TOGETHER.
BETTER HEALTH.

Get comprehensive health benefits at an affordable price.

Postal Support Employee

Available to ALL Postal Support Employees

A smart plan to consider.

Consumer Driven Option 2016

You are covered 100% for these services when you choose a network doctor.

- Preventive care and screenings
- Maternity care
- Diabetes Management Program
- Tobacco Cessation Program
- Personal Care Account provides 100% coverage for the first $1,200 of your annual medical expenses for Self Only or $2,400 for Self Plus One and Self and Family

Rates

Self Only
Biweekly $51.94

Self Plus One
Biweekly $114.27

Self and Family
Biweekly $124.65



APWU HEALTH PLAN

APWU Health Plan
799 Cromwell Park Drive
Suites K-Z
Glen Burnie, MD 21061
(800) 222-2798 (APWU)
www.apwuhp.com

How to enroll in an APWU Health Plan if you are a postal support employee

Postal Support Employees (PSE) are non-career postal employees. As part of the 2011 Collective Bargaining Agreement, the APWU has negotiated for PSEs to have access to the FEHB Program.

As a Postal Support Employee, you can enroll in the APWU Consumer Driven Option Plan and the United States Postal Service pays 75% of the premium. With other plans, you would be responsible for paying 100% of the premium.

Postal Support Employees can enroll through the PostalEASE telephone system and/or website. By telephone, call PostalEASE at (877) 477-3273, Option 5. By internet, access the LiteBlue page at https://liteblue.usps.gov. You must have your Employee Identification Number and USPS Pin# in order to access the PostalEASE systems.

Two times to enroll

Enroll during Open Season

Enroll with 60 days of completing your 360-day initial appointment



To learn more on how to enroll in the APWU Health Plan if you are a Postal Support Employee, visit our website, click on enroll and select Postal Support Smployee.

www.apwuhp.com/enroll/how-to-enroll/postal-support-employees/

	OVERALL PLAN FEATURES		
Personal Care Account (PCA)	Members in this plan are given a PCA, which is an allowed amount used to pay for all medical costs at 100% until exhausted.		
	Self $1,200	**Self Plus One $2,400**	**Self and Family $2,400**
PCA rollover	As long as you remain in this plan, any unused remaining balance in your PCA at the end of the calendar year may be rolled over to subsequent years. The maximum amount allowed in your PCA balance in any given year is $5,000 Self Only enrollment and $10,000 Self Plus One and Self and Family enrollment.		
Deductible	When the PCA is exhausted, member must meet a deductible.		
	Self $600	**Self Plus One $1,200**	**Self and Family $1,200**
Coinsurance	Once the deductible is met, member pays coinsurance for in- or out-of-network medical services and prescription drugs.		
	IN-NETWORK YOU PAY	OUT-OF-NETWORK YOU PAY	
Medical services	15%	40%	
Prescription drugs (retail or mail order)	25%	N/A	
Out-of-pocket maximum	Because the unexpected happens, this plan has a built-in out-of-pocket maximum which, when reached, allows the rest of your annual healthcare costs to be paid at 100% (both medical and prescription drugs and PCA).		
	Self $4,200	Self $10,200	
	Self Plus One and Self and Family $6,900***	Self Plus One and Self and Family $11,400***	

		IN-NETWORK YOU PAY	OUT-OF-NETWORK YOU PAY
Preventive care	Well-child care, immunizations, well-woman care, adult routine exams, preventive screenings	$0% (No PCA used)	All charges. May use PCA while funds are available.
Medical benefits	Office visits and specialist visits	15% of the Plan allowance	40% of the Plan allowance*
Maternity care	Complete maternity (obstetrical) care, such as prenatal care, delivery, postnatal care, initial examination of a newborn child covered under family enrollment	$0 (No PCA used)	40% of the Plan allowance
Hearing services	Diagnostic hearing test (every 2 years)	15%	40% of the Plan allowance*
	Hearing aids (every 3 years)	All charges in excess of $1,500	All charges in excess of $1,500
Hospital/ facility care	Diagnostic tests or imaging	15%	40% of the Plan allowance*
	Outpatient surgery, facility fee, lab visits, and surgeon fee	15%	40% of the Plan allowance*
	Inpatient	15%	40% of the Plan allowance*
	Cancer Centers of Excellence	10%	N/A
Emergency care	Accidental injury, urgent care, emergency room, ambulance	15%	15%*
Prescription drugs	Retail prescription (up to 30-day supply)	25% coinsurance, $200 maximum / Rx	All charges
	Mail order prescription (up to 90-day supply)	25% coinsurance, $200 maximum / Rx	N/A
	Out-of-pocket maximum	Self $4,200*** Self Plus One $6,900*** Self and Family $6,900***	Self $10,200*** Self Plus One $11,400*** Self and Family $11,400***
Mental health/ substance abuse	Office visit	15%	40% of the Plan allowance*
	Outpatient treatment	15%	40% of the Plan allowance*
	Diagnostics, inpatient, and outpatient services	15%	40% of the Plan allowance*

* If there is a difference between the allowance and billed amount, the member is responsible for that difference.
*** Personal Care Account (PCA) expenses are included in accumulation of out-of-pocket expenses.

This is a summary of benefits and features offered by the APWU Health Plan. All benefits are subject to the definitions, limitations, and exclusions set forth in the Plan's Brochure (RI 71-004).

The Consumer Driven Option is administered by UnitedHealthcare.

UnitedHealthcare®



UnitedHealthcare®

The Consumer Driven Option is administered by UnitedHealthcare.

Self Only 474
Self Plus One 476
Self and Family 475

Contact us about the Consumer Driven Option
(800) 718-1299
www.welcometouhc.com/apwu

Member Services

As a member of the APWU Health Plan you will have a variety of exclusive resources at your disposal. The following services can be accessed from our website at www.apwuhp.com.

Personal Health Record

An online health tool that automatically transfers medical information from claims and organizes it in a single secure online location that you can share with your healthcare professionals.

Online Access to Claims and Records

Consumer Driven Option members have access to UHC's online tools at www.welcometouhc.com/apwu.

Nurse Advisory Line

Our professionals provide advice and information 24/7 to help you make informed decisions about your health.

Hospital Quality Guide

Check online hospital ratings to find the best hospitals anywhere in the country.

Treatment Cost Estimator

Find cost estimates of the most common medical conditions, tests and procedures.

Online Health Library

Research information for conditions, diseases and other lifestyle issues. Empower yourself and make educated healthcare decisions in partnership with your doctor.

FSA FEDS

Put more money in your pocket! Get the Fed-friendly tax break on your healthcare and dependent care expenses. Enroll in FSAFEDS during Open Season at www.FSAFEDS.com.

APW-ABA (American Postal Workers Accidental Benefits Association)

The APW-ABA has joined with Unum, Sun Life and USI–Affinity to provide additional benefits for APWU members, associate members, retirees and spouses. These benefits are now available to Postal Support Employees (PSE). In addition to the APW-ABA's Value, Advantage and Plus Programs that members are currently eligible for, you will now have access to affordable permanent whole life insurance and additional expanded accident insurance. Call APW-ABA at (800) 526-2890 or visit them online at www.apw-aba.org.

This is a summary of benefits and features offered by the APWU Health Plan. All benefits are subject to the definitions, limitations, and exclusions set forth in the Plan's Brochure (RI 71-004)