

OPENING SESSION

Presented by

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Chief Operating Manager

APWU Health Plan

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Today's Agenda

- Open Season Analysis – 2022 Review and 2023 Strategy
- Competitive Landscape
- Benefit Changes
- Health Plan Updates
- 2024 Premiums
- Postal Service Health Benefits Program (PSHBP)
- 2023/2024 Strategy



American Postal Workers Union, AFL-CIO
Health Plan Department

Open Season Analysis 2022

Together.
Better Health.®

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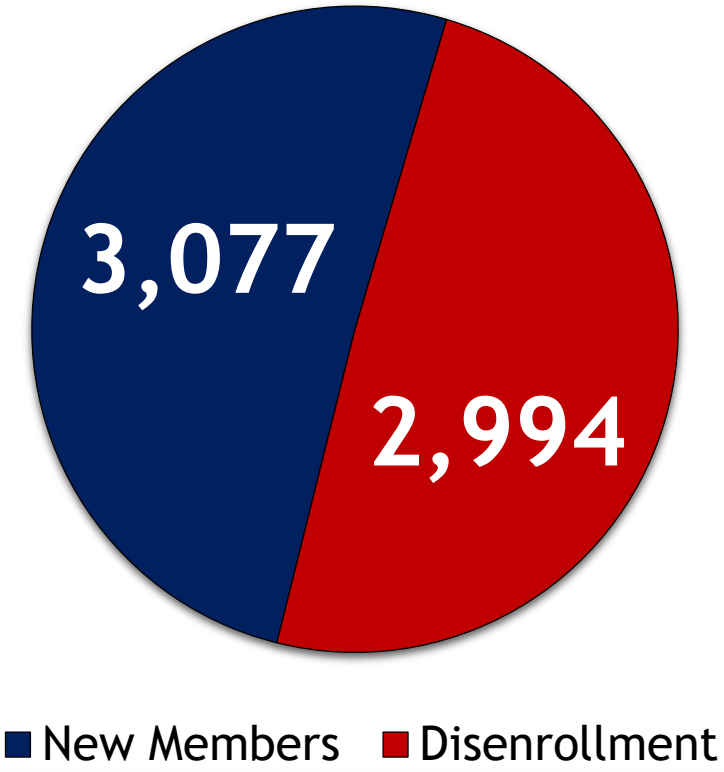
2022 Open Season Summary



97% Retention Rate;
83 Net Membership

Open Season Results

APWU Health Plan:

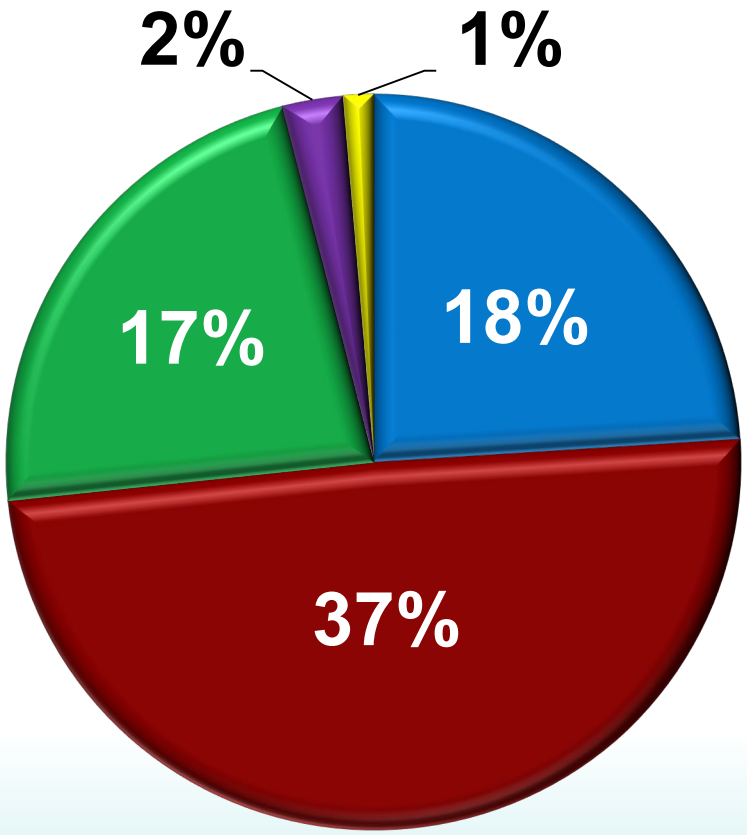
- Enrolled **3,077** new members
- Disenrolled **2,994** members
- Net gain of **83** members
- Small growth
- First time in 8 years!

APWU Health Plan Membership

2022	HIGH OPTION	CONSUMER DRIVEN OPTION	TOTALS	%
ANNUITANT	36,182	8,110	44,292	**47 %**
ASSOCIATES	6,286	6,730	13,012	**14 %**
POSTAL	10,692	26,242	36,934	**39 %**
OPTION TOTALS	**53,156**	**41,082**	**94,242**	

Medicare Advantage: 10,308 Members

2022 Open Season – APWU Union Membership by Carrier



APWU Health Plan: 31,000 members

Other Plans: 172,000 members

APWUHP BCBS HMO GEHA Other Postal

Consumer Driven Option

- CDO enrollments contributed to our gain this year
- USPS Pays 95% of Premium-Collective Bargaining Agreement
- Career Bargaining Unit Employees
- Must be member in FEHB Plan for more than a year
- Self Only **$15.36**
- Self Plus One **$33.38**
- Self and Family **$36.41**

4% rate increases

- Part of our growth strategy for 2023-2024

2022 Open Season Competitors

- APWU Health Plan competitor wins and losses

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

HO	CDO	COMPETITOR	HO	CDO
HP LOSSES TO COMPETITORS			HP WINS FROM COMPETITORS	
197	72	BCBS STANDARD	107	135
448	565	BCBS BASIC	81	515
87	193	BCBS FOCUS	12	136
142	15	GEHA HIGH	6	9
79	87	GEHA STANDARD	6	66
18	102	GEHA HDHP	7	93
25	30	GEHA INDEMINITY	12	52
DISENROLLMENTS			NEW ENROLLMENTS	

Blue Cross Blue Shield: Standard

- Functions similar to a PPO
- In and out-of-network coverage
- Strong network
- Strong brand
- Generational brand name
- Premium: +$34 on average compared to APWU Health Plan High Option

Blue Cross Blue Shield: Basic

- In-network only
- Accounts for majority of FEHB enrollment
- Strong network
- Strong brand
- Generational brand name
- Premium: -$40 on average compared to APWU Health Plan High Option

GEHA

- Functions similar to a PPO
- In and out-of-network coverage
- 2nd largest carrier in FEHB program
- Strong and Robust Advertising (Chiefs Stadium is GEHA Field)
- Dental and Vision
- Premium +$7 on average compare to APWU Health Plan High Option

Benefit Changes - 2024 Brochure

Section 2
Page 15

Section 2. Changes for 2024

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 High Option Only

- Your share of the premium will increase for Self Only, Self Plus One and Self and Family (see page 162).
- The Preferred Provider Network (PPO) will change to the UnitedHealthcare (UHC) network of over 1.7 million providers (see page 13).
- Preauthorization requirements for some services have changed (see page 18).
- Telehealth services will now be covered under Teladoc (see page 36).
- Members can now access breastfeeding supplies from any in-network provider (see page 39).
- Artificial insemination (AI) is now covered as well as coverage for infertility medications, including IVF related drugs (see page 40).
- Skilled nursing visits have increased from 25 visits per calendar year to 50 visits per calendar year (see page 45).
- Reduced requirements for gender affirming care (see page 50).
- Special Programs have been changed or added under Section 5(h) to include a pregnancy support program, new mother program, cancer support program, kidney resources program, a One Pass gym program and UnitedHealthcare Hearing program (see page 77).
- The Plan will remove coverage for the following programs: Healthy Pregnancies, Healthy Babies; Weight Management; Tobacco Cessation discounts; Healthy rewards discounts for fitness, vision, and dental; and Incentive (CignaPlus Savings) discount program for Health Risk Assessment (HRA) completion.
- The APWU Health Plan will participate in a Medicare Part D plan administered by Express Scripts called Express Scripts Medicare (PDP) (see page 143).

Changes to Consumer Driven Option only

- Your share of the premium will increase for Self Only, Self Plus One and Self and Family (see page 162).
- Artificial insemination (AI) is now covered as well as coverage for infertility medications, including IVF related drugs (see page 93).
- Skilled nursing visits have increased from 25 visits per calendar year to 50 visits per calendar year (see page 98).
- Reduced requirements for gender affirming care (see page 102).
- One Pass gym program has been added to our Special Programs in Section 5(h) (see page 125)

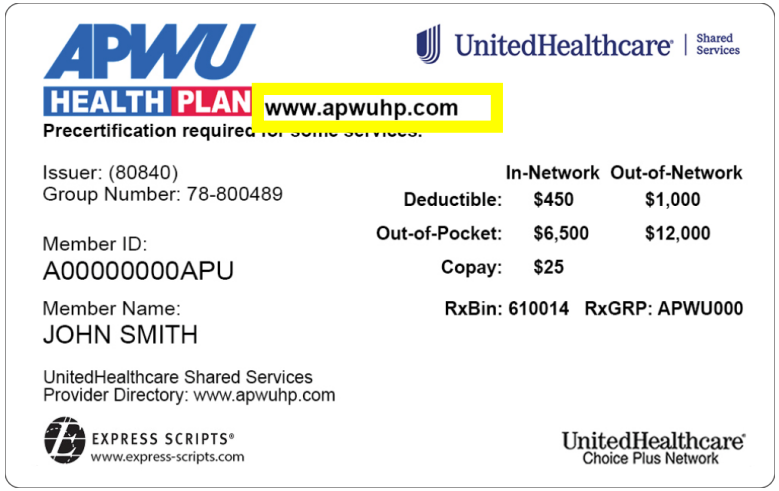
High Option Network Change

- RFP process administered by Brown and Brown
- Finalist Presentations
- UHC awarded contract based on:
  - Network strength of 1.7M providers
  - Discounts and Savings
  - Existing relationship and partnership
  - Implementation plan



Network Change: Implementation

- Kick-Off meeting held in January 2023
- Weekly meetings: 60+ participants
- Multiple work streams and sub-workgroups
- Deliverables:
  - ID cards
  - Enrollment data exchange
  - Claims data exchange
  - Brochure and Website
  - Communications and Reporting
  - Testing
  - Staff training



High Option: PDP Medicare Part D

- New Medicare Part D for FEHB
- Administered by Express Scripts
- Requested approval to OPM for 3 years
- Received approval for 2024 Plan year
- Postal Reform helped to gain OPM approval
- Other plans have also adopted this benefit for 2024 (BCBS, Foreign Service and Samba)

PDP Medicare Part D: Implementation

- **Project Initiation and Project Team**
  - Kick-Off March 2023
  - 45+ participants
- **Deliverables**
  - Enrollment Data Exchange
  - Brochure and Website
  - Member Communications
  - Staff Training



Transparency Tool: Viveka Health

- **Background**
  - Replacement for Cigna and WebMD
  - RFP Process: Pool of 5 potential vendors
  - OPM Mandate and Requirement of No Surprises Act
- **Functionality and Benefits**
  - Cost Estimator
  - Transparent pricing for services and procedures
  - In and out-of-network options and pricing

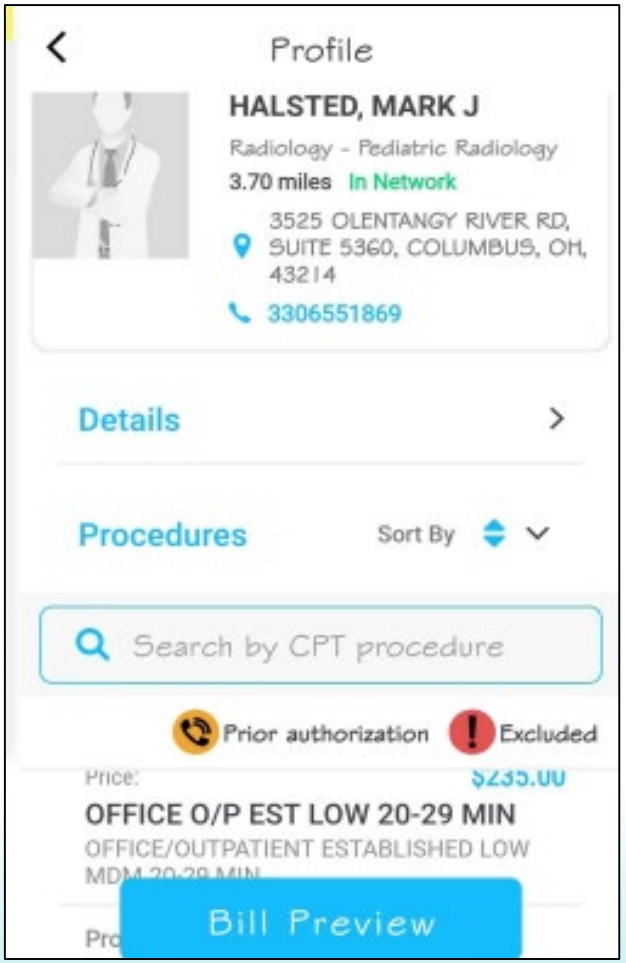
Transparency Tool: Viveka Health

- **Compliance: Consumer Price Transparency**
  - Full provider search functionality for doctors and facilities included in the provider network with ability to search by specialty, procedure or doctor
  - Provider and facility information



Transparency Tool: Viveka Health

- Customized search results that include direct provider contracts, telemedicine providers, on-site clinics, etc.
- Service pricing that includes the total estimated cost and estimated patient responsibility
- Creation of online advance EOBs that can be downloaded by the member



Member Centric Focus

- Annual Disenrollment Survey
  - Target Audience
  - Reasons for disenrollment
- Survey Responses: **366**

Primary Reasons for Disenrollment	
CDO	Deductible; Range of Benefits; Age (Medicare
HO	Premiums; Coinsurance; Network

- Where are Members Going?
  - Blue Cross Blue Shield

Member Centric Focus

- Customer Service Survey Launched Q4 2022
  - Gather Member Feedback
  - Enhance Member Experience
- **Based on Customer Service Interactions**

Overall Experience	94 %
Representative's Professionalism	97 %
Effort to Address Inquiry	96 %

Member Centric Focus

- Customer Service Tools
  - Member Portal
  - Transparency Tools
- Quality Assurance Measures
- Ongoing Customer Service Training
- Open Season Hotline for Prospective Members
  - **1-800-PIC-APWU** *(or 1-800-742-2798)*
  - 8:30 am to 6:00 pm EST
  - Available November 6 – December 11



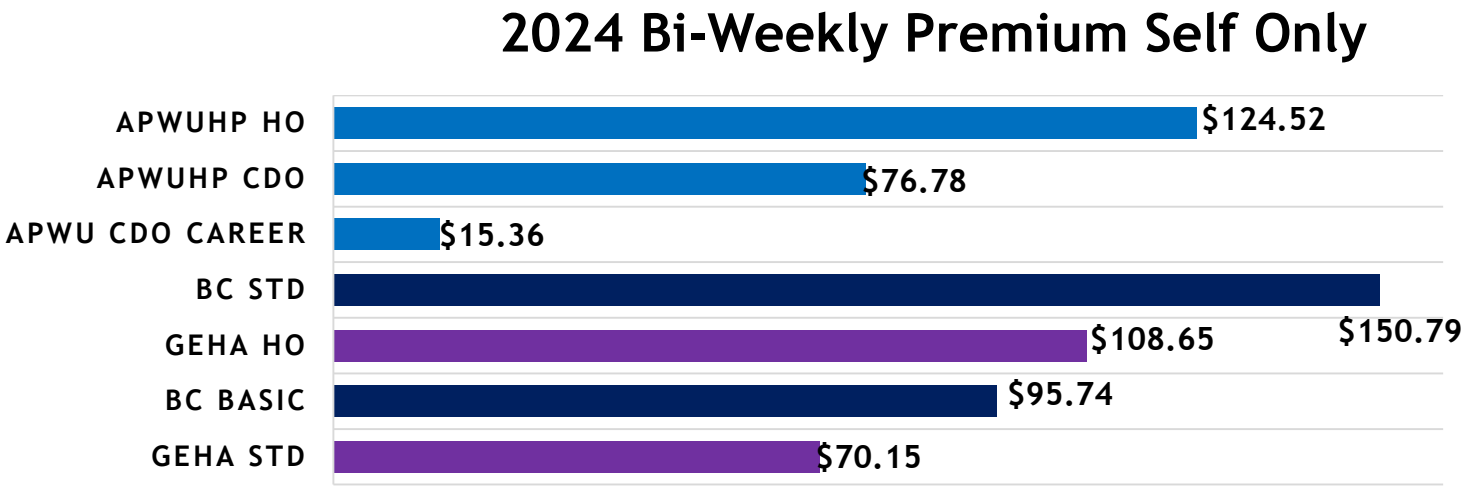
PREMIUMS: APWU Health Plan, BCBS, GEHA, Aetna, NALC and Mail Handlers

APWU HEALTH PLAN

38th Annual Open Season Seminar

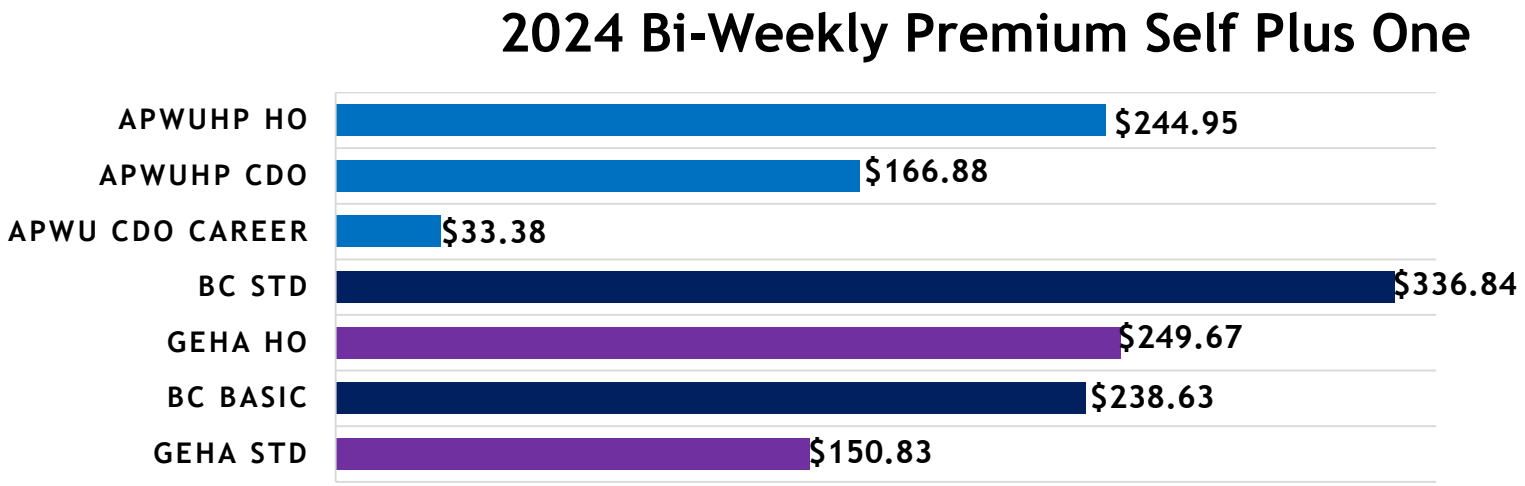


Health Plan Self Only
APWU Postal (Active)



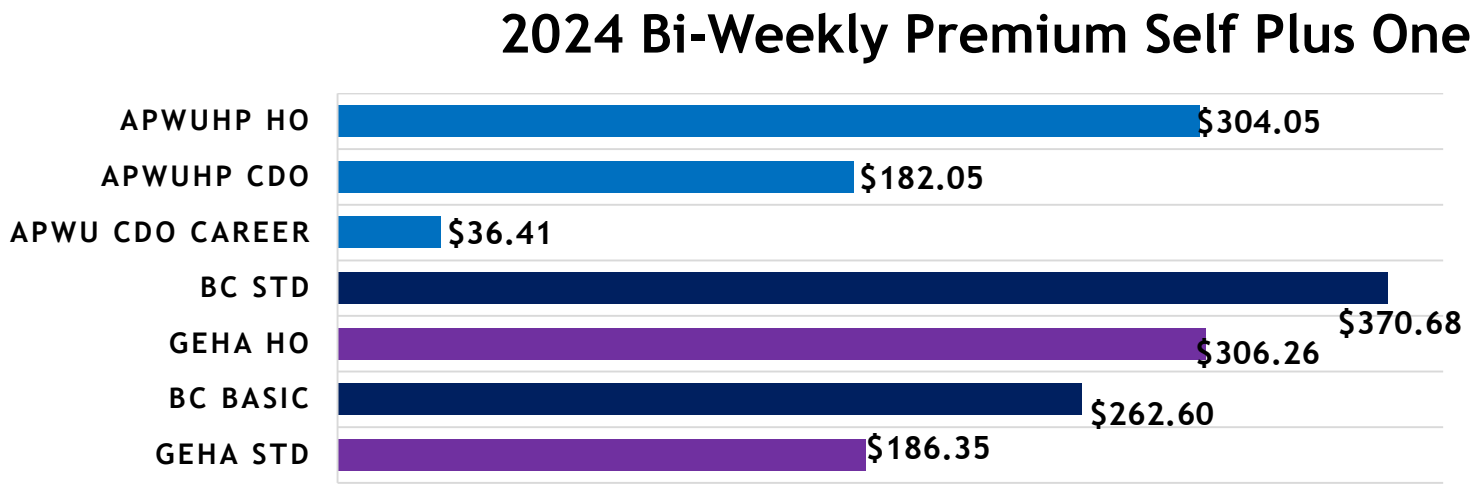


Health Plan Self Plus One
APWU Postal (Active)





Health Plan Self and Family
APWU Postal (Active)





Federal Employees Health Benefits Program (FEHBP) and Postal Reform

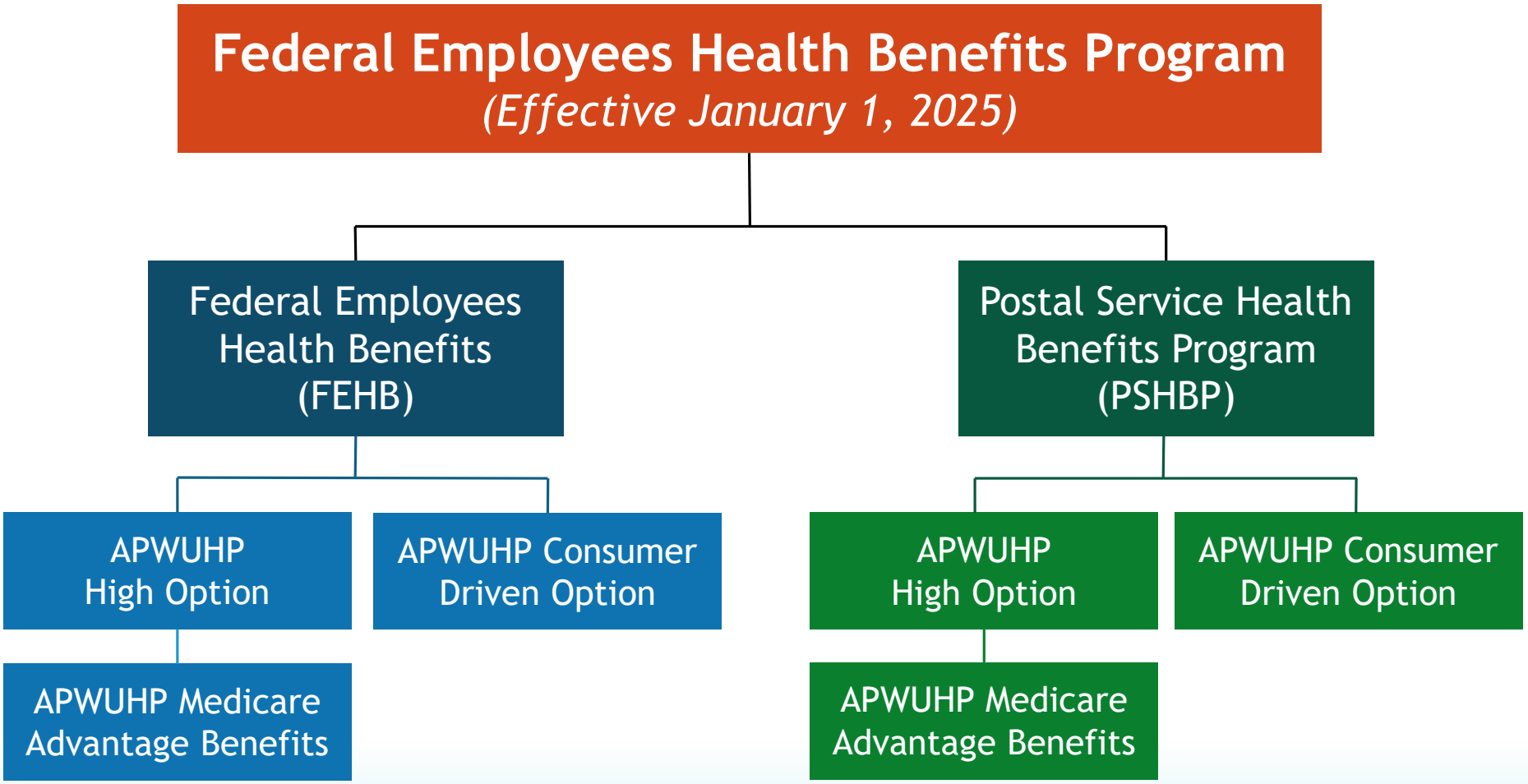
Effective January 1, 2025

APWU HEALTH PLAN

38th Annual Open Season Seminar



FEHBP


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 Medicare Advantage Benefits
APWUHP High Option
APWUHP Consumer Driven Option
APWUHP Medicare Advantage Benefits

PSHBP: Health Plan Readiness

- Dedicated Project Manager and Implementation Team
- OPM Collaboration and Guidance
- Member Communications
  - Early Communications
  - APWUHP website updates
  - Customer Service Talking Points
- Pre-Implementation Planning and Analysis
- Health Plan Engagement

2023 and 2024 APWU Health Plan Priorities: Strategy and Opportunities

- Benefits Implementation
- Membership Retention and Growth
- Increase APWU Membership
- CDO – Career Bargaining Unit Employees
- Leverage expanded UHC Network
- 2025 Postal Reform Implementation and Readiness
- Member Communications and Customer Service

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.