

Marketing Plus

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APWU HEALTH PLAN

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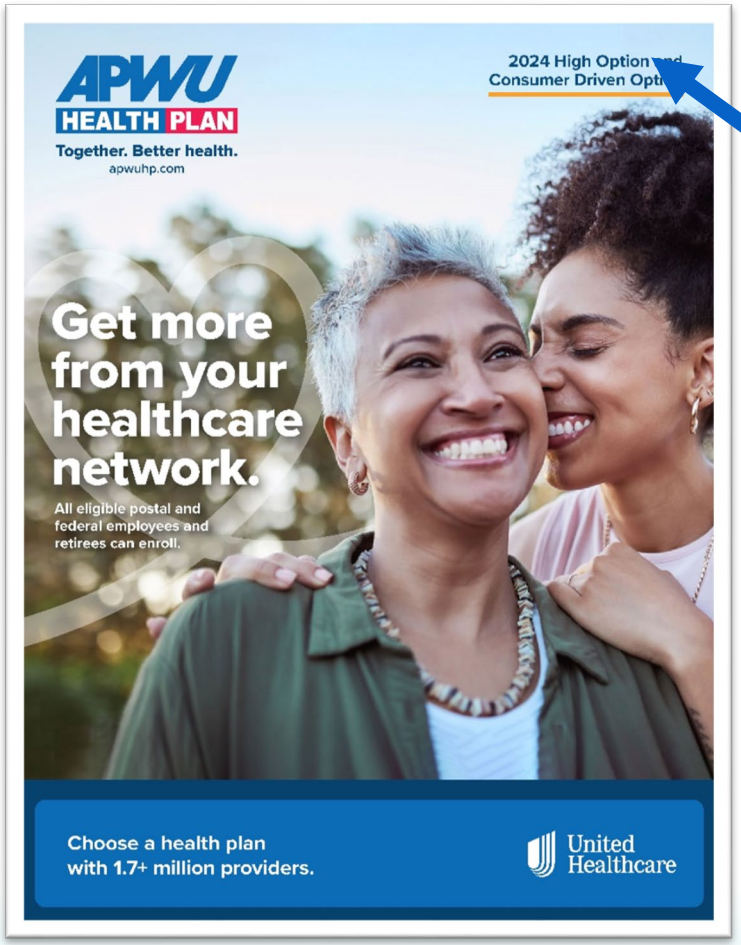
Marketing Plus Agenda

- The APWU Health Plan
- 2024 Premiums
- Member Cost Shares
- High Option and Consumer Driven Option Promotional Flyer
- Plan Features
- Special Programs
- For More Information…



Both the High Option and Consumer Driven Option are in one flyer!

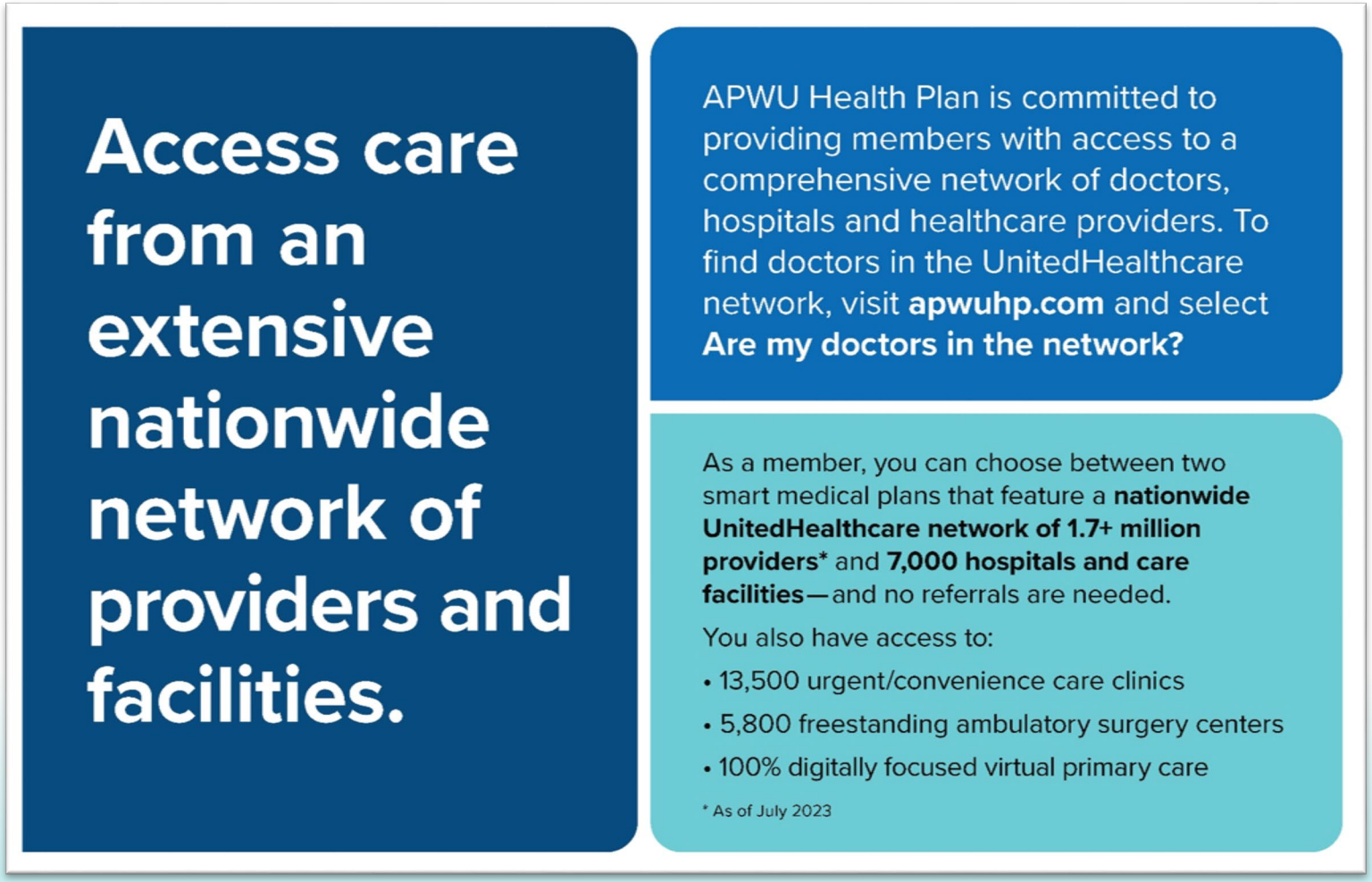
The APWU Health Plan

- Established in 1960
- Open to Postal and Federal Employees and Retirees
- **Two** Nationwide Plans:
  - **High Option** PPO uses the **UnitedHealthcare Network**
  - **Consumer Driven Option** PPO uses the **UnitedHealthcare Network**
- Over 1.7 Million Providers
- Coverage both In and Out-of-Network

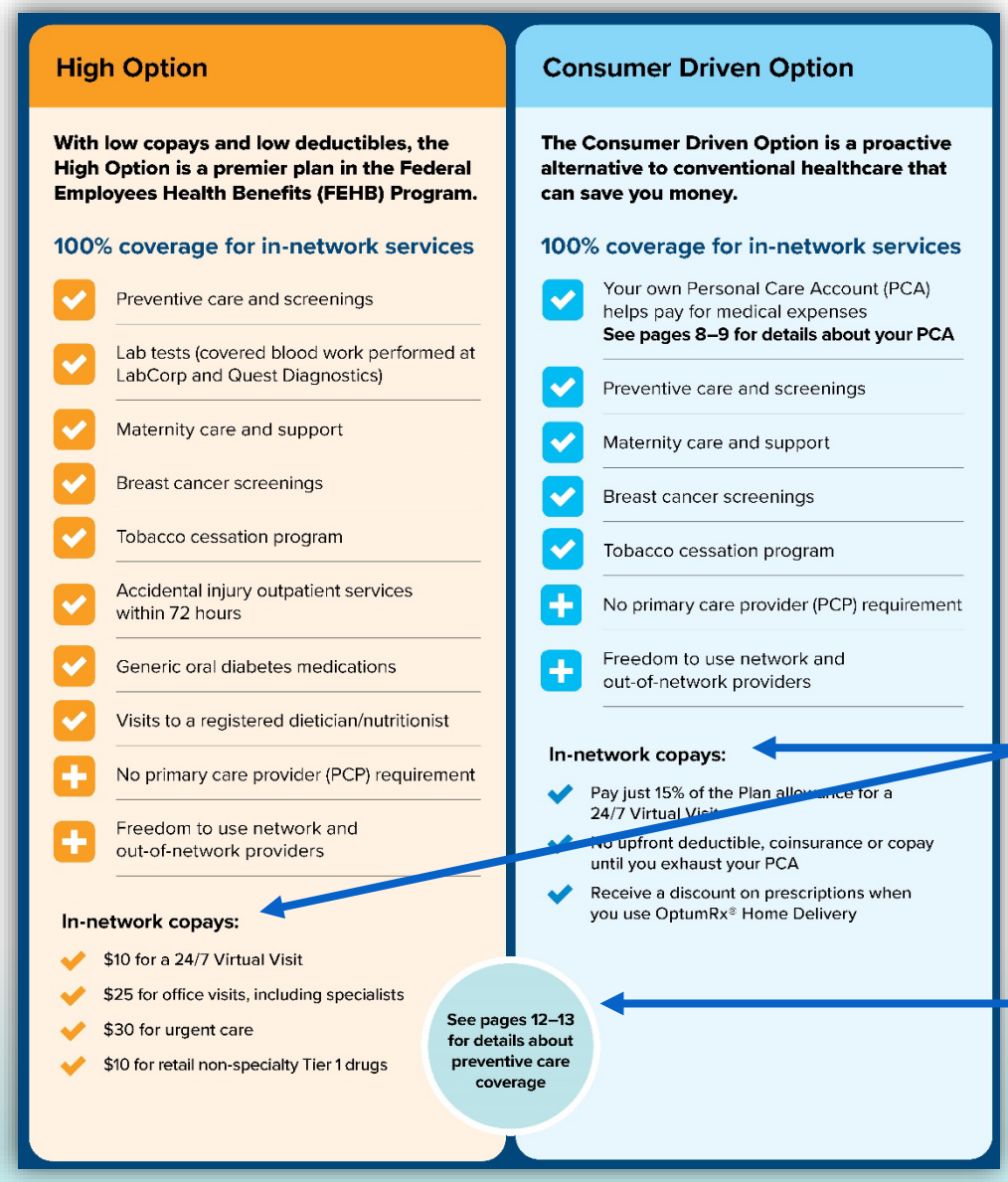
United Healthcare

UnitedHealthcare PPO Network

We switched Preferred Provider (PPO) Networks for our High Option Plan!



Compare your plan options



High Option

With low copays and low deductibles, the High Option is a premier plan in the Federal Employees Health Benefits (FEHB) Program.

100% coverage for in-network services

- Preventive care and screenings
- Lab tests (covered blood work performed at LabCorp and Quest Diagnostics)
- Maternity care and support
- Breast cancer screenings
- Tobacco cessation program
- Accidental injury outpatient services within 72 hours
- Generic oral diabetes medications
- Visits to a registered dietician/nutritionist
- No primary care provider (PCP) requirement
- Freedom to use network and out-of-network providers

In-network copays:

- $10 for a 24/7 Virtual Visit
- $25 for office visits, including specialists
- $30 for urgent care
- $10 for retail non-specialty Tier 1 drugs

Consumer Driven Option

The Consumer Driven Option is a proactive alternative to conventional healthcare that can save you money.

100% coverage for in-network services

- Your own Personal Care Account (PCA) helps pay for medical expenses
  See pages 8–9 for details about your PCA
- Preventive care and screenings
- Maternity care and support
- Breast cancer screenings
- Tobacco cessation program
- No primary care provider (PCP) requirement
- Freedom to use network and out-of-network providers

In-network copays:

- Pay just 15% of the Plan allowance for a 24/7 Virtual Visit
- No upfront deductible, coinsurance or copay until you exhaust your PCA
- Receive a discount on prescriptions when you use OptumRx® Home Delivery

See pages 12–13 for details about preventive care coverage

Page 3 is a side-by-side comparison of our High Option and Consumer Driven Option plans.

In-network copays.

Refers you to pages 12-13 for details about preventive care coverage.

2024 Premiums

APWU HEALTH PLAN

High Option premium rates

Self Only enrollment code 471		Self Plus One enrollment code 473		Self & Family enrollment code 472	
Biweekly	**Monthly**	**Biweekly**	**Monthly**	**Biweekly**	**Monthly**
$124.52	$269.79	$244.95	$530.73	$304.05	$658.77

Consumer Driven Option premium rates

Self Only enrollment code 474		Self Plus One enrollment code 476		Self & Family enrollment code 475	
Biweekly	**Monthly**	**Biweekly**	**Monthly**	**Biweekly**	**Monthly**
$76.78	$166.36	$166.88	$361.58	$182.05	$394.45

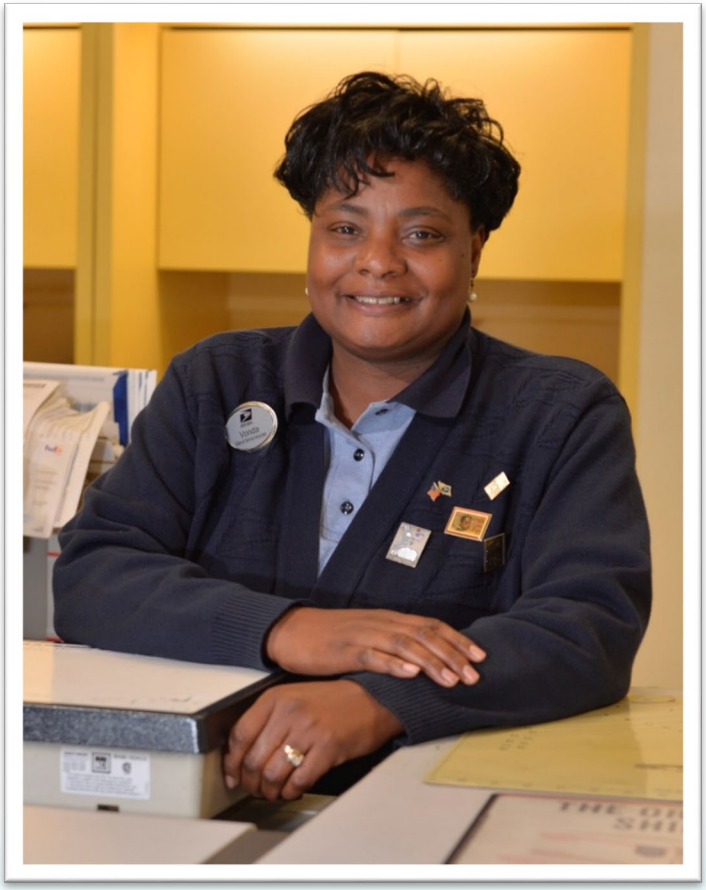
APWU special rates biweekly

Special rates apply to APWU Career Bargaining Unit Employees

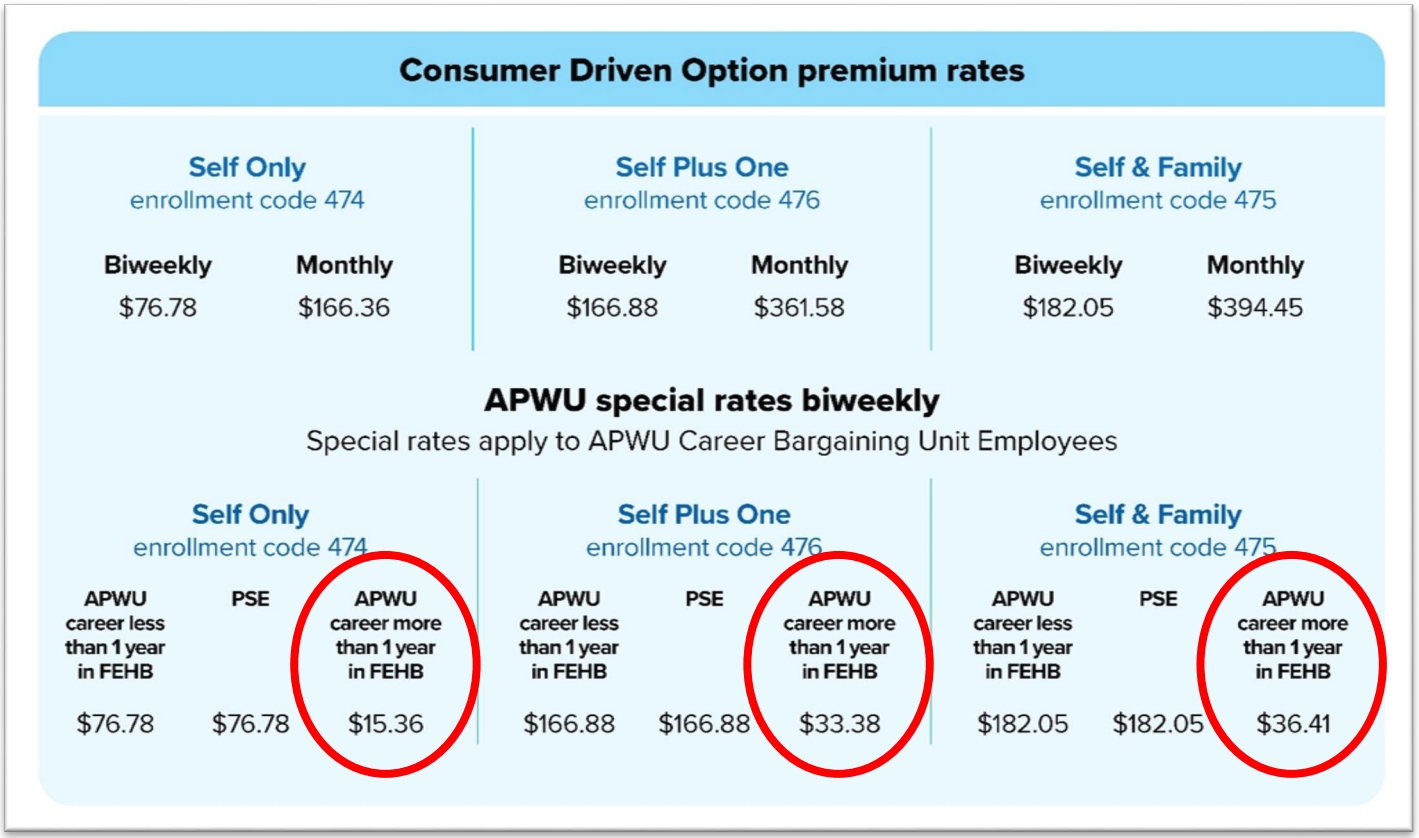
Self Only enrollment code 474			Self Plus One enrollment code 476			Self & Family enrollment code 475		
APWU career less than 1 year in FEHB	**PSE**	**APWU career more than 1 year in FEHB**	**APWU career less than 1 year in FEHB**	**PSE**	**APWU career more than 1 year in FEHB**	**APWU career less than 1 year in FEHB**	**PSE**	**APWU career more than 1 year in FEHB**
$76.78	$76.78	$15.36	$166.88	$166.88	$33.38	$182.05	$182.05	$36.41

APWU Preferred Premium

- As part of the collective bargaining agreement
- 95% off
- USPS contributes most of the premium
- Contract discounted rates only apply to APWU Career Bargaining Unit Employees enrolled as the subscriber in
  a FEHB health plan for over a year
- Automatically switches to the lower rate (no paper work)



Biweekly Special Rates



Consumer Driven Option premium rates

Self Only (enrollment code 474)		Self Plus One (enrollment code 476)		Self & Family (enrollment code 475)	
Biweekly	Monthly	Biweekly	Monthly	Biweekly	Monthly
$76.78	$166.36	$166.88	$361.58	$182.05	$394.45

APWU special rates biweekly

Special rates apply to APWU Career Bargaining Unit Employees

Self Only (enrollment code 474)			Self Plus One (enrollment code 476)			Self & Family (enrollment code 475)		
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$76.78	$76.78	$15.36	$166.88	$166.88	$33.38	$182.05	$182.05	$36.41

Biweekly special rates only apply to APWU Career Bargaining Unit Employees that have been in a FEHB health plan for over a year.

Rate Information: 2024 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: 2024 Brochure

APWU HEALTH PLAN

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	$271.43	$124.52	$588.10	$269.79	$124.52
High Option Self Plus One	473	$586.50	$244.95	$1270.75	$530.73	$244.95
High Option Self and Family	472	$646.18	$304.05	$1400.06	$658.77	$304.05
CDHP Option Self Only	474	$230.35	$76.78	$499.09	$166.36	**$15.36**
CDHP Option Self Plus One	476	$500.65	$166.88	$1084.74	$361.58	**$33.38**
CDHP Option Self and Family	475	$546.17	$182.05	$1183.36	$394.45	**$36.41**

Medicare Advantage Plan

Our Medicare Advantage Plan is for:

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



Our one-of-a-kind Medicare Advantage Plan was designed for the APWU Health Plan by a dedicated Medicare Advantage team at UnitedHealthcare.

Medicare Advantage Plan

Features:

- 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 NurseLine, United Healthcare HouseCalls, and UnitedHealthcare Hearing.

Medicare Advantage Plan - Programs

APWU Health Plan's Medicare Advantage Plan comes with these programs at no extra cost!

Renew Active®[1]
Stay active with a free gym membership and access to thousands of digital on-demand workout videos and live-streaming fitness classes.

NurseLine[2]
Access a registered nurse 24/7.

UnitedHealthcare HouseCalls[3]
Get an annual in-home preventive care visit at no extra cost.

UnitedHealthcare Hearing[4]
Receive a hearing exam and access a wide selection of custom-programmed hearing aids—available in-person at 7,000 providers nationwide[5] or through home delivery.

Provider network
See any doctor you want and pay the same cost share, as long as they accept Medicare patients and the Plan.

Renew Active

NurseLine

UnitedHealthcare HouseCalls

UnitedHealth-care Hearing

High Option In-Network Cost Shares

High Option 2024

Calendar year deductible	In-network	Out-of-network
• Self Only	$450	$1,000
• Self Plus One / Self & Family	$800	$2,000
Annual out-of-pocket maximum	**In-network**	**Out-of-network**
• Combined medical and prescription drugs	$6,500 Self Only $13,000 Self Plus One and Self & Family	$12,000 Self Only $24,000 Self Plus One and Self & Family

Copays:

- Office Visit: $25
- Specialist Visit: $25
- Virtual Visit: $10
- Urgent Care: $30

100% Covered In-Network Services

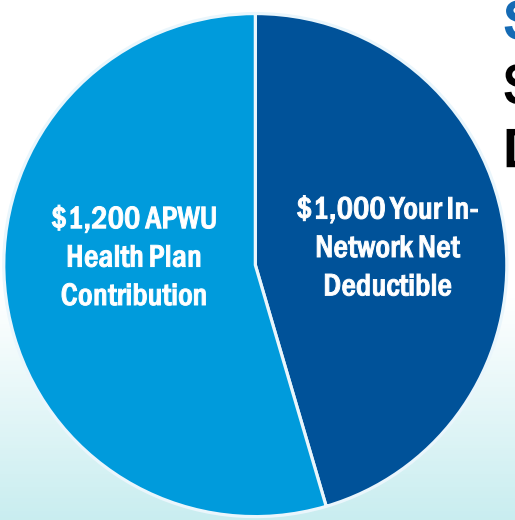
- Routine preventive care and screenings
- Maternity care and support
- Contraception
- Accidental injury outpatient services within 72 hours
- Lab tests ($0 for covered blood work performed at LabCorp and Quest Diagnostics)
- Lifestyle management programs such as tobacco cessation and weight management

These benefits are explained in more detail on pages 12-13 of the flyer.

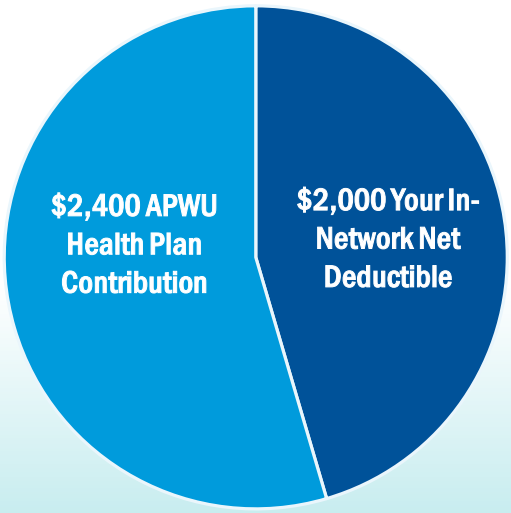
Your Personal Care Account (PCA)

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 Personal Care Account (PCA)

- **Personal Care Account:**
  - Fully Funded by APWU Health Plan in January
  - $1,200 Self Only; $2,400 Self Plus One and Self & 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

$25

$25 Wellness Incentive

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

Consumer Driven Option Coverage

APWU HEALTH PLAN

Self Only

$1,200 — APWU Health Plan contribution

Net deductible		Out-of-pocket maximum	
In-network	**Out-of-network**	**In-network**	**Out-of-network**
$1,000	$1,500	$6,500	$12,000

Self Plus One / Self & Family

$2,400 — APWU Health Plan contribution

Net deductible		Out-of-pocket maximum	
In-network	**Out-of-network**	**In-network**	**Out-of-network**
$2,000	$3,000	$13,000	$24,000

What is an out-of-pocket maximum?

This is the most you may have to pay for covered services in a plan year. After you spend this amount on deductibles, copayments and coinsurance for in-network care and services, the Health Plan pays 100% of the costs of covered benefits.

PCA rollover

As long as you remain in this plan, any unused 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 for Self Only and $10,000 for Self Plus One and Self & Family.

In-Network Preventive Care

APWU HEALTH PLAN

Both High Option and Consumer Driven Option Members can enjoy 100% coverage for in-network preventive care.

Wellness checkups

Annual adult routine exams and immunizations

Seeing a doctor regularly means they get to know you and your health, making it easier to guide you to appropriate care. And, your doctor may catch a health issue before it becomes serious.

Well-child exams and immunizations

Regular well-child visits allow a healthcare provider to track your child's growth and development, find or prevent health issues and answer questions. The American Academy of Pediatrics recommends a series of well-child visits in the first 3 years of your child's life and annual visits for children 4 years and older.[1]

Recommended screenings

High blood pressure screenings

High blood pressure—also known as hypertension—often has no symptoms, so it's important to be screened at your annual routine exam.

Diabetes screenings

The symptoms of diabetes are often hard to spot. If you have any risk factors for diabetes, talk to your doctor about getting your blood sugar tested.

Cancer screenings

Regular cancer screenings may detect cancer early, before it has a chance to spread.[2]

Recommended screenings include:

- Cervical cancer screening starting at age 21[3]
- Colorectal cancer screening starting at age 45[4]
- Breast cancer screening starting at age 40[5]

APWU Health Plan covers routine mammograms as follows:

- Age 35–39, one during this five-year period
- From age 40 on, one every calendar year

For a full list of recommended screenings, visit **uhc.com/preventivecare**.

Care and support

Maternity care

Regular prenatal visits throughout your pregnancy can help catch potential issues early and reduce the risk of complications.

Contraception

Contraceptive drugs and devices as listed on the ACA/HRSA websites are covered at 100%.

High Option Pharmacy

	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®

High Option members use Express Scripts for their prescription needs.

High Option - Diabetes Care

$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

Consumer Driven Option Pharmacy

Consumer Driven Option 2024 Prescription Coverage	In-Network You Pay

OPTUM Rx®

Consumer Driven Option members use OPTUM Rx for their prescription needs.

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

Dental Coverage Options: High Option

High Option members receive certain dental benefits as part of their 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.
- Use any dentist you choose.

Dental Coverage Options: Consumer Driven Option

- 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.



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

Behavioral Health Solutions

Both the High Option and Consumer Driven Option Plan offer 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
- Access caregiver support

The UnitedHealthcare network features 305K+ behavioral health providers!

We changed networks so now you have more options thanks to UnitedHealthcare's extensive network of over 1.7 providers. Both High Option and Consumer Driven Option members have access to over 305K behavioral health providers in their network!

UnitedHealthcare Hearing

High Option and Consumer Driven Option members can access over 2,000 name-brand models and styles of hearing aids at significant savings through UnitedHealthcare Hearing. Plus, get in-person or virtual support for every stage of your hearing health journey.

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!



Health and Wellness Programs

Available to all APWU Health Plan members.

One Pass Select™
One Pass Select is a fitness and well-being subscription-based network that provides access to over 16,000 gyms and studios. Members can use multiple locations during the same month and change locations at any time. Choose from five membership tiers, with the option to change tiers monthly.

The digital membership tier provides discounted access to thousands of on-demand and live-streaming exercise classes through fitness apps. Select tiers offer free access to convenient grocery and household item delivery services.

Maven
Maven provides free, 24/7 virtual support for pregnancy, postpartum and returning to work after parental leave. Take advantage of:

- **Unlimited video chat and messaging** with providers from 35+ specialties—including OB-GYNs, mental health providers and lactation specialists
- **Your own care advocate** who can help you navigate your benefits and understand your health bills
- **Personal referrals** to quality, in-person providers in your network
- **Trusted resources** such as on-demand classes, community forums and MD-approved articles



RALLY®

Rally® is a digital health experience that offers personalized recommendations to help you move more, eat better and feel great. It even rewards your progress with Rally Coins, which you can use to contribute to a charity.

Member Website, Portal & App

High Option

Visit your member website at **apwuhp.com** for the tools you need to manage your health plan benefits and get on the path to healthier living.

Member portal

Your member portal at **myapwuhp.com** features resources to keep you healthy and tools to help you get the most from your plan. Log in to your 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
- See benefit and eligibility information

Register for a free member account at **apwuhp.com.**

Mobile app

The **myapwuhp** member app helps you manage your health plan. See your claims, year-to-date information, prescriptions and more.

Consumer Driven Option

Access your Health Plan 24/7 with **myuhc.com.** After you're signed in, you'll have easy access to tools and resources that can help you understand your benefits and make informed decisions about your care:

- Find care and compare costs with the provider search and cost estimate tool
- Get estimates for treatments and procedures
- Price medications, explore lower cost options and order refills
- View claims and PCA balances
- Access 24/7 Virtual Visits

Mobile app

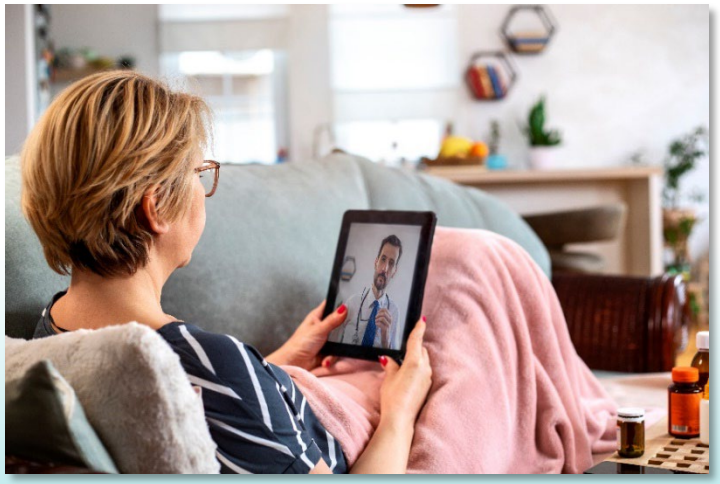
The **UnitedHealthcare app®** helps you find care, price medications, review and manage claims, view and share your digital Health Plan ID card and more—all from your mobile device.

Download the mobile app at the Apple Store or Google Play

Virtual Visits

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

Enroll Today!

Choose the option that works best for you.

USPS employees

- Call PostalEASE at **877-477-3273,** option 5
- Visit **liteblue.usps.gov**
- Make sure you have your Employee Identification Number and USPS PIN

USPS retirees

- Complete the FEHB Health Benefits Election Form (SF2809)
- Visit **apwuhp.com/enroll** to download the form
- Visit **opm.gov/forms/pdf_fill/sf2809.pdf** to download the form

Federal employees and retirees

- Complete the FEHB Health Benefits Election Form (SF2809)
- Pick up the form in your employing office
- Visit **opm.gov/forms/pdf_fill/sf2809.pdf** to download the form
- Ask your agency if you can enroll online or by phone

Already an APWU Health Plan member?

You will automatically be re-enrolled in the Plan. However, moving to Self Plus One or Self & Family coverage requires you to change your enrollment.

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.