APWU HEALTH PLAN

35th Annual Open Season Seminar

TOGETHER. BETTER HEALTH.®

OPENING SESSION

Presented By

ROCKY MIDGETT

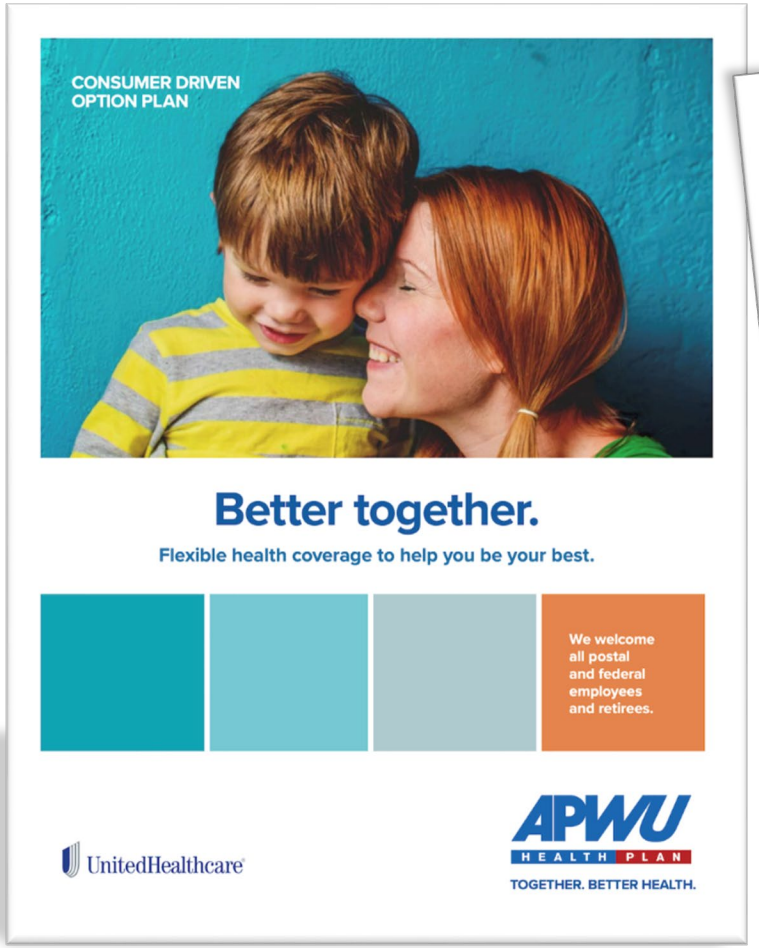
CHIEF OPERATING MANAGER

APWU HEALTH PLAN



APWU Health Plan

- 2019 Open Season Results
- Prevention and Member Outreach
- COVID-19 Update
- Premiums
- Benefit Changes

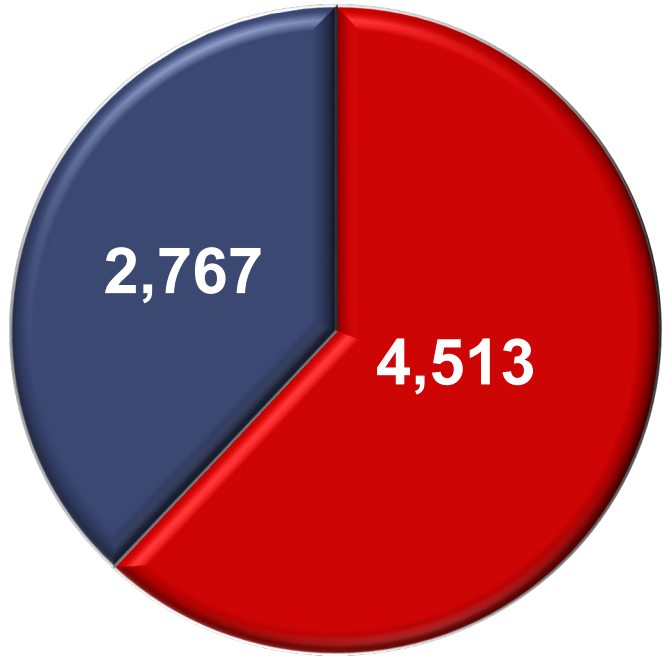




2019 Open Season Results

2019 Open Season Results

APWU Health Plan enrolled **2,767** new members, lost **4,513** members through disenrollment, for a net loss of 1,746 members.



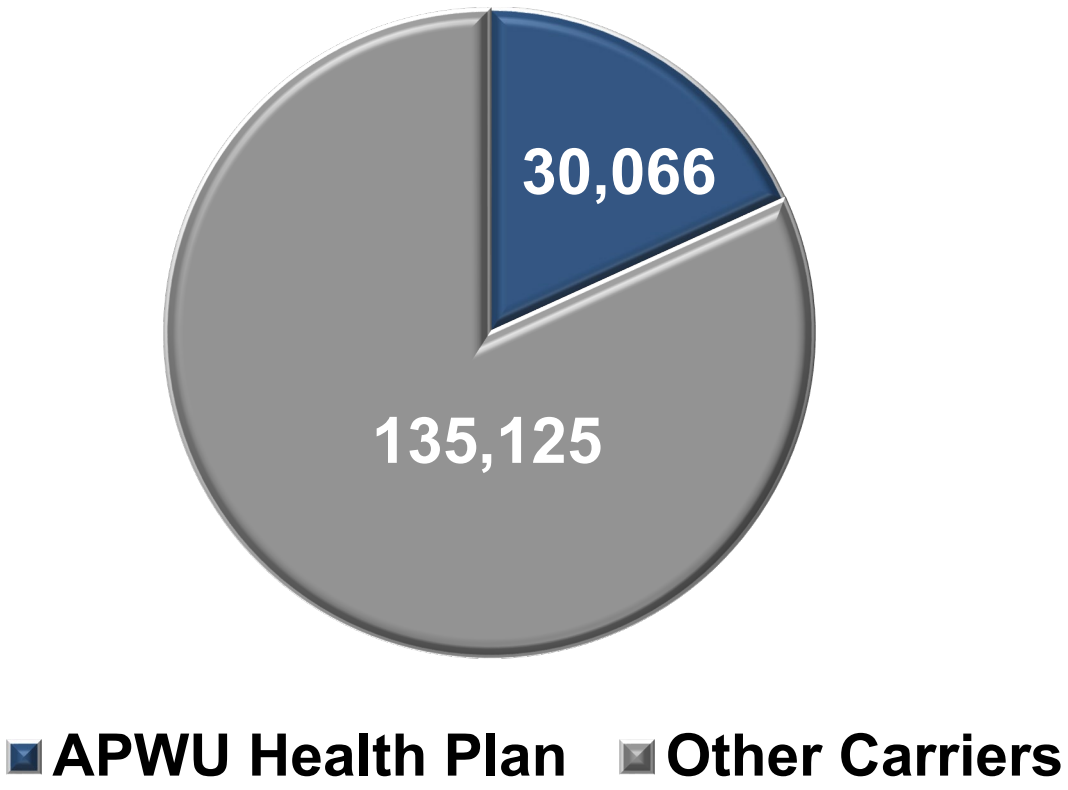
96% Retention Rate; -1,746 Net Membership

2019 Open Season Results

APWU Membership by Carrier

30,066 APWU members have selected the APWU Health Plan.

APWU members continue to select BCBS and HMO products more often than the APWU Health Plan.



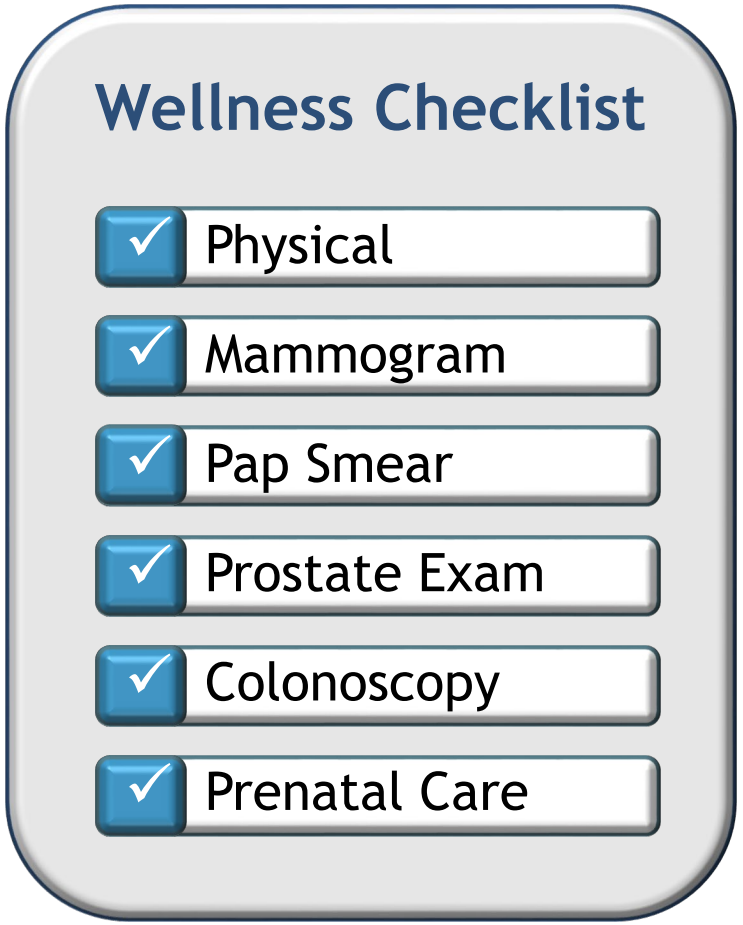
2019 Health Plan Membership

2019	HIGH OPTION	CONSUMER DRIVEN OPTION	TOTALS	%
ANNUITANT	40,458	7,272	47,730	45%
ASSOCIATES	8,780	8,971	17,751	17%
POSTAL	13,346	22,625	35,971	35%
OPTION TOTALS	62,584	38,868	101,452	100%



Inovalon Outreach Programs

- Inovalon, in partnership with APWUHP, provides outreach to members in the form of mailings and phone calls to remind members of the importance of regular visits with their doctors and management or monitoring of their chronic conditions.



Inovalon Outreach Process

- Members will generally receive a reminder mailer once a year
- Reminders are based on claims data
- Reminders include:
    - mammograms
    - pap smears
    - HbA1c
    - hypertension
- Inovalon follows-up with phone calls to members to help make appointments
- Inovalon makes up to five phone call attempts



Inovalon Outreach Process

- Inovalon also offers assistance:
  - Scheduling an assessment visit if a member does not have a PCP
  - Providing members with an In-Home Assessment (IHA)
- During an IHA, a doctor, nurse or physician's assistant will:
  - Conduct a home visit
  - Perform a basic physical exam
  - Collect any information regarding preventive care history
  - Recommend tests that may be necessary

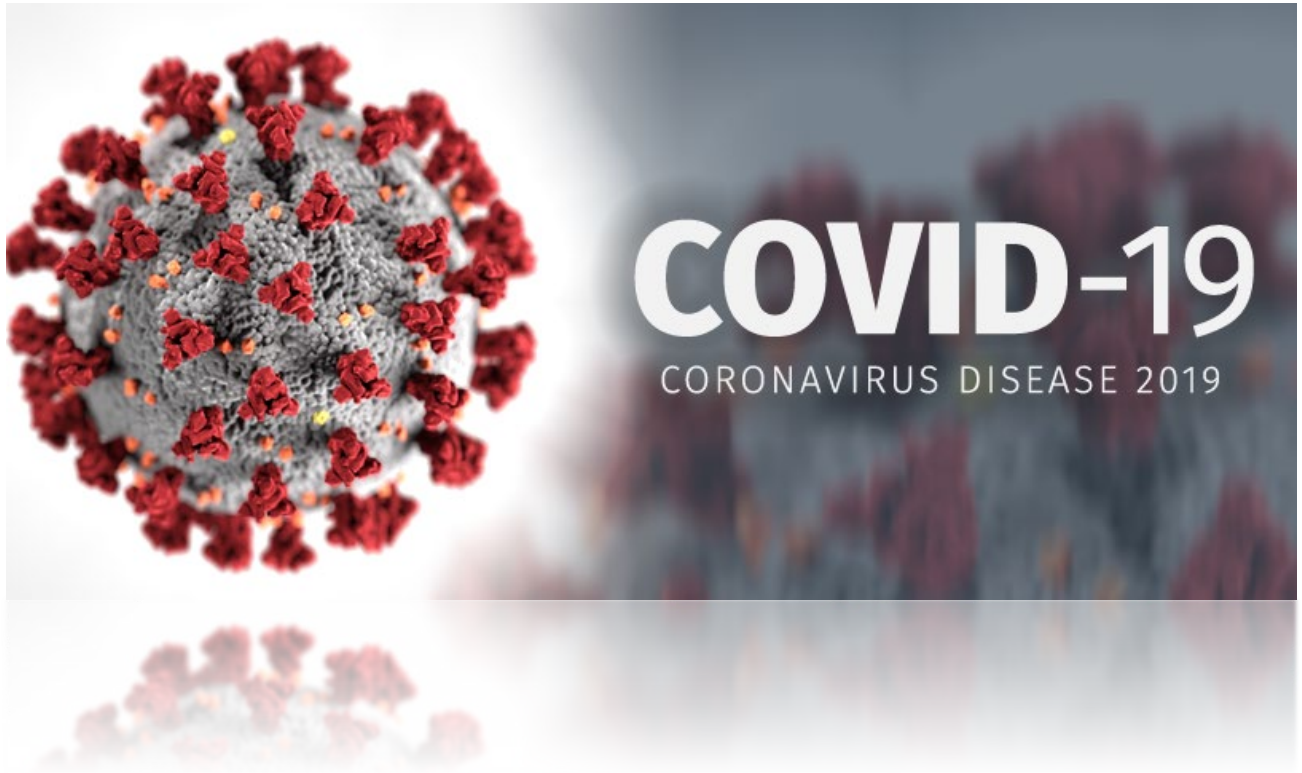


Inovalon Outreach Process

- Members can opt out of all Inovalon outreach at any time or can refuse any offers
- There is no obligation to participate
- This is meant to be a courteous reminder and offer of assistance to members



COVID-19 Update



Cigna®

UnitedHealthcare

COVID-19 Update
How to Protect Yourself and Others

Know how it spreads



- There is currently no vaccine to prevent coronavirus disease 2019 (COVID-19).
- **The best way to prevent illness is to avoid being exposed to this virus.**
- The virus is thought to spread mainly from person-to-person.
  - Between people who are in close contact with one another (within about 6 feet).
  - Through respiratory droplets produced when an infected person coughs, sneezes or talks.
  - These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs.
  - COVID-19 may be spread by people who are not showing symptoms.

CS 316291A 09/02/2020

Accessible version: https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/prevention.html

cdc.gov/coronavirus

COVID-19 Update
How to Protect Yourself and Others

Everyone Should

Clean your hands often



- **Wash your hands** often with soap and water for at least 20 seconds especially after you have been in a public place, or after blowing your nose, coughing, or sneezing.
- If soap and water are not readily available, **use a hand sanitizer that contains at least 60% alcohol.** Cover all surfaces of your hands and rub them together until they feel dry.
- **Avoid touching your eyes, nose, and mouth** with unwashed hands.

CS 316291A 09/02/2020

Accessible version: https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/prevention.html

cdc.gov/coronavirus

COVID-19 Update
How to Protect Yourself and Others

Everyone Should

Avoid close contact



- **Limit contact with others as much as possible.**
- **Avoid close contact** with people who are sick.
- **Put distance between yourself and other people.**
  - Remember that some people without symptoms may be able to spread virus.
  - This is especially important for **people who are at higher risk of getting very sick.** www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/peopleat-higher-risk.html

CS 316291A 09/02/2020

Accessible version: https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/prevention.html

cdc.gov/coronavirus

COVID-19 Update
How to Protect Yourself and Others

Everyone Should

Cover your mouth and nose with a mask around others



- **You could spread COVID-19 to others** even if you do not feel sick.
- **Everyone should wear a mask in public settings** and when around people not living in their household, especially when social distancing is difficult to maintain.
  - Masks should not be placed on young children under age 2, anyone who has trouble breathing, or is unconscious, incapacitated or otherwise unable to remove the mask without assistance.
- **The mask is meant to protect other people** in case you are infected.
- Do **NOT** use a facemask meant for a healthcare worker.
- Continue to **keep about 6 feet between yourself and others**. The mask is not a substitute for social distancing.

CS 316291A 09/02/2020

Accessible version: https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/prevention.html

cdc.gov/coronavirus

COVID-19 Update
How to Protect Yourself and Others

Everyone Should

Cover coughs and sneezes



- **Always cover your mouth and nose** with a tissue when you cough or sneeze or use the inside of your elbow.
- **Throw used tissues** in the trash.
- Immediately **wash your hands** with soap and water for at least 20 seconds. If soap and water are not readily available, clean your hands with a hand sanitizer that contains at least 60% alcohol.

CS 316291A 09/02/2020

Accessible version: https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/prevention.html

cdc.gov/coronavirus

COVID-19 Update
How to Protect Yourself and Others

Everyone Should

Clean and disinfect



- **Clean AND disinfect frequently touched surfaces** daily. This includes tables, doorknobs, light switches, countertops, handles, desks, phones, keyboards, toilets, faucets, and sinks. www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/disinfecting-your-home.html
- **If surfaces are dirty, clean them**: Use detergent or soap and water prior to disinfection.
- **Then, use a household disinfectant.** You can see a list of EPA-registered household disinfectants at: https://www.epa.gov/pesticide-registration/list-n-disinfectants-coronavirus-covid-19

CS 316291A 09/02/2020

Accessible version: https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/prevention.html

cdc.gov/coronavirus

High Option: February 2020 - August 2020

APWU - Date Range: 02/01/20 – 08/31/20	
Testing	**Total Paid**
Testing	$779,424
Home Testing Kits	$23,322
Antibodies Testing	$87,264
Grand Total	**$890,009**
Virtual Visits	**Total Paid**
Virtual Visits (costs included in Testing)	$36,968
Claim Category	**Total Paid**
Inpatient	$1,566,252
Outpatient	$516,919
Professional	$860,065
Grand Total	**$2,943,236**
Confirmed COVID-19 Cases	**Total Paid**
Confirmed Total	$2,076,776

Consumer Driven: February 2020 - August 2020

2020 Year to Date - Summary					
Case Summary				**Paid[1]**	**Per Case**
737	**Confirmed Cases**	**267**	Individuals with a Positive Test Result	**$533,641**	**$1,999**
		470	Individuals with a Definitive Diagnosis (U07.1)	**$2,371,351**	**$5,045**
38	**Probable Cases**	**1**	Individuals with a Presumptive Diagnosis (U07.2)	**$20**	**$20**
		37	Individuals with a Likely Diagnosis (B97.29)	**$51,113**	**$1,381**
189	**Possible Cases**	**62**	Individuals with a Related Diagnosis (Tier 1)	**$73,511**	**$1,186**
		127	Individuals with a Related Diagnosis (Tier 2) in an Inpatient setting	**$2,169,593**	**$17,083**
		964	**Total Cases (Confirmed, Probable, and Possible)**	**$5,199,230**	**$5,393**
Testing Summary					
267	**Positive Result**	**233**	Individuals with a Positive Viral Test Result		
		34	Individuals with a Positive Antibody Test Result		
2,575	**Negative Result**	**2320**	Individuals with a Negative Viral Test Result		
		255	Individuals with a Negative Antibody Test Result		
4,490	**Unknown Result**	**3963**	Individuals with an Unknown or Inconclusive Viral Test Result		
		527	Individuals with an Unknown or Inconclusive Antibody Test Result		
Testing Costs				**Paid[2]**	**Per Individual**
		7,332	**Total Individuals Tested**	**$821,096**	**$112**

HEALTH PLAN

Competitor Premiums Comparison

GEHA®

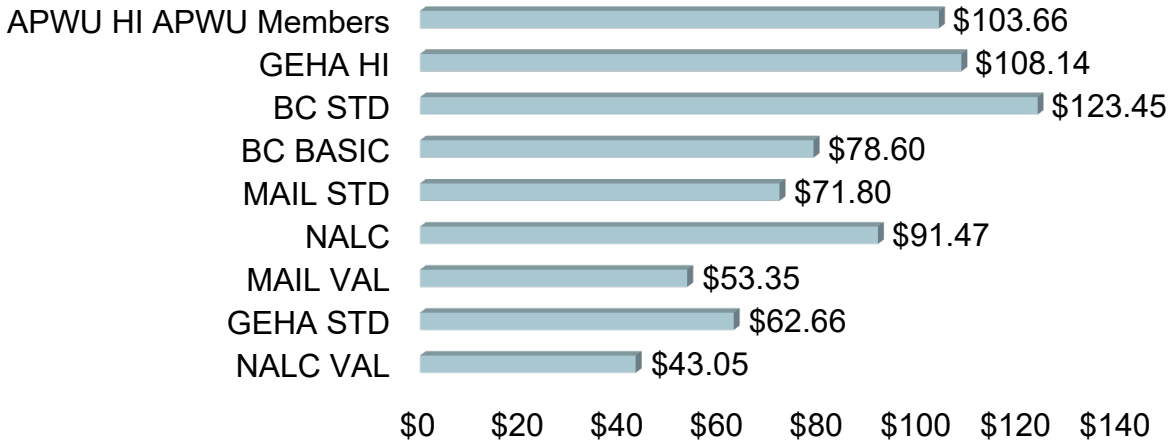
NALC
FREDRIC V. ROLANDO, PRESIDENT

BlueCross BlueShield
Federal Employee Program
LIVE FEARLESS

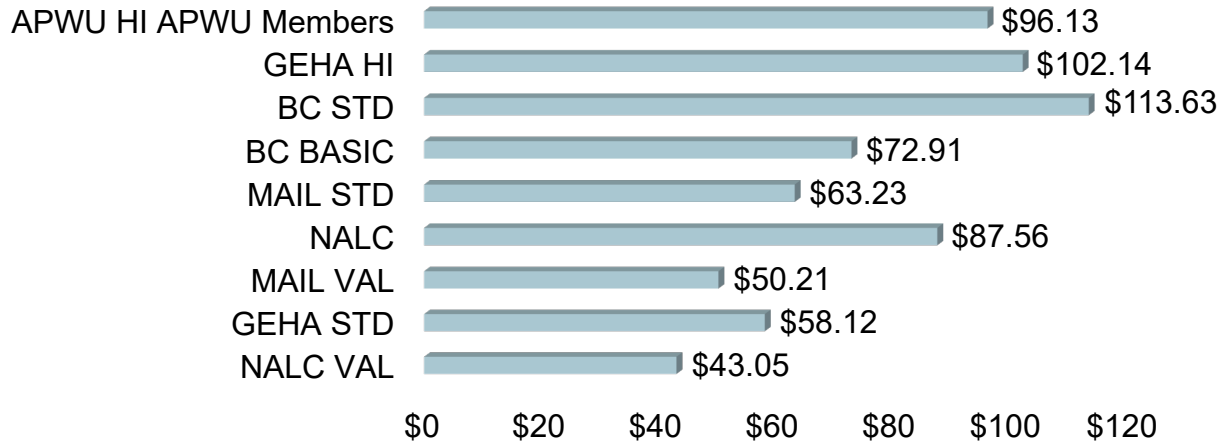
MHBP SM
Brought to you by Aetna

High Option Self - Postal

2021 Bi-Weekly Premium Self

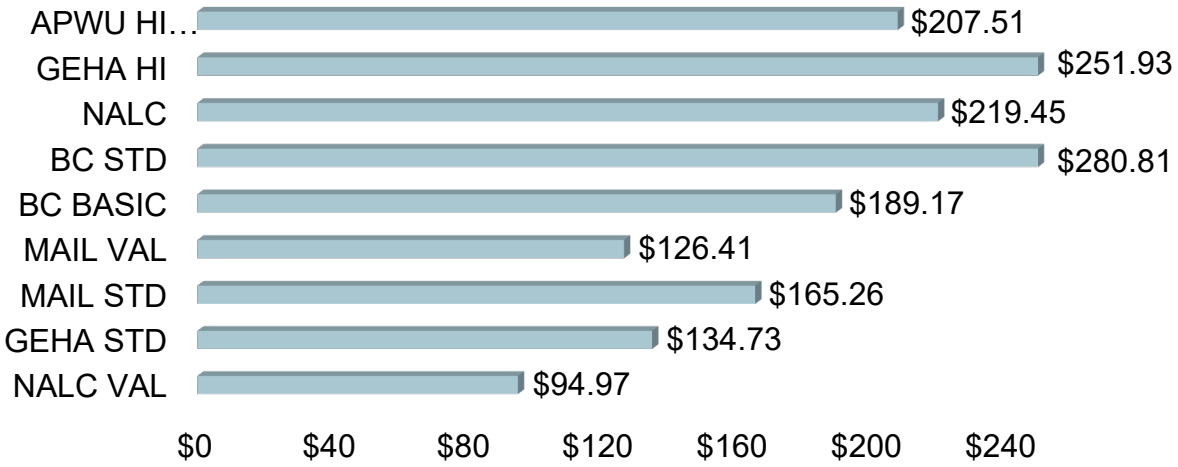


2020 Bi-Weekly Premium Self

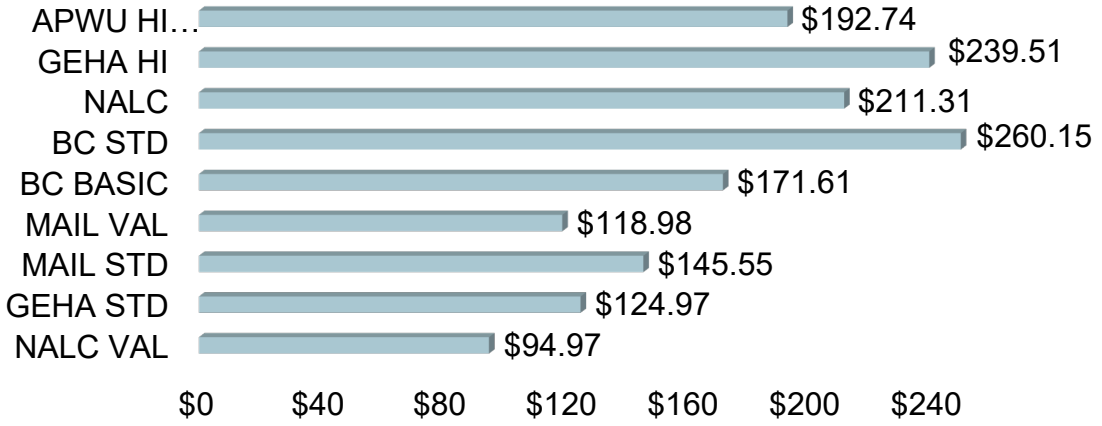


High Option Self Plus One - Postal

2021 Bi-Weekly Premium Self Plus One

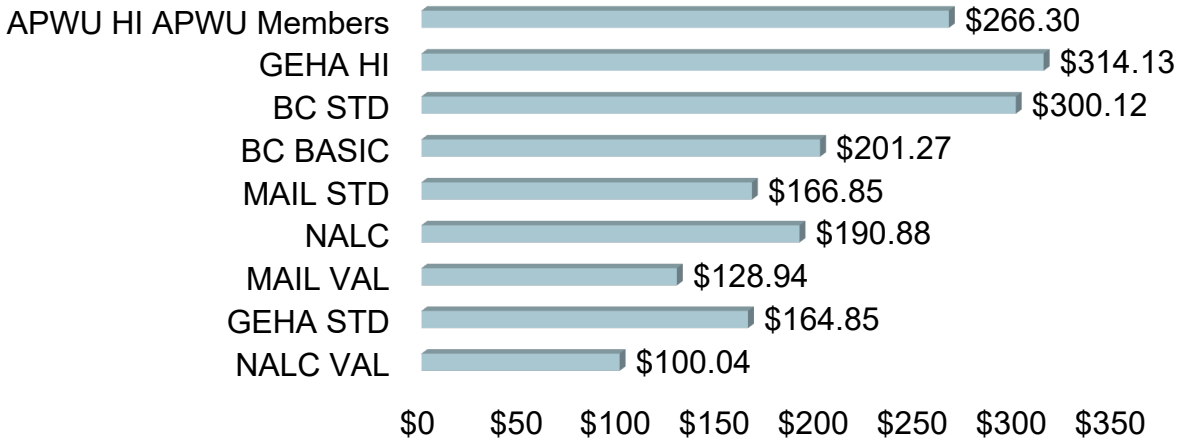


2020 Bi-Weekly Premium Self Plus One

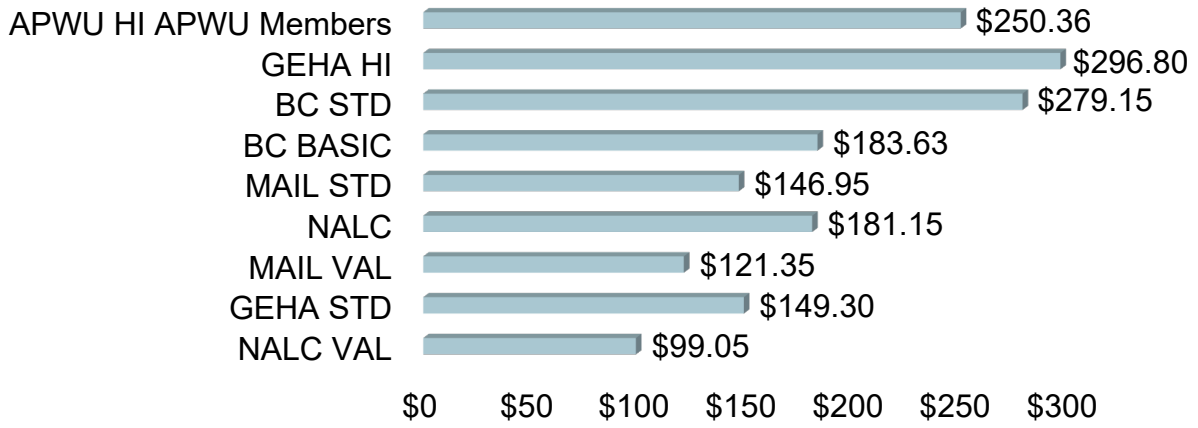


High Option Self & Family - Postal

2021 Bi-Weekly Premium Family

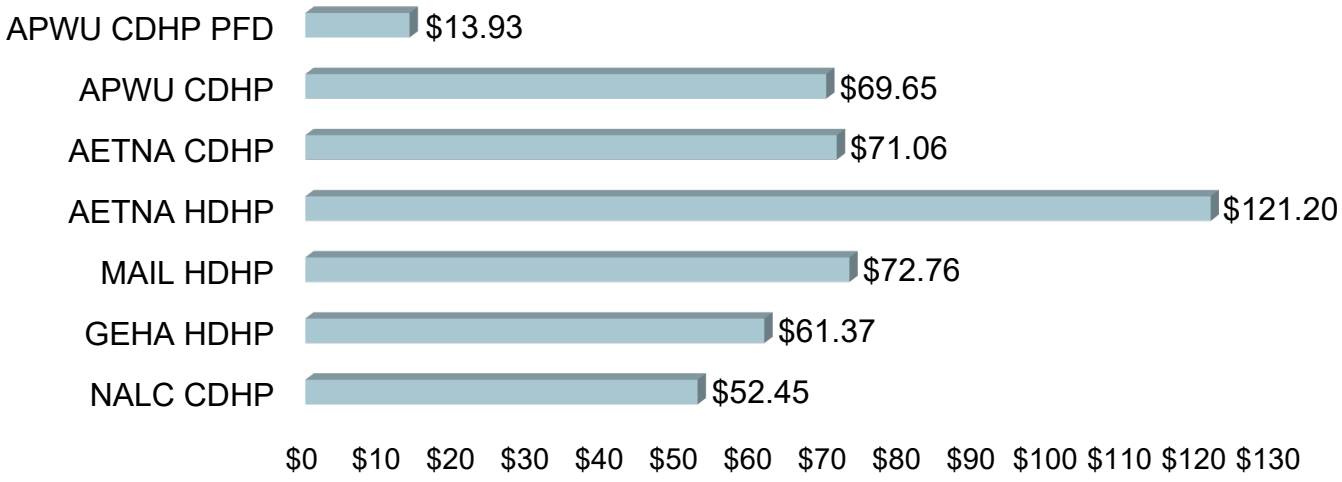


2020 Bi-Weekly Premium Family

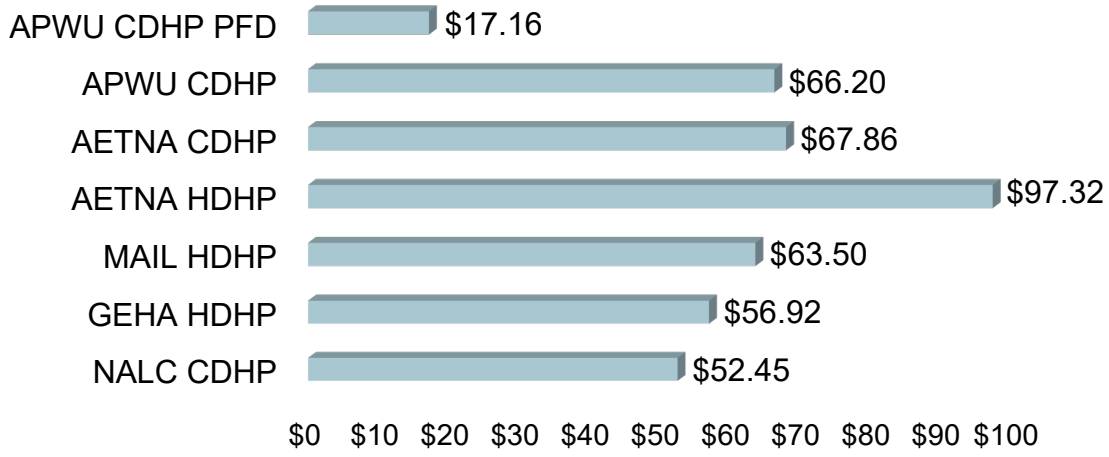


CDHP Self - Postal

2021 Bi-Weekly Premium Self

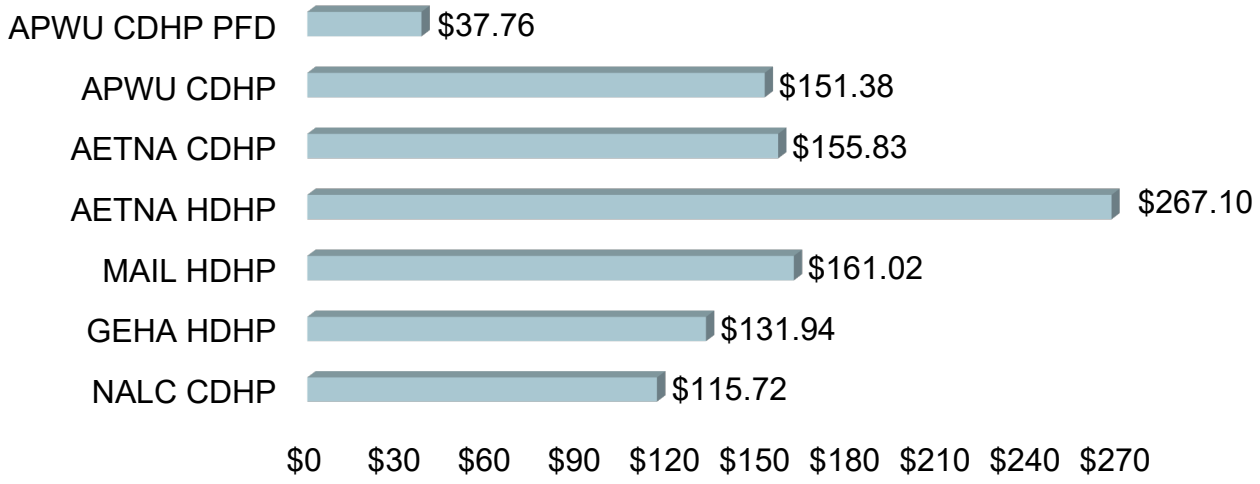


2020 Bi-Weekly Premium Self

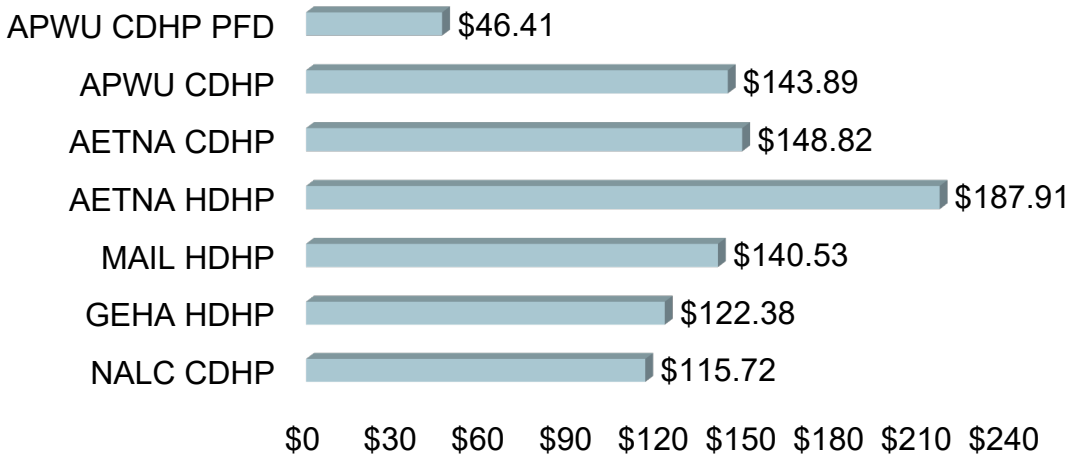


CDHP Self Plus One - Postal

2021 Bi-Weekly Premium Self Plus One

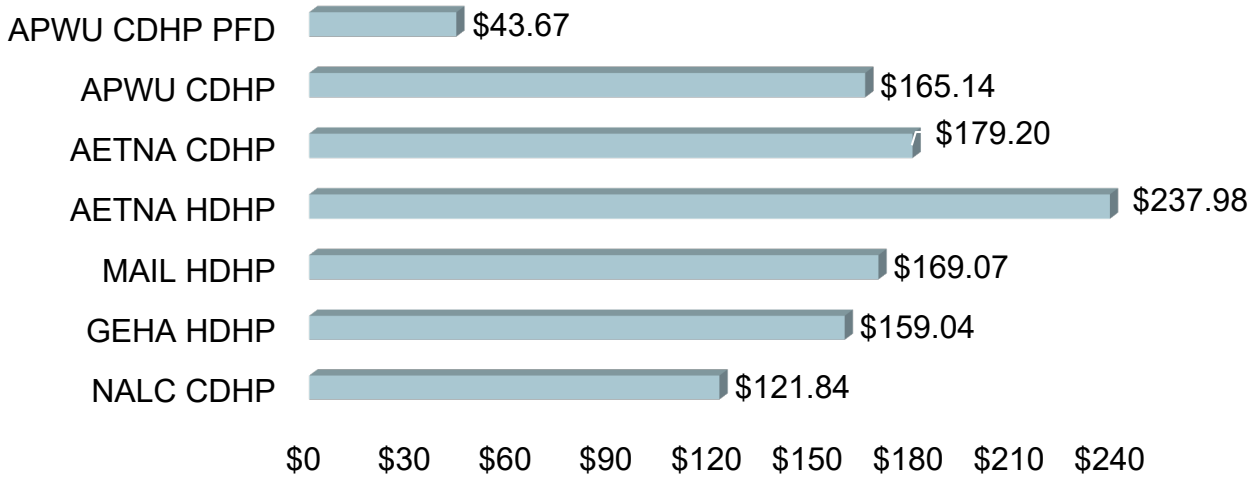


2020 Bi-Weekly Premium Self Plus One



CDHP Self & Family - Postal

2021 Bi-Weekly Premium Family



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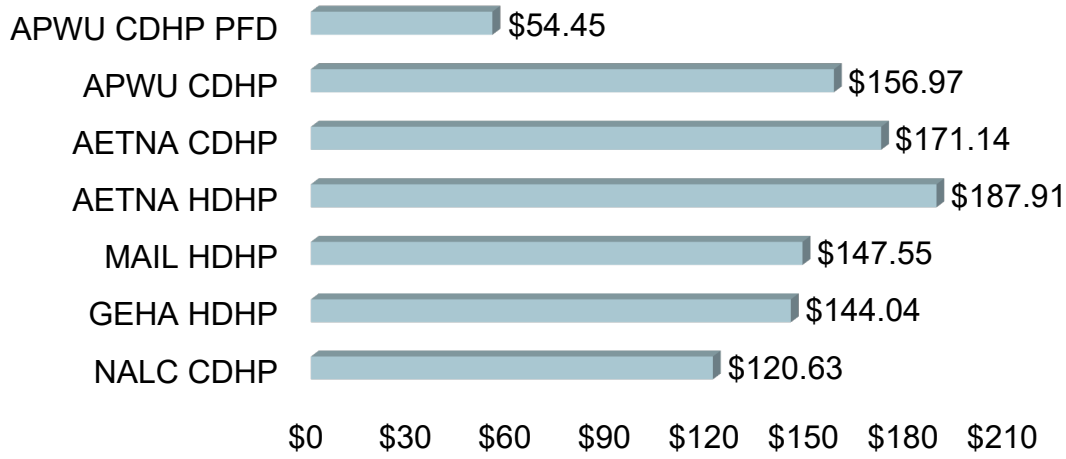


Development of Benefits Changes



2021 Benefit Changes

- Premiums
  - Always a priority
  - Changes are coupled with premium cost
  - Keep disenrollments down
- Focus: High Option
  - Retirees
  - Diabetes cost and medications
- Focus: Consumer Driven
  - Cancer Guidance Program
  - Prevention and wellness



Medicare Advantage

- Retirees make up 45% of APWU HP membership
  - Keep disenrollments down
  - Only three other FEHB plans offer Medicare Advantage
  - Innovative approach to retirement healthcare
- FEHB program
- High Option enhancement
- Administered by UnitedHealthcare



Medicare Advantage

- UnitedHealthcare Medicare Advantage PPO for APWU Health Plan
  - Must be enrolled in the High Option
  - Must be Retired
  - Must be enrolled in Parts A and B
- Medicare Advantage class for both tracks to discuss:
  - Requirements
  - Enhancements
  - CMS rules
  - How to enroll



High Option Diabetes Medications

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

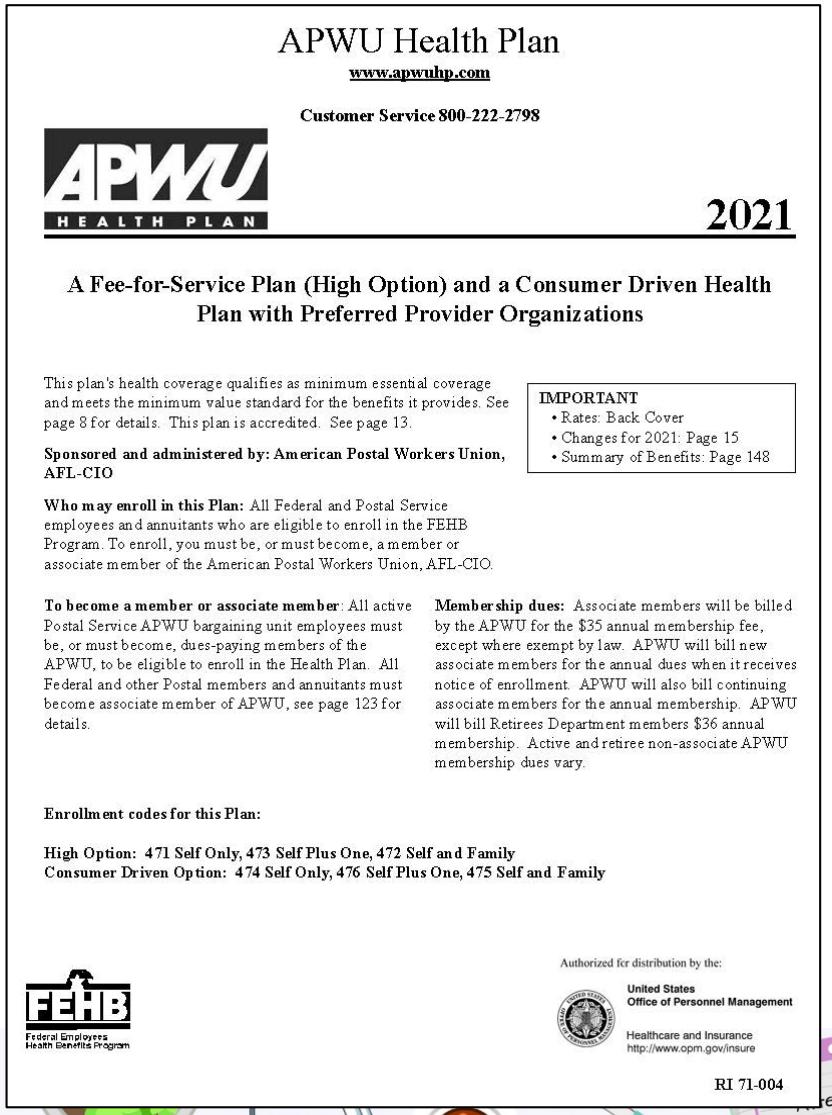


Consumer Driven Option Enhancements

- Wellness $25 Incentive
  - Automatically added to PCA when you complete your annual physical
  - For each member in the family
  - Physical sets the stage for healthy choices
  - Creates the next steps for screenings and testing
- Cancer Guidance Program
  - Providers will have access to the best patient information
  - Prior approval will ensure the member is getting the best care



Brochure Page 15: Includes all Changes



APWU Health Plan

www.apwuhp.com

Customer Service 800-222-2798

APWU HEALTH PLAN

2021

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 13.

IMPORTANT
- Rates: Back Cover
- Changes for 2021: Page 15
- Summary of Benefits: Page 148

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

Who may enroll in this Plan: All Federal and Postal Service employees and annuitants who are eligible to enroll in the FEHB Program. 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. All Federal and other Postal members and annuitants must become associate member of APWU, see page 123 for details.

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:

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

IMPORTANT
- Rates: Back Cover
- Changes for 2021: Page 15
- Summary of Benefits: Page 148

All changes will be reviewed in your classes.

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!

