The Health Connection
APWU HEALTH PLAN Together. Better Health.
APWU Health Plan's Quarterly Newsletter
Winter 2015 Volume 16 No.1

Get Care Quickly, Nationally, Anywhere and Everywhere:



Benefits Bulletin:
Primary and Specialist Care

Members can visit an in-network primary provider or specialist for a low $18 co-payment. No referrals are needed for specialist visits and nationwide coverage is available. Enjoy one of the lowest co-pays in the Federal Employees Health Benefits Program!

As an APWU Health Plan subscriber you have many health care resources at your disposal. Because there are many options to choose from, you are fortunate to have access to quality care quickly, when needed. With almost 1 million providers to choose from, you may wonder when you should go to a primary provider versus a specialist. You may also be questioning whether urgent care centers, a new concept, are safe and reliable. APWU Health Plan is proud of our broad network of health care choices and providers but wants to be sure that you understand and use all of your options when and where they are most beneficial.

Primary Care

Primary providers, also known as family doctors, should be seen for well visits or check-ups and may also be your first visit in the event of an illness. The primary provider usually specializes in internal medicine, family medicine, pediatrics, or general practice and they understand your overall health and help coordinate any kind of healthcare services you may need, including:

- Preventive care and screenings
- Flu shot administration
- Prescription medications
- Order and review of lab tests and x-rays results
- Recommendations to a specialist

Unlike many other health plans, no referrals are needed! While a referral to a specialist is not needed under your High Option Plan, it's a good idea to seek recommendations from your primary provider.

Specialist Care

A specialist is a doctor who focuses on a specific area of medicine, such as oncology, dermatology, endocrinology, etc. Specialists help you navigate acute and chronic conditions and can work in partnership with your primary provider to help you achieve good overall health.

Again, visits to specialists are only an $18 co-pay and no referral is needed! However, some services, other than an office visit, may require a prior authorization and will cost 10% of the plan allowance for in-network services.

You can find more information on surgical procedures in section 5b of the APWU Health Plan Brochure. See apwuhp.com and click on Federal Brochure. You can also find in-network providers and specialists through our on-line directory by clicking on Provider Directory (HO). Remember, out-of-network providers are covered, but they will cost you more.

Urgent Care Centers

If you have an urgent medical need that's not life-threatening and your doctor's office is closed, consider visiting an urgent care center. These facilities, which are staffed by physicians with support from nurses, physician assistants and medical assistants, offer care for non-life-threatening medical needs, such as fever, colds, coughs, ear and sinus pain, sore throat, minor cuts where bleeding is controlled, rashes, sprains, abdominal pain, broken bones, painful urination, and mild shortness of breath, etc. High Option members can visit their nearest urgent care center for a $40 co-pay for both in- and out-of-network facilities. **Remember….get care quickly, nationally, anywhere and everywhere**. Urgent care centers are often open when your doctor's office is closed. They typically stay open late, on the weekends and on some holidays. Urgent care centers should not be used in place of a hospital. If you are experiencing a life-threatening condition, go immediately to your nearest hospital emergency room or call 911 for help.

You Have an Exceptional Health Plan

Service

Thank you and congratulations to all of you for selecting what is unquestionably the most comprehensive health plan available in the Federal Employees Health Benefits Program. You made a great choice! Our plan is highly successful for a number of reasons not the least of which is the level of customer service we deliver to our participants. Our staff here takes great pride in working hard to create and manage a preeminent health plan—the kind that our members expect and deserve. **But, the proof of our customer service is in our retention rate, which is currently an amazing 98%.** That means that 98% of our members stay with our plan from year to year, becoming loyal members. And, I know why.

Our customer service includes:

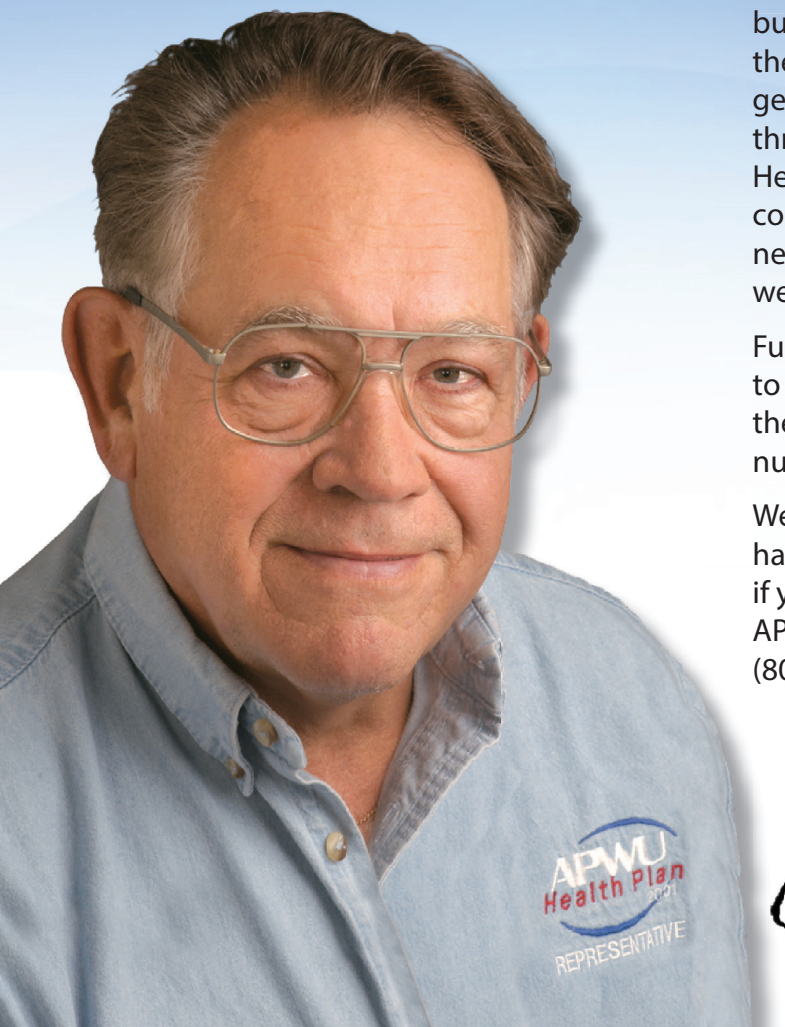
- 95% of claims processed within 15 days by educated coding staff
- Customer service calls answered on average in 42 seconds by knowledgeable and courteous customer service staff members

Quality

Furthermore, we never settle for good enough or rest on our laurels. We are always looking to set the bar even higher on customer service, and to that end, our customer service representatives are required to participate in continuing education courses throughout their career above and beyond our extensive new-hire training program. APWU Health Plan also participates in regular audits, both internal and external, in order to better understand our performance and ensure that our members are receiving the level of service they deserve.

Our internal audits, which are conducted daily on claims processing and call responses, are performed by our on-site quality control department. Our external audits are performed by third-party consulting firm Mercer, and take place quarterly and yearly. I am extremely proud to note that in a recent Mercer audit, APWU Health Plan exceeded industry standards in the following areas:

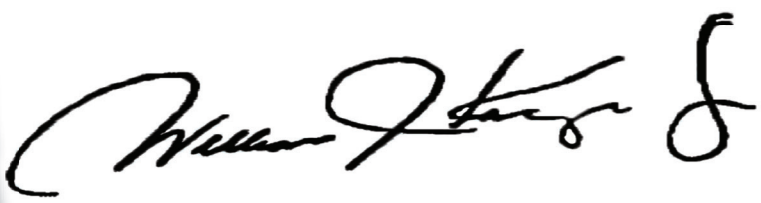
- Payment (APWUHP 99.70%, FEHB Minimum 97%)
- Processing (APWUHP 100%, FEHB Minimum 95%)
- Financial accuracy (APWUHP 99.60%, FEHB Minimum 99.0%)



Of course, we know members have questions during non-business hours too so our customer service continues around the clock. We have made it possible for our members to get their questions answered 24 hours a day, 7 days a week through our website, which is updated daily with pertinent Health Plan information from estimated prescription drug costs and claims information to the Plan brochure and health news. Our members can take advantage of our comprehensive website by visiting www.apwuhp.com.

Furthermore, our 24-hour nurseline connects our members to a registered nurse who will expertly guide them through their health care questions and questions about our Plan. Our nursing professionals are just a call away at (800) 582-1314.

We strongly believe that superior customer service is the hallmark of APWU Health Plan. I want to remind you that if you should have any questions or concerns about your APWU Health Plan please don't hesitate to contact us at (800) 222-2798. Together. Better Health.



Resolve to Plan for a Healthy 2015

If you're like most Americans, you probably made getting healthy one of your New Year's resolutions. Even though January 1st has come and gone, it's not too late to resolve to take care of your good health. In fact, it's never too late to get healthy! Being healthy takes work but it's work that is well worth the effort. There are many simple things you can do to ensure your good health and the good health of those you love.



A1C Testing for Diabetes

Managing diabetes can feel like a full-time job, but the good news is that diabetes is manageable if you watch what you eat and monitor your blood sugar levels. Part of the monitoring process includes A1C testing every six months. An A1C test, which is effective for both Type 1 and Type 2 diabetes, measures average blood sugar levels over the course of a few months. The results of the A1C test will help you know if your overall diabetes management plan is working.

The A1C test is a simple blood test with no recovery downtime afterwards. Avoiding complications that can come from diabetes means careful management of the disease on a daily, monthly and yearly basis.

Mammogram

A mammogram is still the best preventive action you can take in the fight against breast cancer. Scheduling a routine mammogram is an easy step toward good health. Mammograms are non-invasive x-ray pictures of the breast, which can help doctors detect breast cancer at its earliest, most treatable stages. The earlier the detection, the higher the success rate for treatment.

The American Cancer Society recommends that women age 40 and over receive a yearly mammogram and the **APWU Health Plan covers routine mammograms at 100% with in-network providers, starting at age 35**.

Routine Mammograms are covered for women age 35 and older as follows:

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

Many people find it easy to schedule yearly exams around their birthday so they don't forget each year. After all, what better gift can you give yourself than the gift of good health? Make it a priority this year and every year to schedule a mammogram and urge those you love to do the same.

Health Risk Assessment

If you have access to a computer and a few minutes to spare, you can gain a better understanding of your overall health just by filling out a Health Risk Assessment, which can be found on www.apwuhp.com. The assessment will ask important questions about your demographic, such as age and gender; your lifestyle, such as exercise participation, alcohol intake, smoking habits and diet; and your personal and family medical history. At the completion of the assessment, you will receive a one-page summary evaluation of your health and lifestyle based on your responses. This summary is a valuable tool you can use for starting a discussion with your health care providers about improving and/or maintaining your good health.

By completing the Health Risk Assessment, you will receive dental care discounts through CignaPlus Savings, a discount dental program, not to mention a more complete picture of your health and great talking points for you to take to your next doctor's appointment! It's a win-win all around. The discount details are sent once the assessment is completed. For more information on this program you can also call 1-877-521-0244 or visit www.cignaplussavings.com.



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It's Not Too Late For a Flu Shot

This year is proving to be an extremely active year for influenza (flu), as the virus is currently widespread in 36 states and considered an epidemic by the Centers for Disease Control (CDC). So many people have been sickened with the flu that shortages have been reported for antivirals, such as Tamiflu, which are used to shorten the duration of the virus.

This year, flu season started a few weeks earlier than usual and it isn't expected to peak until early to mid-February. That means there's still plenty of time to get the flu vaccine and reap the benefits of its protection. Although it has been reported that this year's flu vaccine does not combat some strains of the virus, it is important to remember that the vaccine is still effective in warding off many strains of the flu, and it is, in fact, still the very best protection from the virus.

The vaccine's protection begins just two weeks after the vaccination is administered. Remember, the injected vaccine and the nasal mist form of the vaccine are equally effective and both are fully covered by our health plan. Consult with your doctor as to which form of the vaccine is right for you.

The protection that the flu vaccine offers is invaluable and can be lifesaving. It's not too late to put a plan in place to protect you and your family from the flu.

Benefits Bulletin: Flu Shots

Flu shots are covered at 100% and can be administered at either an in-network retail pharmacy or your in-network primary provider's office.

Shingles Virus Can Be Prevented with Common Shingles Vaccine

If you've had chickenpox, even as a child, as so many Americans have, you are at an increased risk for shingles, as both chicken pox and shingles originate from the varicella-zoster virus which lies dormant in those who have had chicken pox and becomes active again in older adults in the form of shingles. Shingles is a very debilitating condition that makes skin painful to the touch; creates a burning, itching and/or tingling or numbing sensation; includes flu-like symptoms; and culminates with rash blisters. Shingles symptoms can last for months or even up to a year. While there is no cure for the virus, there is a vaccine that will dramatically reduce your chances of contracting the virus. **And, that vaccine is available at no extra charge to all of our Plan participants age 60 or over from an in-network provider or in-network retail location**. The shingles vaccine, known as Zostavax, is actually recommended by the Centers for Disease Control and Prevention for all adults age 60 and over whether they've already had shingles or not. APWU Health Plan covers administration of the vaccine at either an in-network retail pharmacy or your in-network primary provider's office. Consult with your doctor to confirm that the vaccine is right for you. With an effective, easy vaccine readily available there is no need to put yourself at risk for a painful virus.