BROCHURE REVIEW

High Option and Consumer Driven Option



APWU HEALTH PLAN

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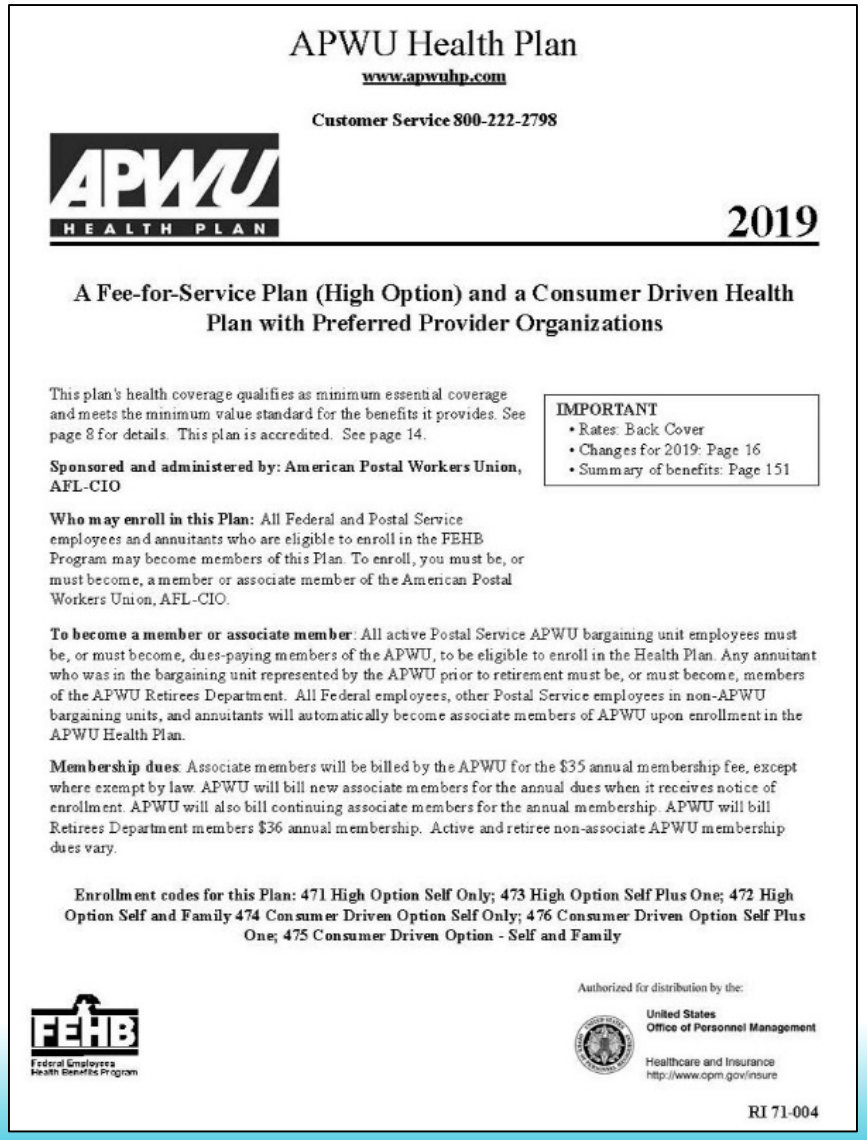
33rd Annual Open Season Seminar

Today's Agenda

- Brochure
  - Layout
  - Sections
  - Changes
- Review benefits
  - Additions for 2019
  - Changes for 2019



APWU Health Plan

www.apwuhp.com

Customer Service 800-222-2798

APWU HEALTH PLAN

2019

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 14.

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

IMPORTANT
- Rates: Back Cover
- Changes for 2019: Page 16
- Summary of benefits: Page 151

Who may enroll in this Plan: All Federal and Postal Service employees and annuitants who are eligible to enroll in the FEHB Program may become members of this Plan. 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. 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 APWU upon enrollment in the APWU Health Plan.

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

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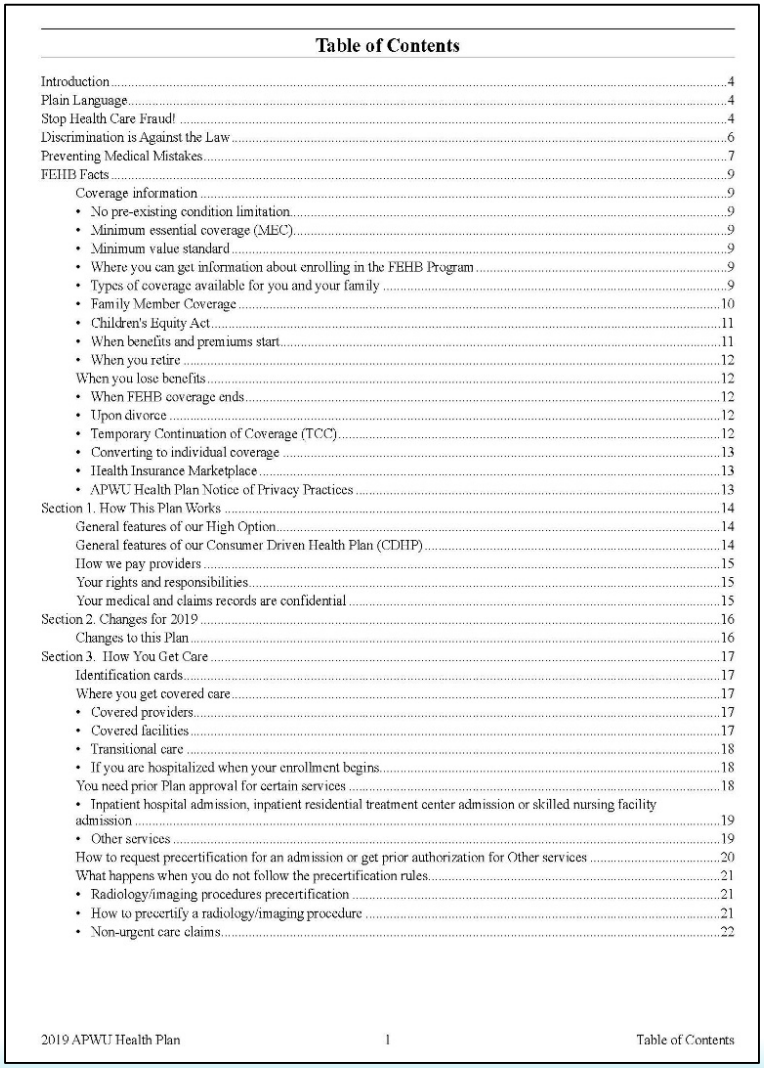
- Section 1: How This Plan Works
- Section 2: Changes for 2019
- Section 3: How You Get Care
- Section 4: Your Costs for Covered Services
- Section 5: Benefits



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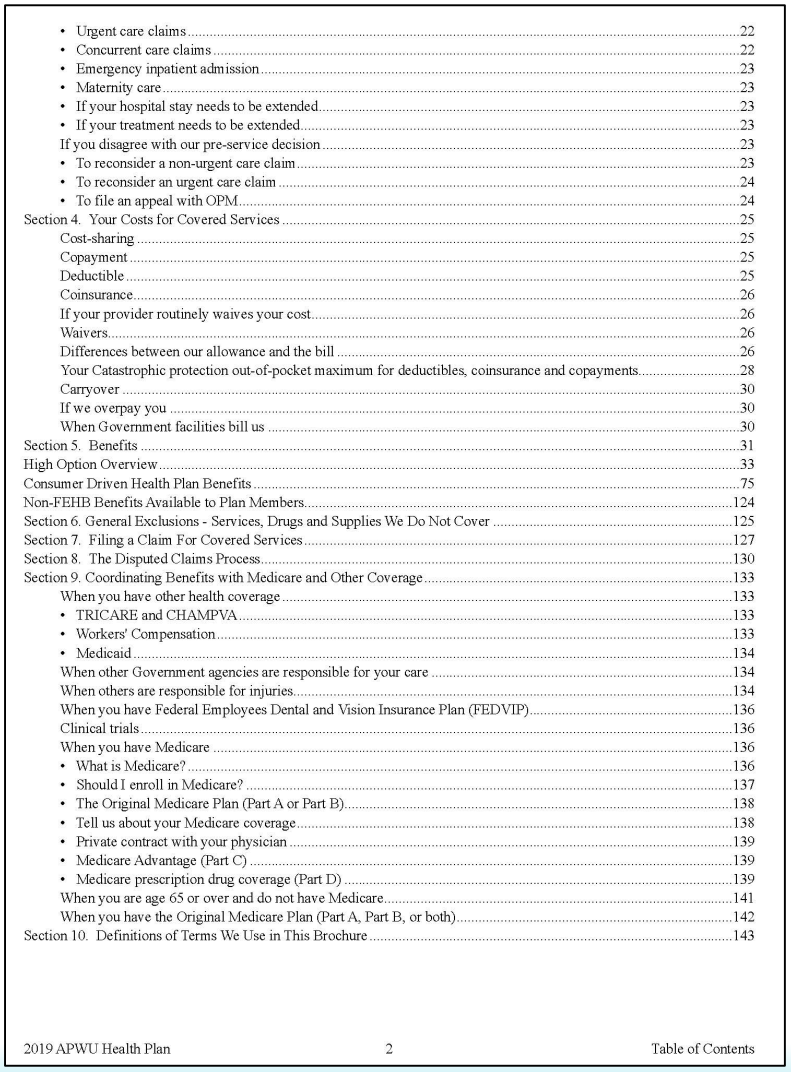

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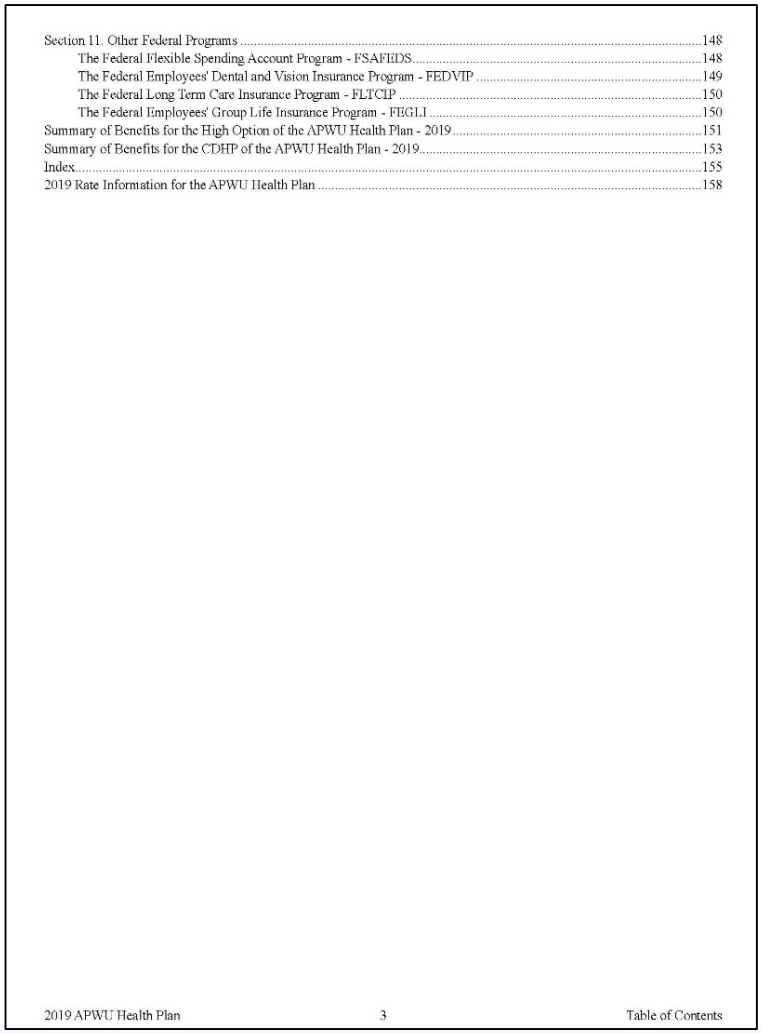

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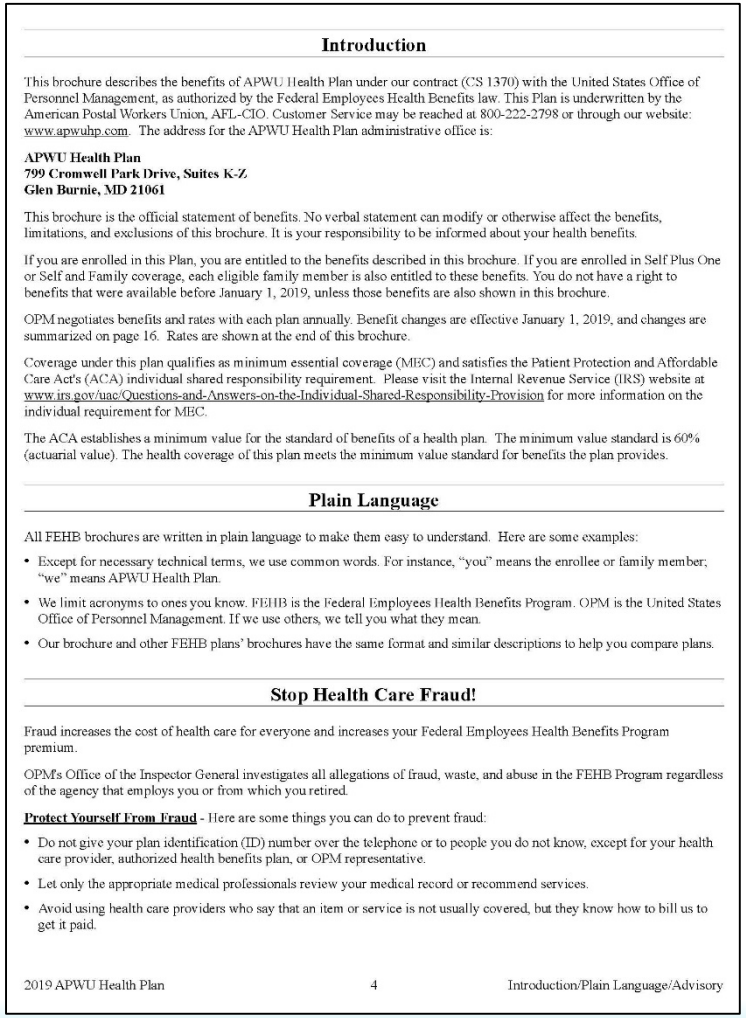

Introduction

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, 2019, unless those benefits are also shown in this brochure.

OPM negotiates benefits and rates with each plan annually. Benefit changes are effective January 1, 2019, and changes are summarized on page 16. Rates are shown at the end of this brochure.

Coverage under this plan qualifies as minimum essential coverage (MEC) and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision for more information on the individual requirement for MEC.

The ACA establishes a minimum value for the standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). The health coverage of this plan meets the minimum value standard for benefits the plan provides.

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.

2019 APWU Health Plan 4 Introduction/Plain Language/Advisory

HIGH OPTION REVIEW

SECTIONS 2 - 5



APWU HEALTH PLAN

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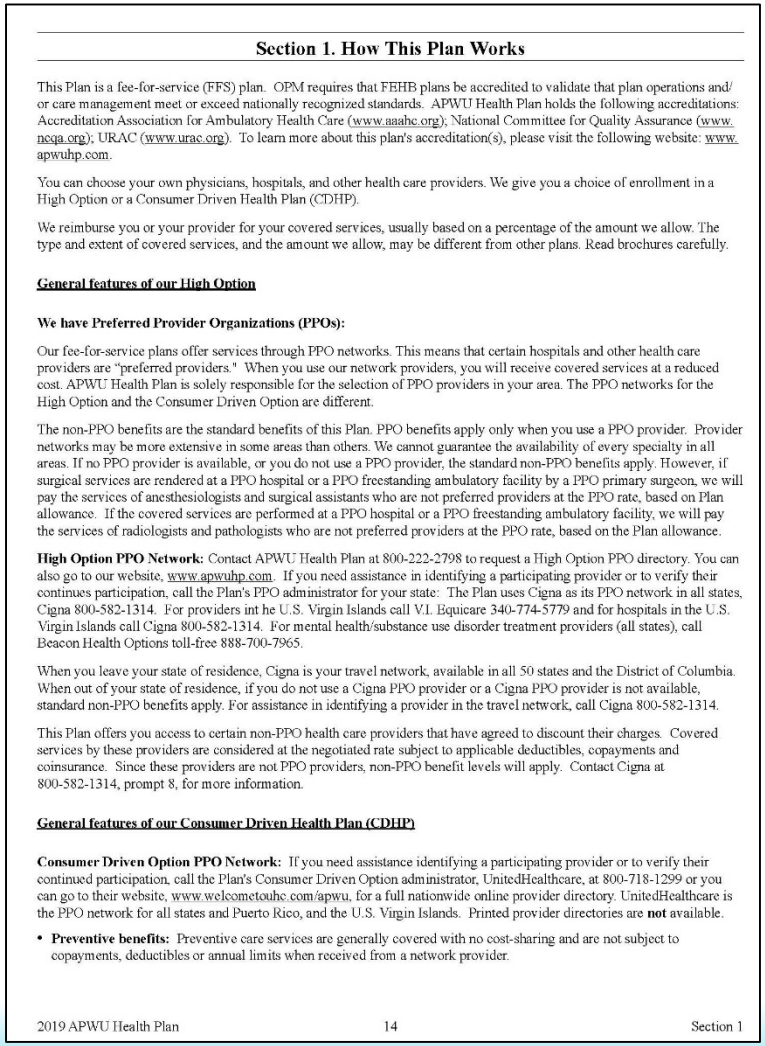
Section 1: How This Plan Works (Pgs 14-15)

PPO Network

- High Option:
  - PPO Directory online at: **www.apwuhp.com**
  - Prompts to filter your search results
    - Provider Type
    - Specialty
    - Facility Type
    - Distance from home/work
  - Call APWU Health Plan to request PPO directory



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 int he 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.

This Plan offers you access to certain non-PPO health care providers that have agreed to discount their charges. Covered services by these providers are considered at the negotiated rate subject to applicable deductibles, copayments and coinsurance. Since these providers are not PPO providers, non-PPO benefit levels will apply. Contact Cigna at 800-582-1314, prompt 8, for more information.

General features of our Consumer Driven Health Plan (CDHP)

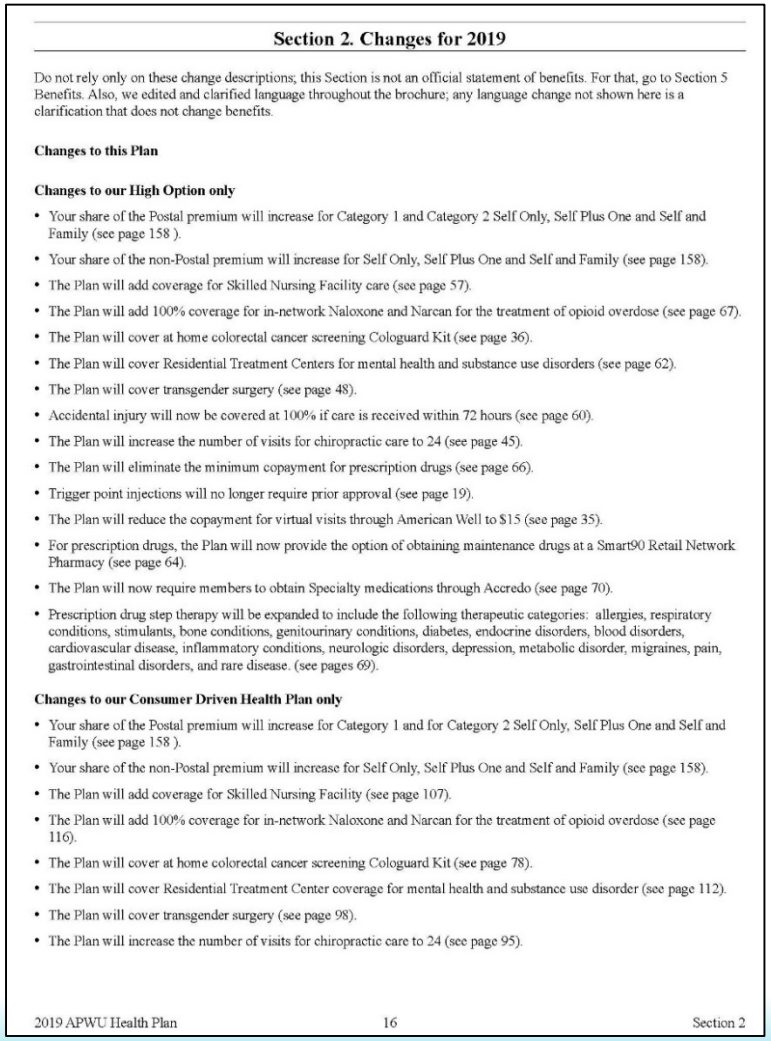
Consumer Driven Option PPO Network: If you need assistance identifying a participating provider or to verify their continued participation, call the Plan's Consumer Driven Option administrator, UnitedHealthcare, at 800-718-1299 or you can go to their website, www.welcometouhc.com/apwu, for a full nationwide 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.

2019 APWU Health Plan 14 Section 1

Section 2: Changes for 2019 (Pg 16)

- **High Option Changes**
  - Coverage for Skilled Nursing Facility care
  - 100% coverage In-Network for Naloxone and Narcan for treatment of opioid overdose
  - 100% coverage of Cologuard Kit every 3 years starting at age 50



Section 2. Changes for 2019

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 only

- Your share of the Postal premium will increase for Category 1 and Category 2 Self Only, Self Plus One and Self and Family (see page 158).
- Your share of the non-Postal premium will increase for Self Only, Self Plus One and Self and Family (see page 158).
- The Plan will add coverage for Skilled Nursing Facility care (see page 57).
- The Plan will add 100% coverage for in-network Naloxone and Narcan for the treatment of opioid overdose (see page 67).
- The Plan will cover at home colorectal cancer screening Cologuard Kit (see page 36).
- The Plan will cover Residential Treatment Centers for mental health and substance use disorders (see page 62).
- The Plan will cover transgender surgery (see page 48).
- Accidental injury will now be covered at 100% if care is received within 72 hours (see page 60).
- The Plan will increase the number of visits for chiropractic care to 24 (see page 45).
- The Plan will eliminate the minimum copayment for prescription drugs (see page 66).
- Trigger point injections will no longer require prior approval (see page 19).
- The Plan will reduce the copayment for virtual visits through American Well to $15 (see page 35).
- For prescription drugs, the Plan will now provide the option of obtaining maintenance drugs at a Smart90 Retail Network Pharmacy (see page 64).
- The Plan will now require members to obtain Specialty medications through Accredo (see page 70).
- Prescription drug step therapy will be expanded to include the following therapeutic categories: allergies, respiratory conditions, stimulants, bone conditions, genitourinary conditions, diabetes, endocrine disorders, blood disorders, cardiovascular disease, inflammatory conditions, neurologic disorders, depression, metabolic disorder, migraines, pain, gastrointestinal disorders, and rare disease. (see pages 69).

Changes to our Consumer Driven Health Plan only

- Your share of the Postal premium will increase for Category 1 and for Category 2 Self Only, Self Plus One and Self and Family (see page 158).
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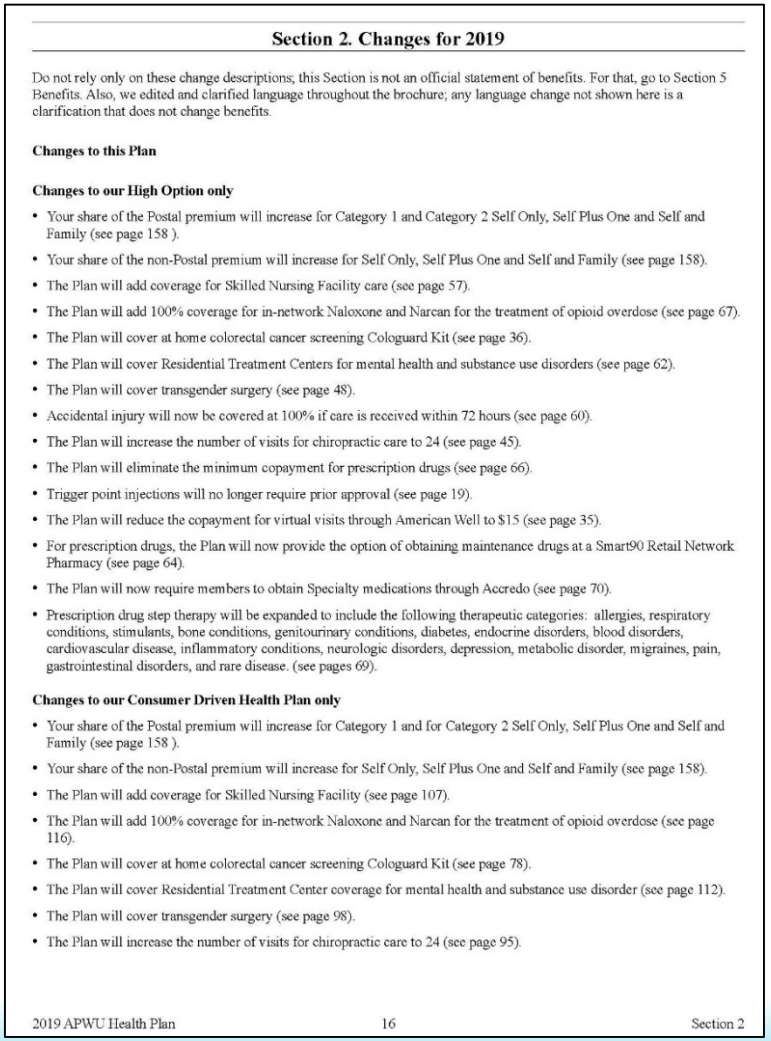
- The Plan will add coverage for Skilled Nursing Facility (see page 107).
- The Plan will add 100% coverage for in-network Naloxone and Narcan for the treatment of opioid overdose (see page 116).
- The Plan will cover at home colorectal cancer screening Cologuard Kit (see page 78).
- The Plan will cover Residential Treatment Center coverage for mental health and substance use disorder (see page 112).
- The Plan will cover transgender surgery (see page 98).
- The Plan will increase the number of visits for chiropractic care to 24 (see page 95).

2019 APWU Health Plan 16 Section 2

Section 2: Changes for 2019
(Pg 16 *continued*)

- Coverage for Residential Treatment Centers for mental health/substance use disorders
- Coverage for transgender surgery
- Accidental injury coverage at 100% within **72** hours
- Increase the number of visits for chiropractic care to **24**



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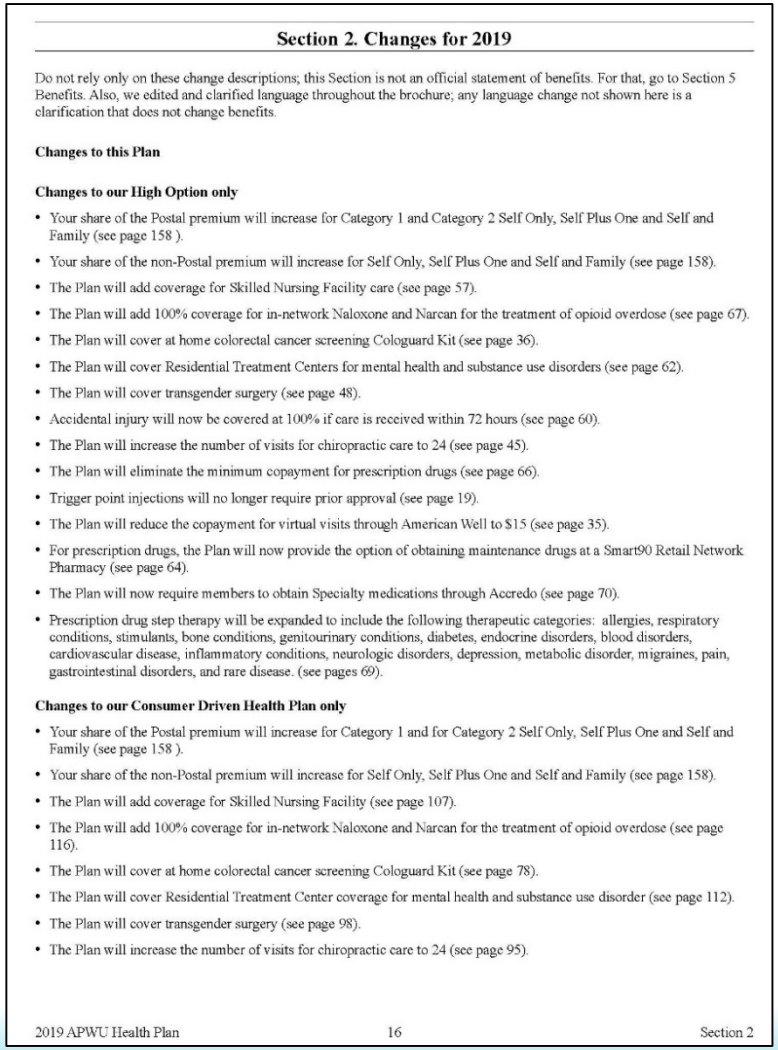
2019 APWU Health Plan 16 Section 2

Section 2: Changes for 2019
(Pg 16 *continued*)

- Eliminate the minimum copayment for prescription drugs
- Eliminate precertification requirement for trigger point injections
- Reduce copayment for virtual office visits through American Well to $15
- Option available to obtain maintenance drugs at a Smart90® Retail Network Pharmacy



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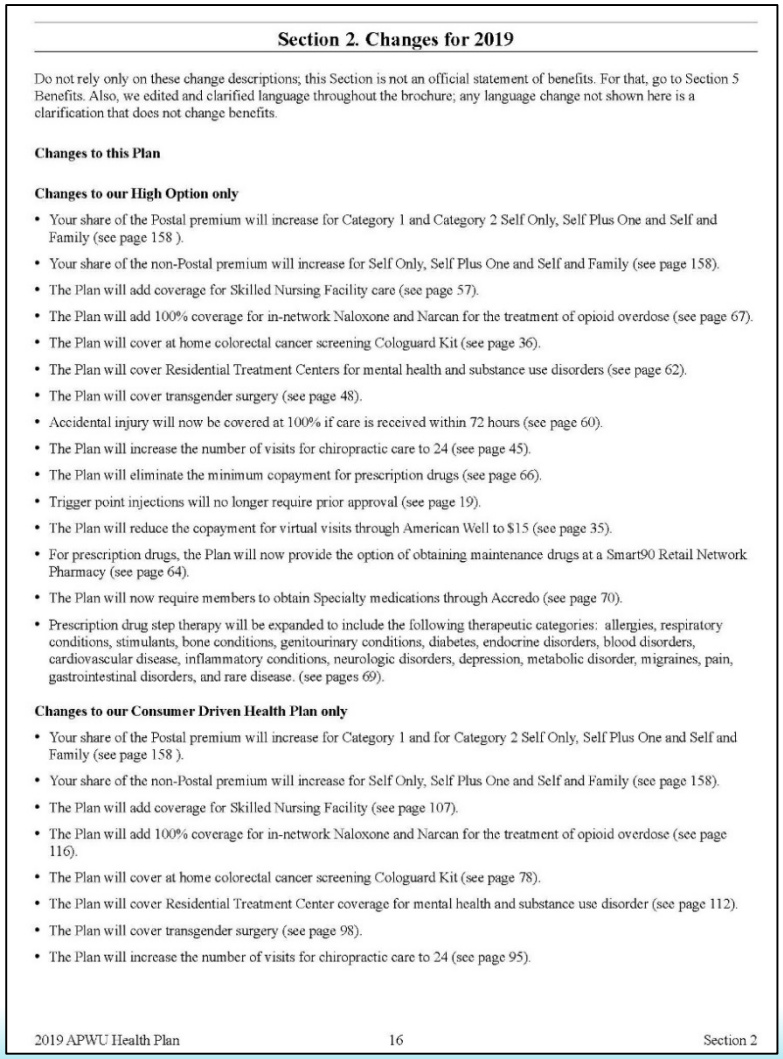
2019 APWU Health Plan 16 Section 2

Section 2: Changes for 2019
(Pg 16 *continued*)

- **High Option Changes**
  - Require members to obtain Specialty medications through Accredo
  - Utilization management rules for taking safe and effective medications at a reasonable cost will be updated throughout the year.



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- For prescription drugs, the Plan will now provide the option of obtaining maintenance drugs at a Smart90 Retail Network Pharmacy (see page 64).
- The Plan will now require members to obtain Specialty medications through Accredo (see page 70).
- Prescription drug step therapy will be expanded to include the following therapeutic categories: allergies, respiratory conditions, stimulants, bone conditions, genitourinary conditions, diabetes, endocrine disorders, blood disorders, cardiovascular disease, inflammatory conditions, neurologic disorders, depression, metabolic disorder, migraines, pain, gastrointestinal disorders, and rare disease. (see pages 69).

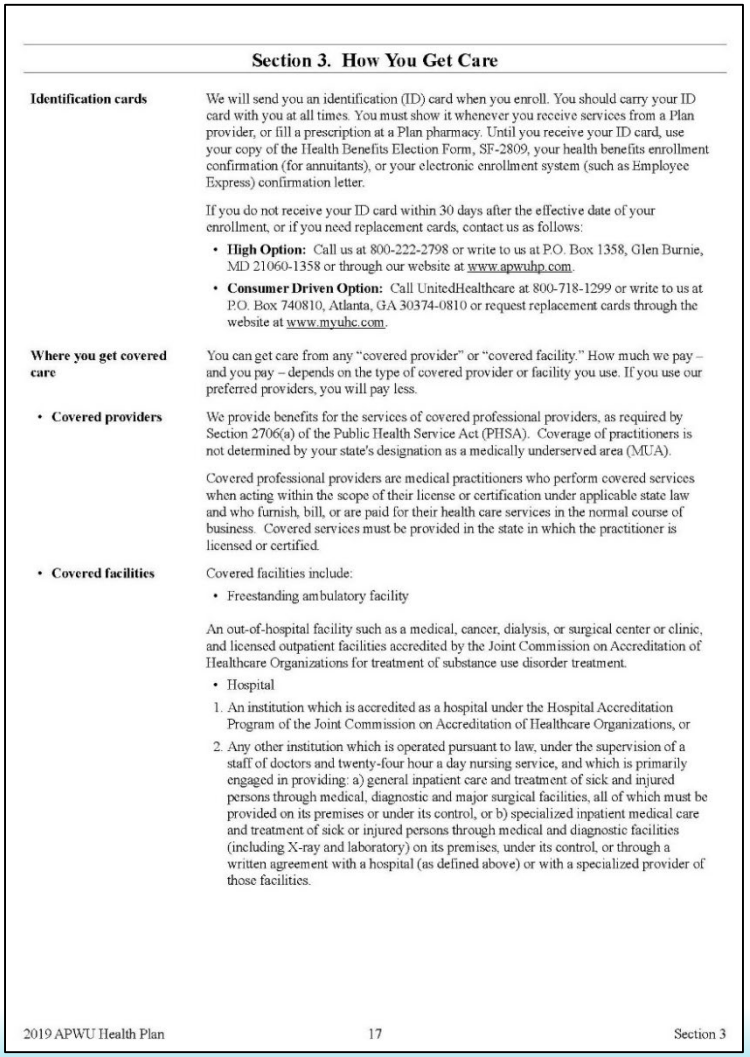
Changes to our Consumer Driven Health Plan only

- Your share of the Postal premium will increase for Category 1 and for Category 2 Self Only, Self Plus One and Self and Family (see page 158).
- Your share of the non-Postal premium will increase for Self Only, Self Plus One and Self and Family (see page 158).
- The Plan will add coverage for Skilled Nursing Facility (see page 107).
- The Plan will add 100% coverage for in-network Naloxone and Narcan for the treatment of opioid overdose (see page 116).
- The Plan will cover at home colorectal cancer screening Cologuard Kit (see page 78).
- The Plan will cover Residential Treatment Center coverage for mental health and substance use disorder (see page 112).
- The Plan will cover transgender surgery (see page 98).
- The Plan will increase the number of visits for chiropractic care to 24 (see page 95).

2019 APWU Health Plan 16 Section 2

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

- ID Cards
- Precertification Process
  - Services that need precertification
  - How to request precertification
  - Penalties for non-compliance/ late requests
- Steps to request reconsideration of pre-service decision
- Steps to appeal a decision



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 740810, 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 (PHSA). Coverage of practitioners is not determined by your state's designation as a medically underserved area (MUA).

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.

2019 APWU Health Plan 17 Section 3

Do I Need a Precertification? High Option

Yes

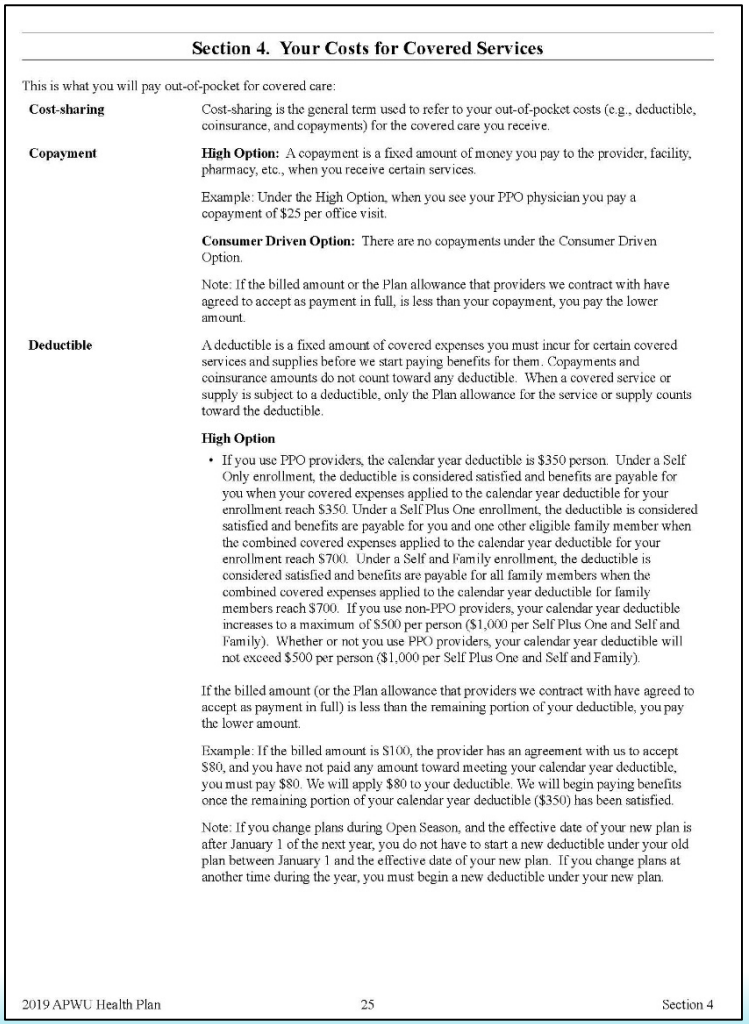
- ✓ High Tech Radiology
- ✓ Speech Therapy
- ✓ Applied Behavioral Analysis
- ✓ In-patient Admission
- ✓ DME
- ✓ Treatment Back/Neck Pain
- ✓ Bariatric Surgery
- ✓ Mental Health Treatment
- ✓ Genetic Testing (BRCA)
- ✓ Gender Reassignment Surgery
- ✓ SNF & RTC

No

- ✓ Outpatient Services at VA
- ✓ Maternity Care/Admissions
- ✓ Chiropractic Care
- ✓ Acupuncture Treatment
- ✓ Physical, Occupational Therapy
- ✓ Trigger Point Injections

Section 4: Your Costs for Covered Services (Pgs 25-30)

- Out-of-pocket Costs
  - Copay
  - Deductible
  - Coinsurance
- PPO vs. Non PPO
  - Balance billing
- Catastrophic Costs
  - PPO Max out-of-pocket
    - $5,500 Self
    - $9,000 Self Plus One/Family
  - Non-PPO out-of-pocket
    - $10,000 Self
    - $15,000 Self Plus One/Family



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 $350 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 $350. 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 $700. 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 $700. If you use non-PPO providers, your calendar year deductible increases to a maximum of $500 per person ($1,000 per Self Plus One and Self and Family). Whether or not you use PPO providers, your calendar year deductible will not exceed $500 per person ($1,000 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 ($350) 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.

2019 APWU Health Plan 25 Section 4

Accumulations to Max Out-of-Pocket (Catastrophic Costs)

- Applied
  - 5%, 10%, 30% coinsurance
  - $15, $25, $40 copay
  - Medical deductible(s)
  - 25%, 45% Rx coinsurance
  - $10, $20 Rx copay
- Not Applied
  - Amounts exceeding Plan allowance
  - Amounts over max limits, accumulations
  - Precertification penalties
  - $300 copay for admission to out-of-network facility
  - 50% Rx coinsurance
  - Non-Covered Charges

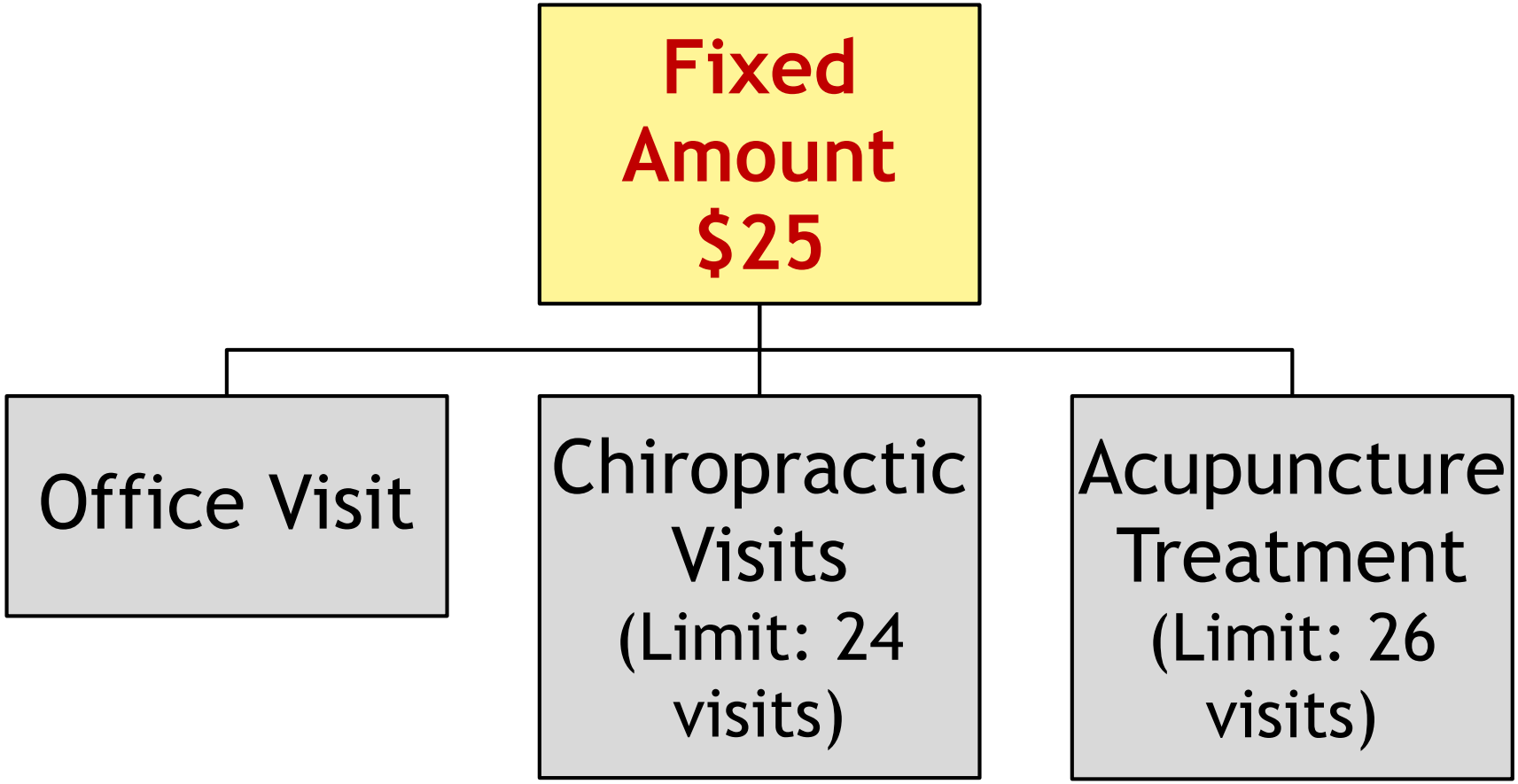
High Option Deductible

Define	When Deductible Applies	When Deductible Does Not Apply
• A fixed amount of covered expenses a member must incur before benefits can be paid	• Covered diagnostic services • Covered therapy services • Covered in-patient professional services • Covered Surgery/Anesthesia Services	• In-network office visit • Covered in-network preventive care • Services related to an accidental injury within 72 hours • Prescription Rx

High Option Deductible

- In-network
  - $350 Self Only
  - $700 Self Plus One, Self and Family
- Out-of-network
  - $500 Self Only
  - $1,000 Self Plus One, Self and Family
- Eligible deductible amounts for all family members are applied toward the max
- Once combined deductible amounts reach the maximum, the family deductible is considered satisfied
  - A family of five could have amounts applied to their individual deductible(s) that do not meet/exceed the individual one. But when the combined sum of the individual amounts meets the family deductible, no further deductible will be taken for any covered family member.

High Option Plan
Office Visit Copay: $25



High Option Plan Other Copays

- Virtual Office Visits through American Well: $15
- Urgent Care: $40
- Admission to non-participating hospital: $300
- Prescription drugs:
  - $10 Generic - Retail
  - $20 Generic - Mail Order

High Option 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 in-network care
- 30% of allowance for out-of-network care; covered routine dental services
- 5% of allowance for treatment of cancer at Cancer Centers of Excellence
- 25%, 45% Brand named Rx

Section 5: Benefits

Sections 5 (a)-(h) (Pgs 31-32)

a) Medical Services and Supplies

b) Surgical and Anesthesia Services

c) Services Provided by a Hospital or Other Facility

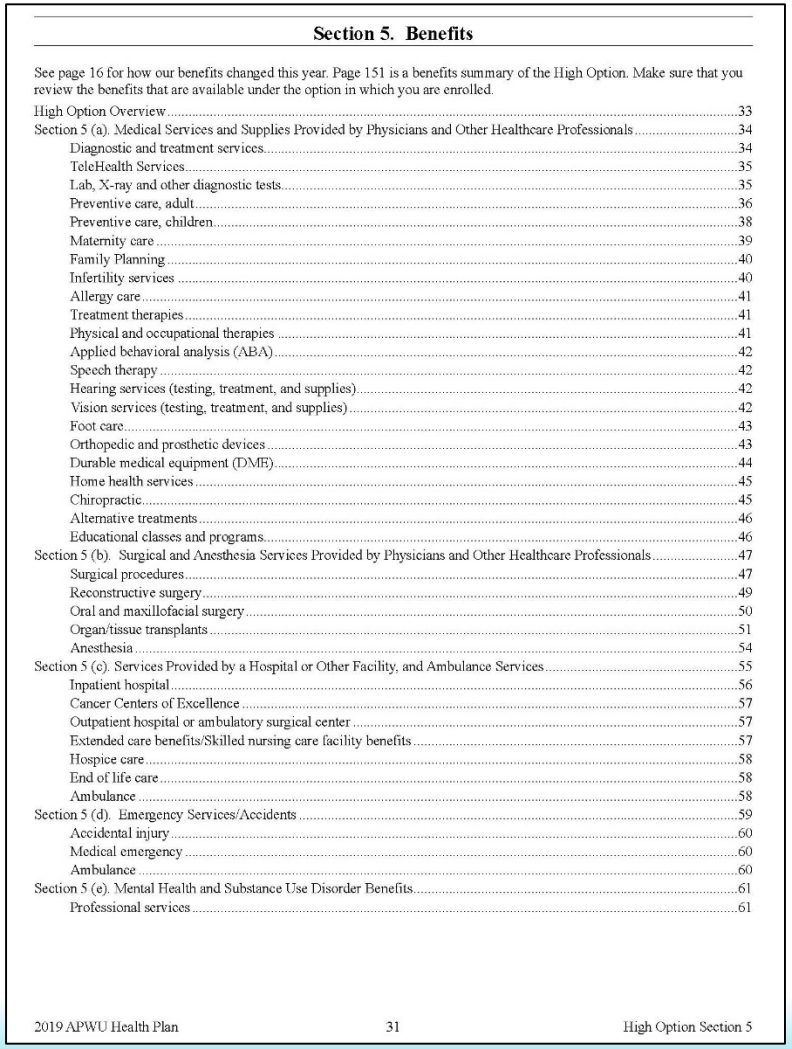
d) Emergency Services

e) Mental Health and Substance Use Disorder

f) Prescription Drug Benefits

g) Dental Benefits

h) Wellness and Other Special Features



Section 5. Benefits

See page 16 for how our benefits changed this year. Page 151 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.

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TeleHealth Services 35
Lab, X-ray and other diagnostic tests 35
Preventive care, adult 36
Preventive care, children 38
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Speech therapy 42
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Vision services (testing, treatment, and supplies) 42
Foot care 43
Orthopedic and prosthetic devices 43
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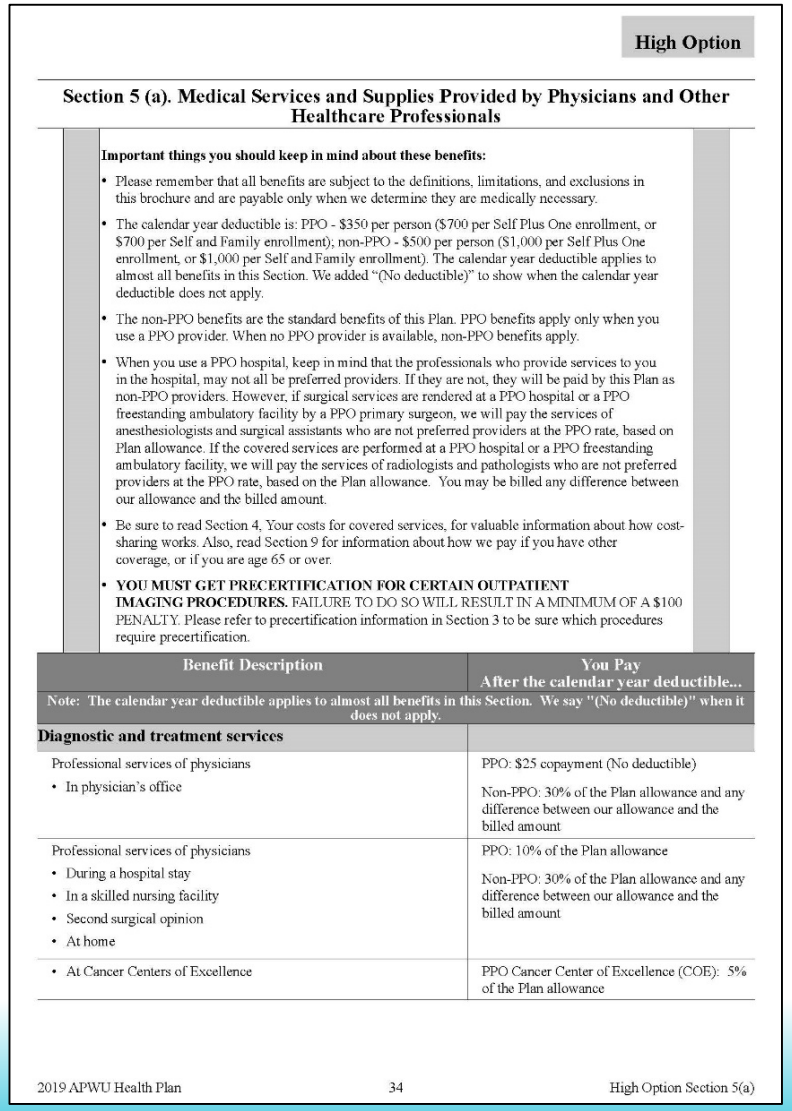
Medical Services and Supplies

Section 5(a) (Pgs 34-46)

- Office, hospital visits
- X-rays and diagnostic tests
- Preventive Care
- Maternity
- Infertility
- Therapies
- Hearing
- Foot Care
- DME
- Home Health Services
- Chiropractic
- Acupuncture



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 - $350 per person ($700 per Self Plus One enrollment, or $700 per Self and Family enrollment); non-PPO - $500 per person ($1,000 per Self Plus One enrollment, or $1,000 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: 30% 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: 10% of the Plan allowance Non-PPO: 30% 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

2019 APWU Health Plan 34 High Option Section 5(a)

Virtual Office Visits (Pg 35)

- Lets a patient 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
- Call **1-855-818-DOCS** or visit **www.AmWell.com** for information on virtual visits
- In-network benefit only
- Subject to $15 copay through American Well

Preventive Care (Pgs 36-38)

- Immunizations recommended by CDC for both children and adults
- Annual routine exam, adults
- Well baby/child visits
- See pages 36-38 for comprehensive list of covered services

Note: A service or treatment performed when symptoms of illness are present may not be considered preventive for the purpose of this coverage. Example: A colonoscopy performed when a patient has been experiencing bleeding.

  - $0.00 OOP expense when services rendered in-network.

Infertility (Pg 40)

- 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
  - In Vitro Fertilization (IVF)
  - Costs of donor sperm/egg

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

- Covered Treatments
  - Services of a Registered Physical/Occupational Therapist to assist in the recovery of lost, diminished or absent functionality
  - Services of a Registered Speech Therapist to assist in restoring lost or diminished functionality
- Benefits are limited to a combined outpatient visit limit of 60 for physical, occupational and speech therapy
- Services must be ordered by a physician
- Preauthorization is required for speech therapy before services can be considered for payment

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

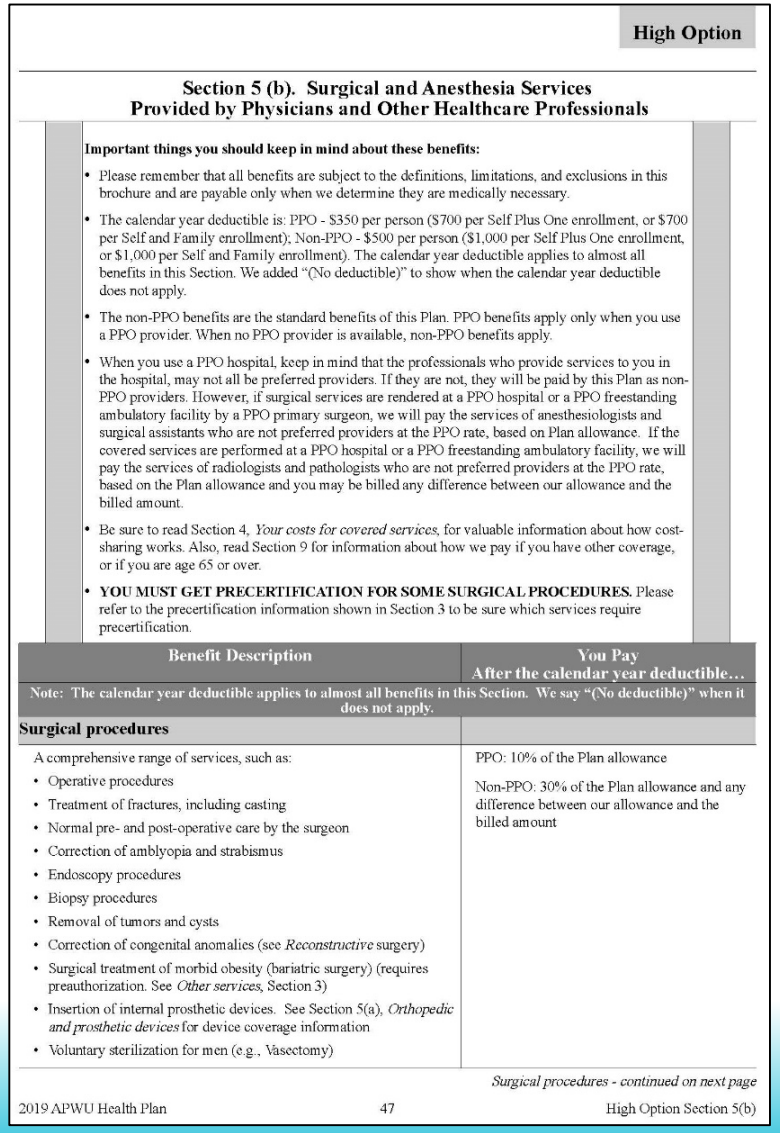
Orthotics

- Definition: Devices (brace, splint, shoes) for supporting, immobilizing or treating muscles, or joints that are weak, ineffective, deformed or injured
  - Shoe and shoe inserts
  - Braces
  - Splints
- The Plan specifically excludes treatment of weak, strained or flat feet, bunions or spurs; and the instability, imbalance or subluxation of the foot *(unless treatment is by open, cutting surgery) (Pg 43)*

Surgical and Anesthesia Services

Section 5(b) (Pgs 47-54)

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



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 - $350 per person ($700 per Self Plus One enrollment, or $700 per Self and Family enrollment); Non-PPO - $500 per person ($1,000 per Self Plus One enrollment, or $1,000 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: 10% of the Plan allowance Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount

Surgical procedures - continued on next page

Anesthesia (Pg 54)

- Services by out-of-network anesthesiologist
  - Plan will apply in-network benefits to the Plan allowance for an out-of-network anesthesiologist where services are performed by an ***in-network surgeon*** at an ***in-network facility***
  - Plan will apply out-of-network benefits to the out-of-network anesthesiologist where services performed by an in-network surgeon at an ***out-of-network facility***
  - Plan will apply out-of-network benefits to the out-of-network anesthesiologist where services performed by an ***out-of-network surgeon*** at an in-network facility
  - In all cases, the out-of-network anesthesiologist may balance bill

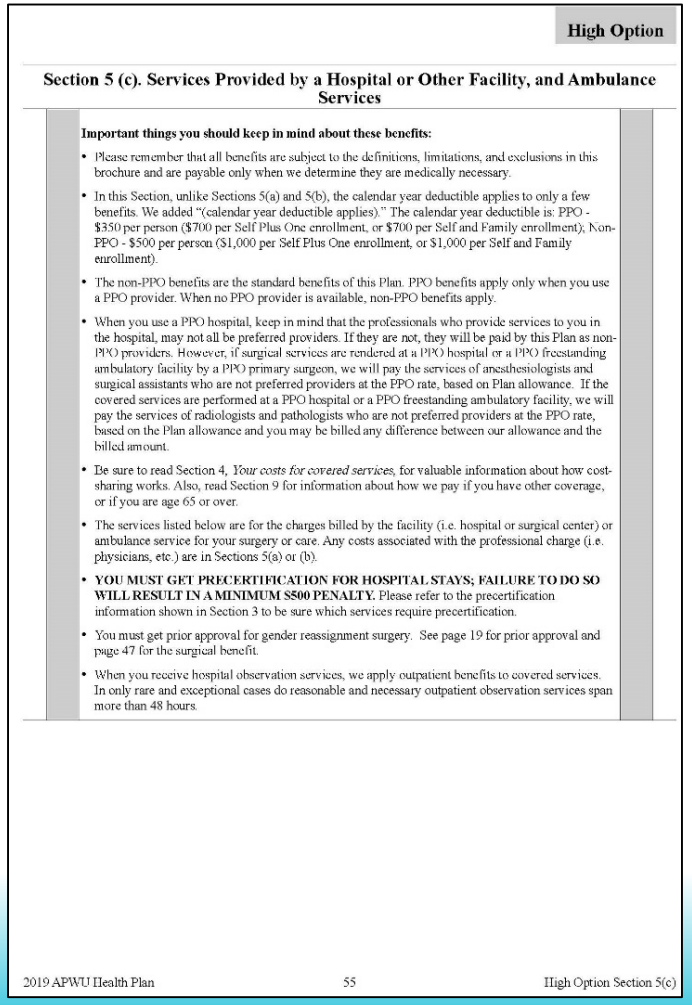
Organ and Tissue Transplants

- List of covered transplants (Pgs 51-54)
- All are subject to prior authorization and medical necessity review
- Out-of-network services have benefit payout limitations
- Transplant Network
  - Plan-specific organ/tissue transplant facilities
  - Prior to an initial evaluation, physician or patient must contact Cigna (800-668-9682) and speak to a Transplant Case Manager

Services at Hospital/Facility and Ambulance Services

Section 5(c) (Pgs 55-58)

- Inpatient Room and Board
- Cancer Centers of Excellence
- Outpatient Hospital or Ambulatory Surgical Center
- Hospice
- Extended Care/Skilled Nursing
- 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 - $350 per person ($700 per Self Plus One enrollment, or $700 per Self and Family enrollment); Non-PPO - $500 per person ($1,000 per Self Plus One enrollment, or $1,000 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 47 for the surgical benefit.
- When you receive hospital observation services, we apply outpatient benefits to covered services. In only rare and exceptional cases do reasonable and necessary outpatient observation services span more than 48 hours.

2019 APWU Health Plan 55 High Option Section 5(c)

Inpatient Room and Board

- Subject to precertification *(Section 3)*
- $500 late precertification penalty
  - Emergency admissions: 2 business days from admission date
  - Scheduled admissions: 2 business days prior to scheduled admission
- $300 copay if admitted to an out-of-network facility

Extended Care/Skilled Nursing Facility (Pgs 57-58)

- Services rendered at a Skilled Nursing Facility (SNF) are covered for up to 30 days per person per calendar year when admitted directly from a covered inpatient hospital stay
  - Preauthorization is required
  - PPO: 10% of the covered charges
  - Non-PPO: $300 per admission and 30% of the covered charges and any difference between our allowance and the billed amount

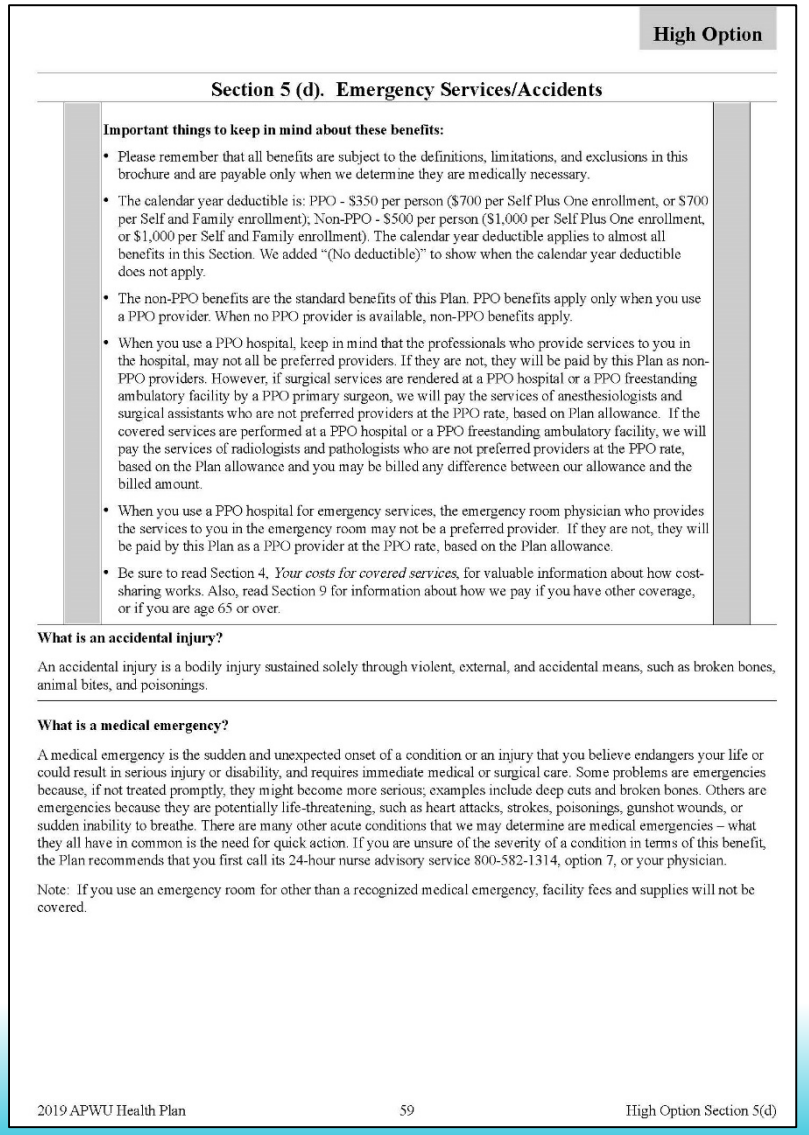
Hospice (Pg 58)

- 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)

- Accident
- 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 - $350 per person ($700 per Self Plus One enrollment, or $700 per Self and Family enrollment); Non-PPO - $500 per person ($1,000 per Self Plus One enrollment, or $1,000 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.

2019 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 rendered within 72 hours of accident
  - No out-of-pocket expense or cost-sharing (no deductible, coinsurance, copayment)
  - 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

Medical Emergency (Pg 60)

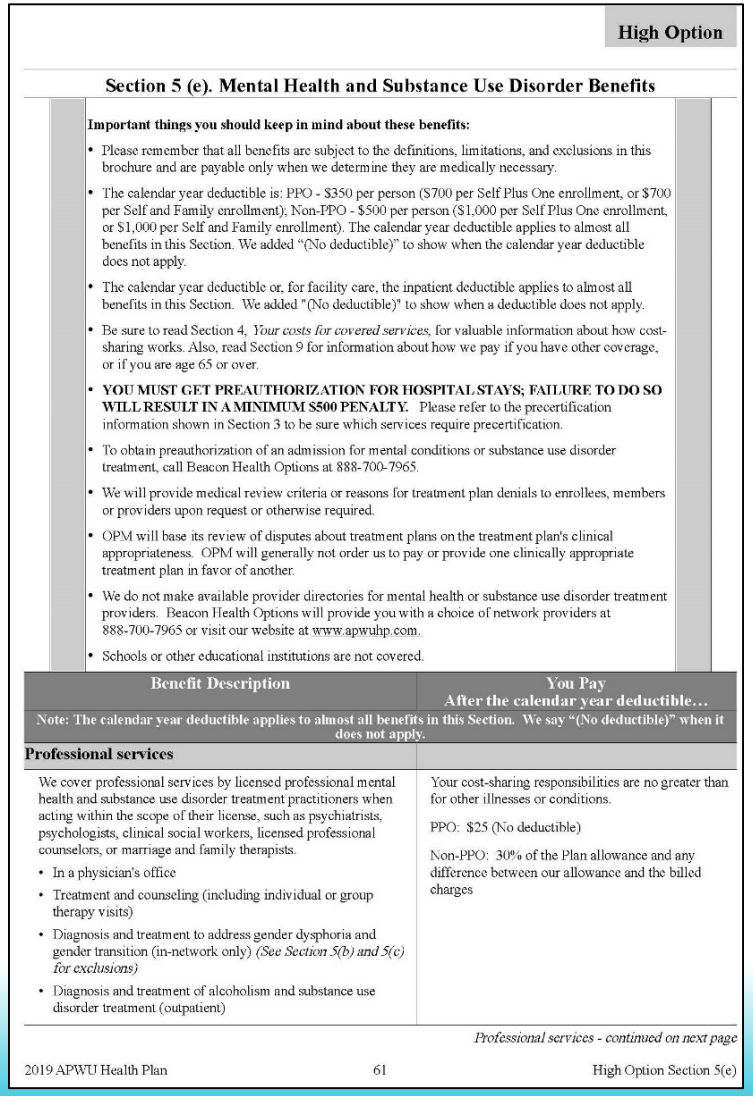
- Sudden onset of symptoms that you believe endangers your life or could result in serious disability if not treated promptly
- Treatment at an Urgent Care Center
  - Cost share = $40 copayment
- Treatment at other than an Urgent Care Center
  - Cost share = Deductible, 10% coinsurance
- Out-of-network care could result in additional patient liability if there is a difference in the fee for the service and the Plan allowance for it

Ambulance (Pg 60)

- Medically necessary professional ambulance transport of a patient within 24 hours of a medical emergency
- In-network provider: Cost share = 10% coinsurance
- Out-of-network provider: Cost share = 30% coinsurance
- Out-of-network transport could result in additional patient liability if there is a difference in the fee for the service and the Plan allowance for it

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

- Beacon Health Options
- Office Visit
- Treatment
- Inpatient
- Outpatient



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 - $350 per person ($700 per Self Plus One enrollment, or $700 per Self and Family enrollment); Non-PPO - $500 per person ($1,000 per Self Plus One enrollment, or $1,000 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 (No deductible) Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed charges

Professional services - continued on next page

Office Visit vs. Treatment Mental Health and Substance Use Disorder

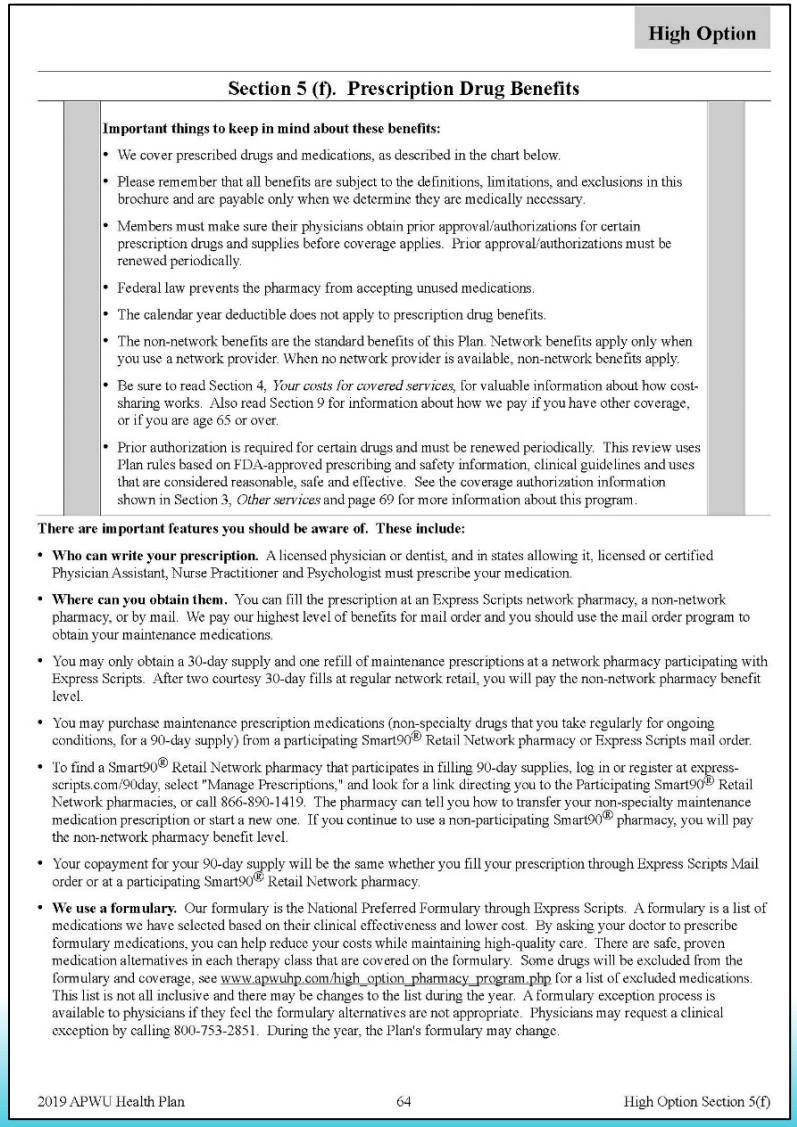
- In-network $25 copay
- Out-of-network 30% after deductible
  - Office Visits
  - Treatment/counseling
  - Individual/group therapy
  - Diagnostic evaluation
  - Medication management
- Diagnostic Treatment 10%/30% after deductible
  - Diagnostic tests
  - Partial Hospitalization
  - Facility-based outpatient treatment

Mental Health and Substance Use Disorder

- Preauthorization Requirements
  - Beacon Health Options: **888-700-7965**
  - Inpatient Services
  - Outpatient Services
  - Applied Behavioral Analysis (ABA)
  - Repetitive Transcranial Magnetic Stimulation (TMS)
  - Services at a Residential Treatment Facility

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

- Express Scripts
- Formulary
- FDA approved
- Brand vs. Generic
- Network
  - Retail
  - Mail Order
  - Specialty
- Coverage review
- 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 physicians 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 69 for more information about this program.

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

- **Who can write your prescription.** A licensed physician or dentist, and in states allowing it, licensed or certified Physician Assistant, Nurse Practitioner and Psychologist must prescribe your medication.
- **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 physicians if they feel the formulary alternatives are not appropriate. Physicians may request a clinical exception by calling 800-753-2851. During the year, the Plan's formulary may change.

2019 APWU Health Plan 64 High Option Section 5(f)

Prescription Drug Features
(Pg 64)

- Express Scripts is our Network Pharmacy
- National Preferred Formulary
  - List of medications selected based on clinical effectiveness and lower cost
- Generic Drugs
  - Chemical equivalent of a corresponding name brand drug
  - Available at a lower cost
- To view list of drugs covered by APWU Health Plan, visit: www.apwuhp.com/high_option_pharmacy_program.php

Prescription Drug Tiers

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

Specialty Drugs (Pg 69)

- Must be obtained through Accredo Specialty Pharmacy
- Injectable, infused, oral or inhaled drugs:
  - 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

Specialty Drug Tiers

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

***Drugs must be on the Specialty "Stat" List**

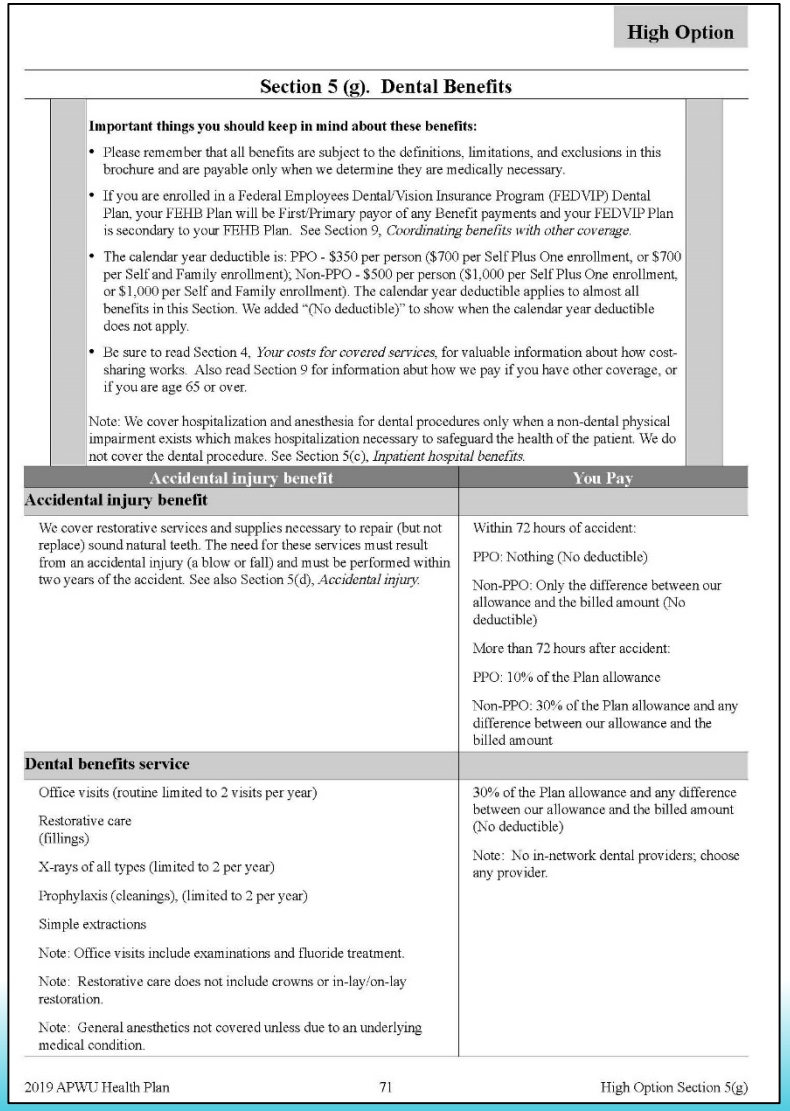
Prescription Coverage Definitions (Pg 69)

- Drugs covered only with a prior authorization include:
  - Growth Hormones
  - Botox
  - Retin-A
  - Drugs for gender transition

- Step Therapy/Coverage Review
  - Ensures generic/brand alternative within a therapeutic category is the first-line treatment
  - See page 69, 3rd bullet for a list of affected drug categories

Dental Benefits

Section 5(g) (Pg 71)



High Option

Section 5 (g). Dental 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.
- If you are enrolled in a Federal Employees Dental/Vision Insurance Program (FEDVIP) Dental Plan, your FEHB Plan will be First/Primary payor of any Benefit payments and your FEDVIP Plan is secondary to your FEHB Plan. See Section 9, *Coordinating benefits with other coverage.*
- The calendar year deductible is: PPO - $350 per person ($700 per Self Plus One enrollment, or $700 per Self and Family enrollment); Non-PPO - $500 per person ($1,000 per Self Plus One enrollment, or $1,000 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.
- 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 abut how we pay if you have other coverage, or if you are age 65 or over.

Note: We cover hospitalization and anesthesia for dental procedures only when a non-dental physical impairment exists which makes hospitalization necessary to safeguard the health of the patient. We do not cover the dental procedure. See Section 5(c), *Inpatient hospital benefits.*

Accidental injury benefit	You Pay
Accidental injury benefit	
We cover restorative services and supplies necessary to repair (but not replace) sound natural teeth. The need for these services must result from an accidental injury (a blow or fall) and must be performed within two years of the accident. See also Section 5(d), *Accidental injury.*	Within 72 hours of accident: PPO: Nothing (No deductible) Non-PPO: Only the difference between our allowance and the billed amount (No deductible) More than 72 hours after accident: PPO: 10% of the Plan allowance Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount
Dental benefits service	
Office visits (routine limited to 2 visits per year) Restorative care (fillings) X-rays of all types (limited to 2 per year) Prophylaxis (cleanings), (limited to 2 per year) Simple extractions Note: Office visits include examinations and fluoride treatment. Note: Restorative care does not include crowns or in-lay/on-lay restoration. Note: General anesthetics not covered unless due to an underlying medical condition.	30% of the Plan allowance and any difference between our allowance and the billed amount (No deductible) Note: No in-network dental providers; choose any provider.

2019 APWU Health Plan 71 High Option Section 5(g)

Routine 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 APWU Health Plan allowance

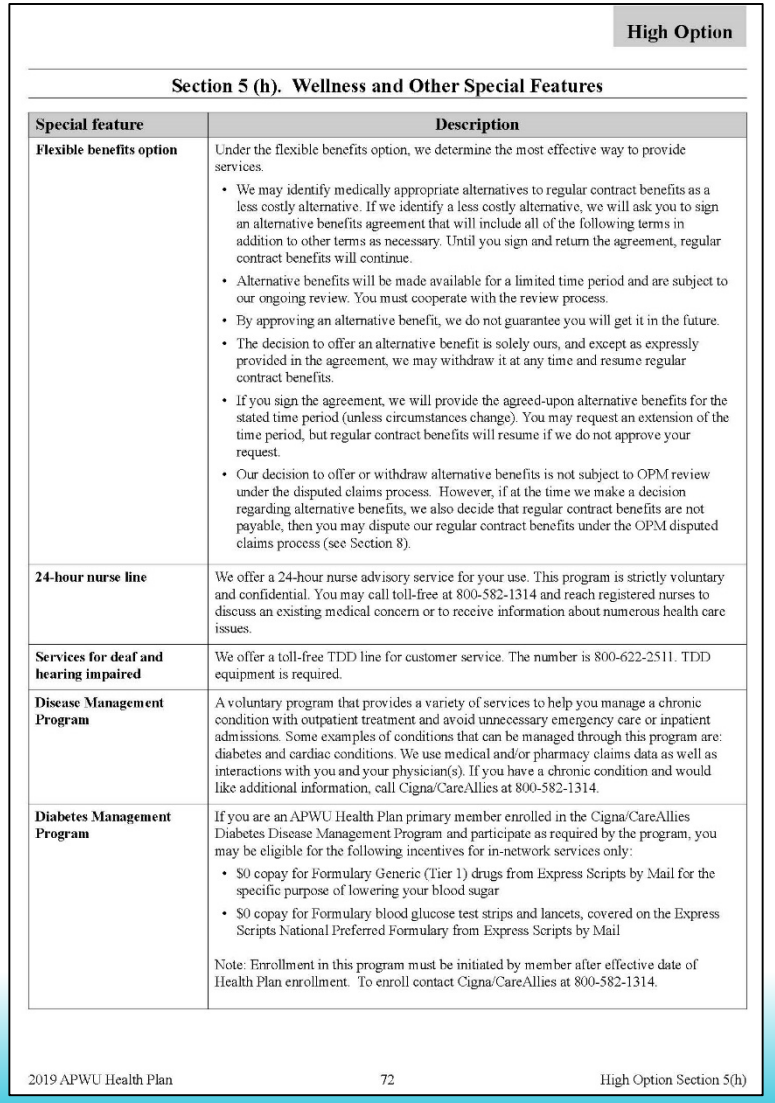
CignaPlus Savings Discount Dental Program

- 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)***
- Complete online Health Risk Assessment to become eligible for this program
  - Self-Only enrollment, complete online HRA and Plan will pay the premium for Self Only coverage with 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 coverage with CignaPlus Discount Dental Program

Wellness and Other Special Features

Section 5(h) (Pgs 72-74)

- 24-hour Nurse Line
- Health Management Programs
- Healthy Pregnancies, Healthy Babies
- Health Risk Assessment
  - CignaPlus Savings (Dental Program)



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.

2019 APWU Health Plan 72 High Option Section 5(h)

Health Management Program

Diabetes Management	Generic medication, purchased from Express Scripts, Mail Order Test Strips/Lancets purchased from Express Scripts, Mail Order Calls with coach
Weight Management	Visits to nutritionist Tool kits Call with coach

You Pay Nothing! (in-network)

CONSUMER DRIVEN OPTION REVIEW *SECTIONS 5 - 11*



APWU HEALTH PLAN

TOGETHER.
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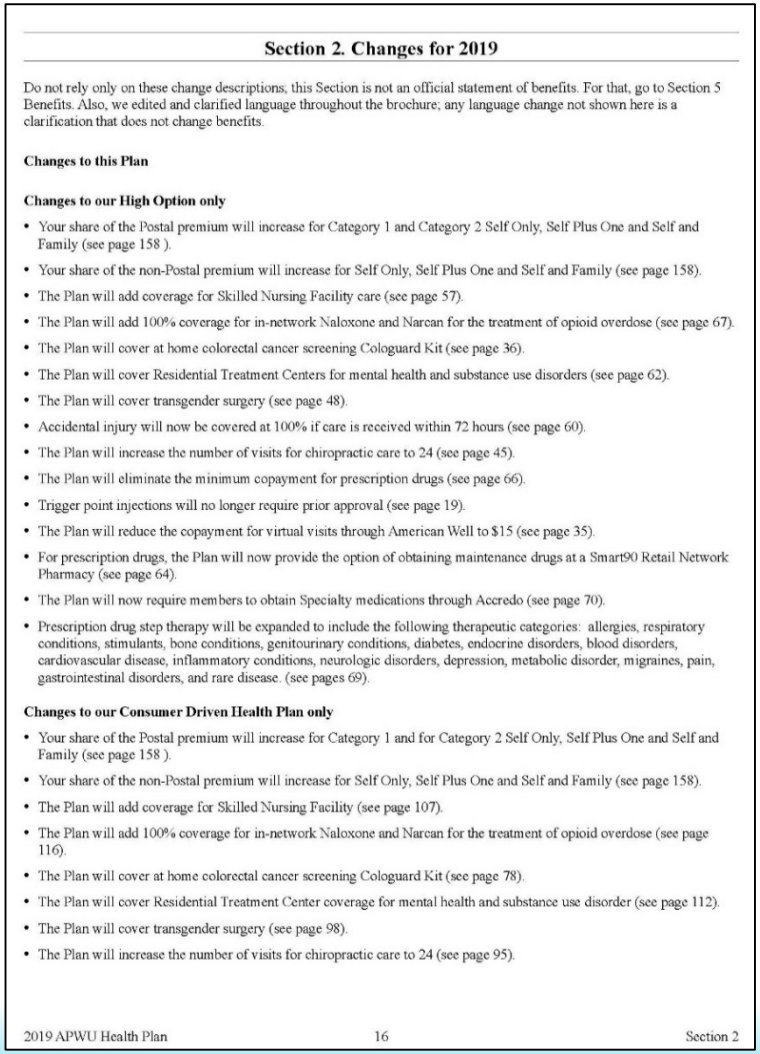
33rd Annual Open Season Seminar

Section 2: Changes for 2019 (Pg 16)

- Coverage for Skilled Nursing Facility Care
- 100% coverage in-network for Naloxone and Narcan for treatment of opioid overdose
- 100% coverage of Cologuard Kit every 3 years starting at age 50
- Coverage for Residential Treatment Centers for Mental Health and Substance Use Disorders



Section 2. Changes for 2019

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 only

- Your share of the Postal premium will increase for Category 1 and Category 2 Self Only, Self Plus One and Self and Family (see page 158).
- Your share of the non-Postal premium will increase for Self Only, Self Plus One and Self and Family (see page 158).
- The Plan will add coverage for Skilled Nursing Facility care (see page 57).
- The Plan will add 100% coverage for in-network Naloxone and Narcan for the treatment of opioid overdose (see page 67).
- The Plan will cover at home colorectal cancer screening Cologuard Kit (see page 36).
- The Plan will cover Residential Treatment Centers for mental health and substance use disorders (see page 62).
- The Plan will cover transgender surgery (see page 48).
- Accidental injury will now be covered at 100% if care is received within 72 hours (see page 60).
- The Plan will increase the number of visits for chiropractic care to 24 (see page 45).
- The Plan will eliminate the minimum copayment for prescription drugs (see page 66).
- Trigger point injections will no longer require prior approval (see page 19).
- The Plan will reduce the copayment for virtual visits through American Well to $15 (see page 35).
- For prescription drugs, the Plan will now provide the option of obtaining maintenance drugs at a Smart90 Retail Network Pharmacy (see page 64).
- The Plan will now require members to obtain Specialty medications through Accredo (see page 70).
- Prescription drug step therapy will be expanded to include the following therapeutic categories: allergies, respiratory conditions, stimulants, bone conditions, genitourinary conditions, diabetes, endocrine disorders, blood disorders, cardiovascular disease, inflammatory conditions, neurologic disorders, depression, metabolic disorder, migraines, pain, gastrointestinal disorders, and rare disease. (see pages 69).

Changes to our Consumer Driven Health Plan only

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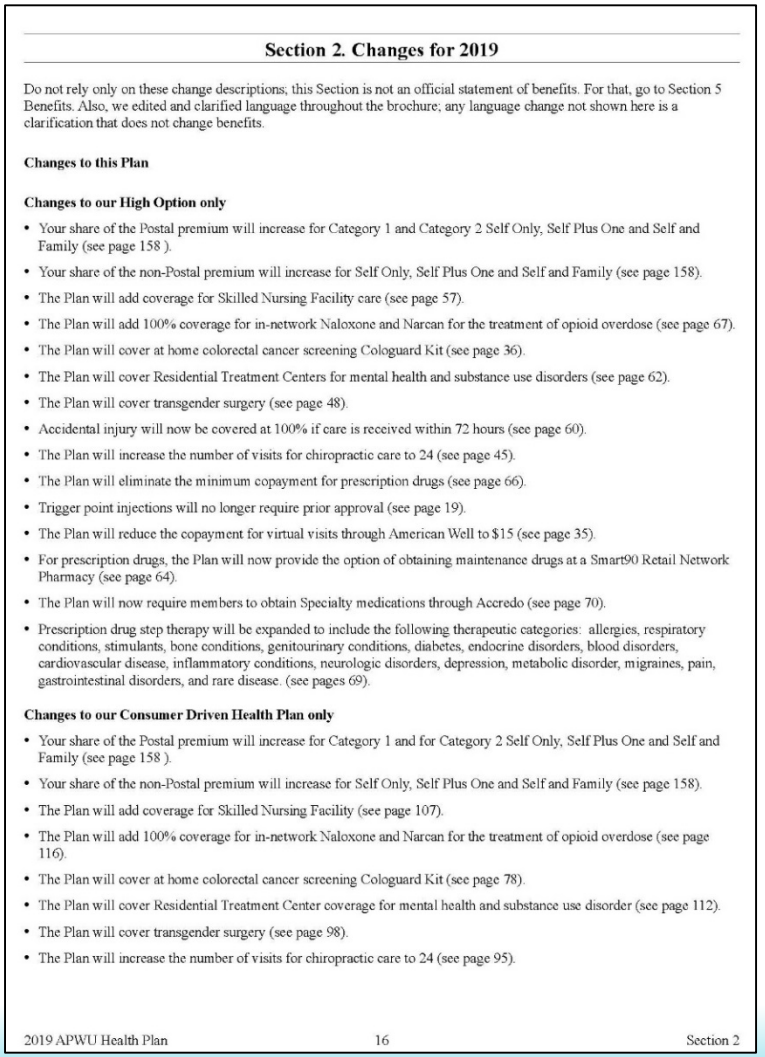
- The Plan will add 100% coverage for in-network Naloxone and Narcan for the treatment of opioid overdose (see page 116).
- The Plan will cover at home colorectal cancer screening Cologuard Kit (see page 78).
- The Plan will cover Residential Treatment Center coverage for mental health and substance use disorder (see page 112).
- The Plan will cover transgender surgery (see page 98).
- The Plan will increase the number of visits for chiropractic care to 24 (see page 95).

2019 APWU Health Plan 16 Section 2

Section 2: Changes for 2019
(Pg 16 *continued*)

- Coverage for transgender surgery
- Increase the number of visits for chiropractic care to **24**



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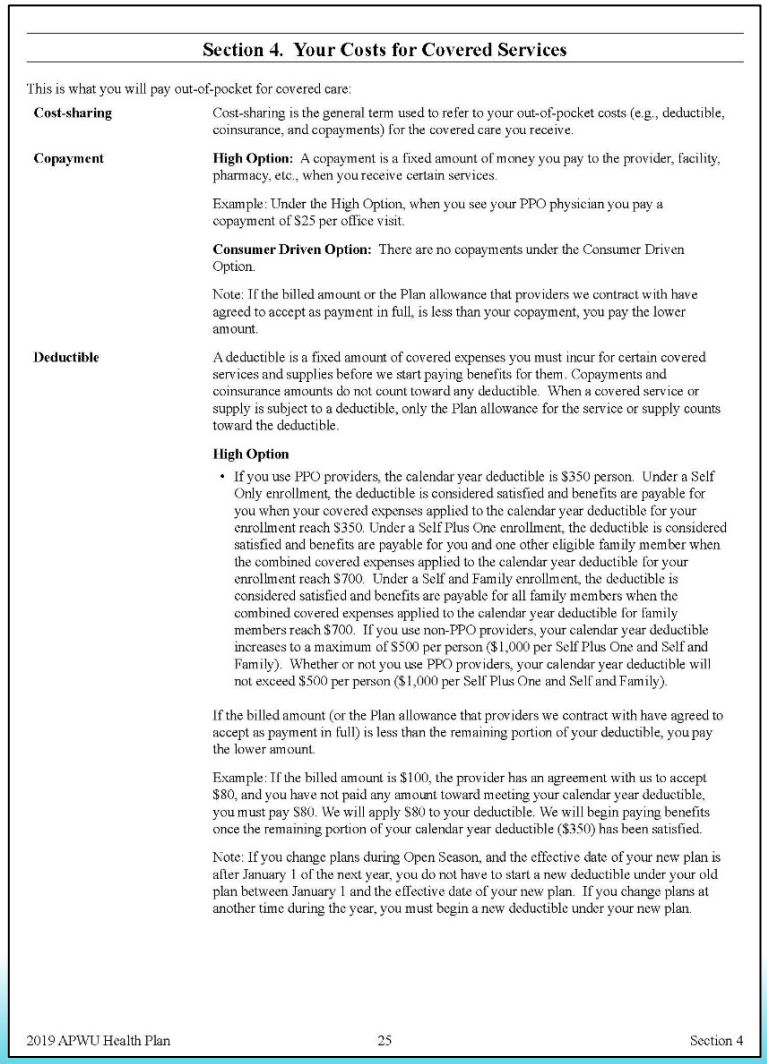
- The Plan will cover Residential Treatment Center coverage for mental health and substance use disorder (see page 112).
- The Plan will cover transgender surgery (see page 98).
- The Plan will increase the number of visits for chiropractic care to 24 (see page 95).

2019 APWU Health Plan 16 Section 2

Section 4: Your costs for covered services (Pgs 25-30)

- Out-of-pocket Cost
  - Copay (none)
  - Deductible
  - Coinsurance
- PPO vs. Non PPO
  - Balance billing



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 $350 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 $350. 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 $700. 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 $700. If you use non-PPO providers, your calendar year deductible increases to a maximum of $500 per person ($1,000 per Self Plus One and Self and Family). Whether or not you use PPO providers, your calendar year deductible will not exceed $500 per person ($1,000 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 ($350) 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.

2019 APWU Health Plan 25 Section 4

Deductible - Bridge Between PCA and Traditional Insurance

PCA

(Covered services paid at 100%)

Deductible

(You pay full cost until deductible is met)

Coinsurance

(Cost sharing)

Personal Care Account (PCA)

Self Only	Self Plus One	Self and Family
• $1,200	• $2,400	• $2,400

- Members are given an account on day one of coverage
- Fully funded and provided annually by the Health Plan
- Pays **covered** medical expenses at 100% as long as funds are available
- Any unused funds will rollover to the next year

PCA Rollover Maximum

Self Only	Self Plus One	Self and Family
• $5,000	• $10,000	• $10,000

Family Deductible/ Out-of-Pocket Maximum

- Deductible: Once one individual meets the Self Only Deductible of $800, Traditional Health Coverage begins for that individual; Once the other covered members meet the additional $800 Deductible, Traditional Health Coverage begins for them
- Out-of-Pocket Maximum: When an individual meets the out-of-pocket maximum, they pay no coinsurance for covered service for the remainder of the calendar year; Once the other covered members in the family meet the remaining out-of-pocket family maximum, then they pay no coinsurance for covered services for the remainder of the calendar year

(Next slide shows example)

PCA/Family Deductible

- Self Plus One or Self and Family:

  $2,400 PCA plus $1,600 deductible =

  $4,000 "Total Deductible"

  - Once member one meets an additional out-of-pocket of $1,000 for a total of $5,000, *(the out-of-pocket max for Self Only)* their claims for covered services will be paid at 100%
  - Once member two meets the additional Self Plus One out-of-pocket $5,000 *(for a total of $10,000 for the family)*, that persons claims will be paid at 100%

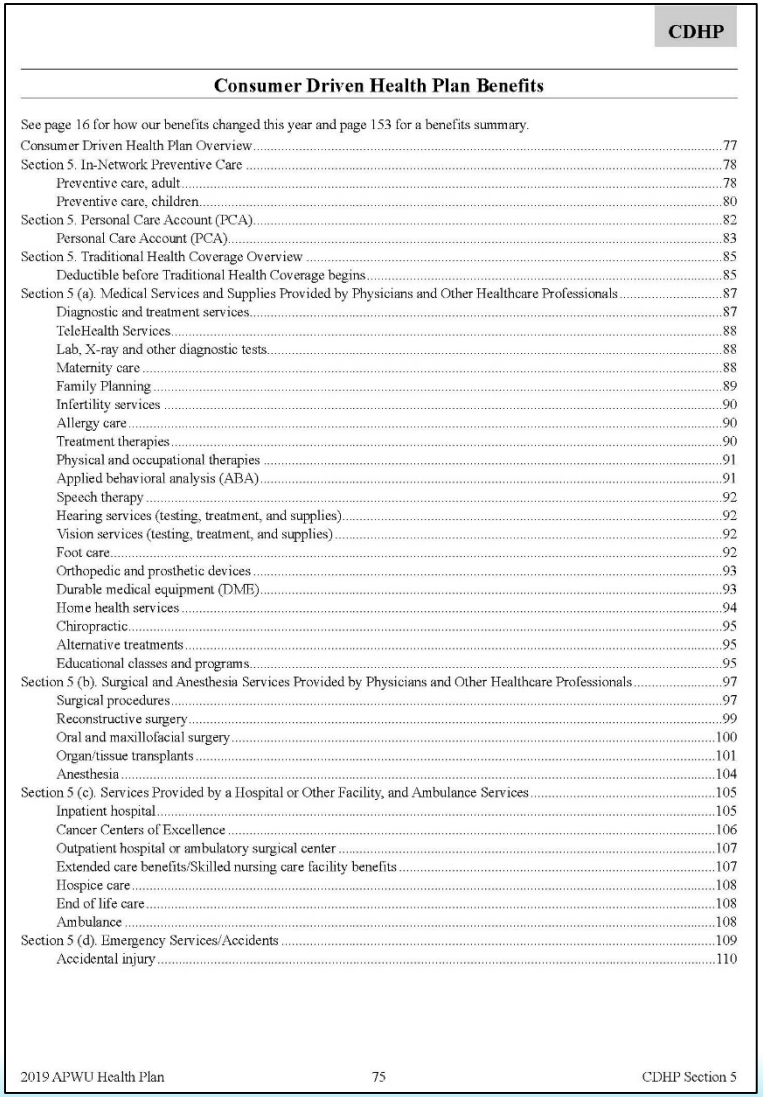
Coinsurance

Definition: The percentage of covered allowances for which the patient is responsible.

- 15% of allowance for in-network care
- 40% of allowance for out-of-network care
- 10% of allowance for treatment of cancer at Cancer Centers of Excellence
- 25% of prescription formulary allowance
  - 40% for non-preferred brand name drugs

Section 5(a)-(h): Benefits

- In-Network Preventive Care
- Medical Services and Supplies
- Surgical and Anesthesia Services
- Services Provided by Hospital or Other Facility, and Ambulance Services
- Emergency Services/Accidents
- Mental Health and Substance Use Disorder Benefits
- Prescription Drug Benefits
- Dental Benefits
- Wellness and Other Special Features
- Health Education Resources and Account Management Tools



CDHP

Consumer Driven Health Plan Benefits

See page 16 for how our benefits changed this year and page 153 for a benefits summary.

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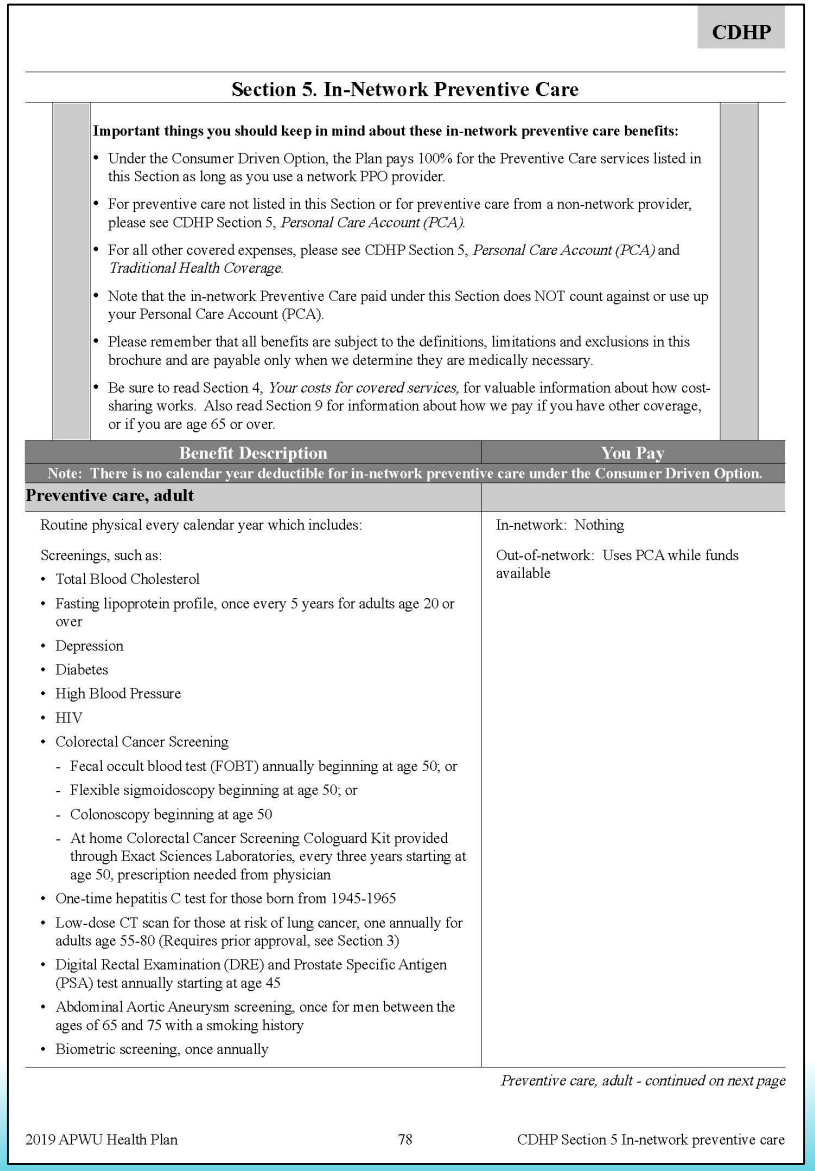
In-network Preventive Care

- Covered Services paid at 100%
- PCA is not used
- Annual exam
- Blood work
- Immunizations
- Screenings



CDHP

Section 5. In-Network Preventive Care

Important things you should keep in mind about these in-network preventive care benefits:

- Under the Consumer Driven Option, the Plan pays 100% for the Preventive Care services listed in this Section as long as you use a network PPO provider.
- For preventive care not listed in this Section or for preventive care from a non-network provider, please see CDHP Section 5, *Personal Care Account (PCA).*
- For all other covered expenses, please see CDHP Section 5, *Personal Care Account (PCA)* and *Traditional Health Coverage.*
- Note that the in-network Preventive Care paid under this Section does NOT count against or use up your Personal Care Account (PCA).
- 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.
- 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.

Benefit Description	You Pay
Note: There is no calendar year deductible for in-network preventive care under the Consumer Driven Option.	
Preventive care, adult	
Routine physical every calendar year which includes: Screenings, such as: • Total Blood Cholesterol • Fasting lipoprotein profile, once every 5 years for adults age 20 or over • Depression • Diabetes • High Blood Pressure • HIV • Colorectal Cancer Screening - Fecal occult blood test (FOBT) annually beginning at age 50, or - Flexible sigmoidoscopy beginning at age 50, or - Colonoscopy beginning at age 50 - At home Colorectal Cancer Screening Cologuard Kit provided through Exact Sciences Laboratories, every three years starting at age 50, prescription needed from physician • One-time hepatitis C test for those born from 1945-1965 • Low-dose CT scan for those at risk of lung cancer, one annually for adults age 55-80 (Requires prior approval, see Section 3) • Digital Rectal Examination (DRE) and Prostate Specific Antigen (PSA) test annually starting at age 45 • Abdominal Aortic Aneurysm screening, once for men between the ages of 65 and 75 with a smoking history • Biometric screening, once annually	In-network: Nothing Out-of-network: Uses PCA while funds available

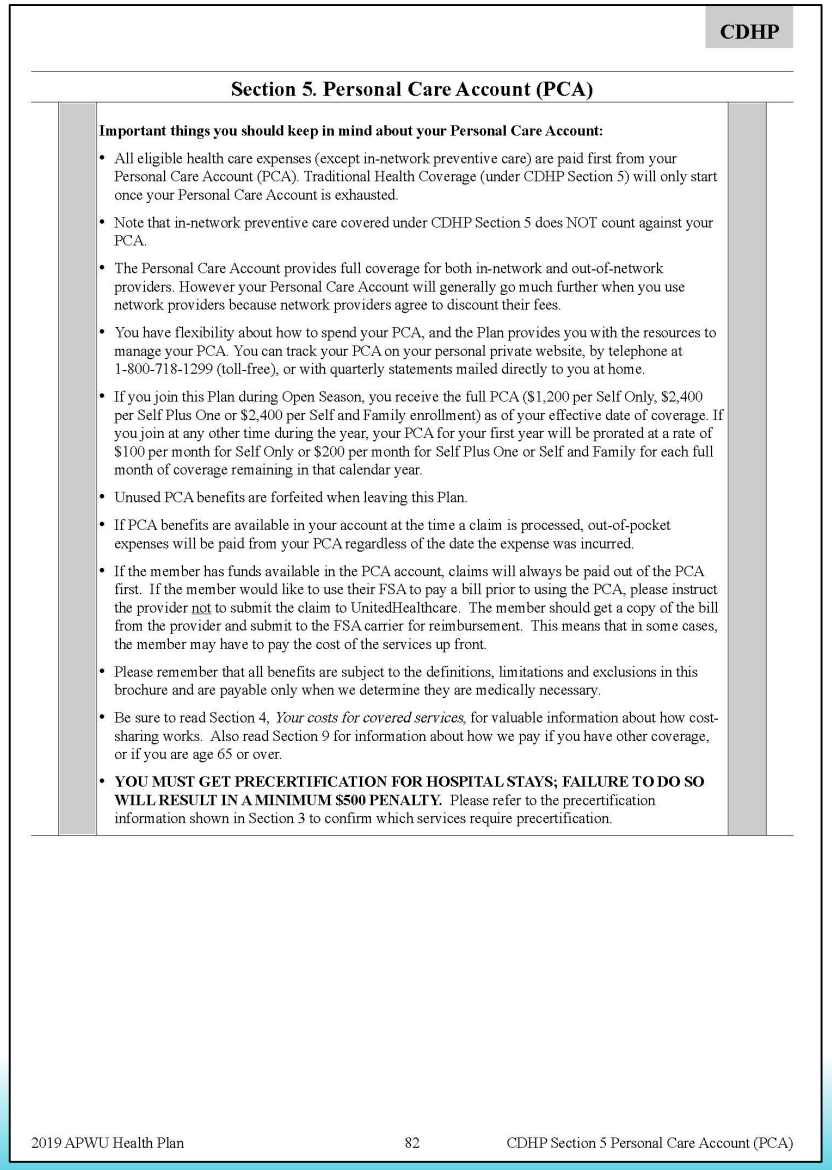
Preventive care, adult - continued on next page

PCA

- Dental
- Vision

$400/$800

- Rollover



CDHP

Section 5. Personal Care Account (PCA)

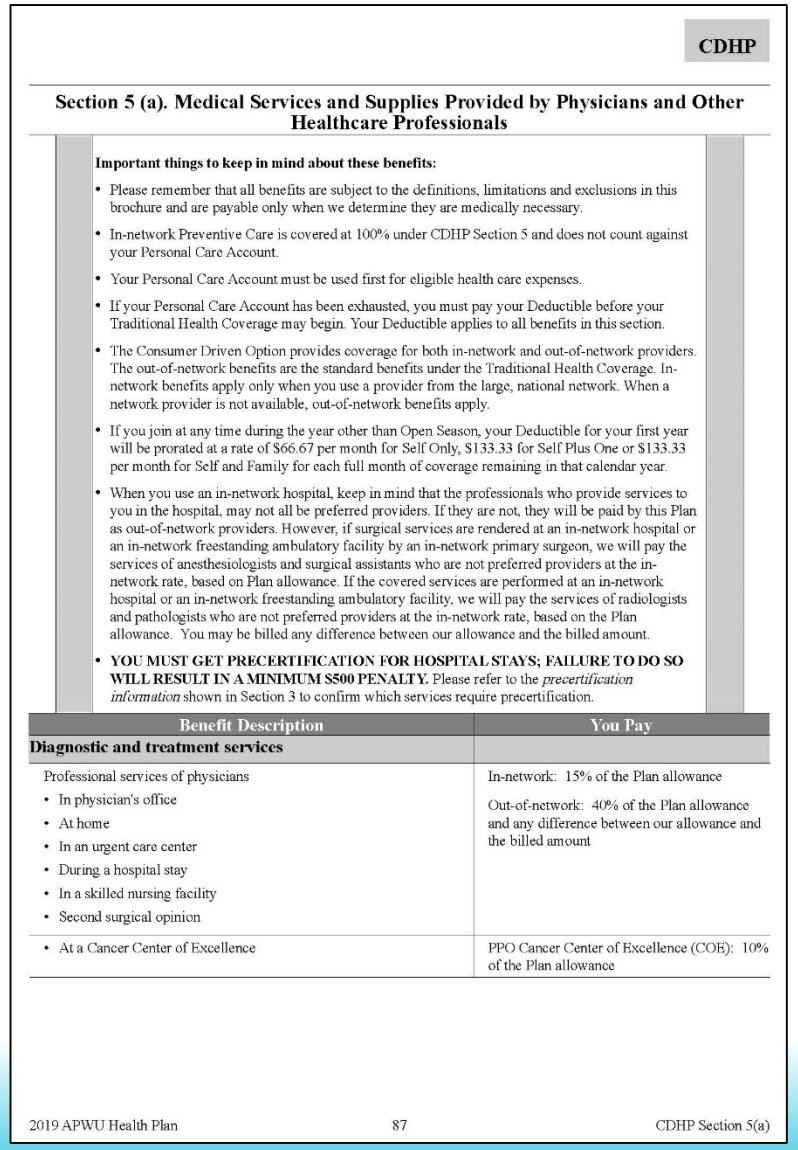
Important things you should keep in mind about your Personal Care Account:

- All eligible health care expenses (except in-network preventive care) are paid first from your Personal Care Account (PCA). Traditional Health Coverage (under CDHP Section 5) will only start once your Personal Care Account is exhausted.
- Note that in-network preventive care covered under CDHP Section 5 does NOT count against your PCA.
- The Personal Care Account provides full coverage for both in-network and out-of-network providers. However your Personal Care Account will generally go much further when you use network providers because network providers agree to discount their fees.
- You have flexibility about how to spend your PCA, and the Plan provides you with the resources to manage your PCA. You can track your PCA on your personal private website, by telephone at 1-800-718-1299 (toll-free), or with quarterly statements mailed directly to you at home.
- If you join this Plan during Open Season, you receive the full PCA ($1,200 per Self Only, $2,400 per Self Plus One or $2,400 per Self and Family enrollment) as of your effective date of coverage. If you join at any other time during the year, your PCA for your first year will be prorated at a rate of $100 per month for Self Only or $200 per month for Self Plus One or Self and Family for each full month of coverage remaining in that calendar year.
- Unused PCA benefits are forfeited when leaving this Plan.
- If PCA benefits are available in your account at the time a claim is processed, out-of-pocket expenses will be paid from your PCA regardless of the date the expense was incurred.
- If the member has funds available in the PCA account, claims will always be paid out of the PCA first. If the member would like to use their FSA to pay a bill prior to using the PCA, please instruct the provider not to submit the claim to UnitedHealthcare. The member should get a copy of the bill from the provider and submit to the FSA carrier for reimbursement. This means that in some cases, the member may have to pay the cost of the services up front.
- 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.
- 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 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.

2019 APWU Health Plan 82 CDHP Section 5 Personal Care Account (PCA)

Section 5(a) (Pgs 87-96)

- Office visits
- X-rays and diagnostic test
- Maternity
- Family Planning
- Infertility
- Therapies
- Hearing
- DME
- Chiropractic
- Acupuncture



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 $66.67 per month for Self Only, $133.33 for Self Plus One or $133.33 per month for 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: 40% of the Plan allowance and any difference between our allowance and the billed amount
• At a Cancer Center of Excellence	PPO Cancer Center of Excellence (COE): 10% of the Plan allowance

2019 APWU Health Plan 87 CDHP Section 5(a)

Infertility

- 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
  - In Vitro Fertilization (IVF)
  - Costs of donor sperm/eggs

Physical/Occupational/Speech

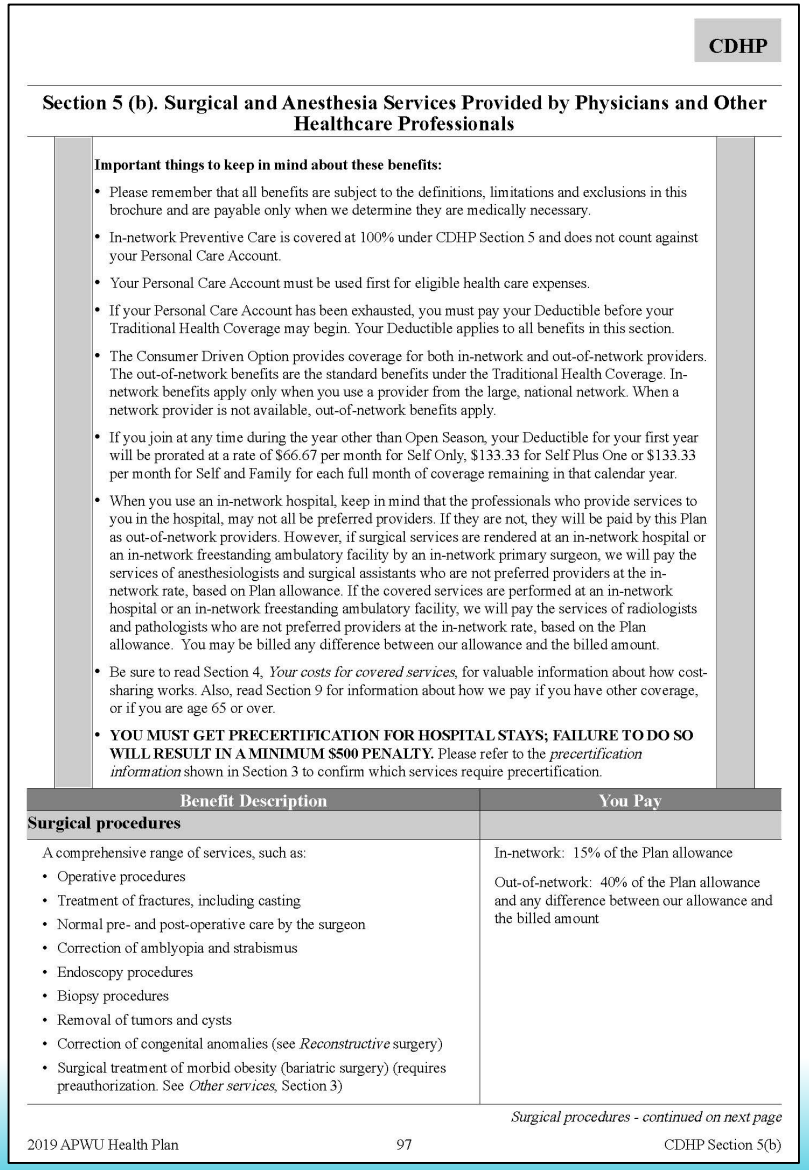
- Covered Treatments
  - Services of a Registered Physical/Occupational Therapist to assist in the recovery of lost, diminished (rehabilitative) or absent (habilitative) functionality
  - Services of a Registered Speech Therapist to assist in restoring lost or diminished functionality
- Benefits are limited to a combined outpatient visit count of 60 for physical, occupational and speech therapy
- Services must be ordered by a physician

Applied Behavioral Analysis (ABA)

- Outpatient ABA for the treatment of Autism Spectrum Disorder
  - **In-network benefit only**
  - Services must be provided under the supervision of a Board Certified Behavior Analyst
  - Provider must be contracted or agree to participate with Beacon Health Options care management activities
  - Services must be preauthorized by Beacon Health Options, call **888-700-7965**
  - 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

Section 5(b) (Pgs 97-104)

- Surgical procedures
- Anesthesia
- PPO vs. Non-PPO facility



CDHP

Section 5 (b). Surgical and Anesthesia Services 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 $66.67 per month for Self Only, $133.33 for Self Plus One or $133.33 per month for 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.
- 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 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
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)	In-network: 15% of the Plan allowance Out-of-network: 40% of the Plan allowance and any difference between our allowance and the billed amount

Surgical procedures - continued on next page

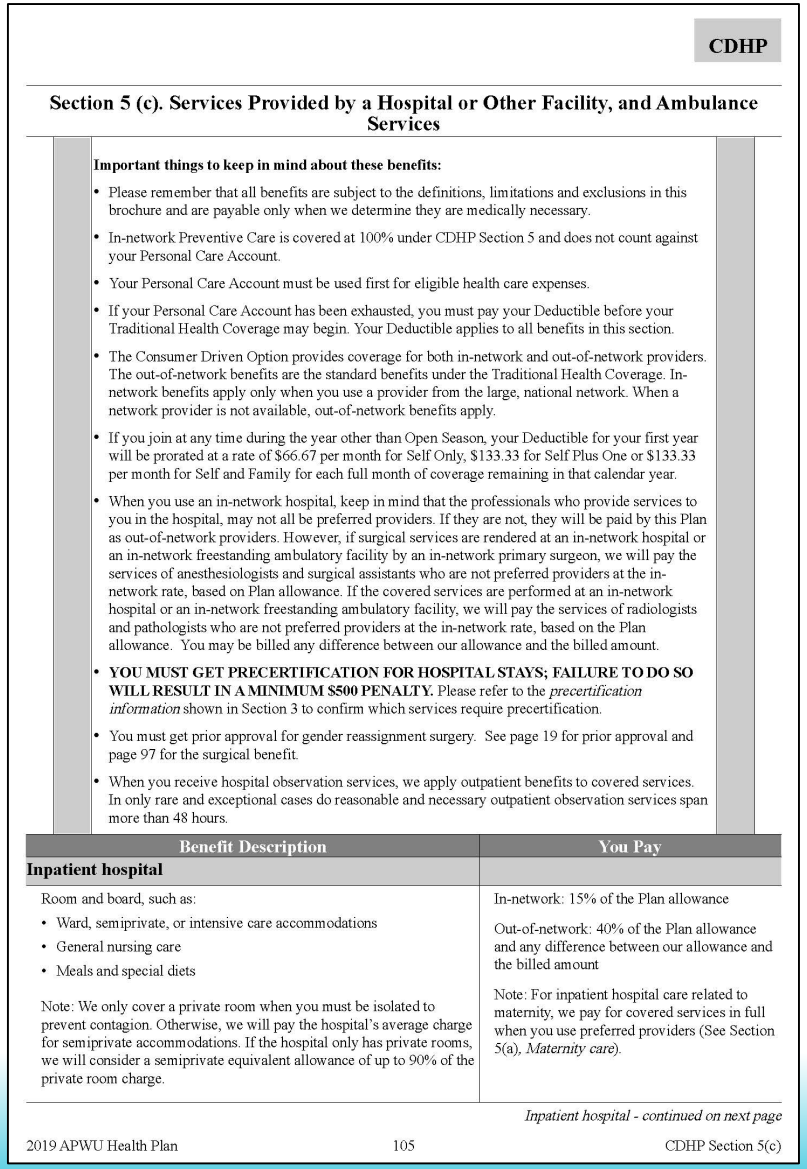
Anesthesia

- Services by out-of-network anesthesiologist
  - Where services performed by an in-network surgeon at an in-network facility: Plan will apply in-network benefits to the Plan allowance for the out-of-network anesthesiologist*
  - Where services performed by an in-network surgeon at an **out-of-network facility**: Plan will apply out-of-network benefits to the anesthesiologist*
  - Where services performed by an **out-of-network surgeon** at an in-network facility: Plan will apply out-of-network benefits to the anesthesiologist*

**Anesthesiologist may balance bill the member*

Section 5(c) (Pgs 105-108)

- Room and board
- Cancer Centers of Excellence
- Outpatient
- Hospice
- Extended Care
- Ambulance



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 $66.67 per month for Self Only, $133.33 for Self Plus One or $133.33 per month for 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 97 for the surgical benefit.
- When you receive hospital observation services, we apply outpatient benefits to covered services. In only rare and exceptional cases do reasonable and necessary outpatient observation services span more than 48 hours.

Benefit Description	You Pay
Inpatient hospital	
Room and board, such as: • Ward, semiprivate, or intensive care accommodations • General nursing care • Meals and special diets Note: We only cover a private room when you must be isolated to prevent contagion. Otherwise, we will pay the hospital's average charge for semiprivate accommodations. If the hospital only has private rooms, we will consider a semiprivate equivalent allowance of up to 90% of the private room charge.	In-network: 15% of the Plan allowance Out-of-network: 40% of the Plan allowance and any difference between our allowance and the billed amount Note: For inpatient hospital care related to maternity, we pay for covered services in full when you use preferred providers (See Section 5(a), *Maternity care*).

Inpatient hospital - continued on next page

Extended Care

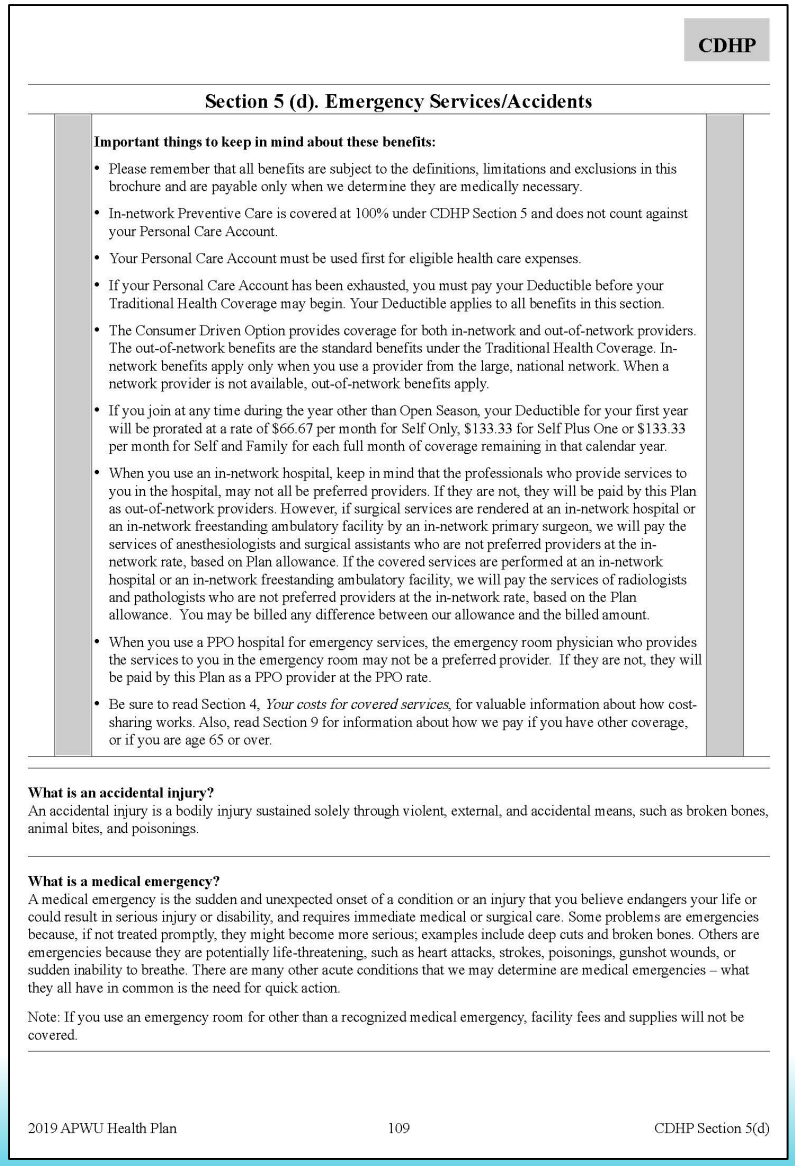
- Services rendered at a Skilled Nursing Facility (SNF) are covered for up to 30 days per person per calendar year when admitted directly from a covered inpatient hospital stay.
  - Prior approval required
  - In-Network: 15% of covered charges
  - Out-of-Network: 40% of covered charges and any difference between allowed and billed amount

Hospice

- Inpatient/Outpatient hospice benefit maximum coverage of $15,000
- Includes advance care planning for end of life issues with your physician

Section 5(d) (Pgs 109-110)

- Accident
- Medical Emergency
- Urgent Care Center
- Ambulance



CDHP

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.
- 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 $66.67 per month for Self Only, $133.33 for Self Plus One or $133.33 per month for 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.
- 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.
- 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.

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

2019 APWU Health Plan 109 CDHP Section 5(d)

Accident

- "Accident" is defined as resulting from a violent external force
- Outpatient services, including ambulance rendered within **24** hours of accident
  - In-network: PCA, Deductible, 15% of Plan allowance
  - Out-of-network: PCA, Deductible, 15% of Plan allowance plus any difference between Plan allowance and billed amount

Medical Emergency

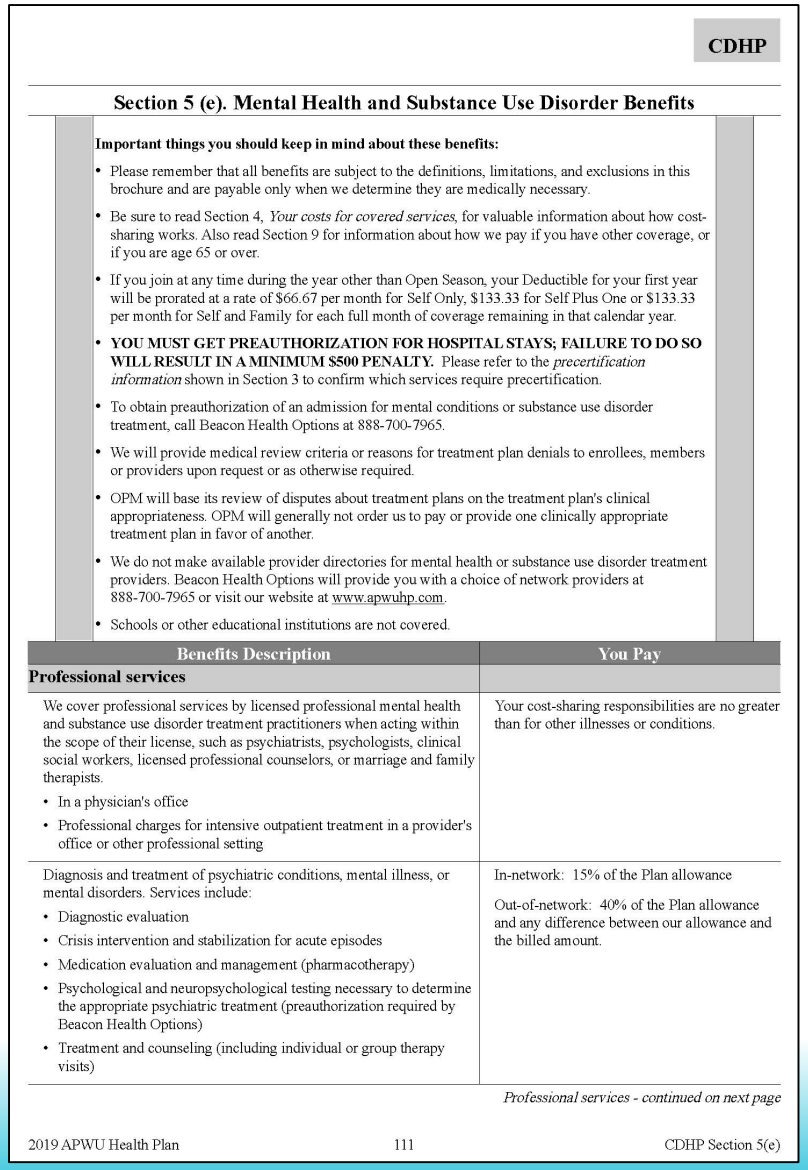
- Sudden onset of symptoms that you believe endangers your life or could result in serious disability if not treated promptly
- Treatment
  - In-network: PCA, Deductible, 15% of Plan allowance
  - Out-of-network: PCA, Deductible, 15% of Plan allowance plus any difference between Plan allowance and billed amount

Ambulance

- Medically necessary professional ambulance transport of a patient within **24** hours of a medical emergency
  - In-network: PCA, Deductible, 15% of Plan allowance
  - Out-of-network: PCA, Deductible, 15% of Plan allowance plus any difference between Plan allowance and billed amount

Section 5(e) (Pgs 111-113)

- Beacon Health Options
- Office Visit
- Treatment
- Inpatient
- Outpatient



CDHP

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.
- 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.
- 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 $66.67 per month for Self Only, $133.33 for Self Plus One or $133.33 per month for Self and Family for each full month of coverage remaining in that calendar year.
- **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 confirm 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 as 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.

Benefits Description	You Pay
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 • Professional charges for intensive outpatient treatment in a provider's office or other professional setting	Your cost-sharing responsibilities are no greater than for other illnesses or conditions.
Diagnosis and treatment of psychiatric conditions, mental illness, or mental disorders. Services include: • Diagnostic evaluation • Crisis intervention and stabilization for acute episodes • Medication evaluation and management (pharmacotherapy) • Psychological and neuropsychological testing necessary to determine the appropriate psychiatric treatment (preauthorization required by Beacon Health Options) • Treatment and counseling (including individual or group therapy visits)	In-network: 15% of the Plan allowance Out-of-network: 40% of the Plan allowance and any difference between our allowance and the billed amount.

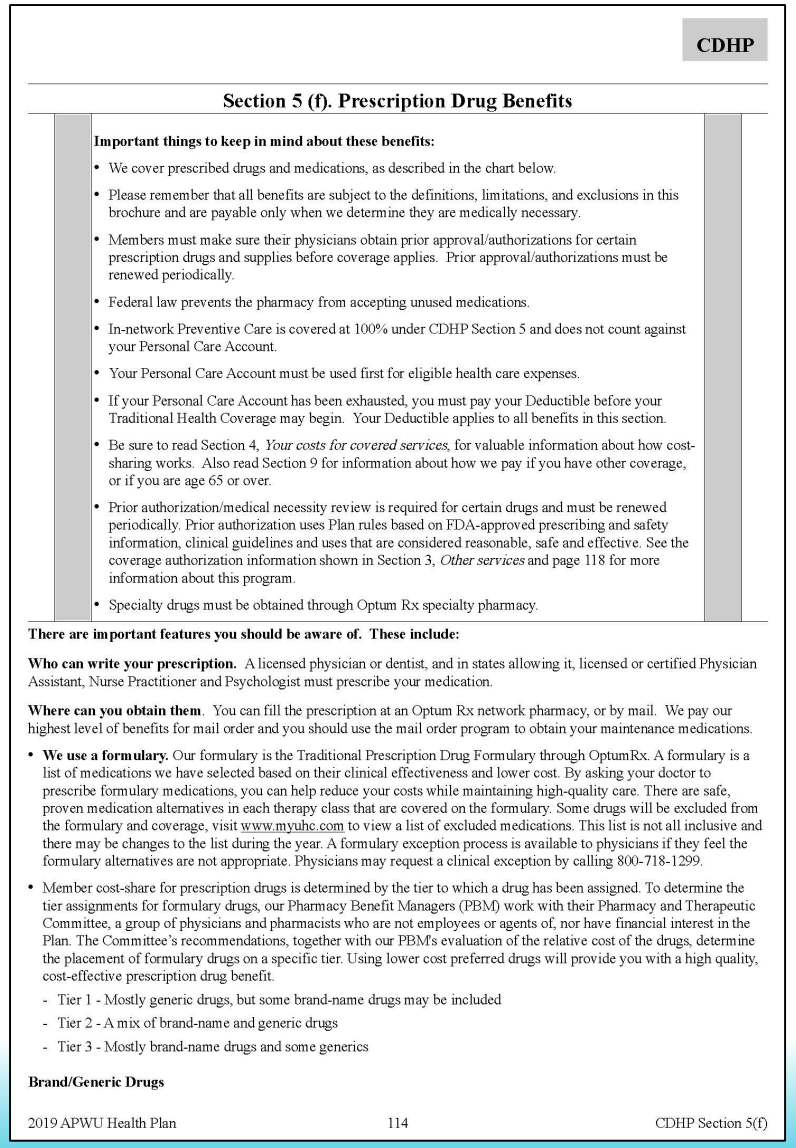
Professional services - continued on next page

Mental Health and Substance Use Disorder - Office Visit and Treatment

- In-network: PCA, Deductible, 15% of Plan allowance
- Out-of-network: PCA, Deductible, 40% of Plan allowance plus any difference between Plan allowance and billed amount

Section 5(f) (Pgs 114-119)

- OptumRx
- Formulary
- FDA approved
- Brand vs. Generic
- Coverage review
- Step Therapy
- 25% of formulary charge
  - 40% for non-preferred brand name drugs



CDHP

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 physicians 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.
- 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.
- 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/medical necessity review is required for certain drugs and must be renewed periodically. Prior authorization 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 118 for more information about this program.
- Specialty drugs must be obtained through Optum Rx specialty pharmacy.

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

Who can write your prescription. A licensed physician or dentist, and in states allowing it, licensed or certified Physician Assistant, Nurse Practitioner and Psychologist must prescribe your medication.

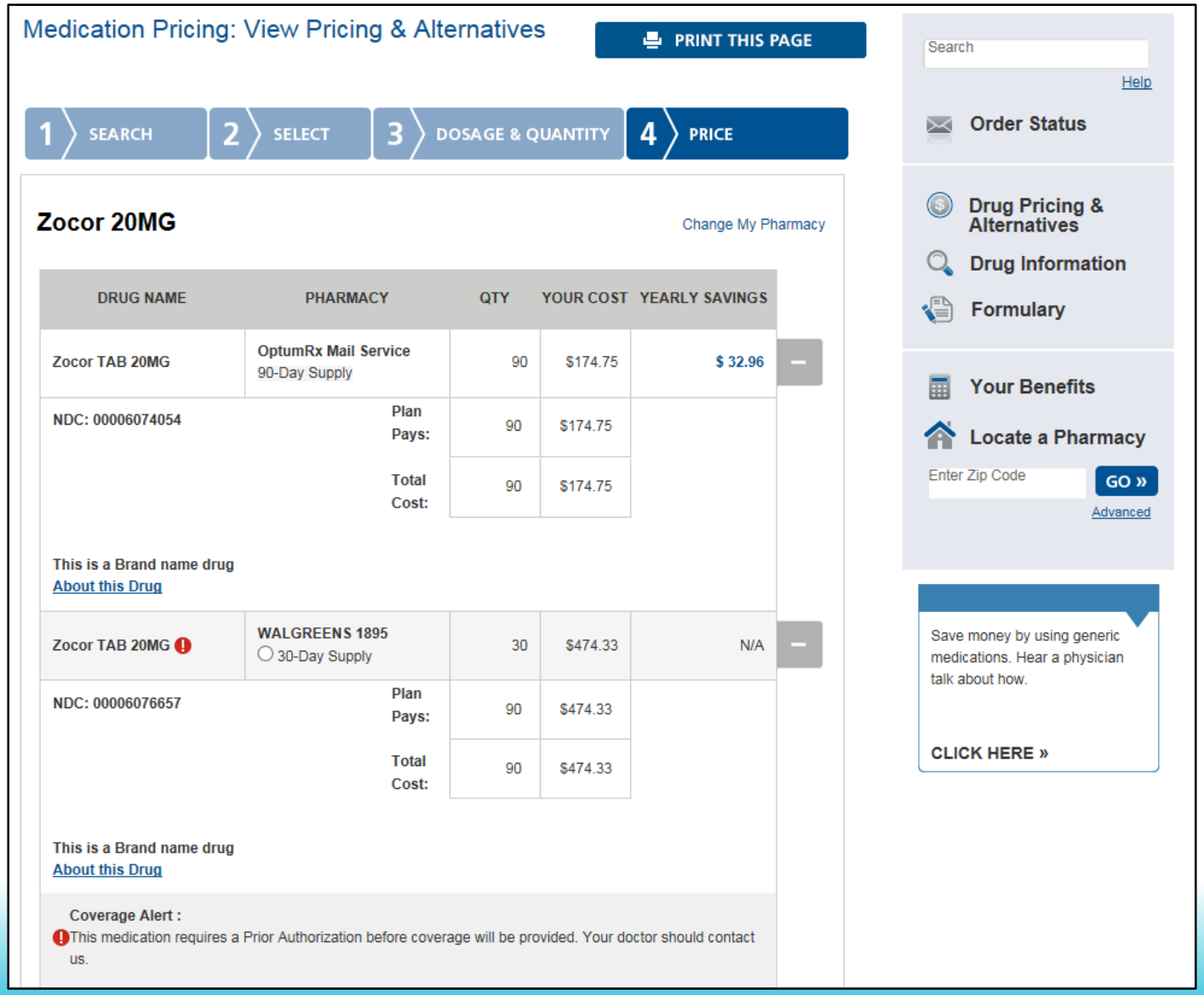
Where can you obtain them. You can fill the prescription at an Optum Rx network pharmacy, or by mail. We pay our highest level of benefits for mail order and you should use the mail order program to obtain your maintenance medications.

- **We use a formulary.** Our formulary is the Traditional Prescription Drug Formulary through OptumRx. 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, visit www.myuhc.com to view 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 physicians if they feel the formulary alternatives are not appropriate. Physicians may request a clinical exception by calling 800-718-1299.
- Member cost-share for prescription drugs is determined by the tier to which a drug has been assigned. To determine the tier assignments for formulary drugs, our Pharmacy Benefit Managers (PBM) work with their Pharmacy and Therapeutic Committee, a group of physicians and pharmacists who are not employees or agents of, nor have financial interest in the Plan. The Committee's recommendations, together with our PBM's evaluation of the relative cost of the drugs, determine the placement of formulary drugs on a specific tier. Using lower cost preferred drugs will provide you with a high quality, cost-effective prescription drug benefit.
  - Tier 1 - Mostly generic drugs, but some brand-name drugs may be included
  - Tier 2 - A mix of brand-name and generic drugs
  - Tier 3 - Mostly brand-name drugs and some generics

Brand/Generic Drugs

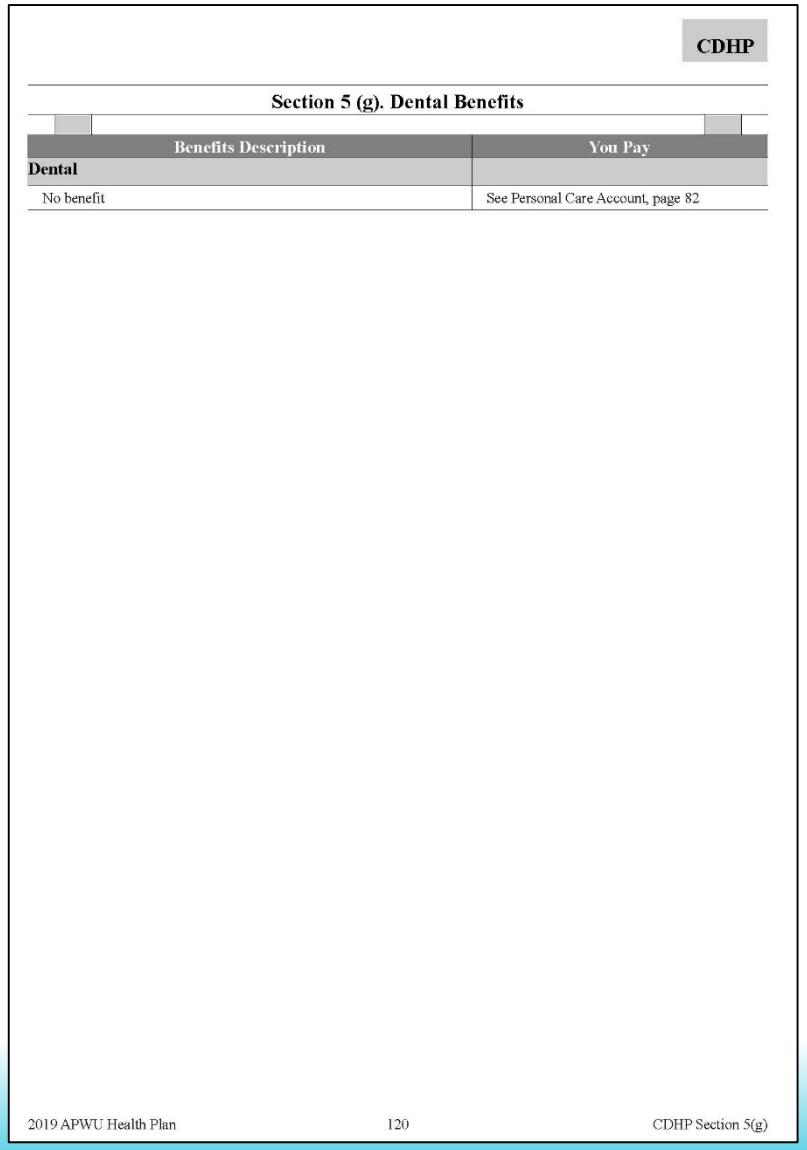
2019 APWU Health Plan 114 CDHP Section 5(f)

Prescription Drug Calculator



Section 5(g) (Pg 120)

- Dental Benefits - Not covered
- Can use up to $400 from PCA for Self Only enrollment or $800 for Self Plus One or Self and Family enrollment



CDHP

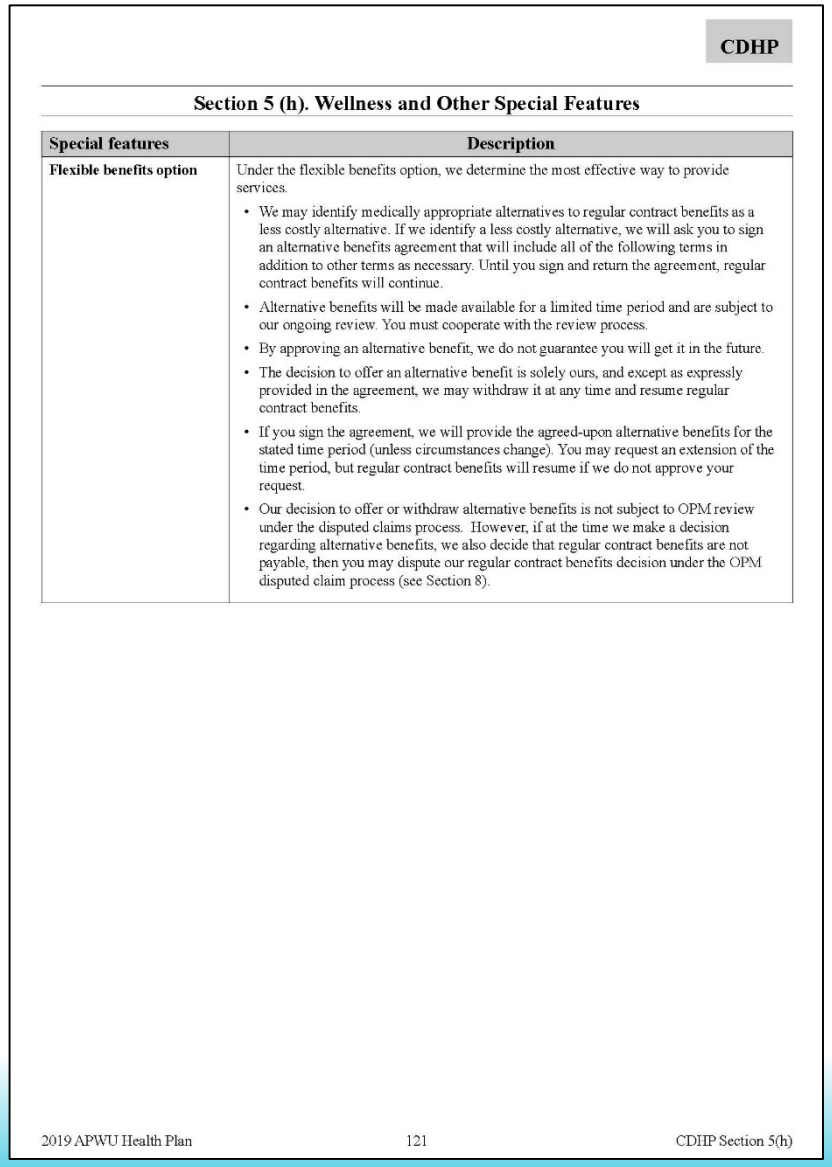
Section 5 (g). Dental Benefits

Benefits Description	You Pay
Dental	
No benefit	See Personal Care Account, page 82

2019 APWU Health Plan 120 CDHP Section 5(g)

Section 5(h) (Pg 121)

- Flexible spending
- Turn off PCA



CDHP

Section 5 (h). Wellness and Other Special Features

Special features	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 decision under the OPM disputed claim process (see Section 8).

Scenario: Controlling PCA

- PCA rolls over
- FSA does not roll over
- Member can turn off PCA for a selected period of time
- Member can now use FSA for healthcare expenses
- Except for Rx



Section 5(i) (Pgs 122-123)

- Health Education Resources and Account Management Tools

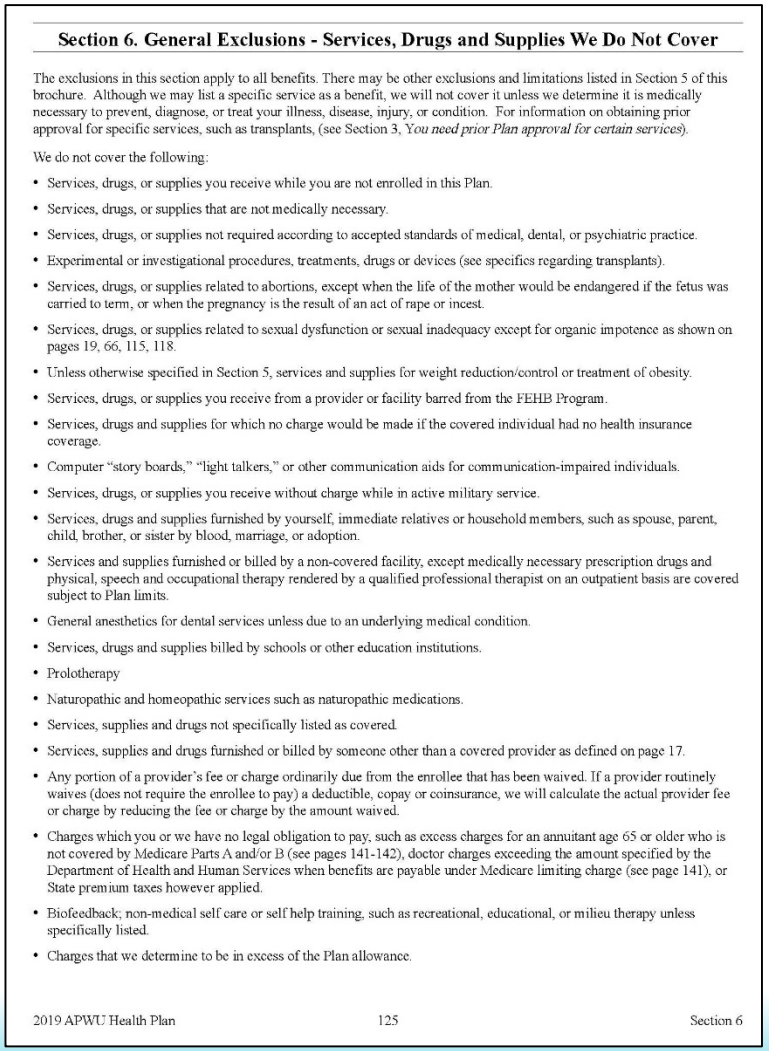
CDHP

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 106).
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. • **Healthy Back Program** - Help for preventing or dealing with back pain before it becomes a recurring or long-term issue. • **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.

Section 6: General Exclusions (Pgs 125-126)

- Experimental or investigational procedures, drugs, services
- Biofeedback; non-medical self-help training services
- Services, drugs, supplies that are not medically necessary



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*).

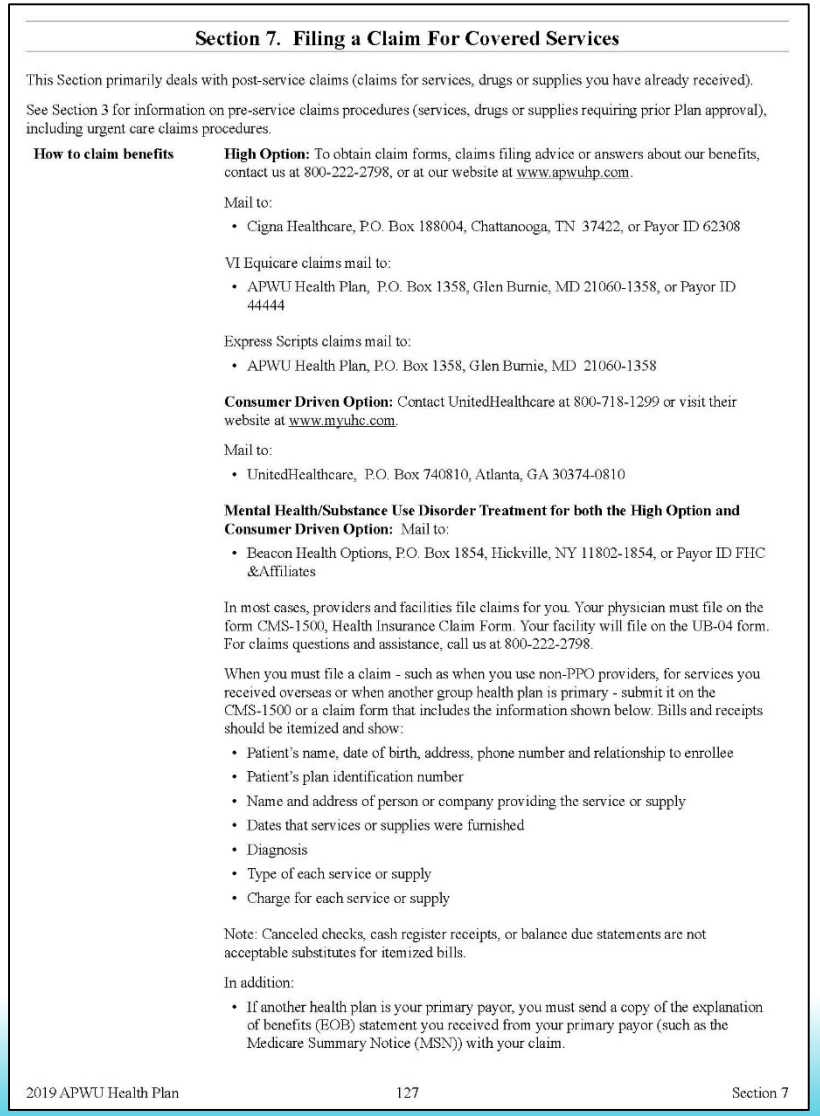
We do not cover the following:

- Services, drugs, or supplies you receive while you are not enrolled in this Plan.
- Services, drugs, or supplies that are not medically necessary.
- Services, drugs, or supplies not required according to accepted standards of medical, dental, or psychiatric practice.
- Experimental or investigational procedures, treatments, drugs or devices (see specifics regarding transplants).
- Services, drugs, or supplies related to abortions, except when the life of the mother would be endangered if the fetus was carried to term, or when the pregnancy is the result of an act of rape or incest.
- Services, drugs, or supplies related to sexual dysfunction or sexual inadequacy except for organic impotence as shown on pages 19, 66, 115, 118.
- Unless otherwise specified in Section 5, services and supplies for weight reduction/control or treatment of obesity.
- Services, drugs, or supplies you receive from a provider or facility barred from the FEHB Program.
- Services, drugs and supplies for which no charge would be made if the covered individual had no health insurance coverage.
- Computer "story boards," "light talkers," or other communication aids for communication-impaired individuals.
- Services, drugs, or supplies you receive without charge while in active military service.
- Services, drugs and supplies furnished by yourself, immediate relatives or household members, such as spouse, parent, child, brother, or sister by blood, marriage, or adoption.
- Services and supplies furnished or billed by a non-covered facility, except medically necessary prescription drugs and physical, speech and occupational therapy rendered by a qualified professional therapist on an outpatient basis are covered subject to Plan limits.
- General anesthetics for dental services unless due to an underlying medical condition.
- Services, drugs and supplies billed by schools or other education institutions.
- Prolotherapy
- Naturopathic and homeopathic services such as naturopathic medications.
- Services, supplies and drugs not specifically listed as covered.
- Services, supplies and drugs furnished or billed by someone other than a covered provider as defined on page 17.
- Any portion of a provider's fee or charge ordinarily due from the enrollee that has been waived. If a provider routinely waives (does not require the enrollee to pay) a deductible, copay or coinsurance, we will calculate the actual provider fee or charge by reducing the fee or charge by the amount waived.
- Charges which you or we have no legal obligation to pay, such as excess charges for an annuitant age 65 or older who is not covered by Medicare Parts A and/or B (see pages 141-142), doctor charges exceeding the amount specified by the Department of Health and Human Services when benefits are payable under Medicare limiting charge (see page 141), or State premium taxes however applied.
- Biofeedback; non-medical self care or self help training, such as recreational, educational, or milieu therapy unless specifically listed.
- Charges that we determine to be in excess of the Plan allowance.

2019 APWU Health Plan 125 Section 6

Section 7: Filing a Claim (Pgs 127-129)

- Claims
  - Where to file
  - Addresses, electronic payor numbers, phone numbers
- Deadlines
  - Timeframe for filing claims based on when services were rendered
- Overseas
  - Documentation needed for reimbursement
  - Address to submit claim



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).

See Section 3 for information on pre-service claims procedures (services, drugs or supplies requiring prior Plan approval), including urgent care claims procedures.

How to claim benefits

High Option: To obtain claim forms, claims filing advice or answers about our benefits, contact us at 800-222-2798, or at our website at www.apwuhp.com.

Mail to:

- Cigna Healthcare, P.O. Box 188004, Chattanooga, TN 37422, or Payor ID 62308

VI Equicare claims mail to:

- APWU Health Plan, P.O. Box 1358, Glen Burnie, MD 21060-1358, or Payor ID 44444

Express Scripts claims mail to:

- APWU Health Plan, P.O. Box 1358, Glen Burnie, MD 21060-1358

Consumer Driven Option: Contact UnitedHealthcare at 800-718-1299 or visit their website at www.myuhc.com.

Mail to:

- UnitedHealthcare, P.O. Box 740810, Atlanta, GA 30374-0810

Mental Health/Substance Use Disorder Treatment for both the High Option and Consumer Driven Option: Mail to:

- Beacon Health Options, P.O. Box 1854, Hickville, NY 11802-1854, or Payor ID FHC &Affiliates

In most cases, providers and facilities file claims for you. Your physician must file on the form CMS-1500, Health Insurance Claim Form. Your facility will file on the UB-04 form. For claims questions and assistance, call us at 800-222-2798.

When you must file a claim - such as when you use non-PPO providers, for services you received overseas or when another group health plan is primary - submit it on the CMS-1500 or a claim form that includes the information shown below. Bills and receipts should be itemized and show:

- Patient's name, date of birth, address, phone number and relationship to enrollee
- Patient's plan identification number
- Name and address of person or company providing the service or supply
- Dates that services or supplies were furnished
- Diagnosis
- Type of each service or supply
- Charge for each service or supply

Note: Canceled checks, cash register receipts, or balance due statements are not acceptable substitutes for itemized bills.

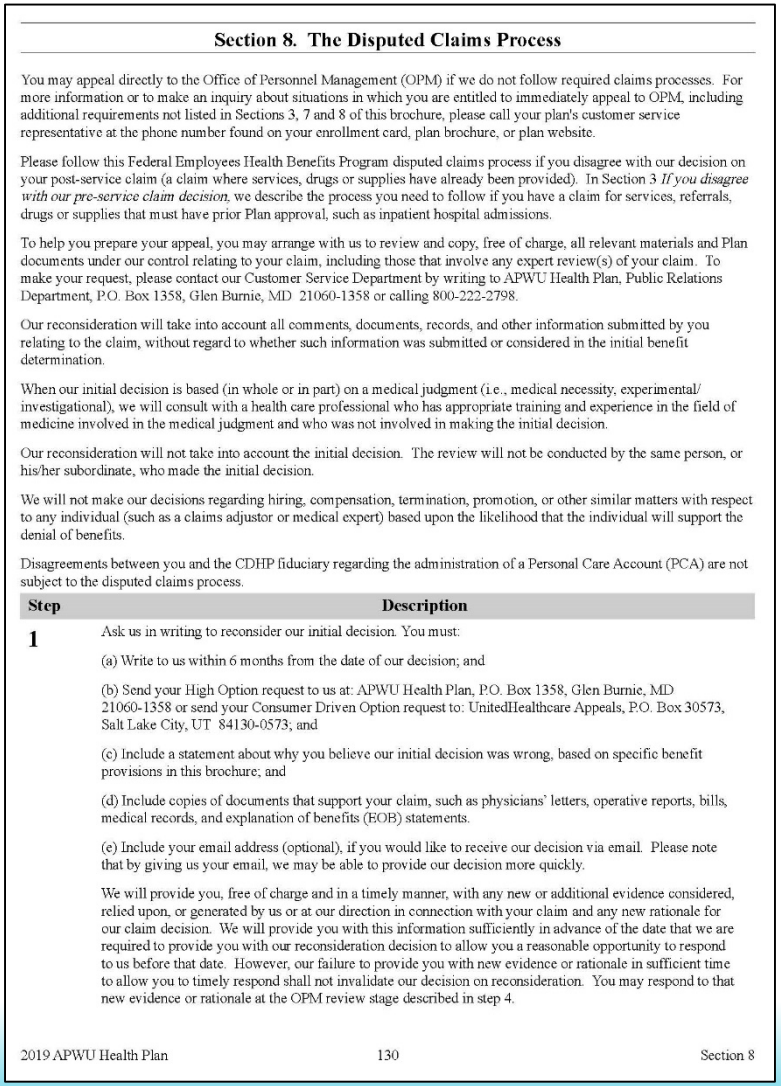
In addition:

- If another health plan is your primary payor, you must send a copy of the explanation of benefits (EOB) statement you received from your primary payor (such as the Medicare Summary Notice (MSN)) with your claim.

2019 APWU Health Plan 127 Section 7

Section 8: Disputed Claims (Pgs 130-132)

- Written request for reconsideration
  - Timeframes to appeal
  - Supporting documents needed
- APWU Health Plan response within 30 days
- Member appeals to OPM
- OPM response



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.

Please follow this Federal Employees Health Benefits Program disputed claims process if you disagree with our decision on your post-service claim (a claim where services, drugs or supplies have already been provided). In Section 3 *If you disagree with our pre-service claim decision*, we describe the process you need to follow if you have a claim for services, referrals, drugs or supplies that must have prior Plan approval, such as inpatient hospital admissions.

To help you prepare your appeal, you may arrange with us to review and copy, free of charge, all relevant materials and Plan documents under our control relating to your claim, including those that involve any expert review(s) of your claim. To make your request, please contact our Customer Service Department by writing to APWU Health Plan, Public Relations Department, P.O. Box 1358, Glen Burnie, MD 21060-1358 or calling 800-222-2798.

Our reconsideration will take into account all comments, documents, records, and other information submitted by you relating to the claim, without regard to whether such information was submitted or considered in the initial benefit determination.

When our initial decision is based (in whole or in part) on a medical judgment (i.e., medical necessity, experimental/ investigational), we will consult with a health care professional who has appropriate training and experience in the field of medicine involved in the medical judgment and who was not involved in making the initial decision.

Our reconsideration will not take into account the initial decision. The review will not be conducted by the same person, or his/her subordinate, who made the initial decision.

We will not make our decisions regarding hiring, compensation, termination, promotion, or other similar matters with respect to any individual (such as a claims adjustor or medical expert) based upon the likelihood that the individual will support the denial of benefits.

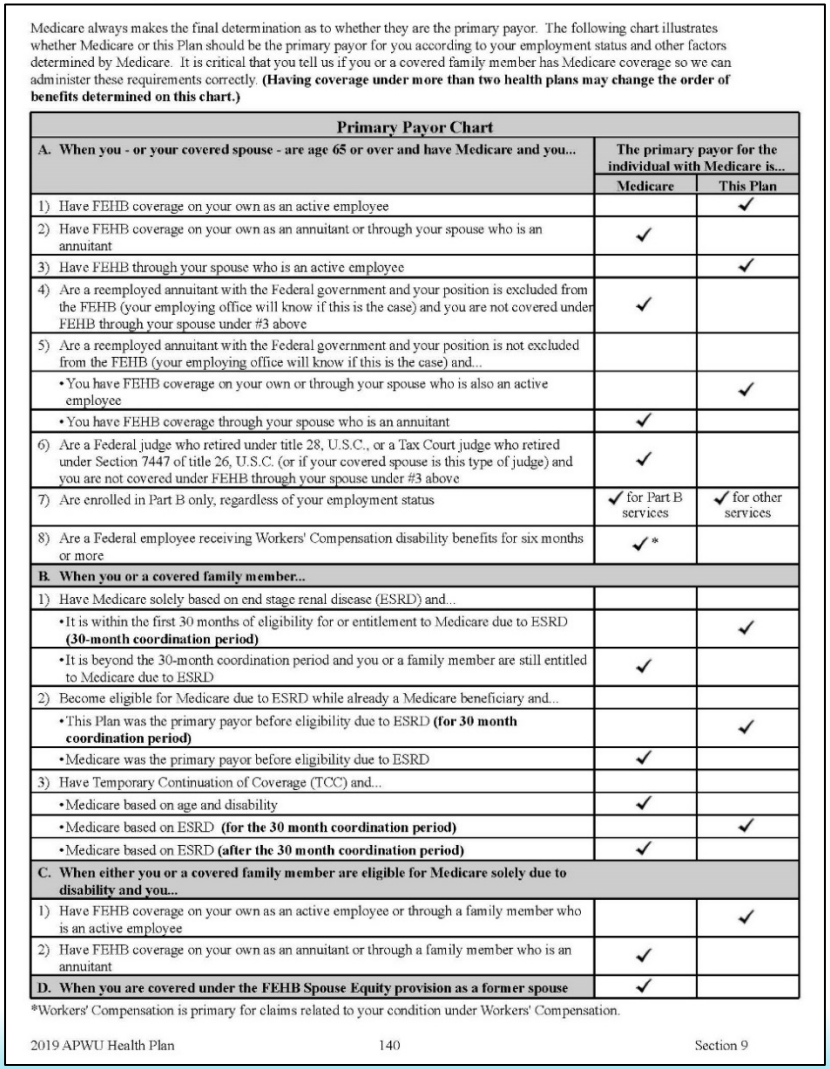
Disagreements between you and the CDHP fiduciary regarding the administration of a Personal Care Account (PCA) are not subject to the disputed claims process.

Step	Description
1	Ask us in writing to reconsider our initial decision. You must: (a) Write to us within 6 months from the date of our decision; and (b) Send your High Option request to us at: APWU Health Plan, P.O. Box 1358, Glen Burnie, MD 21060-1358 or send your Consumer Driven Option request to: UnitedHealthcare Appeals, P.O. Box 30573, Salt Lake City, UT 84130-0573; and (c) Include a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; and (d) Include copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) statements. (e) Include your email address (optional), if you would like to receive our decision via email. Please note that by giving us your email, we may be able to provide our decision more quickly. We will provide you, free of charge and in a timely manner, with any new or additional evidence considered, relied upon, or generated by us or at our direction in connection with your claim and any new rationale for our claim decision. We will provide you with this information sufficiently in advance of the date that we are required to provide you with our reconsideration decision to allow you a reasonable opportunity to respond to us before that date. However, our failure to provide you with new evidence or rationale in sufficient time to allow you to timely respond shall not invalidate our decision on reconsideration. You may respond to that new evidence or rationale at the OPM review stage described in step 4.

2019 APWU Health Plan 130 Section 8

Section 9: Coordinating Benefits (Pgs 133-142)

- Medicare A and B Primary
  - APWU Health Plan waives deductible, copays and coinsurance
  - Claims submitted electronically by Medicare (Traditional Coverage)
  - Paper claims required when a patient has a Medicare Advantage Plan
  - Minimal, if any, patient out-of-pocket costs
  - Preauthorization requirements waived when APWU Health Plan is secondary



Medicare always makes the final determination as to whether they are the primary payor. The following chart illustrates whether Medicare or this Plan should be the primary payor for you according to your employment status and other factors determined by Medicare. It is critical that you tell us if you or a covered family member has Medicare coverage so we can administer these requirements correctly. **(Having coverage under more than two health plans may change the order of benefits determined on this chart.)**

Primary Payor Chart

A. When you - or your covered spouse - are age 65 or over and have Medicare and you...	**The primary payor for the individual with Medicare is...**	
	Medicare	**This Plan**
1) Have FEHB coverage on your own as an active employee		✓
2) Have FEHB coverage on your own as an annuitant or through your spouse who is an annuitant	✓	
3) Have FEHB through your spouse who is an active employee		✓
4) Are a reemployed annuitant with the Federal government and your position is excluded from the FEHB (your employing office will know if this is the case) and you are not covered under FEHB through your spouse under #3 above	✓	
5) Are a reemployed annuitant with the Federal government and your position is not excluded from the FEHB (your employing office will know if this is the case) and...		
• You have FEHB coverage on your own or through your spouse who is also an active employee		✓
• You have FEHB coverage through your spouse who is an annuitant	✓	
6) Are a Federal judge who retired under title 28, U.S.C., or a Tax Court judge who retired under Section 7447 of title 26, U.S.C. (or if your covered spouse is this type of judge) and you are not covered under FEHB through your spouse under #3 above	✓	
7) Are enrolled in Part B only, regardless of your employment status	✓ for Part B services	✓ for other services
8) Are a Federal employee receiving Workers' Compensation disability benefits for six months or more	✓*	
B. When you or a covered family member...		
1) Have Medicare solely based on end stage renal disease (ESRD) and...		
• It is within the first 30 months of eligibility for or entitlement to Medicare due to ESRD **(30-month coordination period)**		✓
• It is beyond the 30-month coordination period and you or a family member are still entitled to Medicare due to ESRD	✓	
2) Become eligible for Medicare due to ESRD while already a Medicare beneficiary and...		
• This Plan was the primary payor before eligibility due to ESRD **(for 30 month coordination period)**		✓
• Medicare was the primary payor before eligibility due to ESRD	✓	
3) Have Temporary Continuation of Coverage (TCC) and...		
• Medicare based on age and disability	✓	
• Medicare based on ESRD **(for the 30 month coordination period)**		✓
• Medicare based on ESRD **(after the 30 month coordination period)**	✓	
C. When either you or a covered family member are eligible for Medicare solely due to disability and you...		
1) Have FEHB coverage on your own as an active employee or through a family member who is an active employee		✓
2) Have FEHB coverage on your own as an annuitant or through a family member who is an annuitant	✓	
D. When you are covered under the FEHB Spouse Equity provision as a former spouse	✓	

*Workers' Compensation is primary for claims related to your condition under Workers' Compensation.

2019 APWU Health Plan 140 Section 9

Section 9: Coordinating Benefits (Pgs 133-142) *(continued)*

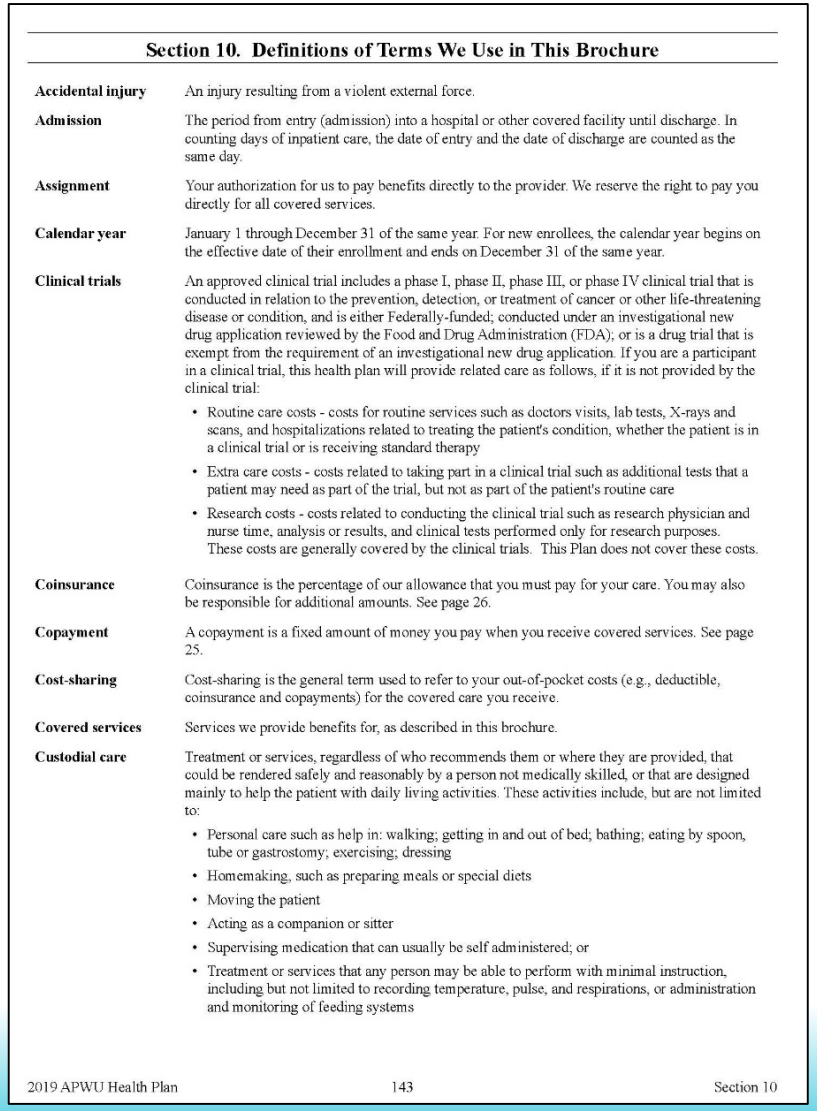
- Other Primary Medical, Dental, or No Fault Insurance
  - Primary payor based on employment status, and relationship to insured
  - Deductibles, copays and coinsurance are not waived
  - Plan pays its normal benefit or the amount due after the primary carriers pays, whichever is lower
  - Paper claims to include the primary payor's EOB/Remittance Advice to receive reimbursement
  - Preauthorization requirements waived when APWU Health Plan is secondary

Section 9: Coordinating Benefits
(Pgs 133-142) *(continued)*

- Medicaid
  - We do not coordinate with Medicaid; APWU Health Plan is the primary payor when a patient has Medicaid coverage
- Worker's Compensation
  - We do not cover services where OWCP (or similar agency) assumes liability
- TRICARE/CHAMPVA
  - APWU Health Plan is the primary payor when a patient is also covered by TRICARE or CHAMPVA

Section 10: Definitions
(Pgs 143-147)

- Section lists, alphabetically and defines many common terms used in the Brochure
  - Genetic Testing
  - Genetic Screening
  - Medically Necessary
  - Pre-service Claim
  - Post-service Claim
  - Subrogation



Section 10. Definitions of Terms We Use in This Brochure

Accidental injury An injury resulting from a violent external force.

Admission The period from entry (admission) into a hospital or other covered facility until discharge. In counting days of inpatient care, the date of entry and the date of discharge are counted as the same day.

Assignment Your authorization for us to pay benefits directly to the provider. We reserve the right to pay you directly for all covered services.

Calendar year January 1 through December 31 of the same year. For new enrollees, the calendar year begins on the effective date of their enrollment and ends on December 31 of the same year.

Clinical trials An approved clinical trial includes a phase I, phase II, phase III, or phase IV clinical trial that is conducted in relation to the prevention, detection, or treatment of cancer or other life-threatening disease or condition, and is either Federally-funded; conducted under an investigational new drug application reviewed by the Food and Drug Administration (FDA); or is a drug trial that is exempt from the requirement of an investigational new drug application. If you are a participant in a clinical trial, this health plan will provide related care as follows, if it is not provided by the clinical trial:

- Routine care costs - costs for routine services such as doctors visits, lab tests, X-rays and scans, and hospitalizations related to treating the patient's condition, whether the patient is in a clinical trial or is receiving standard therapy
- Extra care costs - costs related to taking part in a clinical trial such as additional tests that a patient may need as part of the trial, but not as part of the patient's routine care
- Research costs - costs related to conducting the clinical trial such as research physician and nurse time, analysis or results, and clinical tests performed only for research purposes. These costs are generally covered by the clinical trials. This Plan does not cover these costs.

Coinsurance Coinsurance is the percentage of our allowance that you must pay for your care. You may also be responsible for additional amounts. See page 26.

Copayment A copayment is a fixed amount of money you pay when you receive covered services. See page 25.

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.

Covered services Services we provide benefits for, as described in this brochure.

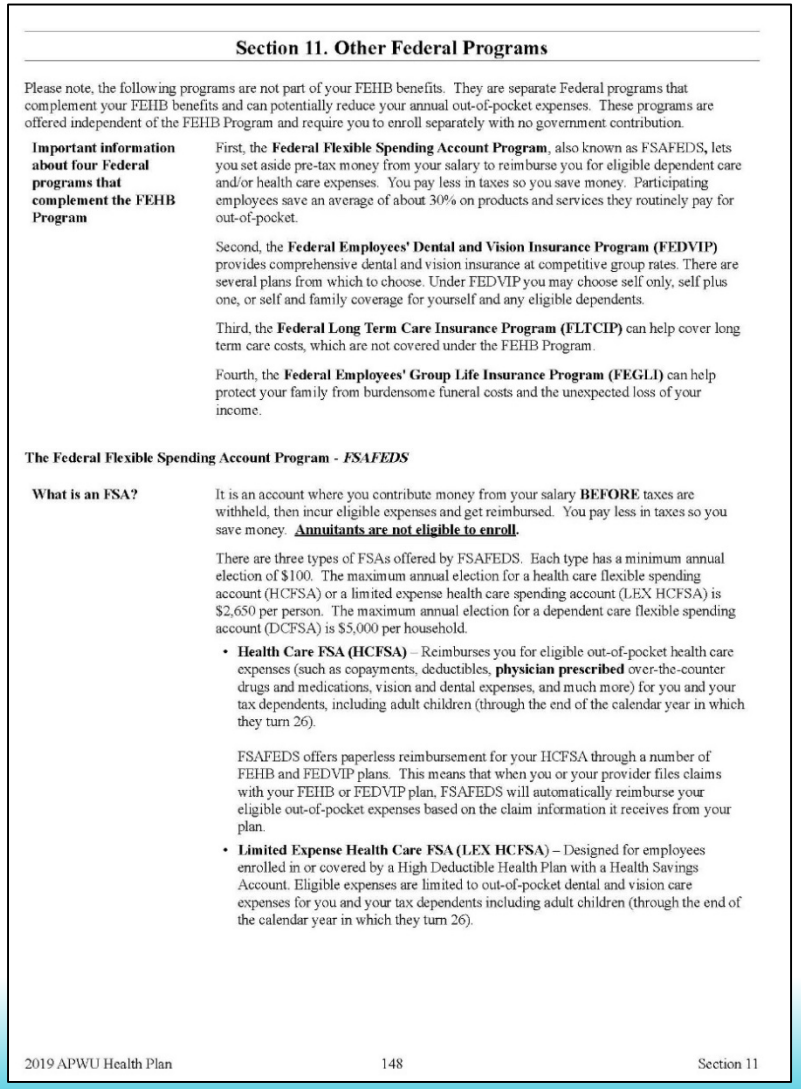
Custodial care Treatment or services, regardless of who recommends them or where they are provided, that could be rendered safely and reasonably by a person not medically skilled, or that are designed mainly to help the patient with daily living activities. These activities include, but are not limited to:

- Personal care such as help in: walking; getting in and out of bed; bathing; eating by spoon, tube or gastrostomy; exercising; dressing
- Homemaking, such as preparing meals or special diets
- Moving the patient
- Acting as a companion or sitter
- Supervising medication that can usually be self administered; or
- Treatment or services that any person may be able to perform with minimal instruction, including but not limited to recording temperature, pulse, and respirations, or administration and monitoring of feeding systems

2019 APWU Health Plan 143 Section 10

Section 11: Other Federal Programs (Pgs 148-150)

- FSA – FSAFEDS
  - Set aside pre-tax money for use in dependent care and/or health care expenses
  - www.FSAFEDS.com
- FEDVIP
  - Program provides comprehensive dental and vision insurance
  - Premiums are withheld on a pre-tax basis
  - www.BENEFEDS.com to enroll



Section 11. Other Federal Programs

Please note, the following programs are not part of your FEHB benefits. They are separate Federal programs that complement your FEHB benefits and can potentially reduce your annual out-of-pocket expenses. These programs are offered independent of the FEHB Program and require you to enroll separately with no government contribution.

Important information about four Federal programs that complement the FEHB Program

First, the **Federal Flexible Spending Account Program**, also known as FSAFEDS, lets you set aside pre-tax money from your salary to reimburse you for eligible dependent care and/or health care expenses. You pay less in taxes so you save money. Participating employees save an average of about 30% on products and services they routinely pay for out-of-pocket.

Second, the **Federal Employees' Dental and Vision Insurance Program (FEDVIP)** provides comprehensive dental and vision insurance at competitive group rates. There are several plans from which to choose. Under FEDVIP you may choose self only, self plus one, or self and family coverage for yourself and any eligible dependents.

Third, the **Federal Long Term Care Insurance Program (FLTCIP)** can help cover long term care costs, which are not covered under the FEHB Program.

Fourth, the **Federal Employees' Group Life Insurance Program (FEGLI)** can help protect your family from burdensome funeral costs and the unexpected loss of your income.

The Federal Flexible Spending Account Program - *FSAFEDS*

What is an FSA?

It is an account where you contribute money from your salary **BEFORE** taxes are withheld, then incur eligible expenses and get reimbursed. You pay less in taxes so you save money. **Annuitants are not eligible to enroll.**

There are three types of FSAs offered by FSAFEDS. Each type has a minimum annual election of $100. The maximum annual election for a health care flexible spending account (HCFSA) or a limited expense health care spending account (LEX HCFSA) is $2,650 per person. The maximum annual election for a dependent care flexible spending account (DCFSA) is $5,000 per household.

- **Health Care FSA (HCFSA)** – Reimburses you for eligible out-of-pocket health care expenses (such as copayments, deductibles, **physician prescribed** over-the-counter drugs and medications, vision and dental expenses, and much more) for you and your tax dependents, including adult children (through the end of the calendar year in which they turn 26).

  FSAFEDS offers paperless reimbursement for your HCFSA through a number of FEHB and FEDVIP plans. This means that when you or your provider files claims with your FEHB or FEDVIP plan, FSAFEDS will automatically reimburse your eligible out-of-pocket expenses based on the claim information it receives from your plan.
- **Limited Expense Health Care FSA (LEX HCFSA)** – Designed for employees enrolled in or covered by a High Deductible Health Plan with a Health Savings Account. Eligible expenses are limited to out-of-pocket dental and vision care expenses for you and your tax dependents including adult children (through the end of the calendar year in which they turn 26).

2019 APWU Health Plan 148 Section 11

Summary: High Option (Pgs 151-152)

Summary of Benefits for the High Option of the APWU Health Plan - 2019

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 Affordable Care Act Summary of Benefits Coverage 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, $350 (PPO) or $500 (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); 10% of Plan allowance Non-PPO: 30% of our allowance plus amount over our allowance	34
Services provided by a hospital:		
• Inpatient	PPO: 10% of Plan allowance Non-PPO: $300 per admission and 30% of our allowance plus amount over our allowance	56
• Outpatient*	PPO: 10% of Plan allowance Non-PPO: 30% 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 10% of Plan allowance Non-PPO: 10% of our allowance plus amount over our allowance	60
Mental health and substance use disorder treatment:	PPO: $25 copay per visit (No deductible); 10% of Plan allowance Non-PPO: 30% 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 3/25% Tier 4/25% Tier 5/45% Tier 6	66
Dental care:		71

Summary: Consumer Driven Option (Pgs 153-154)

Summary of Benefits for the CDHP of the APWU Health Plan - 2019

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 Affordable Care Act Summary of Benefits Coverage 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 $800 per Self Only and $1,600 per Self Plus One or 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: 40% of our allowance plus amount over our allowance	87
Services provided by a hospital:		
• Inpatient*	In-network: 15% of Plan allowance Out-of-network: 40% of our allowance plus amount over our allowance	105
• Outpatient*	In-network: 15% of Plan allowance Out-of-network: 40% of our allowance plus amount over our allowance	107
Emergency benefits:		
• Accidental injury*	In-network: 15% of Plan allowance Out-of-network: 15% of Plan allowance plus amount over our allowance	110
• Medical emergency*	In-network: 15% of Plan allowance Out-of-network: 15% of Plan allowance plus amount over our allowance	110
Mental health and substance use disorder treatment*:	In-network: 15% of Plan allowance Out-of-network: 40% of our allowance plus amount over our allowance	111

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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:

Sunday, October 28, 2018

