SAMPLE MARKETING LETTER

October 2018

Dear American Postal Workers Union Member:

Please consider the APWU Health Plan as your partner this Open Season. And, as a postal employee and member of the APWU, the USPS pays 95% of your premium cost for the Consumer Driven Option. No other plan will offer you this discount. Also, your enrollment helps the union. The APWU receives funds from OPM for sponsoring the APWU Health Plan, and this payment is set by the performance level of the APWU Health Plan, which is high, then multiplied by the number of members of the Health Plan. Highlights for 2019 are:

Consumer Driven Option

- Some of the lowest premium costs available for APWU members (95% is paid by USPS)
- Your Personal Care Account (PCA)
  - Members are given an account on day one of coverage that is fully funded, and provided annually by the Health Plan
  - The PCA provides for $1,200 for Self Only and $2,400 for Self Plus One or Self and Family enrollment
  - The PCA pays for covered medical expenses at 100% as long as there are funds in the account
  - Unused funds will rollover to the next year, provided you remain a Health Plan member
- Increased Chiropractic visits to **24** visits a year
- Coverage for skilled nursing facilities for non-custodial care
- 100% coverage for in-network preventive care
- Coverage for virtual visits; doctor visits from your phone or tablet
- 100% coverage for in-network maternity care

High Option

- Premium costs that are a great value for broad benefits
- Increased Chiropractic visits to **24** visits a year
- Coverage for skilled nursing facilities for non-custodial care
- No deductible on prescriptions!
- Generic drugs at retail pharmacy $10 for 30-day supply, $20 for a 90-day supply
- Members can obtain a 90-day prescription of maintenance medication from Walgreens and CVS **without** penalty for not using mail order
- Preferred brand name drugs are capped at $300 per prescription and non-preferred brand name drugs at $500.00 even with a 90-day prescription
- 100% coverage for in-network preventive care
- 100% coverage for labs when you use Quest Diagnostics or LabCorp
- 100% coverage for accidental injury within **72 hours**
- $25 copayment to see an in-network doctor, including specialists
- $15 virtual visits in-network through American Well
- Diabetes Management Program that offers 100% coverage for generic drugs, blood glucose test strips and lancets through mail order
- Weight Management Program that provides 100% coverage for visits to an in-network dietitian or nutritionist
- 100% coverage for in-network maternity care

Open Season is November 12 – December 10, 2018. Call the Health Plan's toll-free Open Season Hotline for more information at 800-PIC-APWU, or check out the Health Plan's website at www.apwuhp.com.

Yours in Union Solidarity,

President
Health Plan Representative
APWU, AFL-CIO