THE HEALTH CONNECTION
APWU Health Plan's Quarterly Newsletter
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Regular Mammograms and Lowering Your Blood Pressure

Set 2016 On a Healthy Course

Inevitably, the start of the new year almost always reminds us of New Year's resolutions. Most people take this opportunity to start anew and make sweeping life changing resolutions. However, life-changing resolutions need not be huge to be effective. Consider committing yourself to better health by simply participating in an annual mammogram program and managing your hypertension—two attainable goals, yet two things that could save and/or improve your life.

A mammogram is a low-dose breast x-ray that is currently the most effective way to diagnose breast cancer early and therefore give breast cancer patients the best options and outcomes when it comes to treatment. Mammograms closely examine the breast to look for changes that are not normal. Breast lumps and calcifications can be detected by mammograms. Of course, self breast exams should also be done at home regularly as a compliment to mammograms in maintaining good breast health.

Mammograms are performed with an x-ray machine by an x-ray technician and the images are read by a radiologist. Mammograms can be performed even with breast implants, but those with implants should be sure to inform the technician.

Lately, there have been some differing opinions on the recommended age to begin regular mammogram screenings which is why women should discuss mammogram screening with their health care providers. Your doctor will make a recommendation for you based on medical guidelines and your personal and family health history.

Under the APWU Health Plan annual routine mammograms are covered at 100% with in-network providers, starting at age 35 as follows:

- From age 35 through 39, one mammogram during this five year period
- From age 40 through 64, one mammogram every calendar year
- At age 65 and older, one mammogram every two consecutive calendar years

Hypertension, also known as high blood pressure, is a common condition that carries with it very serious risks if left unchecked, including heart attack, heart failure, and stroke. Most often, hypertension develops silently over the course of many years without any symptoms. The few symptoms that may present themselves—headaches, shortness of breath, and nosebleeds—are such common conditions they aren't typically recognized as symptoms of high blood pressure and even worse, these symptoms don't occur until hypertension has reached a life-threatening stage. There are two types of hypertension—primary and secondary.

Primary hypertension simply develops over time while secondary hypertension presents itself suddenly, results in even higher blood pressure, and can be caused by such things as sleep apnea, kidney problems, adrenal gland problems, thyroid problems, defects in blood vessels, certain medications (birth control pills, cold remedies, over-the-counter pain relievers), and alcohol abuse and illegal drug use.

Risk factors for hypertension include age, race (hypertension is particularly common among African Americans), family history, being overweight, not being physically active, using tobacco, too much salt in your diet, too little potassium and Vitamin D in your diet, drinking too much alcohol, stress, and certain chronic conditions.

Testing for high blood pressure is done simply with an inflatable arm cuff, something that is part of every regular medical appointment. You can also monitor your blood pressure in between doctor's visits with a home blood pressure monitor or with a blood pressure cuff machine often available for use in a drug store or pharmacy. If you have hypertension the most important thing you can do to get healthy is to change your lifestyle by eating a healthy diet with less salt, exercising regularly, quitting tobacco products, and maintaining a healthy weight. If these things are not enough to control your high blood pressure, your doctor may prescribe medication.

The Health Plan offers the members free access to the Hypertension Management Program. Health Plan members with hypertension should enroll and participate in the Hypertension Management Program to receive 100% coverage for:

- In-network medical office visits for the specific purpose of lowering your blood pressure
- In-network lab tests related to hypertension management
- Generic drugs purchased through mail order
- Phone consultations with a coach every 90 days at your convenience

Make 2016 your best and healthiest year yet and make regular mammograms and lowering your blood pressure at the very top of your list of New Year's resolutions.

8 reasons why the APWU Health Plan is still the smart choice.

1. The personal touch

You are never just a number to us. We advocate for you at every step.

2. Comprehensive coverage

We take great pride in working hard to create and manage the kind of health plan our members deserve.

3. Affordable premiums

Choose from two plans, based on your personal needs.

4. Solid networks

Select from more than one million providers with no need for referrals.

5. Health management programs

We'll help you manage your weight, hypertension, diabetes, pregnancy, and tobacco use.

6. Member satisfaction

98% of our plan members stay with us from year to year.

7. Already a member

You don't need to do anything; you will automatically remain a member. Moving to Self Plus One will require you to change your enrollment. Take advantage of the lower rate if it's just you and one other eligible family member.

8. Committed support for you from people who care



APWU Members,

It has been a pleasure administering your healthcare expenses and providing you with ways to improve your health. Our 98% retention rate and the continued growth we've experienced over the years is because of customers like you, who faithfully support the APWU Health Plan. In 2015 we continued to meet customer expectations in regard to claims processing and customer service calls. Your Health Plan continues to process claims within 15 days and on average your calls to the customer service department are answered within 42 seconds. We continue to increase our service levels through hiring and training the best staff possible. You are our highest priority.

We appreciate your trust, and we'll do our best to continue to give you the kind of service you deserve. The Health Plan is looking forward to another successful Open Season, which runs **November 9 - December 14**, and the 2016 benefit year.



TOGETHER. BETTER HEALTH.

WE ARE PROUD TO SERVE YOU

High Option at a glance

Since 1960, the APWU Health Plan High Option has offered comprehensive benefits to America's workforce. With low copays, low deductibles, and a vast network of providers, this is a premier plan in the Federal Employee Health Benefits Program.

Still a smart plan to consider for 2016!

You are covered 100% for these services when you choose a network doctor:

- Preventive care and screenings
- Maternity care
- Accidental injury within 24 hours
- Lab tests (when you use LabCorp and Quest Diagnostics)
- Diabetes Management Program
- Hypertension Management Program
- Weight Management Program
- Tobacco Cessation Program

Other Plan Highlights:

- $18 copay for office visits, including specialists
- $40 copay for all urgent care centers
- $10 copay for retail generic drugs; extra savings mail order is available
- $275 deductible for Self Only or $550 for Self Plus One and Self and Family (in-network)
- Routine dental coverage paid at 70%
- Cancer Centers of Excellence paid at 95%
- Discount vision program
- Extra dental discount when you complete a Health Risk Assessment online
- Hearing aid benefit and discounts
- Enroll in the Healthy Pregnancies, Healthy Babies Program and receive a $150 financial incentive if you enroll during your first trimester or a $75 financial incentive if you wait to enroll in your second trimester

2016 PREMIUMS

YOU PAY	SELF ONLY 471	SELF PLUS ONE 473	SELF AND FAMILY 472
APWU Career biweekly	$68.14	$129.46	$188.46
Postal Category 1 biweekly	$68.14	$129.46	$188.46
Postal Category 2 biweekly	$80.00	$155.07	$215.60
Non-postal biweekly	$80.00	$155.07	$215.60
Non-postal monthly	$173.34	$335.98	$467.13

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In This Issue:

- Regular Mammograms and Lowering Your Blood Pressure
- 8 reasons
- High Option at a Glance
- Health Management Programs

Health Management Programs

Enroll and participate to receive the following at no out-of-pocket cost.

Diabetes

- In-network medical office visits for diabetes management
- In-network lab tests related to diabetes management
- Generic drugs*
- Insulin and blood glucose test strips*
- Lancets, syringes, pen needles, and an insulin pump*
- Insulin pump and supplies purchased in-network (pre-authorization required)

Hypertension

- In-network medical office visits for the specific purpose of lowering your blood pressure
- In-network lab tests related to hypertension management
- Generic drugs*

If you are being treated for both diabetes and hypertension, only participation in the diabetes program is necessary.

Weight

- Initial assessment by phone with a health advocate
- Workbook and toolkit to keep you on track
- Progress calls with your personal wellness coach
- Visits with an in-network registered dietician/nutritionist
- Decreased risk of chronic diseases, such as heart disease, stroke, high blood pressure, and diabetes

Pregnancy

- Intake with a maternity specialist who will do an in-depth health assessment to identify your needs
- Education during your pregnancy about healthy weight, delivery options, birthing class, and maternity benefits
- Support in the weeks following your baby's birth
- Financial incentives for High Option members — $150 when you enroll during the first trimester or $75 for enrollment during the second trimester

Tobacco Cessation

- Counseling by telephone, group therapy sessions, or educational sessions with a doctor
- Prescription drugs by mail order approved by the FDA to treat tobacco dependence
- Over-the-counter drugs approved by the FDA to treat tobacco dependence

Available in High Option Plan 800-582-1314

* Purchase through mail order. High Option limited to specific brands in the National Preferred Formulary.

Interested?

To be eligible for these programs, plan members must enroll and then comply with the requirements of the program.