Opening Session

Presented by

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APWU Health Plan

37th Annual Open Season Seminar

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Today's Agenda

- Open Season Analysis - 2021
- Benefit Changes
- Premiums
- Postal Service Health Benefits Program (PSHBP)



American Postal Workers Union, AFL-CIO
Health Plan Department

Open Season Analysis 2021

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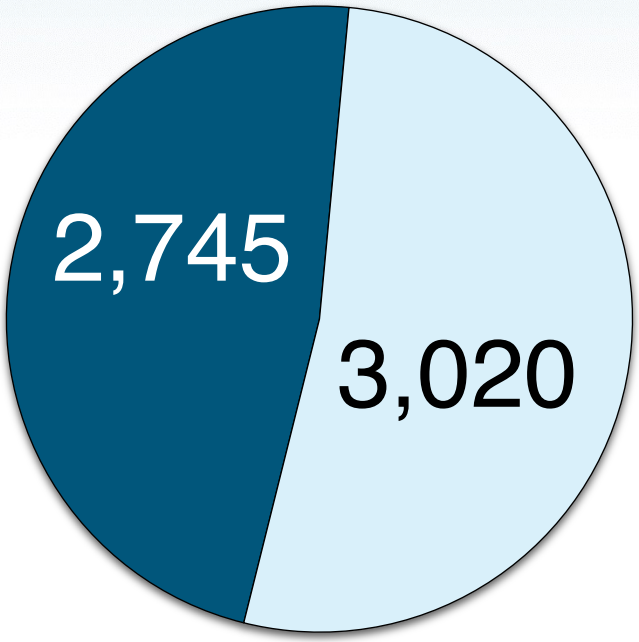
2021 Open Season Summary



97% Retention Rate; -275 Net Membership

Open Season Results

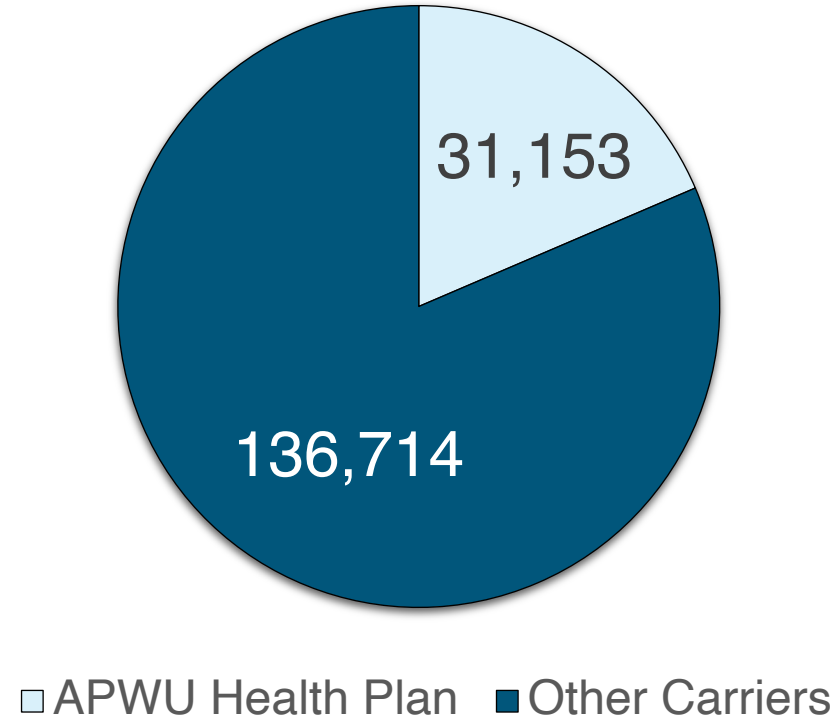
APWU Health Plan:

- Enrolled **2,745** new members
- Disenrolled **3,020** members
- Net Loss of **275** members

2021 Open Season - Union Membership

APWU Membership by Carrier: 31,153 APWU members have selected the APWU Health Plan

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



2021 Open Season - Major Competitors

APWU Health Plan competitor wins and losses. BlueCross BlueShield (BCBS) continues to be the Health Plan's strongest competitor.

New FEHB Plan

HO	CDO	COMPETITOR	HO	CDO
HP LOSSES TO COMPETITORS			HP WINS FROM COMPETITORS	
180	90	BCBS STANDARD	96	140
315	415	BCBS BASIC	114	375
46	115	BCBS FOCUS	15	88
44	18	GEHA HIGH	8	20
54	37	GEHA STANDARD	8	38
23	98	GEHA HDHP	6	42
20	30	GEHA INDEMINITY	13	20
DISENROLLMENTS			NEW ENROLLMENTS	

APWU Health Plan Membership

	HIGH OPTION	CONSUMER DRIVEN OPTION	TOTALS	%
ANNUITANT	37,624	7,917	45,541	**43%**
ASSOCIATES	6,974	7,333	14,307	**15%**
POSTAL	11,629	24,964	36,593	**38%**
OPTION TOTALS	**56,227**	**40,214**	**96,441**	

Medicare Advantage: 9,584 Members

Benefit Changes - Brochure Sec. 2

Section 2. Changes for 2023

Do not rely only on these change descriptions; this Section is not an official statement of benefits. For that, go to Section 5 Benefits. Also, we edited and clarified language throughout the brochure; any language change not shown here is a clarification that does not change benefits.

Changes to our High Option only

- Your share of the premium will increase for Self Only, Self Plus One and Self and Family. See page (see page 158).
- Out-of-network R&C has decreased to the 60th percentile (see page 14).
- Colorectal Cancer Screening Cologuard Kits are now covered starting at age 45 (see page 37).
- Iatrogenic fertility preservation procedure benefits were added with a $12,000 lifetime maximum (see page 40).
- Medical food formulas are now covered to treat Phenylketonuria (PKU) and other inborn errors of metabolism (see page 41).
- Copays for Virtual Visits through AmWell decreased to $10 (see pages 36 and 64).
- Repetitive Transcranial Magnetic Stimulation (TMS) now covered at a 15% coinsurance for PPO providers (see page 64).
- Intensive outpatient treatment no longer requires preauthorization (see page 65).
- Medicare Advantage enhanced benefits have increased to $85 for the Medicare Part B monthly reimbursement and $60 quarterly allowance for First Line Essentials, as well as a Renew Active gym membership and Healthy at Home Premium (see page 139 and www.uhcvirtualretiree.com/apwuhp).

Changes to our Consumer Driven Health Plan only

- Your share of the premium will increase for Self Only, Self Plus One and Self and Family. See page (see page 158).
- Your share of the APWU Career premium will increase for Self Only, Self Plus One and Self and Family. See page (see page 158).
- Colorectal Cancer Screening Cologuard Kits are now covered starting at age 45 (see page 81).
- Iatrogenic fertility preservation procedure benefits were added with a $12,000 lifetime maximum (see page 92).
- Medical food formulas are now covered to treat Phenylketonuria (PKU) and other inborn errors of metabolism (see page 93).
- Deductible and coinsurance no longer applies to bereavement benefits (see page 110).
- Prescription drugs have moved from a 3-tier traditional Prescription Drug List to a 3-tier advantage Prescription Drug List (see page 117).
- Maven - a Maternity Support Program - has been added to our Health Education Resources (see page 124).
- Real Appeal program under Special Programs has been eliminated.

Benefit Changes - High Option

- Copays for Virtual Visits through AmWell decreased to $10
- Colorectal Cancer Screening Cologuard Kits are now covered starting at age 45
- Iatrogenic fertility preservation procedure benefits were added with a $12,000 lifetime maximum
- Medical food formulas are now covered to treat inborn errors of metabolism

Benefit Changes - High Option

- Repetitive Transcranial Magnetic Stimulation (TMS) now covered at a 15% coinsurance (instead of copay) for PPO providers
- Intensive outpatient treatment no longer requires preauthorization
- Out-of-network claims processed with R&C table of 60th percentile
  - Coinsurance is still 40%

Benefit Changes - Medicare Advantage

- Medicare Advantage enhanced benefits have increased:
  - $85 (up from $50) for the Medicare Part B monthly reimbursement
  - Part B premium reduced to $164.90 - with $85 subsidy Part B cost is $79.90 net
  - $60 (up from $40) quarterly allowance for First Line Essentials
  - Renew Active gym membership
  - Healthy at Home Premium

Benefit Changes - Consumer Driven Option

- Colorectal Cancer Screening Cologuard Kits are now covered starting at age 45
- Iatrogenic fertility preservation procedure benefits were added with a $12,000 lifetime maximum
- Medical food formulas are now covered to treat inborn errors of metabolism

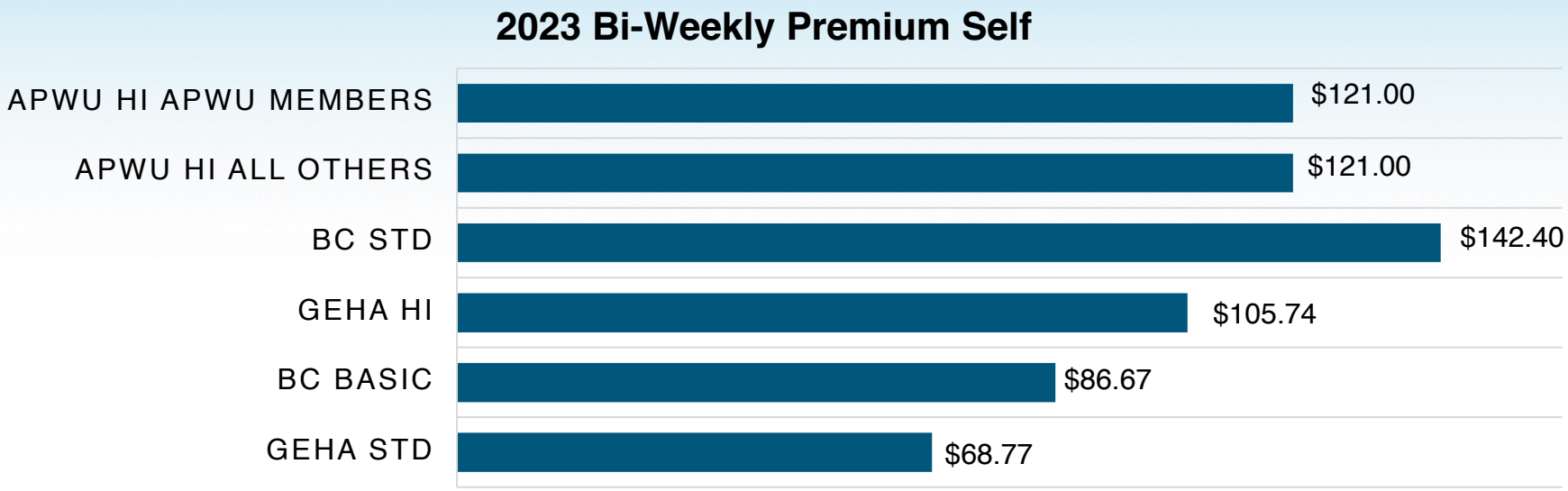
Benefit Changes - Consumer Driven Option

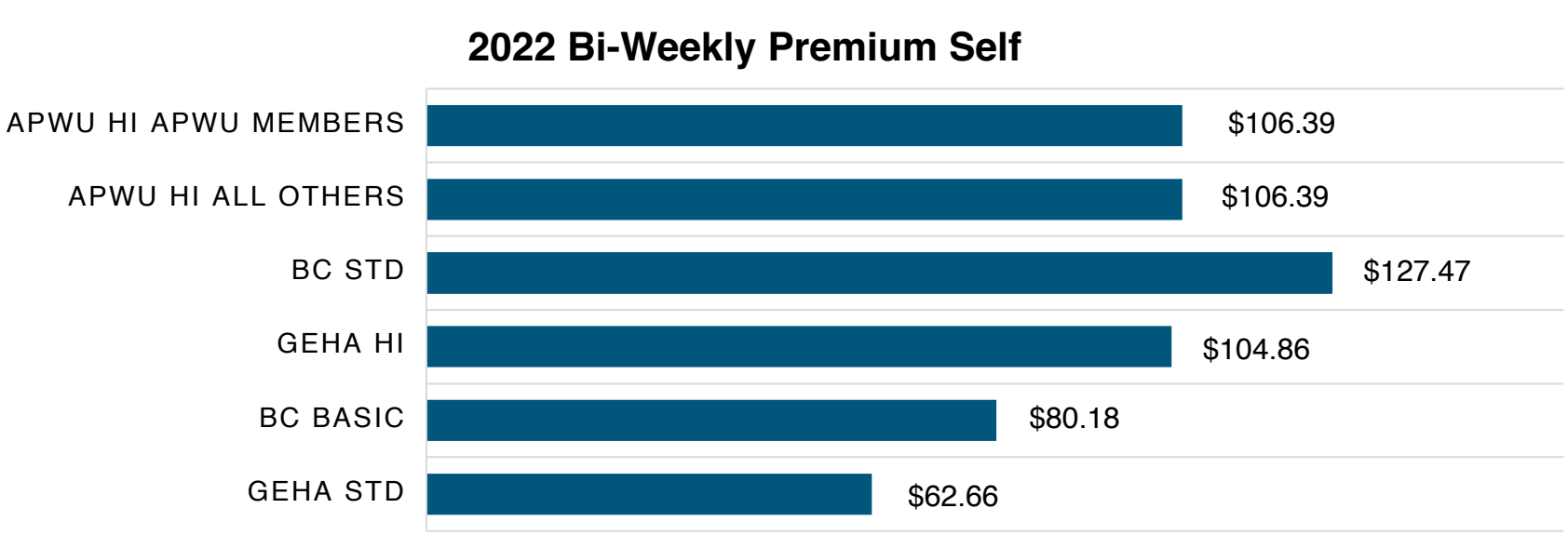
- Deductible and coinsurance no longer applies to bereavement benefits ($200)
- Prescription drugs have moved from a traditional to advantage Prescription Drug List
- Maven - a maternity online support program - has been added
- Real Appeal program has been eliminated

Premiums

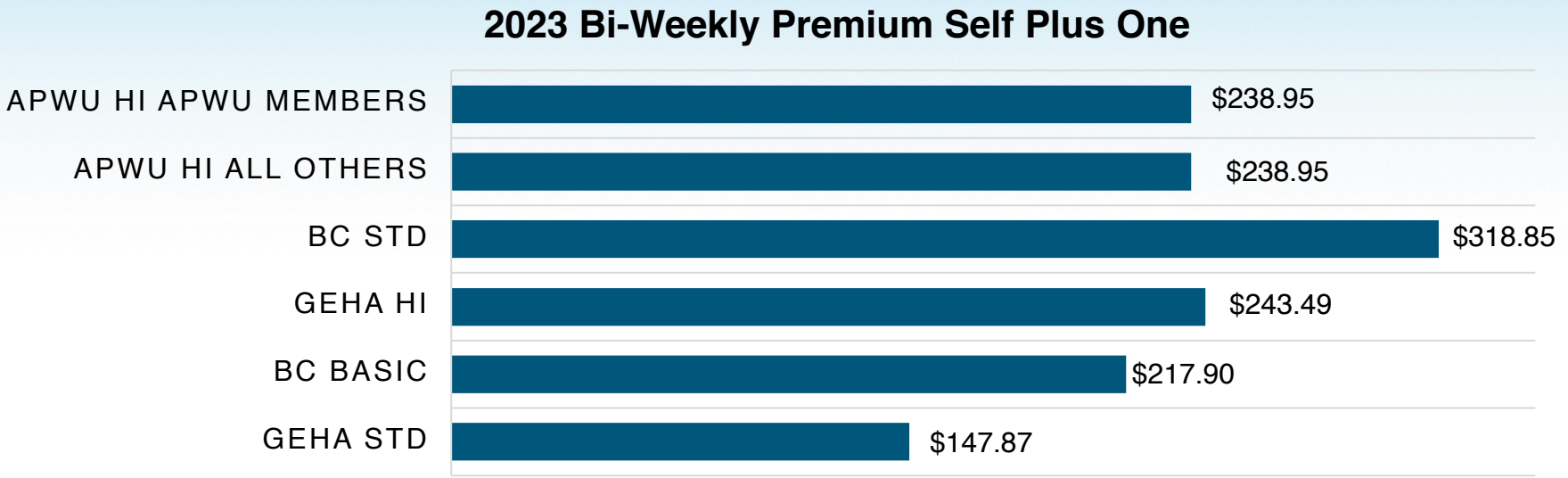
APWU Health Plan, BCBS, GEHA, Aetna, NALC and Mail Handlers

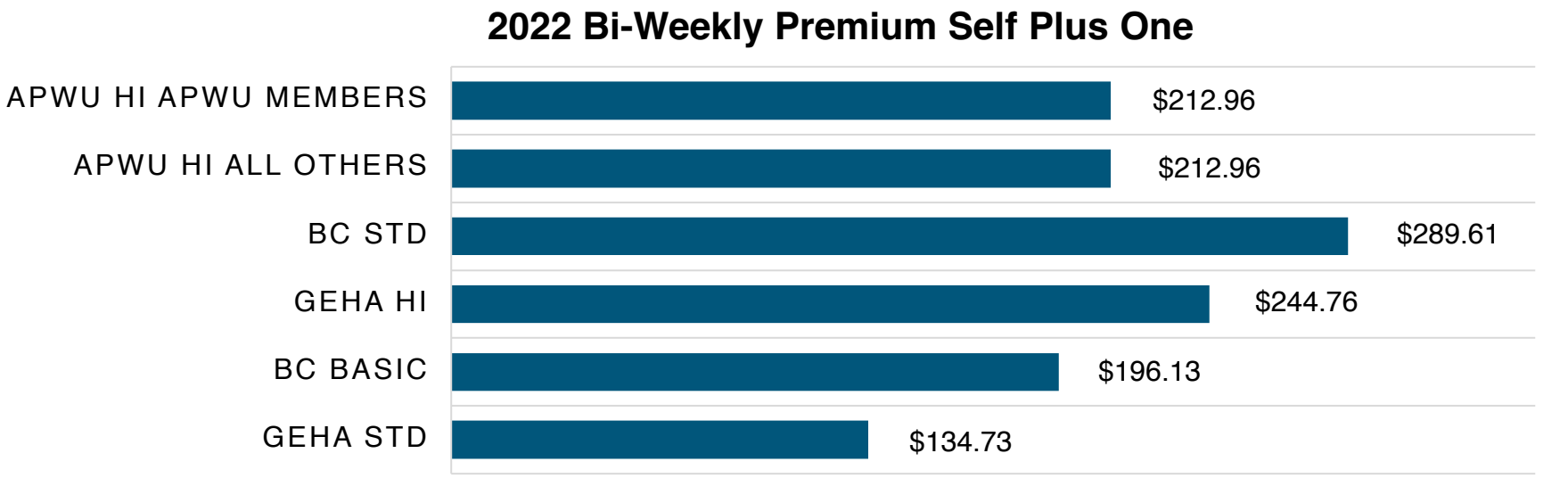
High Option Self Only – Postal (Active)



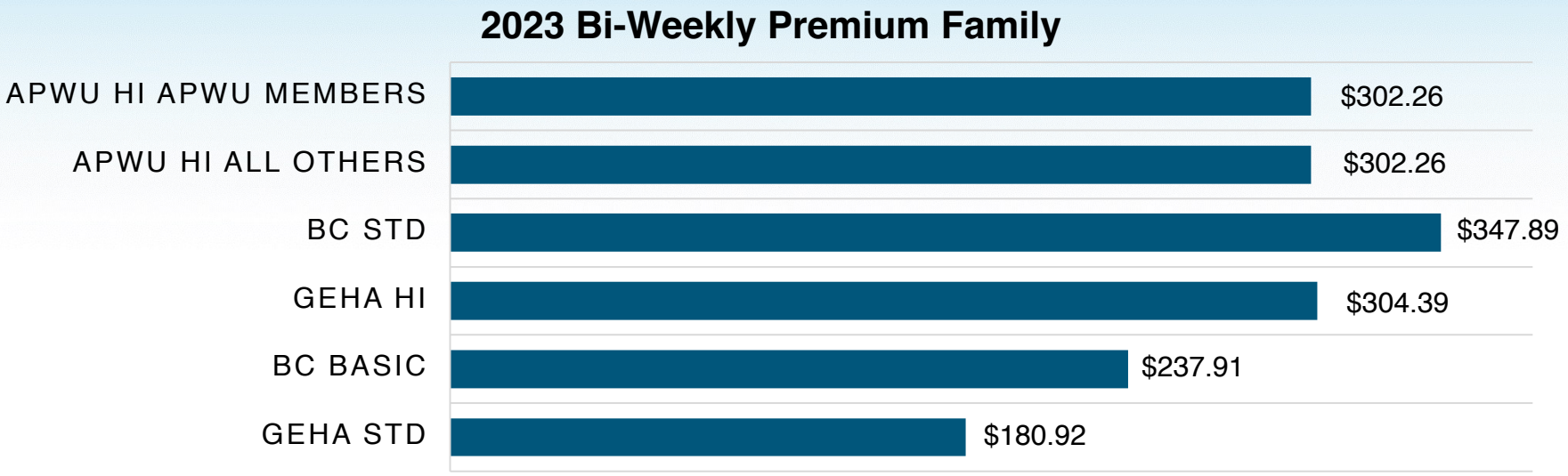


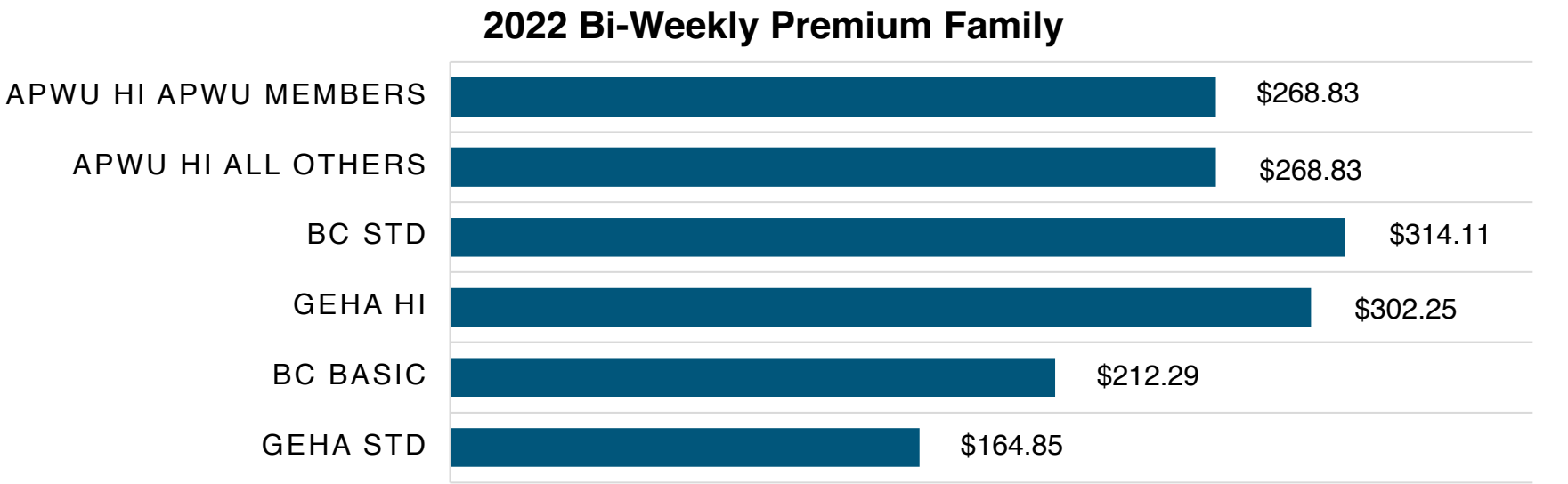
High Option Self Plus One – Postal (Active)



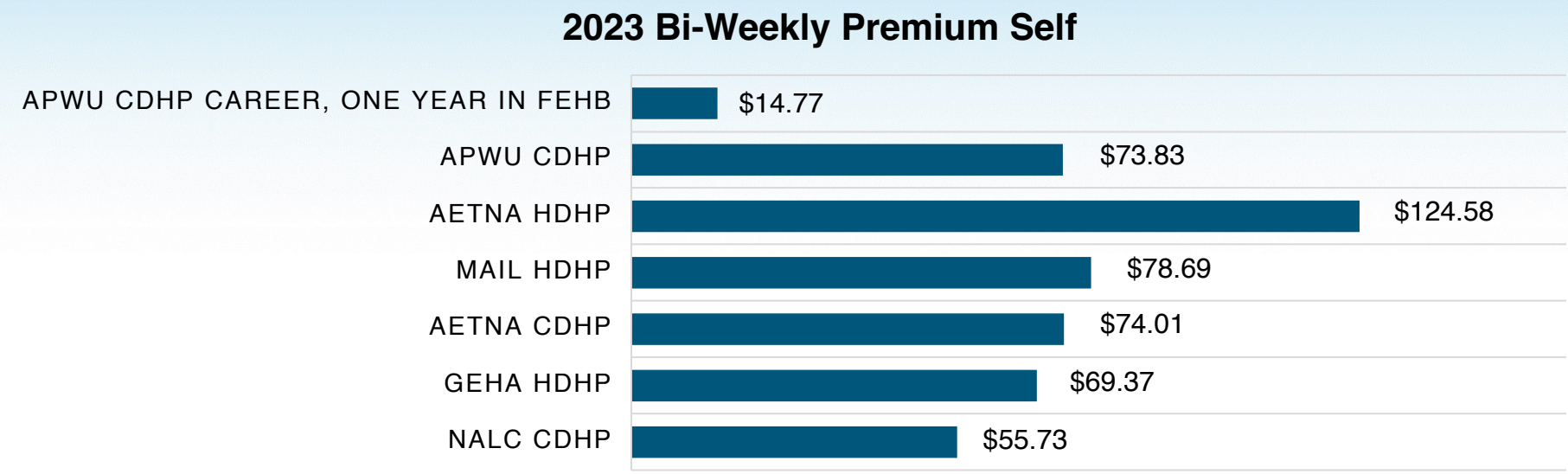


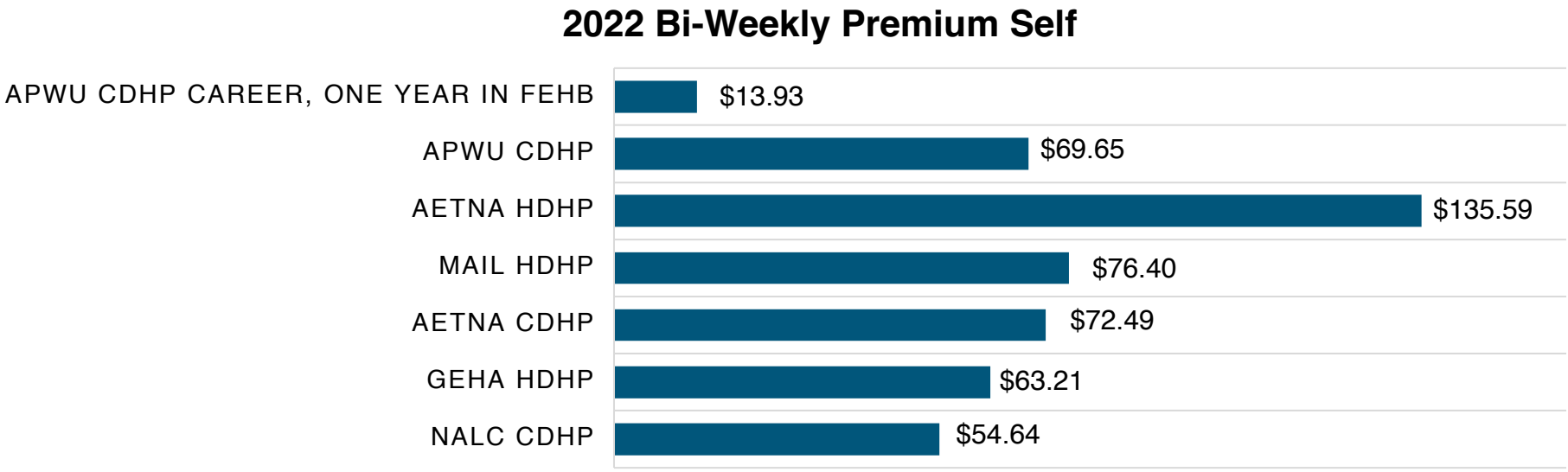
High Option Self & Family – Postal (Active)



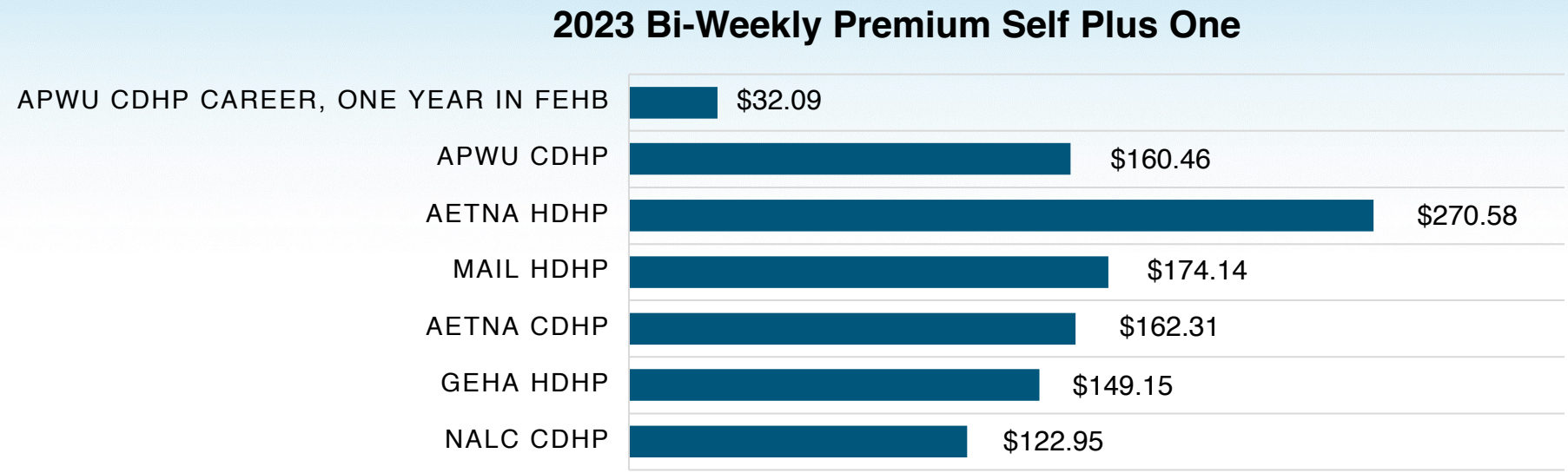


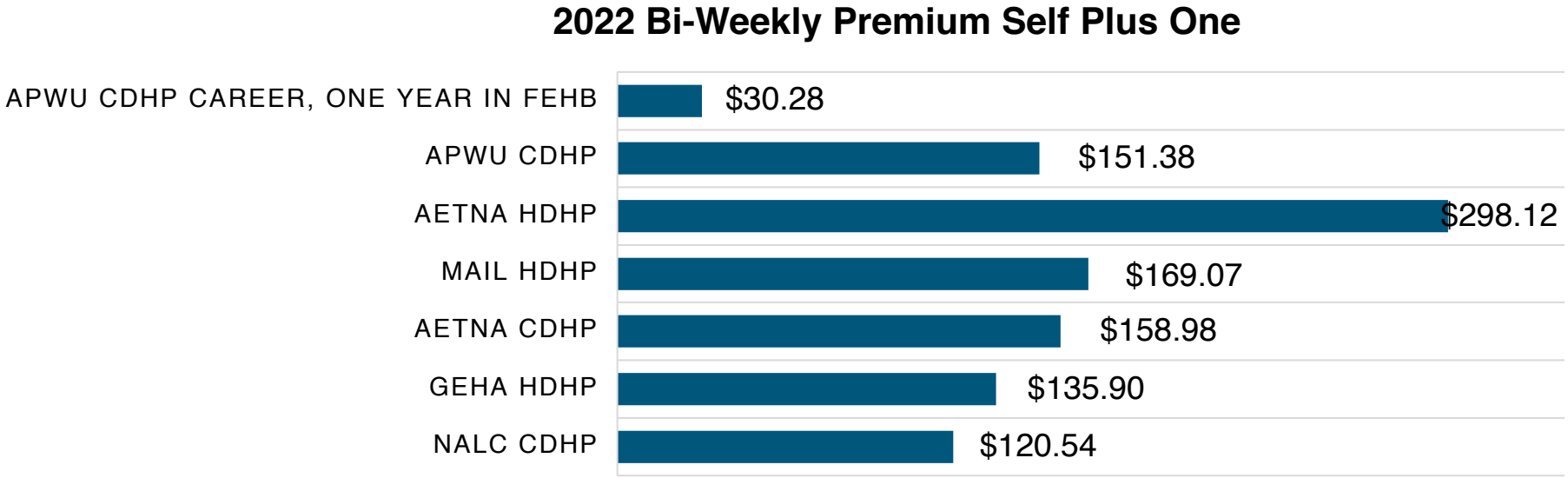
CDHP Self Only - Postal



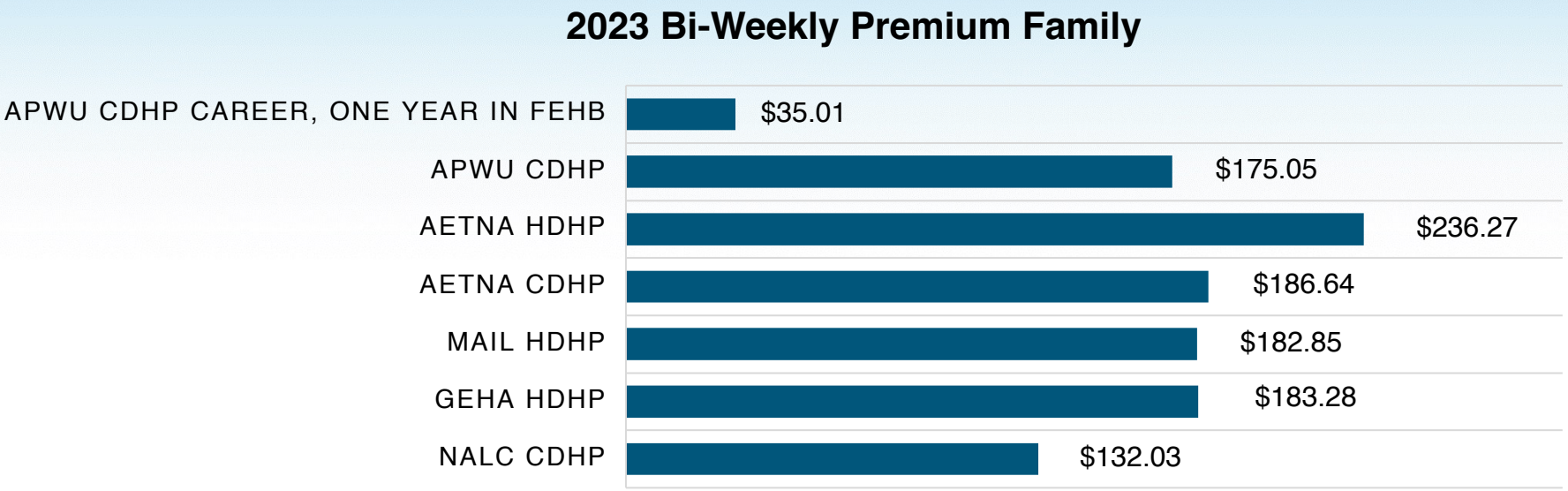


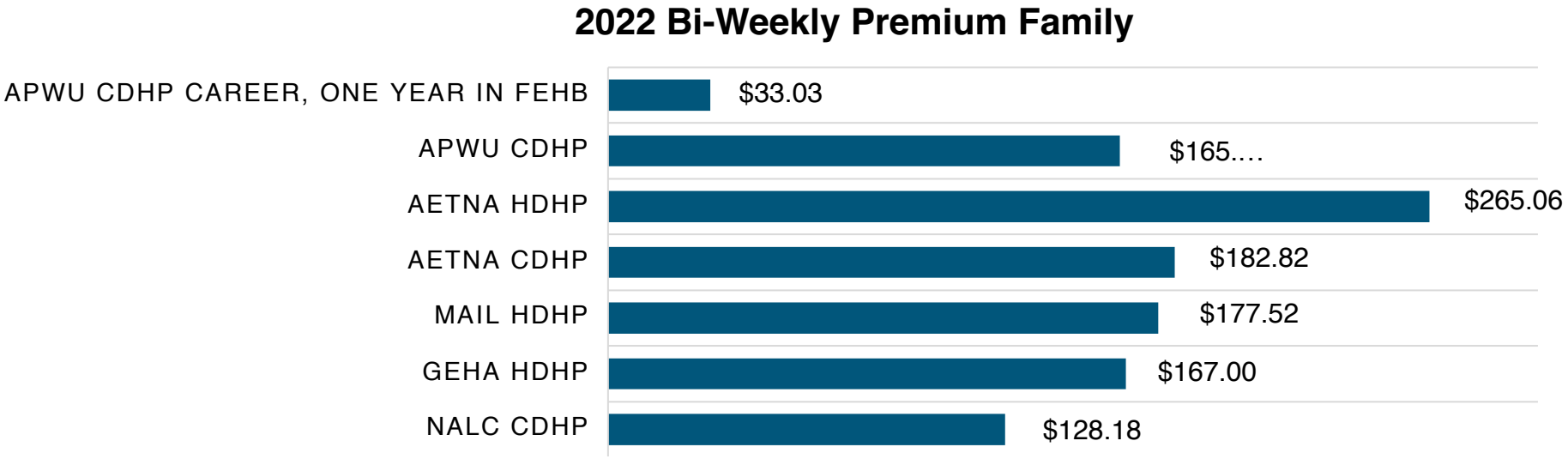
CDHP Self Plus One - Postal



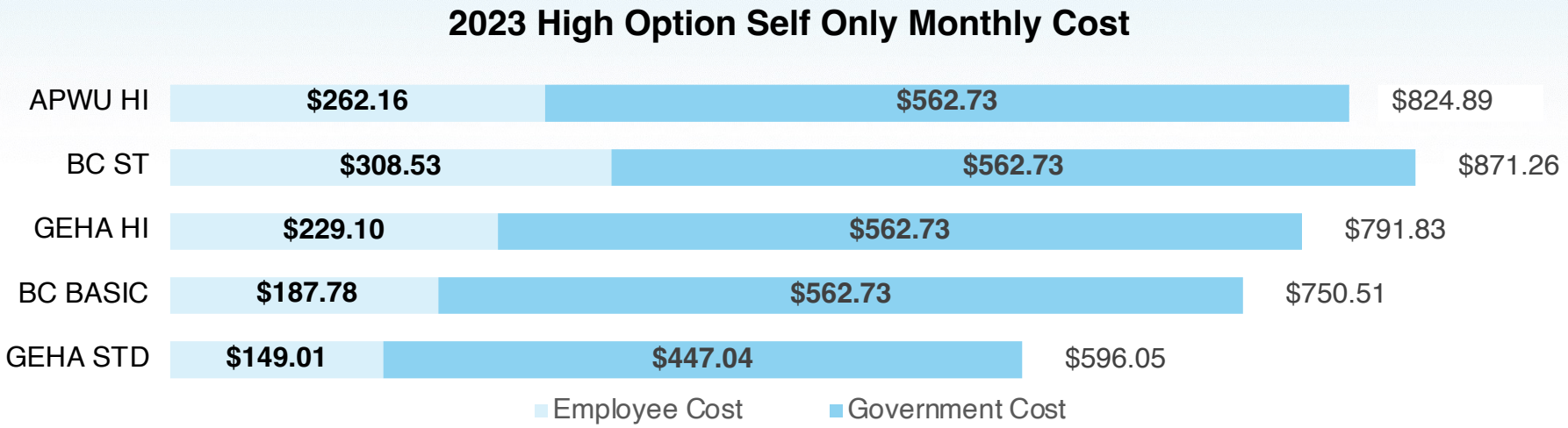


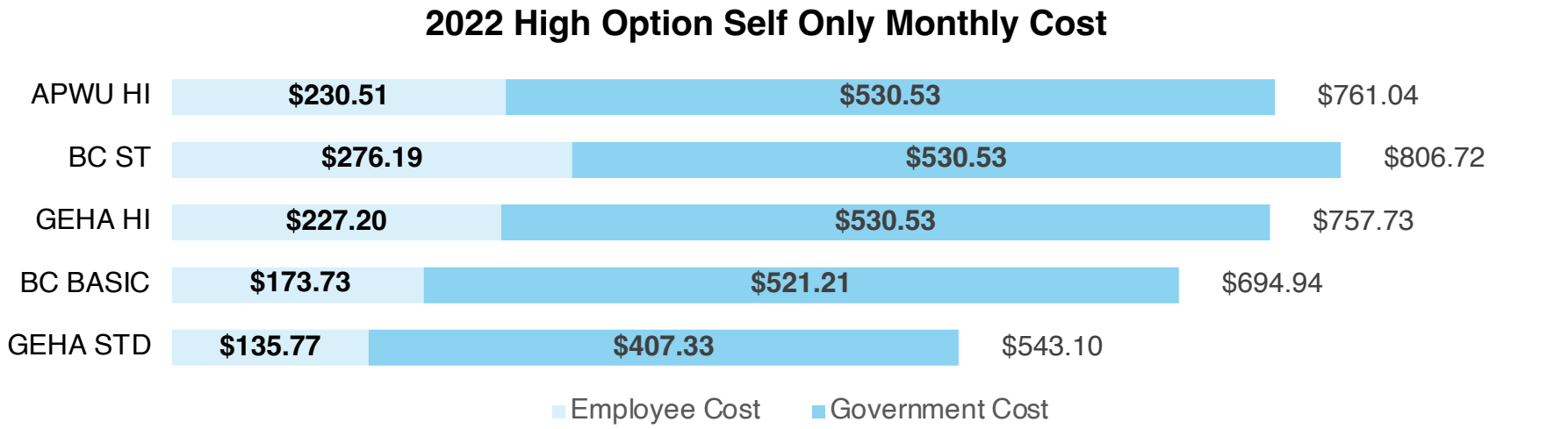
CDHP Self & Family - Postal



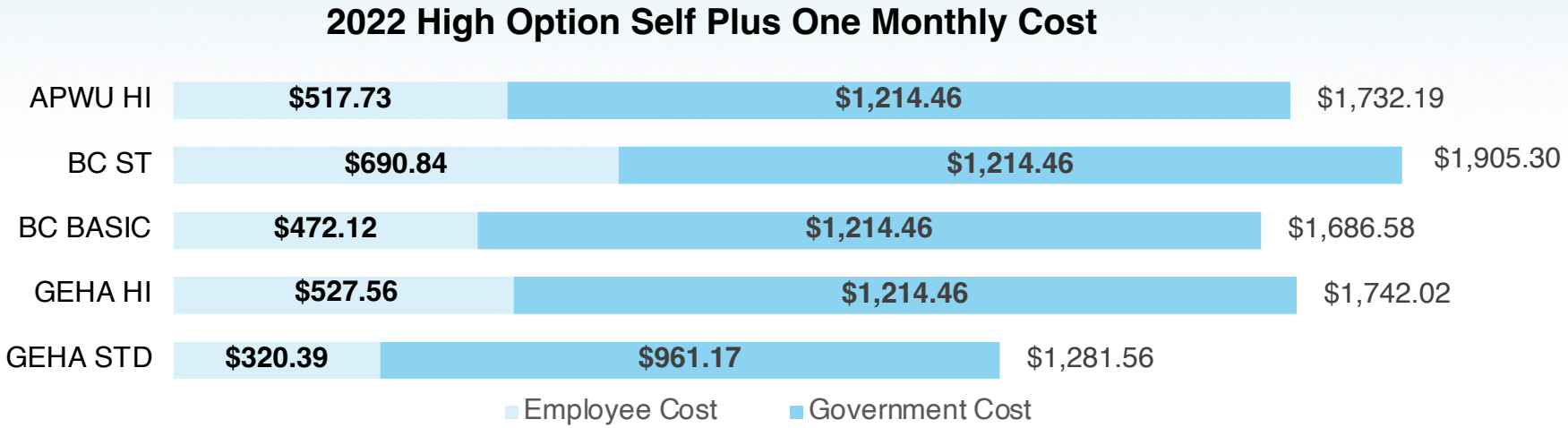


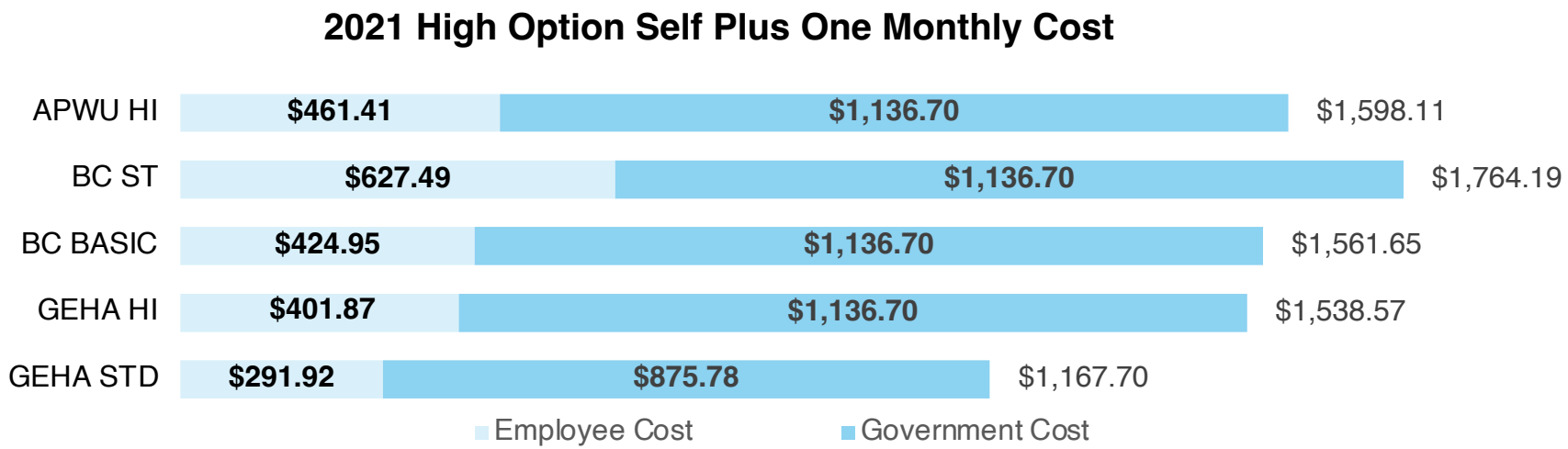
Total Monthly Cost for High Option Self Only Coverage: Non-postal and Retirees



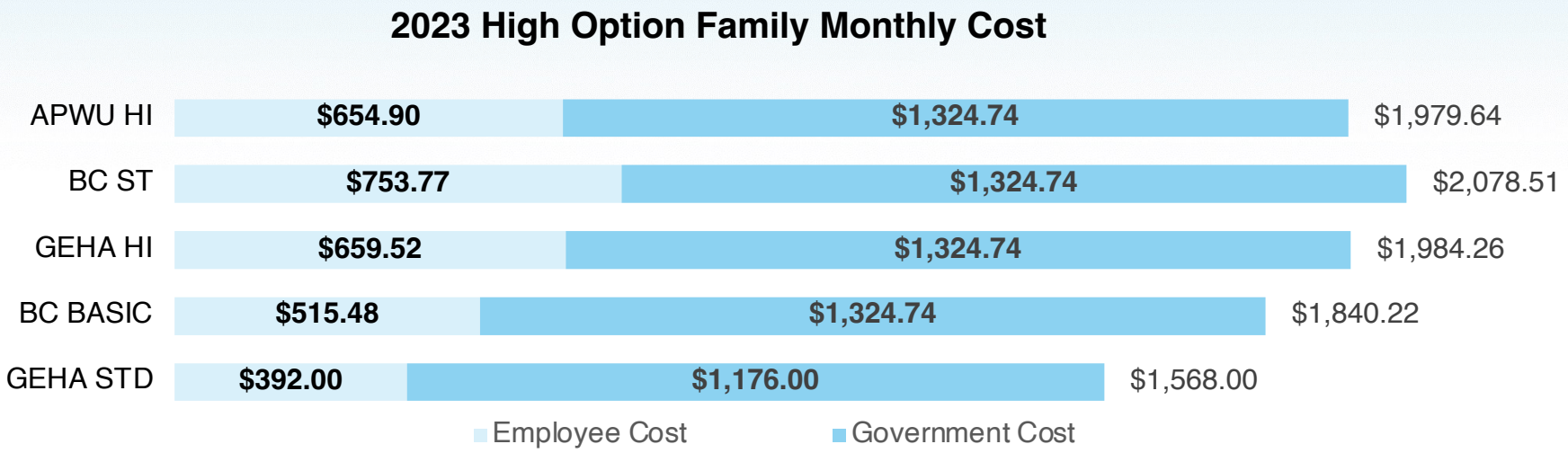


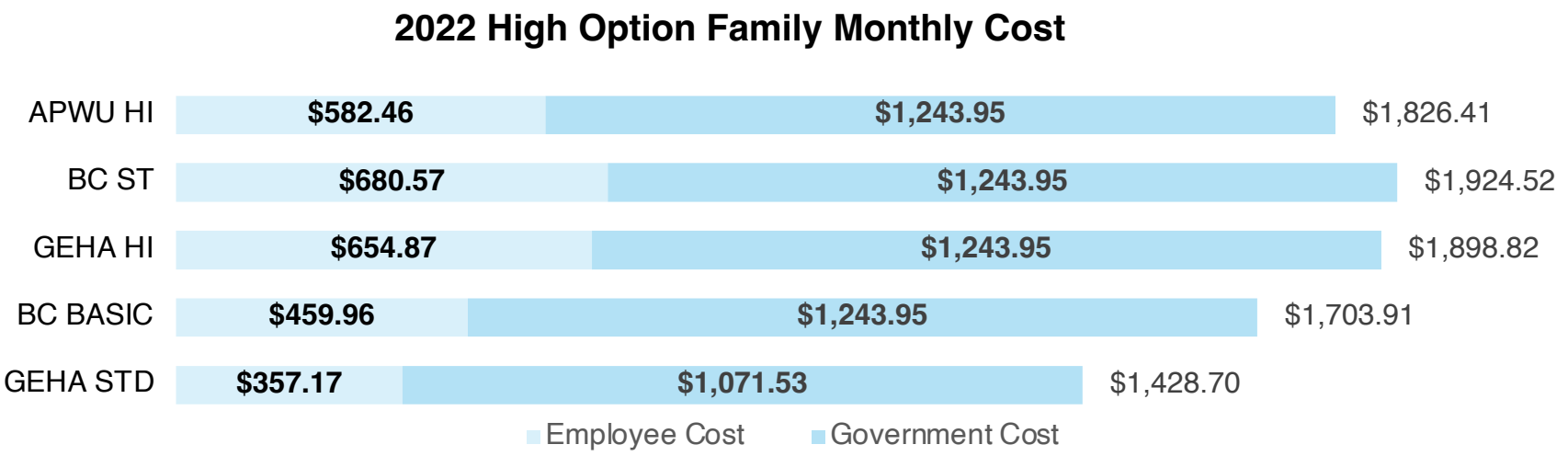
Total Monthly Cost for High Option Self Plus One Coverage: Non-postal and Retirees



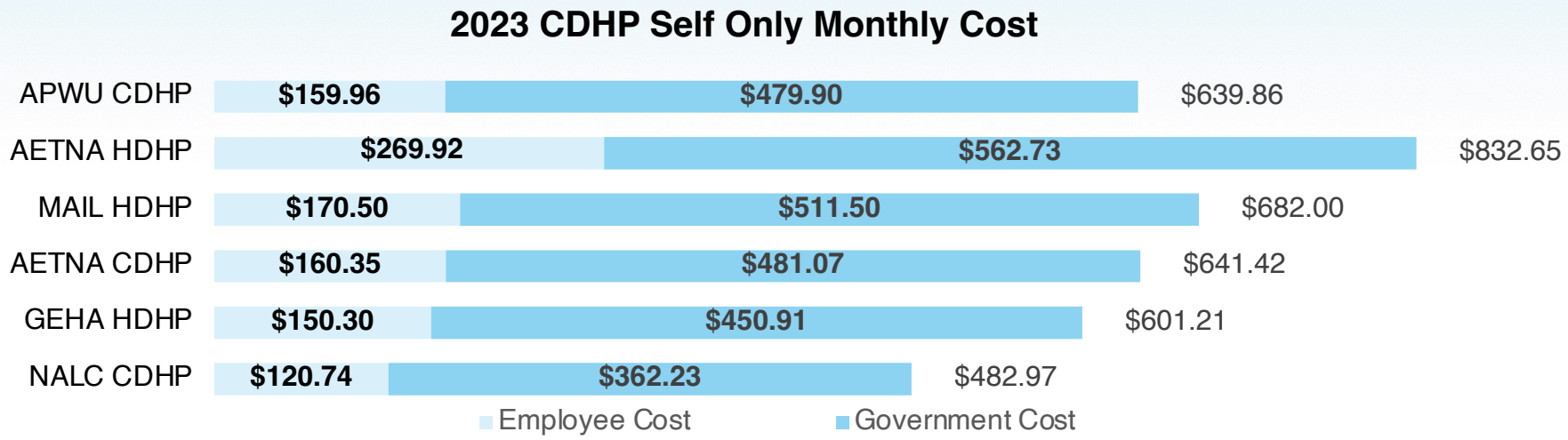


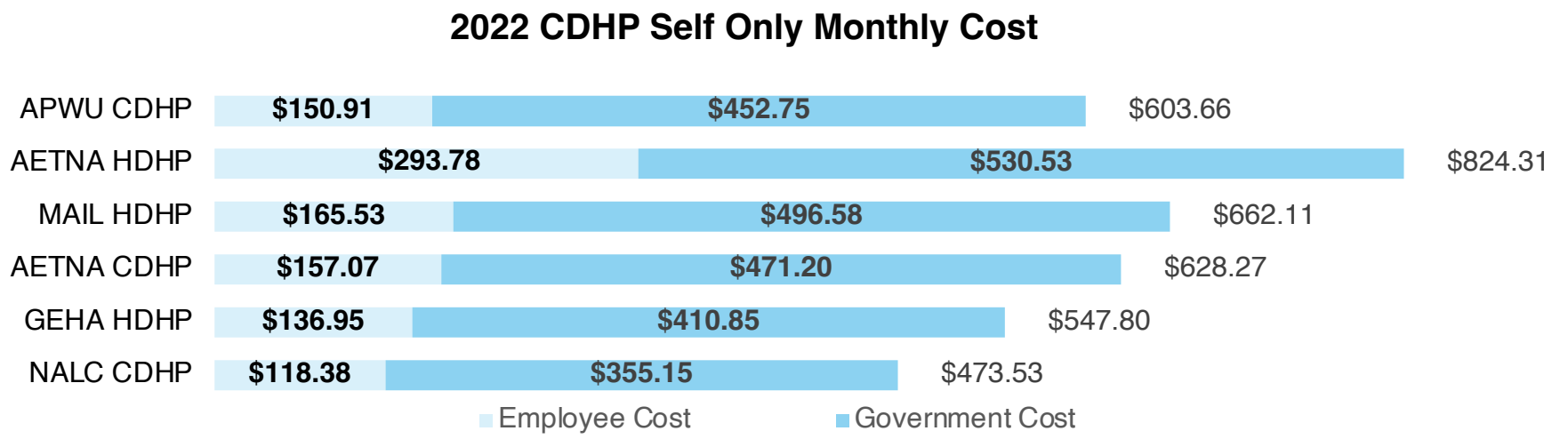
Total Monthly Cost for High Option Family Coverage: Non-postal and Retirees



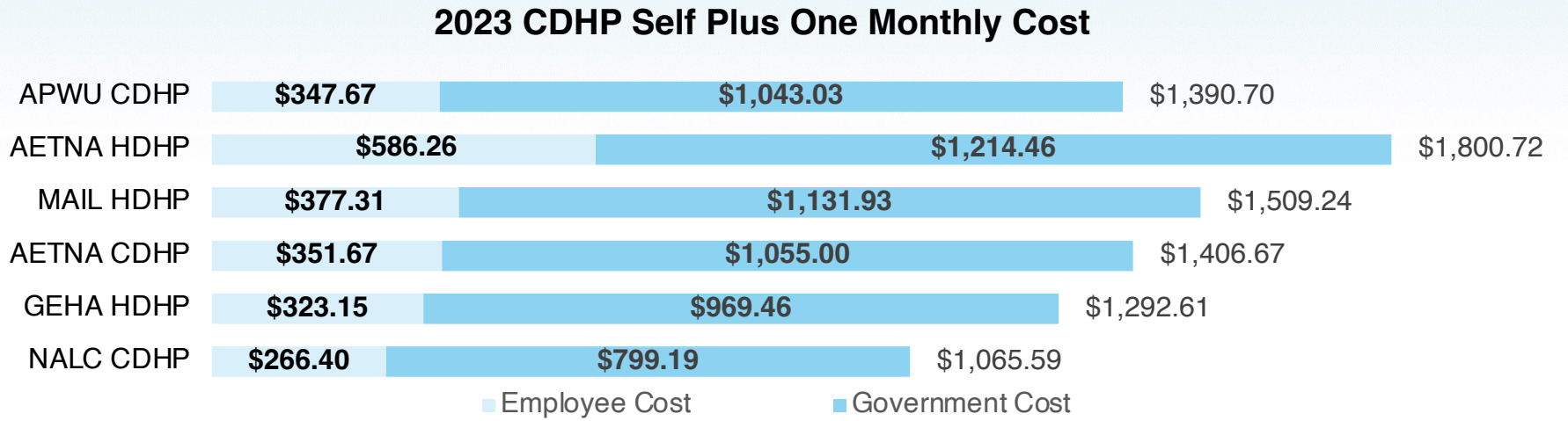


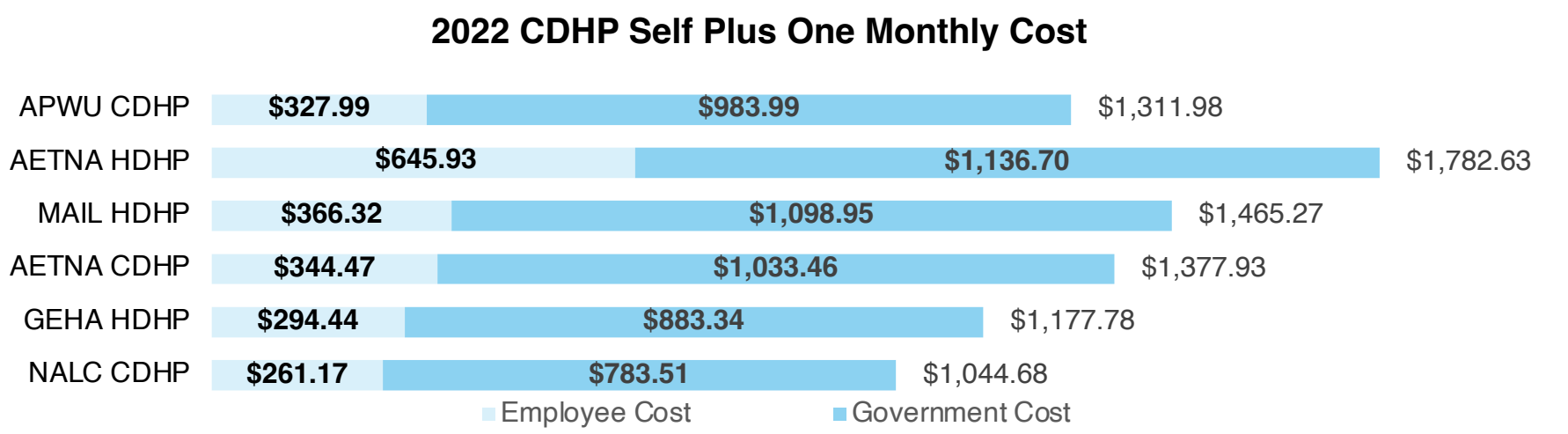
Total Monthly Cost for CDHP Self Only Coverage: Non-postal and Retirees



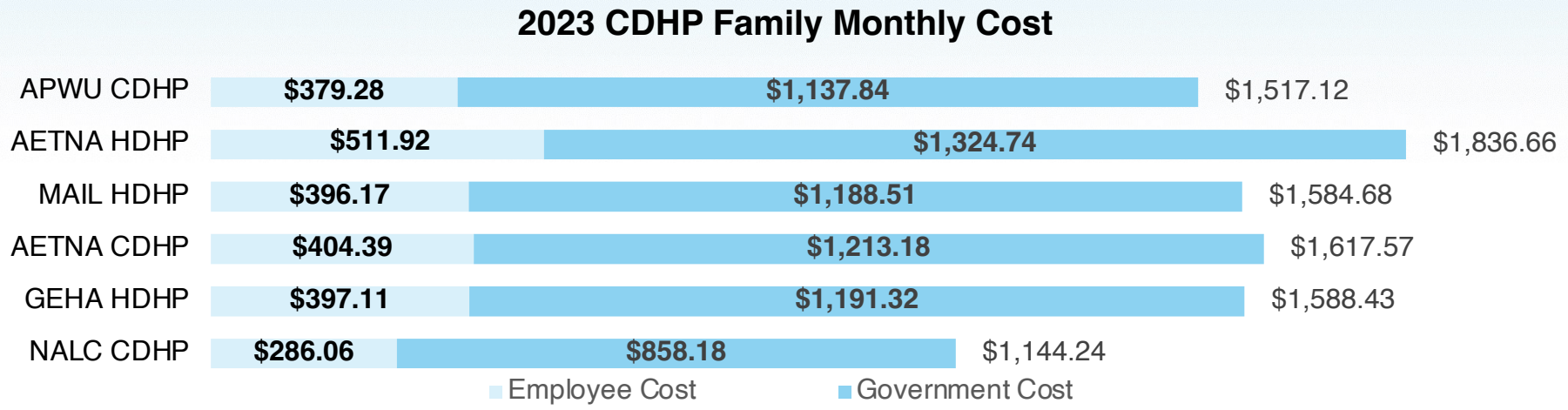


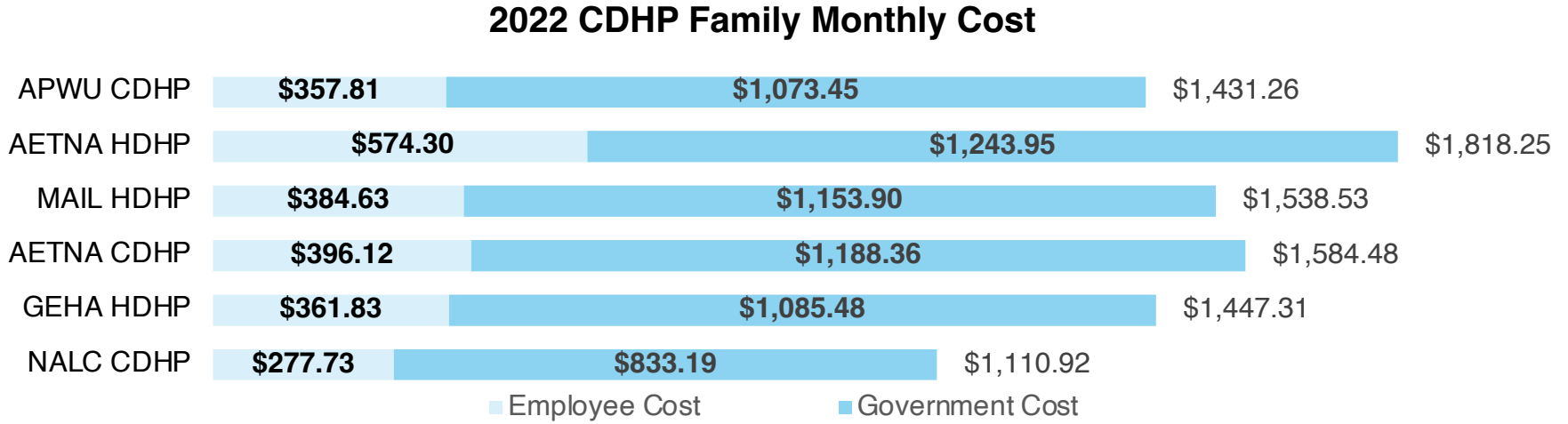
Total Monthly Cost for CDHP Self Plus One Coverage: Non-postal and Retirees





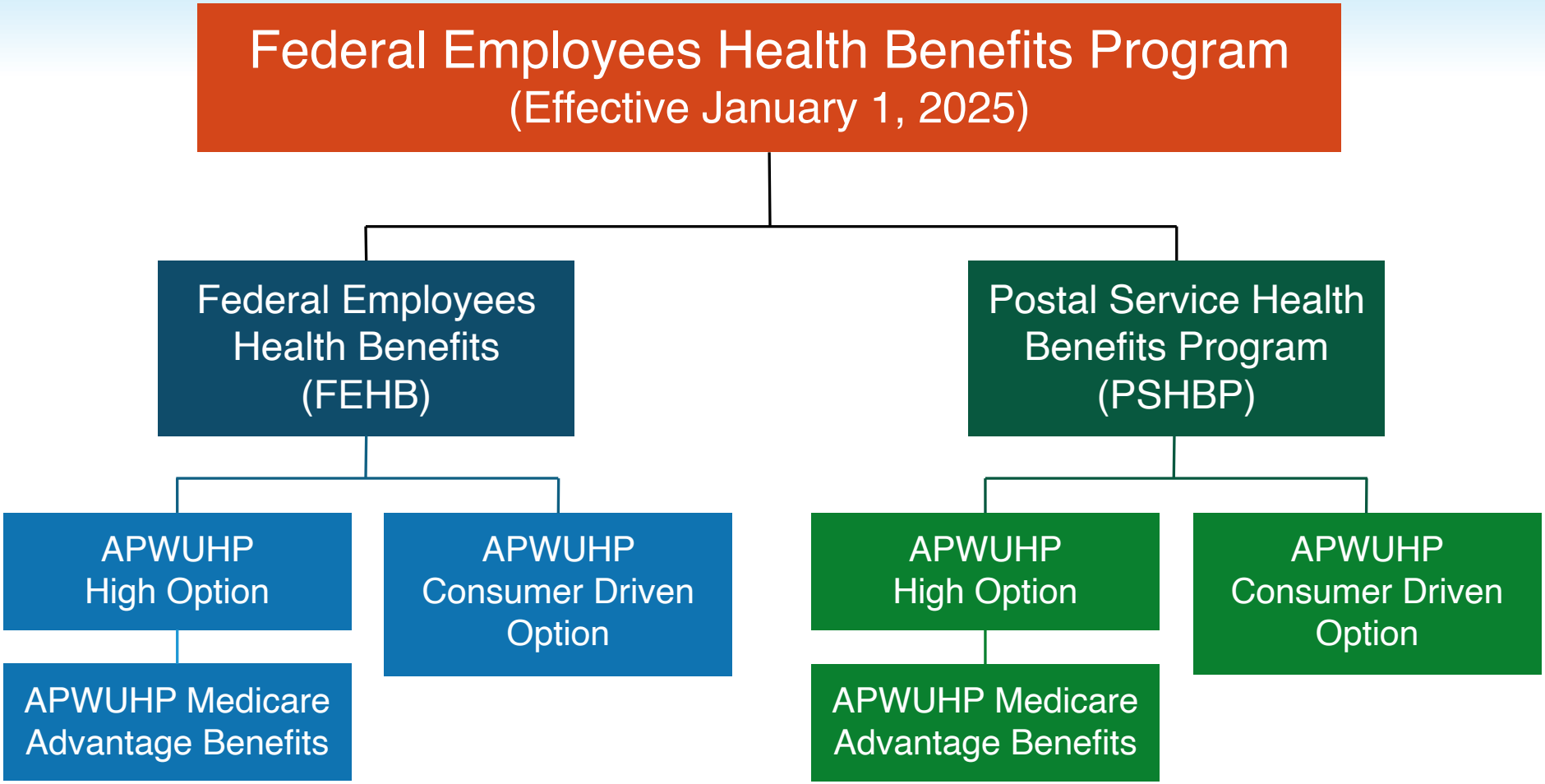
Total Monthly Cost for CDHP Family Coverage: Non-postal and Retirees





Federal Employees Health Benefits Program (FEHBP)

Effective January 1, 2025


Federal Employees Health Benefits Program
(Effective January 1, 2025)
Federal Employees Health Benefits (FEHB)
Postal Service Health Benefits Program (PSHBP)
APWUHP High Option
APWUHP Consumer Driven Option
APWUHP High Option
APWUHP Consumer Driven Option
APWUHP Medicare Advantage Benefits
APWUHP Medicare Advantage Benefits

Postal Service Health Benefits Program (PSHBP)

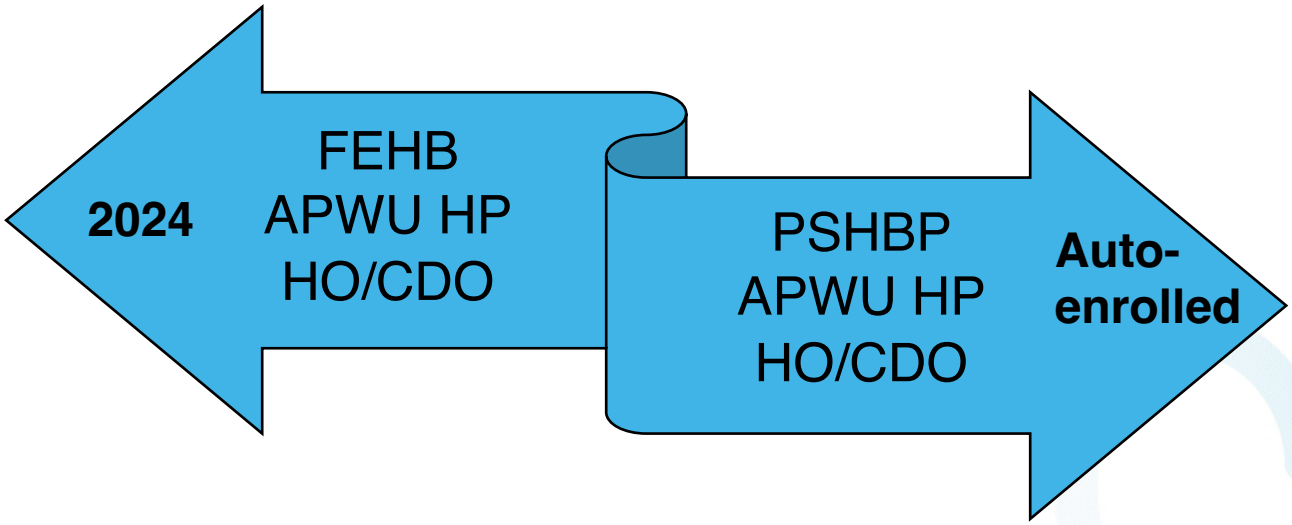
- New separate program within FEHB
- Law passed as part of Postal Reform
- Still administered by OPM
- PSHBP covers Postal:
  - Employees and eligible family members
  - Annuitants and eligible family members

Postal Service Health Benefits Program (PSHBP)

- You remain in FEHBP for 2022, 2023 and 2024 plan years
- PSHBP coverage starts January 1, 2025
- Must enroll Open Season 2024
  - November 11 – December 9
  - If you do nothing; you will be auto-enrolled into a plan
- Don’t rely on auto-enrollment - Can be tricky!

Postal Service Health Benefits Program (PSHBP)

- Auto-enrollment - OPM will:
  - Auto-enroll in the same plan



  - If your plan is not available in PSHB you will be auto-enrolled in a less expensive plan

Postal Service Health Benefits Program (PSHBP)

- Benefits for the first year will be the same for both programs
- As the PSHBP progresses, there will be opportunities to have different benefits than the FEHBP
- Enrollment in a PSHBP will not disrupt enrollment in other Federal insurance and benefit programs, including;
  - FEDVIP: Dental and Vision
  - FSA: Flexible Spending
  - FEGLI: Life Insurance
  - FLTCIP: Long Term Care

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!

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