.myuhc.com or call UnitedHealthcare

Dental Benefits

Section 5(g), (Pg 120)

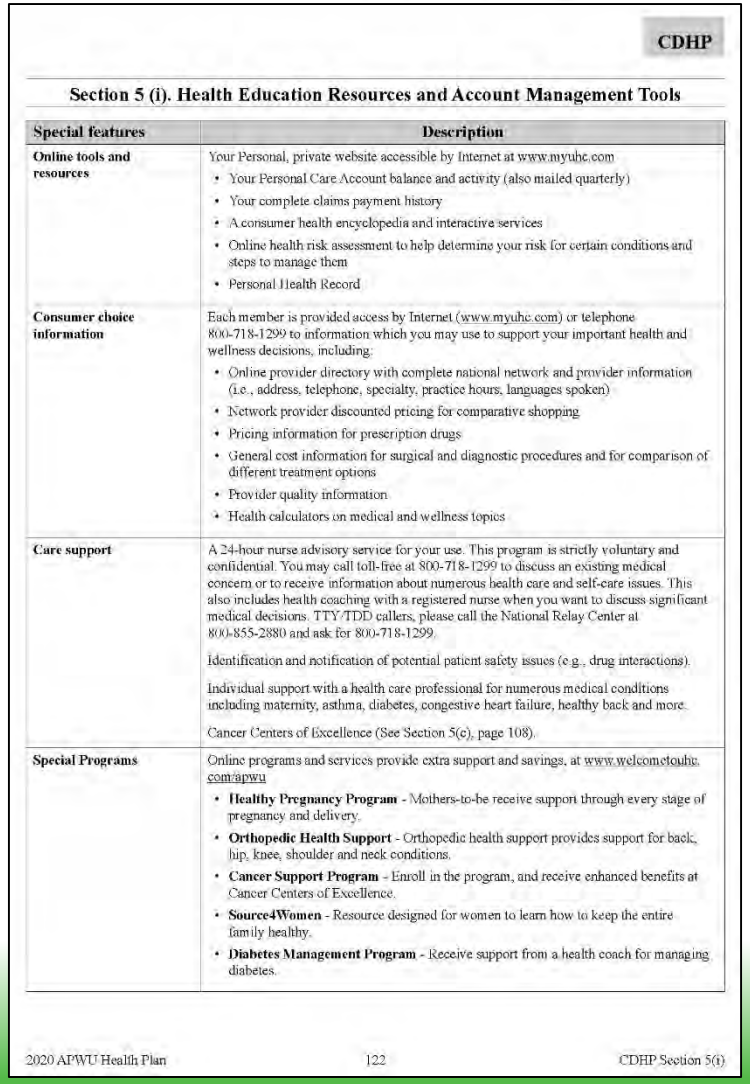
No benefit except under "Extra PCA"

Health Education Resources and Account Management Tools Section 5(i) (Pg 122)

Online tools…

24 Hour Nurse Line…

Special Programs…



CDHP

Section 5 (i). Health Education Resources and Account Management Tools

Special features	Description
Online tools and resources	Your Personal, private website accessible by Internet at www.myuhc.com • Your Personal Care Account balance and activity (also mailed quarterly) • Your complete claims payment history • A consumer health encyclopedia and interactive services • Online health risk assessment to help determine your risk for certain conditions and steps to manage them • Personal Health Record
Consumer choice information	Each member is provided access by Internet (www.myuhc.com) or telephone 800-718-1299 to information which you may use to support your important health and wellness decisions, including: • Online provider directory with complete national network and provider information (i.e., address, telephone, specialty, practice hours, languages spoken) • Network provider discounted pricing for comparative shopping • Pricing information for prescription drugs • General cost information for surgical and diagnostic procedures and for comparison of different treatment options • Provider quality information • Health calculators on medical and wellness topics
Care support	A 24-hour nurse advisory service for your use. This program is strictly voluntary and confidential. You may call toll-free at 800-718-1299 to discuss an existing medical concern or to receive information about numerous health care and self-care issues. This also includes health coaching with a registered nurse when you want to discuss significant medical decisions. TTY/TDD callers, please call the National Relay Center at 800-855-2880 and ask for 800-718-1299. Identification and notification of potential patient safety issues (e.g., drug interactions). Individual support with a health care professional for numerous medical conditions including maternity, asthma, diabetes, congestive heart failure, healthy back and more. Cancer Centers of Excellence (See Section 5(c), page 108).
Special Programs	Online programs and services provide extra support and savings, at www.welcometouhc.com/apwu • **Healthy Pregnancy Program** - Mothers-to-be receive support through every stage of pregnancy and delivery. • **Orthopedic Health Support** - Orthopedic health support provides support for back, hip, knee, shoulder and neck conditions. • **Cancer Support Program** - Enroll in the program, and receive enhanced benefits at Cancer Centers of Excellence. • **Source4Women** - Resource designed for women to learn how to keep the entire family healthy. • **Diabetes Management Program** - Receive support from a health coach for managing diabetes.

2020 APWU Health Plan 122 CDHP Section 5(i)

Health Risk Assessment (Pg 123)

Don't forget to complete your Health Risk Assessment online at **www.myuhc.com**!

Self Only: We'll add $25 to your PCA

Self Plus One
Self and Family — We'll add $25 to your PCA for anyone age 18 or older that completes the HRA

Brochure Tour - Non FEHB Benefits

Our members have access to other benefits that are not part of the FEHB program *(Pg 124)*

Non-FEHB Benefits Available to Plan Members

The benefits on this page are not part of the FEHB contract or premium, **and you cannot file a FEHB disputed claim about them**. Fees you pay for these services do not count toward FEHB deductibles or catastrophic protection out-of-pocket maximums. These programs and materials are the responsibility of the Plan, and all appeals must follow the Plan's guidelines. For additional information contact the Plan at 800-222-2798 or visit their website at www.apwuhp.com.

Conversion Plan Health Insurance

When coverage as an employee or family member ends with any Plan in the Federal Employees Health Benefits Program (FEHB), or when Temporary Continuation of Coverage (TCC) ends (except by cancellation or non-payment of premium), you may be eligible to convert to the APWU Health Plan Conversion Plan. There is no waiting period, no limitation of coverage for preexisting conditions, and no evidence of good health is necessary. For additional information, please contact us by calling 800-222-2798 or by going to www.apwuhp.com/Members/for-all-members/Conversion-Option.

American Hearing Benefits

The American Hearing Benefits program is an optional program with no additional premium that supplements the benefits in your APWU Health Plan coverage. All participants of the APWU Health Plan, either High Option or Consumer Driven Option, who enroll in the American Hearing Benefits Plan through this offer will receive a discount on hearing aid devices and free hearing consultations annually offered through Starkey Hearing Technologies. To enroll in the plan you must call American Hearing Benefits toll free at 888-863-7222 or visit www.americanhearingbenefits.com. Please specify that you are an APWU Health Plan participant.

Enroll in our Dental Plans

Anyone who is eligible to sign up for an APWU Health Plan can enroll in the following Dental Plans. These are optional programs with an additional premium that supplements the dental benefits in your medical coverage. FEHB members have two options, **APWU Health Plan Dental Insurance Plan or Voluntary Benefits Plan Dental Plan**. Insured members may use any dentist they choose. The cost of these benefits are not included in the FEHB premium and any charges for these services do not count toward any FEHB deductibles, out-of-pocket maximum, copay, charges, etc. These benefits are not subject to the FEHB disputed claims review procedure. For the **APWU Health Plan Dental Insurance Plan** visit www.apwuhp.com for a brochure and enrollment forms. All participants of the APWU Health Plan, either High Option or Consumer Driven Option, who enroll in the **Voluntary Benefits Plan Dental Plan** automatically receive a 7.5% premium reduction off this dental plan's rates. The Plan is available to all APWU Active, Retired, Associate, PSE and Private Sector due-paying members. To enroll in this additional coverage, complete and sign the Voluntary Benefits Plan Dental Plan enrollment form, which you can obtain from your APWU Health Plan representative or by calling the Voluntary Benefits Plan office at 800-422-4492; or visit www.voluntarybenefitsplan.com; or email voluntarybenefitsplan@gmail.com. Please specify that you are an APWU Health Plan participant. This optional dental plan is an indemnity insurance plan underwritten by the United States Life Insurance Company.

The Supplemental Discount Drug Program

The Supplemental Discount Drug Program will provide discounts to High Option members on all FDA-approved prescription drugs that are dispensed through Express Scripts Mail Order and Retail pharmacies, yet are not covered on the prescription drug plan administered by Express Scripts; www.express-scripts.com, 800-818-6717.

APWU Membership Information

Any annuitant who was in the bargaining unit represented by the APWU prior to retirement must be, or must become, members of the APWU Retirees Department. All Federal employees, other Postal Service employees in non-APWU bargaining Units, and annuitants will automatically become associate members of the APWU upon enrollment in the APWU Health Plan. Associate members will be billed by the APWU for annual membership dues, except where exempt by law (survivor annuitant or someone who is eligible for coverage under Spouse Equity Law or TCC).

Brochure Tour

Things we don't cover… Pg 125

Section 6. General Exclusions - Services, Drugs and Supplies We Do Not Cover

The exclusions in this section apply to all benefits. There may be other exclusions and limitations listed in Section 5 of this brochure. Although we may list a specific service as a benefit, we will not cover it unless we determine it is medically necessary to prevent, diagnose, or treat your illness, disease, injury, or condition. For information on obtaining prior approval for specific services, such as transplants, (see Section 3, *You need prior Plan approval for certain services*).

How and when to file a paper claim… Pgs 127-129

Section 7. Filing a Claim For Covered Services

This Section primarily deals with post-service claims (claims for services, drugs or supplies you have already received).

How to appeal… Pgs 130-132

Section 8. The Disputed Claims Process

You may appeal directly to the Office of Personnel Management (OPM) if we do not follow required claims processes. For more information or to make an inquiry about situations in which you are entitled to immediately appeal to OPM, including additional requirements not listed in Sections 3, 7 and 8 of this brochure, please call your plan's customer service representative at the phone number found on your enrollment card, plan brochure, or plan website.

What if you have Medicare, Other Insurance, TRICARE, CHAMPA… Pgs 133-143

Section 9. Coordinating Benefits with Medicare and Other Coverage

When you have other health coverage	You must tell us if you or a covered family member has coverage under any other health plan or has automobile insurance that pays health care expenses without regard to fault. This is called "double coverage."

Term definitions… Pgs 144-148

Section 10. Definitions of Terms We Use in This Brochure

Summary of Benefits - High Option (Pgs 149-150)

Summary of Benefits for the High Option of the APWU Health Plan - 2020

Do not rely on this chart alone. All benefits are subject to the definitions, limitations, and exclusions in this brochure. You can obtain a copy of our Summary of Benefits Coverage as required by the Affordable Care Act at www.apwuhp.com. On this page we summarize specific expenses we cover; for more detail, look inside.

If you want to enroll or change your enrollment in this Plan, be sure to put the correct enrollment code from the cover on your enrollment form.

Below, an asterisk (*) means the item is subject to the calendar year deductible, $450 (PPO) or $1,000 (Non-PPO). And, after we pay, you generally pay any difference between our allowance and the billed amount if you use a Non-PPO physician or other health care professional.

High Option Benefits	You pay	Page
Medical services provided by physicians:		
• Diagnostic and treatment services provided in the office*	PPO: $25 copay per visit (No deductible); 15% of Plan allowance Non-PPO: 40% of our allowance plus amount over our allowance	34
Services provided by a hospital:		
• Inpatient	PPO: 15% of Plan allowance Non-PPO: $300 per admission and 40% of our allowance plus amount over our allowance	56
• Outpatient*	PPO: 15% of Plan allowance Non-PPO: 40% of our allowance plus amount over our allowance	57
Emergency benefits:		
• Accidental injury	PPO: Nothing Non-PPO: Any amount over our allowance	60
• Medical emergency*	PPO 15% of Plan allowance Non-PPO: 15% of our allowance plus amount over our allowance	60
Mental health and substance use disorder treatment:	PPO: $25 copay per visit (No deductible); 15% of Plan allowance Non-PPO: 40% of our allowance plus amount over our allowance	61
Prescription drugs:		
• Network pharmacy	$10 Tier 1/25% Tier 2/45% Tier 3/Specialty drugs 25% Tier 4/25% Tier 5/45% Tier 6	66
• Non-network pharmacy	50% of cost	66
• Mail order	$20 Tier 1/25% Tier 2/45% Tier 3 Specialty drugs 25% Tier 4/25% Tier 5/45% Tier 6	66

High Option Benefits	You pay	Page
Dental care:	30% of Plan allowance plus amount over our allowance	71
Wellness and other special features: Flexible benefits option, 24-hour nurse line, services for deaf and hearing-impaired, Disease Management Program, Review and Reward program, Diabetes and Weight Management Programs, online access to claims information, online Preferred Provider Organization (PPO) directories, Hospital Quality Ratings Guide, Treatment Cost Estimator, online non-FEHB savings on health and wellness products and Health Risk Assessment (HRA) savings.	See Section 5(h)	72
Protection against catastrophic costs (out-of-pocket maximum):	PPO: Nothing after $6,500 for Self Only or $13,000 for a Self Plus One or Self and Family enrollment per year Non-PPO: Nothing after $12,000 for Self Only, or $24,000 for a Self Plus One or Family enrollment per year Some costs do not count toward this protection	28

Summary of Benefits – CDHP (Pgs 151-152)

Summary of Benefits for the CDHP of the APWU Health Plan - 2020

Do not rely on this chart alone. All benefits are subject to the definitions, limitations, and exclusions in this brochure. You can obtain a copy of our Summary of Benefits and Coverage as required by the Affordable Care Act at www.apwuhp.com. On this page we summarize specific expenses we cover; for more detail, look inside.

If you want to enroll or change your enrollment in this Plan, be sure to put the correct enrollment code from the cover on your enrollment form.

Below, an asterisk (*) means the item is subject to the Deductible, generally in-network $1,000 per Self Only and $2,000 per Self Plus One or Self and Family, out-of-network $1,500 Self Only and $3,000 Self Plus One and Self and Family once your Personal Care Account has been spent. And, after we pay, you generally pay any difference between our allowance and the billed amount if you use an out-of-network physician or other health care professional.

CDHP Benefits	You Pay	Page
In-network preventive care:	Nothing	78
Personal Care Account:		
Up to $1,200 for Self Only or $2,400 for Self Plus One or Self and Family for medical, surgical, hospital, mental health and substance use disorder treatment services and prescription drugs plus certain dental and vision care	Nothing up to $1,200 for Self Only or $2,400 for Self Plus One or Self and Family	82
Traditional Health Coverage after Personal Care Account is exhausted	See Section 5 Traditional Health Overview (Deductible before Traditional Health Coverage Begins)	85
Medical/Surgical services provided by physicians:		
• Diagnostic and treatment services provided in the office*	In-network: 15% of Plan allowance Out-of-network: 50% of our allowance plus amount over our allowance	88
Services provided by a hospital:		
• Inpatient*	In-network: 15% of Plan allowance Out-of-network: 50% of our allowance plus amount over our allowance	107
• Outpatient*	In-network: 15% of Plan allowance Out-of-network: 50% of our allowance plus amount over our allowance	108
Emergency benefits:		
• Accidental injury*	In-network: 15% of Plan allowance Out-of-network: 15% of Plan allowance plus amount over our allowance	111
• Medical emergency*	In-network: 15% of Plan allowance Out-of-network: 50% of Plan allowance plus amount over our allowance	111
Mental health and substance use disorder treatment*:	In-network: 15% of Plan allowance Out-of-network: 50% of our allowance plus amount over our allowance	112

CDHP Benefits	You Pay	Page
Prescription drugs:		
• Network Retail*	25% minimum $15 Tier 1 & Tier 2/40% minimum $15 Tier 3	116
• Network Home Delivery*	25% minimum $10 Tier 1 & Tier 2/40% minimum $10 Tier 3	116
Dental Care/Vision Care (covered only under Personal Care Account):	Any amount over $400 per Self Only or $800 per Self Plus One or Self and Family (see Section 5 Extra PCA Expenses).	120
Health education resources and account management tools: Online tools and resources, Consumer choice information, Services for deaf and hearing-impaired, 24-hour Nurse Advisory Service and Care Support, online special programs for extra support savings, and Health Risk Assessment (HRA) savings.	See Section 5(i)	122
Protection against catastrophic costs (out-of-pocket maximum):	In-network: Nothing after $6,500 Self Only or $13,000 for a Self Plus One or Self and Family enrollment per year Out-of-network: Nothing after $12,000 Self Only or $24,000 for a Self Plus One or Self and Family enrollment per year Some costs do not count toward this protection	28

2020 Rate Information (Pg 158)

2020 Rate Information for the APWU Health Plan

To compare your FEHB health plan options please go to www.opm.gov/fehbcompare.

To review premium rates for all FEHB health plan options please go to www.opm.gov/FEHBpremiums or www.opm.gov/Tribalpremium.

Non-Postal rates apply to most non-Postal employees. If you are in a special enrollment category, contact the agency that maintains your health benefits enrollment.

Postal rates apply to certain United States Postal Service employees as follows:

- **Postal Category 1 rates** apply to career bargaining unit employees who are represented by the following agreements: APWU, IT/AS, NALC and NPMHU.
- If you are a career bargaining unit employee represented by the agreement with NPPN, you will find your premium rates on https://liteblue.usps.gov/fehb.
- **Postal Category 2 rates** apply to career bargaining unit employees who are represented by the following agreement: PPOA.

APWU rates apply to career Postal employees represented by APWU.

Non-Postal rates apply to all career non-bargaining unit Postal Service employees and career employee represented by the NRLCA agreement. Postal rates do not apply to non-career Postal employees, Postal retirees, and associate members of any Postal employee organization who are not career Postal employees.

If you are a Postal Service employee and have questions or require assistance, please contact:
USPS Human Resources Shared Service Center: 877-477-3273, option 5, Federal Relay Service 800-877-8339

Premiums for Tribal employees are shown under the monthly non-Postal column. The amount shown under "Your Share" is the maximum you will pay. Your Tribal employer may choose to contribute a higher portion of your premium. Please contact your Tribal Benefits Officer for exact rates.

2020 Rate Information (Pg 158)

Non-Postal Premium:
Biweekly = Federal
Monthly = Retired
Postal & Federal

Postal Premium: Actively Employed

Type of Enrollment	Enrollment Code	Non-Postal Premium				Postal Premium		
		Biweekly		Monthly		Biweekly		
		Gov't Share	Your Share	Gov't Share	Your Share	Category 1 Your Share	Category 2 Your Share	APWU Your Share
High Option Self Only	471	$235.77	$99.41	$510.84	$215.38	$96.13	$86.31	$96.13
High Option Self Plus One	473	$504.12	$199.74	$1,092.26	$432.77	$192.74	$171.73	$192.74
High Option Self and Family	472	$546.47	$257.95	$1,184.02	$558.89	$250.36	$227.60	$250.36
CDHP Option Self Only	474	$206.89	$68.96	$448.26	$149.42	$66.20	$57.24	$17.16
CDHP Option Self Plus One	476	$449.66	$149.88	$974.25	$324.75	$143.89	$124.40	$46.41
CDHP Option Self and Family	475	$490.53	$163.51	$1,062.82	$354.27	$156.97	$135.71	$54.45

APWU HEALTH PLAN

TOGETHER.
BETTER HEALTH.®

QUESTIONS:
2020
CONSUMER DRIVEN
OPTION BENEFITS



34th Annual Open Season Seminar

How much is the in-network Office Visit copay?

A. $18
B. $25
C. $20
✓ D. No copay

How much is the in-network Deductible?

A. Self Only: $2,200; Self Plus One and Self and Family: $4,400

B. Self Only: $1,800; Self Plus One and Self and Family: $3,600

C. $0 Deductible

D. Self Only: $800; Self Plus One and Self and Family: $1,600

Do covered in-network preventive care costs deduct anything from your PCA?

A. Yes

✓ B. No

The maximum account balance (including rollover) in your PCA can never exceed $5,000 for Self Only or $10,000 for Self Plus One and Self and Family.

✓ A. True

B. False

How much of your PCA account is funded by the Health Plan?

A. Self Only: $1,800; Self Plus One and Self and Family: $3,600

B. $10,000 per membership



C. Self Only: $1,200; Self Plus One and Self and Family: $2,400

D. Nothing

How much of your PCA dollars can be used toward dental/vision services?

A. Dental and vision services are not covered

B. No restriction

C. Self Only: $600; Self Plus One and Self and Family: $1,200

✓ D. Self Only: $400; Self Plus One and Self and Family: $800

If you do not want certain expenses paid from your PCA account, can it be turned off?

- ✓ A. Yes
- B. No

If you are able to “turn off” your PCA for certain expenses, can you turn it off for prescription drugs?

A. Yes

✓ B. No

For in-network diagnostic services, how much is your coinsurance after your PCA is exhausted and your deductible has been met?

- ✓ A. 15%
- B. 40%
- C. 25%
- D. No coinsurance

What will not accumulate toward your Catastrophic out-of-pocket expenses?

A. In-network preventive care

B. Drugs purchased at non-network pharmacy

C. Dental and vision care above limitations of PCA

✓ D. All of the above

What is the Catastrophic out-of-pocket maximum?

A. In-network: Self Only; $6,500; Self Plus One and Self and Family: $13,000

Out-of-network: Self Only $12,000; Self Plus One and Self and Family: $24,000

B. In-network: Self Only; $5,500; Self Plus One and Self and Family: $6,500

Out-of-network: Self Only, Self Plus One and Self and Family: $10,000

C. $15,000 per membership

D. In-network: Self Only; $10,000; Self Plus One and Self and Family: $10,000

Out-of-network: Self Only, Self Plus One and Self and Family: $10,000

How much is the coinsurance for Tier 3 Drugs at Retail and at Mail Order?

A. No coinsurance

B. ✓ Retail: 40% of the cost with a $15 minimum up to a max of $300 for a 30-day supply, $600 for a 60-day supply, $900 for a 90-day supply

   Mail: 40% of the cost with a $10 minimum up to a max of $300 for a 30-day supply, $600 for a 60-day supply, $900 for a 90-day supply

C. Retail: 25% of the cost with a $15 minimum up to a max of $200 for a 30-day supply, $400 for a 60-day supply, $600 for a 90-day supply

   Mail: 25% of the cost with a $10 minimum up to a max of $200 for a 30-day supply, $400 for a 60-day supply, $600 for a 90-day supply

D. $100 copay per prescription

What is covered under Family Planning?

A. Contraceptives, voluntary sterilization
B. Reversal of sterilization
C. Diapers and strollers
D. Gift card to Babies ‘R’ Us

What TeleHealth services are available to you in-network?

A. Mental health visits

B. Medical visits



C. Both

What is the benefit for in-network Virtual Visits (TeleHealth)?

A. 15% coinsurance
B. 40% coinsurance
C. Deductible, then 40% coinsurance
D. $20 copay

Up to 2 hours of Skilled Nursing Care (25 visit limit) is covered in-network at 15% coinsurance and out-of-network at 50% coinsurance.

✔ A. True

B. False

Is genetic screening a covered benefit?

A. Yes

✓ B. No

What is not covered under the $2,500 maximum infertility benefit?

A. Artificial insemination
B. In Vitro Fertilization (IVF)
C. Cost of donor sperm/egg
✓ D. All of the above

Do PT/OT/ST require pre-authorization? And what is the benefit maximum?

- ✓ A. No; 60 visits combined
- B. Yes; 60 visits combined
- C. Yes; 20 visits each
- D. No; 20 visits each

What statement is true regarding care in a Residential Treatment Facility?

A. No authorization needed

✓ B. Pre-auth required through UHC Behavioral Solutions; covered both in-network and out-of-network

C. Pre-auth required through Beacon Health Options; in-network only

D. Payable only for the enrollee

Is admission to a Skilled Nursing Facility after an approved hospital confinement, a covered benefit?

A. Yes, it has to be precertified and is covered for non-custodial care.

B. No, it is not a covered benefit

C. Yes, it is covered for long term custodial care and doesn't need to be precertified

D. Yes, but you don't have to be in the hospital prior to admission

What is the annual visit limit for chiropractic visits and/or manipulations?

A. No limit restriction
B. 12
C. 6
✓ D. 24

Pre-authorization is required for medical inpatient confinement, but not if treatment is for behavioral health.

A. True

✓ B. False

Can specialty drugs be obtained at the retail pharmacy?

A. Yes



B. No

What is the incentive if you complete the Health Risk Assessment?

A. $50 gift card for medical expenses, per member

B. There is no incentive, other than learning how to better your health

C. $100 Visa gift card

✓ D. Self Only: $25 added to your PCA, Self Plus One and Self and Family: $25 added to your PCA for each covered person 18 years or older

THANK YOU!

You will receive an email following our Seminar with a link to fill out your class evaluations online.

Please note any questions for the Roundtable discussion on the card provided and place in the drop box at the Registration Desk.

The Roundtable discussion will be during Closing Session:

Monday, October 28, 2019

