Marketing Plus

Presented by

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37th Annual Open Season Seminar

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Marketing Plus Agenda

- Our Mission Statement
- 2023 Premiums
- The APWU Health Plan
- High Option and Consumer Driven Option Promotional Flyers
- Member Cost Shares
- Plan Features
- For More Information…





Our Mission Statement



APWU Health Plan partners with postal and federal families to create a lifestyle dedicated to healthy living. We are committed to providing our members with innovative high-quality products and services.

APWU HEALTH PLAN
TOGETHER. BETTER HEALTH.

Rate Information: 2023 Brochure

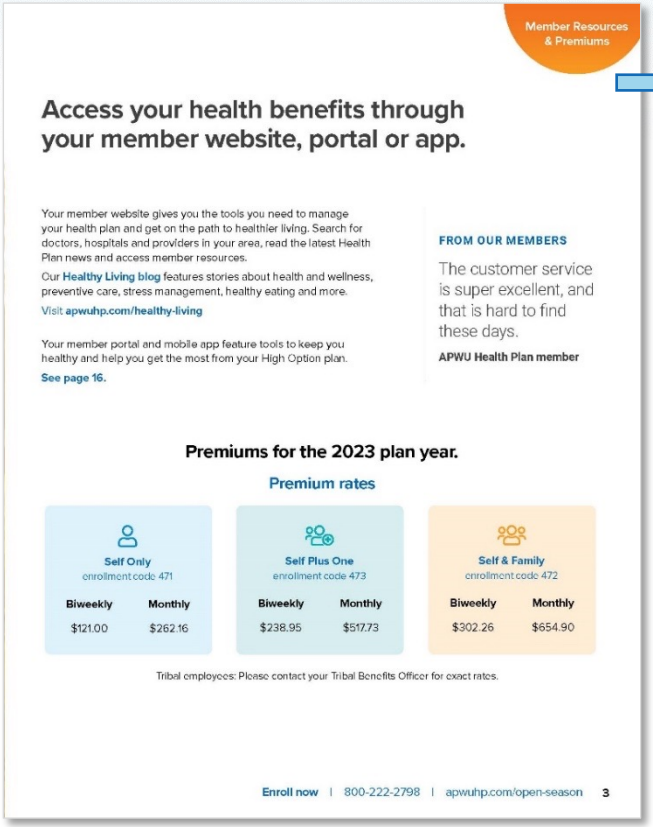
- To compare your FEHB health plan options please go to www.opm.gov/fehbcompare.
- To review premium rates for all FEHB health plan options please go to www.opm.gov/FEHBpremiums or www.opm.gov/Tribalpremium.
- APWU rates apply to career Postal employees represented by APWU.
- Premiums for Tribal employees are shown under the Monthly Premium Rate column. The amount shown under employee contribution is the maximum you will pay. Your Tribal employer may choose to contribute a higher portion of your premium. Please contact your Tribal Benefits Officer for exact rates.

Note: The information above is located on the back cover of the Brochure

Premiums: 2023 Brochure

Type of Enrollment	Enrollment Code	Biweekly Gov't Share	Biweekly Your Share	Monthly Gov't Share	Monthly Your Share	Biweekly APWU Your Share
High Option Self Only	471	$259.72	$121.00	$562.73	$262.16	$121.00
High Option Self Plus One	473	$560.52	$238.95	$1,214.46	$517.73	$238.95
High Option Self and Family	472	$611.42	$302.26	$1,324.74	$654.90	$302.26
CDHP Option Self Only	474	$221.49	$73.83	$479.90	$159.96	$14.77
CDHP Option Self Plus One	476	$481.40	$160.46	$1,043.03	$347.67	$32.09
CDHP Option Self and Family	475	$525.16	$175.05	$1,137.84	$379.28	$35.01

High Option Premiums



Member Resources & Premiums

Access your health benefits through your member website, portal or app.

Your member website gives you the tools you need to manage your health plan and get on the path to healthier living. Search for doctors, hospitals and providers in your area, read the latest Health Plan news and access member resources.

Our **Healthy Living blog** features stories about health and wellness, preventive care, stress management, healthy eating and more.

Visit **apwuhp.com/healthy-living**

Your member portal and mobile app feature tools to keep you healthy and help you get the most from your High Option plan.

See page 16.

FROM OUR MEMBERS

The customer service is super excellent, and that is hard to find these days.

APWU Health Plan member

Premiums for the 2023 plan year.

Premium rates

Self Only enrollment code 471		Self Plus One enrollment code 473		Self & Family enrollment code 472	
Biweekly	Monthly	Biweekly	Monthly	Biweekly	Monthly
$121.00	$262.16	$238.95	$517.73	$302.26	$654.90

Tribal employees: Please contact your Tribal Benefits Officer for exact rates.



Premiums for the 2023 plan year.

Premium rates

Self Only enrollment code 471		Self Plus One enrollment code 473		Self & Family enrollment code 472	
Biweekly	Monthly	Biweekly	Monthly	Biweekly	Monthly
$121.00	$262.16	$238.95	$517.73	$302.26	$654.90

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Consumer Driven Option Premiums



Member Resources & Premiums

Access your Consumer Driven Option benefits 24/7.

Visit your member website or download the mobile app to access your health benefits, find network doctors and healthcare providers, get estimates for treatments ahead of time, price your medications, view claims and more. Plus, find ways to stay healthy and learn about health programs and discounts.

See page 16.

Premiums for the 2023 plan year.

Premium rates

Self Only (enrollment code 474)		Self Plus One (enrollment code 476)		Self & Family (enrollment code 475)	
Biweekly	Monthly	Biweekly	Monthly	Biweekly	Monthly
$73.83	$159.96	$160.46	$347.67	$175.05	$379.28

APWU special rates biweekly

Self Only (enrollment code 474)			Self Plus One (enrollment code 476)			Self & Family (enrollment code 475)		
APWU career less than 1 year in FEHB	PSE	APWU career more than 1 year in FEHB	APWU career less than 1 year in FEHB	PSE	APWU career more than 1 year in FEHB	APWU career less than 1 year in FEHB	PSE	APWU career more than 1 year in FEHB
$73.83	$73.83	$14.77	$160.46	$160.46	$32.09	$175.05	$175.05	$35.01

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Premiums for the 2023 plan year.

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$73.83	$73.83	$14.77	$160.46	$160.46	$32.09	$175.05	$175.05	$35.01

CDO Flyer Page 3

The APWU Health Plan

- Established in 1960
- Open to Postal and Federal Employees and Retirees
- **Two** Nationwide Plans:
  - **High Option** PPO uses the **Cigna Network**
  - **Consumer Driven Option** uses the **UHC Network**
- Over One Million Providers
- Coverage both In and Out-of-Network

Medicare Advantage Plan

Our Medicare Advantage Plan is for:

- High Option Members
- Members who are retired
- Members with Medicare Parts A and B



United Healthcare

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Medicare Advantage Plan

Features

Both increased for 2023!

- No deductible, coinsurance or copays.
- **$85** Medicare Part B monthly reimbursement.
- **$60** every quarter to spend on over-the-counter care, such as toothpaste, pain relief and vitamins.
- No need to coordinate primary and secondary payors.
- Drug coverage throughout the gap stage and the catastrophic coverage stage.
- $1,500 hearing aid allowance.
- Dental coverage.
- Wellness programs at no additional cost such as Renew Active, 24-hour Nurse Line, House Calls, and UnitedHealthcare Hearing.

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High Option Plan Overview

Cigna Network

Our High Option Plan:

- Uses the Cigna network
- Has both in-network and out-of-network coverage
- Has over 1 million providers to choose from
- No referrals needed

High Option Cost Shares When You Stay In-Network

- **Copays:**
  - Office Visit: $25
  - Specialist Visit: $25
  - Virtual Visit: **$10** ⟵ **Decreased from $15!**
  - Urgent Care: $30
- **Deductible:** $450/$800
- **Coinsurance:** 15%
- **Catastrophic Limit:** $6,500/$13,000



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Welcome To A Healthier You With 100% Covered In-Network Services

- Preventive care and screenings
- Maternity care
- Contraception
- Accidental injury outpatient services within 72 hours
- Lab tests ($0 for covered blood work performed at LabCorp and Quest Diagnostics)
- Lifestyle management programs such as tobacco cessation and weight management

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Diabetes Medications



- **$0 Copay**
  - Generic medications for purpose of lowering blood sugar
  - Formulary lancets and test strips
- **Most Insulin**
  - $25 Copay for 30 day supply
  - $75 Copay for 90 day supply

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Prescription Drug Coverage

	In-Network (PPO) You Pay	Out-of-Network You Pay
Retail prescription drugs Non-specialty 30-day supply		
	$10 for Tier 1	50%
	25% for Tier 2, maximum $200 per Rx	
	45% for Tier 3, maximum $300 per Rx	
Retail prescription drugs Specialty 30-day supply		
	25% for Tier 4, maximum $300 per Rx	50%
	25% for Tier 5, maximum $600 per Rx	
	45% for Tier 6, maximum $1,000 per Rx	

EXPRESS SCRIPTS®

Pharmacy benefits do not count toward your deductible.

Dental Coverage

High Option members receive certain dental benefits as part of the medical plan.

- The Plan pays 70% of the allowed amount for routine dental care, office visits, exams, cleanings, X-rays, fluoride treatment, fillings and simple extractions.
- Members who complete a Health Risk Assessment will be enrolled in the CignaPlus Savings discount dental program which includes access to discounts with participating dental providers.
- Use any dentist you choose.



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Dental Coverage

The APWU Health Plan Dental Insurance Plan

- Federal and postal employees and retirees who feel that they need extra dental coverage can enroll in APWU Health Plan Dental Insurance Plan
- You pay a separate premium
- You must be an APWU member or an APWU associate member

APWU Health Plan Dental Insurance Plan Administered by Voluntary Benefits Plan			
Calendar year deductible	**Type I benefits:** No deductible **Type II and Type III benefits:** $50 per person/Family deductible $150 **Type IV benefits:** No deductible for orthodontic coverage (if selected)		
After the annual deductible is met, this plan pays:			
Type I benefits Preventive services: • Exams • X-rays • Cleanings 100% of reasonable and customary charges	**Type II benefits** Basic services: • Fillings • Oral surgery • Extractions 80% of reasonable and customary charges	**Type III benefits** Major services: • Crowns • Bridges • Dentures • Periodontics 50% of reasonable and customary charges (12-month waiting period)	**Type IV benefits** Optional coverage: • Orthodontic services 50% of reasonable and customary charges

The APWU Health Plan Dental Insurance Plan is administered by Voluntary Benefits Plan

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Help Is Available For Behavioral Health and Substance Use Treatment

Cigna Behavioral Health

The High Option Plan offers behavioral health and substance use services through Cigna Behavioral Health. Members can get the support they need to:

- Manage stress and anxiety
- Cope with depression
- Treat substance use disorders
- Live with a chronic condition
- Address the challenges of adoption
- Support caregivers



Protect Your Hearing

Start your journey to better hearing. Supplement your High Option Plan benefits with Start Hearing. There's no additional premium, and you'll get a free hearing consultation and a discount on hearing aids.

Both plans cover diagnostic hearing tests every two years and hearing aids every three years. Plus you'll get **$1,500** towards your hearings aids every 3 years!

START HEARING

Call: 888-863-7222
Visit: starthearing.com/partners/apwu

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Manage Your High Option Plan From Your Computer or Mobile Device

Member Website:
apwuhp.com

Our goal is to be accessible for all, accessible to all and accessible by all.

Mobile app:
myapwuhp

Members can download the member app at the **App Store** or **Google Play**

Member Portal:
myapwuhp.com

Members can use the member portal to:

- Access deductibles, copays and maximums
- Check the provider network to find a doctor
- Print or request an ID card
- View or print claims and authorizations
- Review your personal health summary
- See benefit and eligibility information
- View and download the Plan brochure
- Read industry-leading health and wellness information
- Update your email address
- Update your coordination of benefits

See a Doctor 24/7 from the Comfort of Home

Both Plans cover virtual telehealth visits.

- Speak to a board-certified doctor about minor medical and mental health concerns
- Get a diagnosis
- Have prescriptions sent to your local pharmacy



Doctors can treat health conditions like:

- Allergies
- Colds
- Migraines
- Pink eye
- Rashes
- Urinary tract infections
- Bronchitis

Reward Yourself with Health and Wellness Discounts

Cigna Healthy Rewards offers discounts on a wide variety of health and wellness programs and services:

- Fitness club memberships
- Virtual workouts
- Yoga, fitness and wellness products
- Wearable fitness devices
- Hearing exams and hearing aids
- Eyeglasses
- LASIK



Consumer Driven Plan Overview

United Healthcare Network

Our Consumer Driven Plan:

- Uses the UnitedHealthcare network
- Has over 1 million providers to choose from
- Has a PCA that the APWU funds each January
- No referrals needed



APWU Preferred Premium

- As part of the collective bargaining agreement
- Almost 95% off
- USPS contributes most of the premium
- You must be in FEHB for one year
  - As a career employee
  - As the subscriber (not spouse or dependent)
- Automatically switches to the lower rate (no paper work)

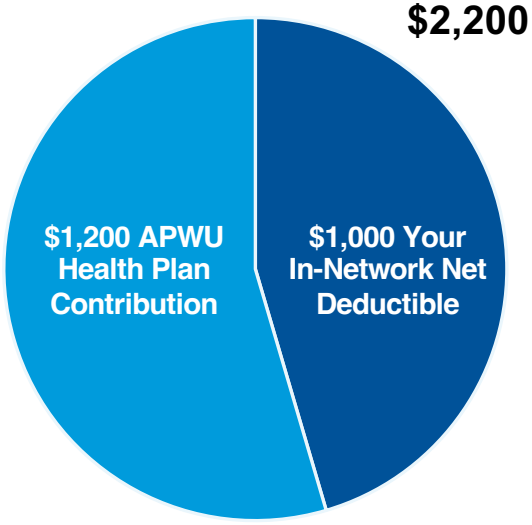


Reduce Your Expenses with a Personal Care Account (PCA)

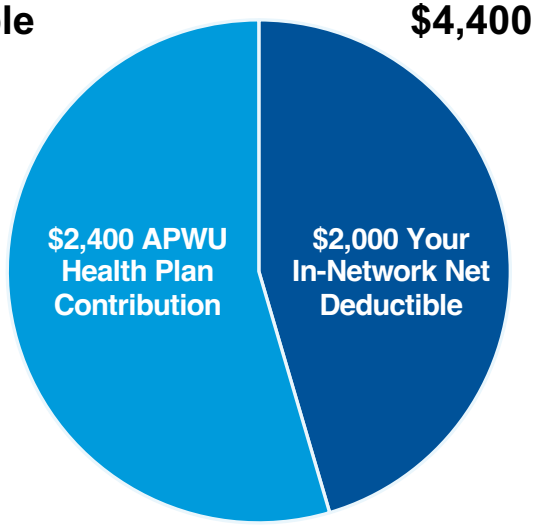
The Consumer Driven Option Plan provides a flexible alternative to conventional health plans. The Personal Care Account helps cover your healthcare expenses, lowering any deductible you may have to pay.

- Net-Deductible: $1,000/$2,000
- Coinsurance: 15%
- Catastrophic Limit: $6,500/$13,000

Self Only
$2,200 Plan Deductible



Self Plus One or Family
$4,400 Plan Deductible



Your PCA Covers 100% of all Covered Healthcare Expenses

- **Personal Care Account (PCA):**
  - Fully Funded by APWU Health Plan in January
  - $1,200 Self Only; $2,400 Self Plus One and Self and Family
  - Once exhausted, then you have a deductible and coinsurance
  - You can rollover any unused PCA funds up to $5,000 for Self Only and $10,000 for Self Plus One and Self and Family
- **You can use your PCA for:**
  - Medical and emergency care
  - Prescription drugs and supplies
  - Surgery and hospital services
  - Mental health and substance use treatment

Enjoy 100% Coverage For In-Network Care

- Preventive care and screenings
- Maternity care
- Contraception

$25 Wellness Incentive

- Automatically added to your PCA for each family member who completes an annual physical exam.

Prescription Drug Coverage

Consumer Driven Option 2023 Prescription Coverage

In-Network You Pay

OPTUMRx®

Network Retail	
Tier 1 / Tier 2	25%, min. $15 and max. per Rx of: $200/30-day supply, $400/60-day supply and $600/90-day supply
Tier 3	40%, min. $15 and max. per Rx of: $300/30-day supply, $600/60-day supply and $900/90-day supply

Network home delivery	
Tier 1 / Tier 2	25%, min. $10 and max. per Rx of: $200/30-day supply, $400/60-day supply and $600/90-day supply
Tier 3	40%, min. $10 and max. per Rx of: $300/30-day supply, $600/60-day supply and $900/90-day supply

Get Back To Being You With Behavioral Health Solutions

Behavioral Health Solutions

The Consumer Driven Option Plan offers mental health and substance use services through Behavioral Health Solutions. Members can get the support they need to:

- Manage stress and anxiety
- Cope with depression
- Treat substance use disorders
- Live with a chronic condition
- Address the challenges of adoption
- Support caregivers



Health & Wellness Programs

Virtual Programs:

- **Rally** – a digital health experience that offers personalized recommendations to help you move more, eat better and feel great!
- **Maven** – free virtual support for pregnancy, postpartum and returning to work after parental leave. With this service you can take advantage of:
  - ✓ Unlimited coaching and education
  - ✓ Your own care advocate
  - ✓ Personal referrals
  - ✓ Virtual classes

RALLY® MAVEN



CDO Flyer Page 13

Protect Your Hearing

Start your journey to better hearing. Supplement your Consumer Driven Option Plan benefits with Start Hearing. There's no additional premium, and you'll get a free hearing consultation and a discount on hearing aids.

Both plans cover diagnostic hearing tests every two years and hearing aids every three years. Plus you'll get **$1,500** towards your hearings aids every 3 years!

START HEARING

Call: 888-863-7222
Visit: starthearing.com/partners/apwu

Consider Your Dental & Vision Coverage Options

- As a Consumer Driven Option member, you can pay for eligible dental and vision expenses from your PCA (up to $400 for Self Only and $800 Self Plus One and Self and Family) as long as funds are available.
- You'll pay for dental care at the time of service.



Dental Coverage

The APWU Health Plan Dental Insurance Plan

- Federal and postal employees and retirees who feel that they need extra dental coverage can enroll in APWU Health Plan Dental Insurance Plan
- You pay a separate premium
- You must be an APWU member or an APWU associate member

APWU Health Plan Dental Insurance Plan Administered by Voluntary Benefits Plan			
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The APWU Health Plan Dental Insurance Plan is administered by Voluntary Benefits Plan

Manage Your Consumer Driven Option Plan

From Your Computer or Mobile Device

Member Website:
myuhc.com

Mobile app:
UnitedHealthcare

Members can use this website 24/7 to:

- Find network doctors and healthcare providers
- Get estimates for treatments and procedures
- Find what services are covered
- Price your medications and explore lower cost options
- Print a temporary ID card
- View claims and PCA balances
- Find ways to get and stay healthier
- Learn about health programs

Members can download the UHC member app at the **App Store** or **Google Play**

See a Doctor 24/7 from the Comfort of Home

Both Plans cover virtual telehealth visits.

- Speak to a board-certified doctor about minor medical and mental health concerns
- Get a diagnosis
- Have prescriptions sent to your local pharmacy



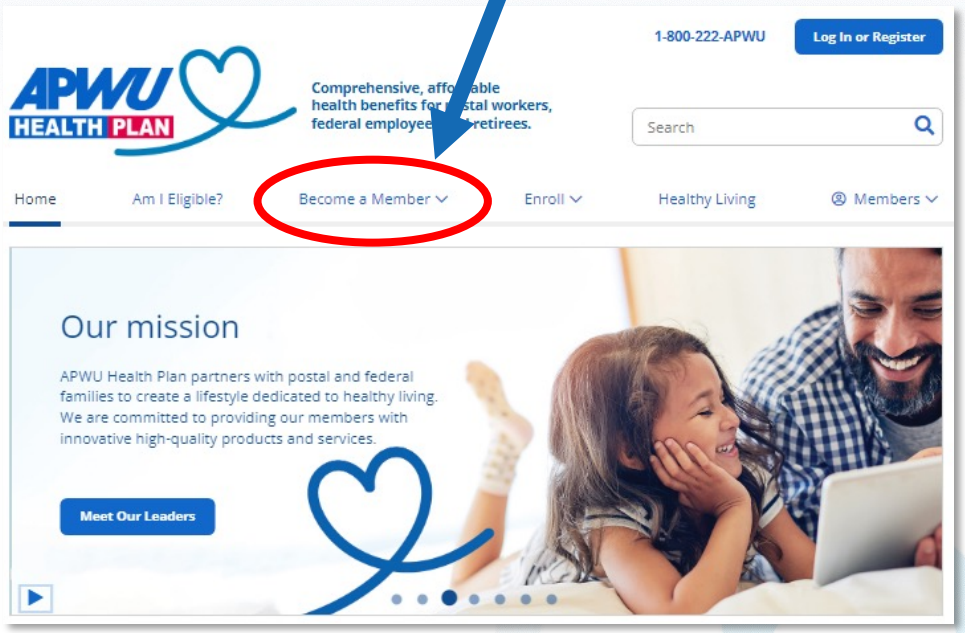
Doctors can treat health conditions like:

- Allergies
- Colds
- Migraines
- Pink eye
- Rashes
- Urinary tract infections
- Bronchitis

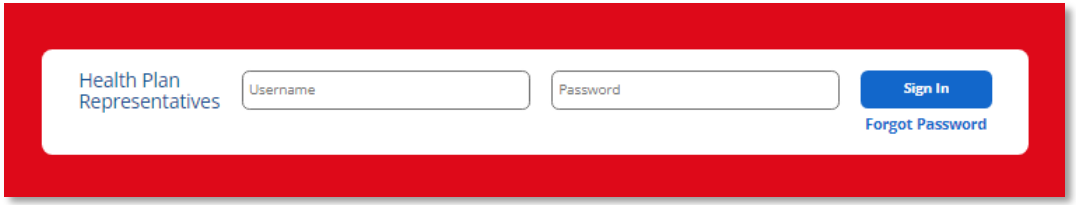
Need More Information?

Go to www.apwuhp.com and click on **Become a Member:**

- Premium Rates
- Provider Directory
- Brochure
- Informational videos
- How to Enroll



Or log in to the Health Plan Representative site, which is found at the bottom of our home page:



Thank you from the American Postal Workers Union Health Plan!



Questions for Closing Session

Email any questions to:
closingsessionquestions@apwuhp.com

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

THANK YOU!

APWU HEALTH PLAN
TOGETHER. BETTER HEALTH.