Union Business

Presented by

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37th Annual Open Season Seminar

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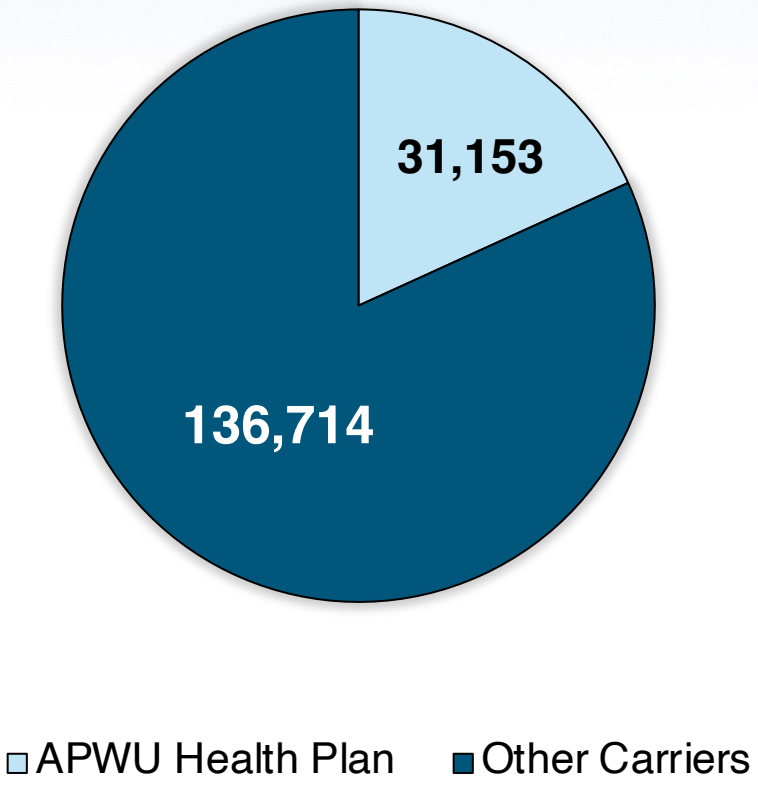
Today's Agenda: How to Spread the Word

- APWU Membership
- Walk-around List
- Pre-emptive Shipping
- Postal Magazine
- Orientation (PSE and Career)
- Social Media
- Website

APWU Membership

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

Walk-around List

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Join at slido.com
#1216449

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Does your Local use the walk-around list as an OS tool to gain Health Plan membership?

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Walk-around List: What is it?

- Packet from the Health Plan Director to APWU Local and State Presidents
- Mailed in early November
- Provides the Local with talking points about the Health Plan
- Provides the Local with a list of their members that are not in the Health Plan

Walk-around List Package: Contents

- Cover letter to the APWU Local or State President
- Marketing letter that can be used to mail to Union members (not in the Health Plan)
- Mailing labels
- APWU incentive information

Incentive Information - 145 scholarships!

Proposed Incentives to APWU Local, State and Chapter Organization

Every APWU Local, State and Chapter organization base line for APWU Health Plan membership will be determined in September prior to FEHB Open Season.

Every APWU Local, State and Chapter Organization evaluation of the results of their efforts to increase APWU Health Plan membership and their eligibility for these incentives will be determined in April after the final results of the FEHB Open Season are received by the APWU Health Plan.

For every member an APWU Local, State and Chapter Organization increases in the APWU Health Plan as determined by taking the April count and subtracting the previous September's count as stated above, that organization will receive a cash payment from the APWU Secretary Treasurers office of $50.

Every APWU Local, State and Chapter Organization will be eligible for the below incentives based on the size of that organization and the percentage of their members that belong to the APWU Health Plan.

# of Members	% who have APWUHP	Incentive
0-50	>25% >50%	$15 per Health Plan subscriber $20 per Health Plan subscriber
51-100	>25% >50%	$250 $500
101-250	>25% >50%	$500 1 scholarship to that years APWUHP HPR Seminar
251-750	>25% >50%	1 scholarship to that years APWUHP HPR Seminar $1,000 and 1 scholarship to that years APWUHP HPR Seminar
751-1,250	>25% >50%	$500 and 1 scholarship to that years APWUHP HPR Seminar $1,500 and 2 scholarships to that years APWUHP HPR Seminar
>1,250	>25% >50%	2 scholarships to the APWUHP HPR Seminar $2,500 and 3 scholarships to the APWUHP HPR Seminar

Walk-around List: What do you need?

- Printed copies of the marketing letter
- Envelopes
- Postage
  - Or hand out to Union members
  - And/or invite members to a meeting to discuss the Health Plan



Grow Your Local: Another Opportunity

- Non-Union Members list from APWU Headquarters
- Include Health Plan Flyers in the 1187 Mailing







Pre-emptive Shipping Marketing Materials

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Does your Local distribute the marketing materials sent to Locals in October/November?

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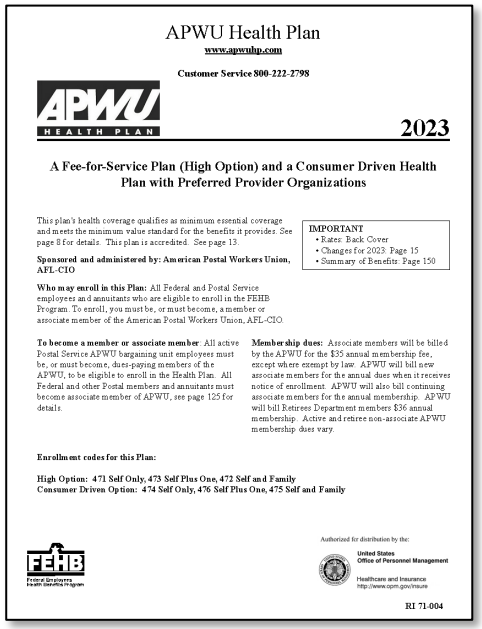
Pre-emptive Shipping: Contents

- Brochures
- HO Flyers
- CDO Flyers
- Dental Flyers
- Blueprint to Medicare
- Tablecloth
- Signs
- Giveaways
- Poster







APWU Health Plan

www.apwuhp.com

Customer Service 800-222-2798

APWU HEALTH PLAN

2023

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 2023: Page 15
- Summary of Benefits: Page 150

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 125 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

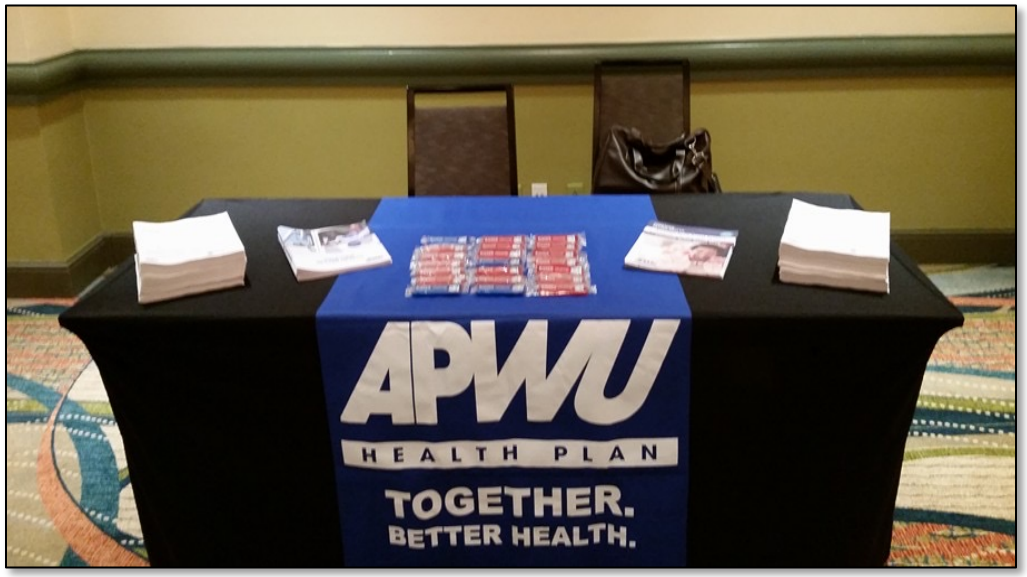
FEHB Federal Employees Health Benefits Program

Authorized for distribution by the:
United States Office of Personnel Management
Healthcare and Insurance
http://www.opm.gov/insure

RI 71-004

Pre-emptive Shipping: Spread the Word

- Dress up table in the breakroom
- Pass out at Union meetings
- Use for Health Fairs
- Use for Orientations



Postal Magazine
November

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Does your Local distribute/highlight the Postal Magazine OS spread?

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Postal Magazine: Spread

APWU HEALTH PLAN
TOGETHER. BETTER HEALTH.

OPEN SEASON HOTLINE

800.PIC.APWU (8:30am - 7pm ET)
virtualopenseason@apwuhp.com
www.apwuhp.com
(click on Open Season)

Cigna

2 GREAT PLANS TO CHOOSE FROM:

United Healthcare

High Option

100% covered services:

- Preventive care and treatment
- Lab tests (covered blood work peformed at a LabCorp or Quest Diagnostics)
- Maternity care
- Accidental injury outpatient services within 72 hours
- Diabetes generic oral medications
- Tobacco cessation and weight managment programs

In-network copays:

- $25 for office visits, including specialists
- $10 for virtual visits (**decreased** from $15)
- $30 for urgent care centers

Consumer Driven Option

100% covered services:

- Preventive care and screenings
- Healthy pregnancy and tobacco cessation programs

In January, the Health Plan funds a Personal Care Account (PCA) members can use for covered medical services. Members are covered at 100% until the PCA is exhausted. The Plan funds the PCA at $1,200 for Self Only and $2,400 for Self Plus One and Self and Family.

In-network copays:

- No upfront deductible, coinsurance or copays until you exhaust your PCA

ENROLL DURING OPEN SEASON

November 14 - December 12



A **Medicare Advantage** plan designed with **you** in mind.

You spoke and we listened.
It's time to get excited about these 2023 benefits:

- No deductible, coinsurance or copays for covered medical services
- Monthly Part B reimbursement **increased** to $85
- Quarterly over-the-counter allowance **increased** to $60
- $1,500 hearing aid allowance
- Dental Coverage
- Prescription drug coverage (Part D)
- As well as Wellness programs such as a free gym membership, 24-hour telephonic nurse-support and in-home visit with a healthcare practitioner

The **Medicare Advantage** plan as an enhanced level of benefits for all Medicare-eligible retirees. It is offered to eligible retirees who have Medicare Part A and Part B. As a UnitedHealthcare Group Medicare Advantage plan member for the APWU Health Plan, you'll have a team committed to understanding your needs and helping you get the care you need.

> "Every time I turn around, the Medicare Advantage Plan offers even more. You get everything the plan says, from healthcare to fitness programs — and more! It's an awesome plan all around."
>
> **- Gloria Rice, U.S. Postal Service Worker Clerk**

2023 Premiums

	Enrollment Code	Biweekly	Monthly	APWU Career Special Rate*
High Option Self Only	471	$121.00	$262.16	$121.00
High Option Self Plus One	473	$238.95	$517.73	$238.95
High Option Self and Family	472	$302.26	$654.90	$302.26
Consumer Driven Option Self Only	474	$73.83	$159.96	**$14.77***
Consumer Driven Option Self Plus One	476	$160.46	$347.67	**$32.09***
Consumer Driven Option Self and Family	475	$175.05	$379.28	**$35.01***

** USPS Career employees get a discounted rate after being in FEHB for over a year. USPS will pay 95% of your premium.*

Postal Magazine: Back Cover/Poster



Orientations

PSE and Career

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Does your Local regularly highlight the Health Plan during orientations?

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Orientations: We Can Help!

- PowerPoint Presentations with High Option and Consumer Driven Option Explainer Videos
- Giveaways
- Door Prizes
- APWU Health Plan Presenters
- Let’s get new employees ASAP
- Health Plan has a 97% retention rate

Some Important things for You to Know

- APWU Consumer Driven Discount
  - Over a year in FEHB
  - Must be career to receive reduced rate
- PSE Conversions
  - USPS Health Benefits Plan is not part of the FEHB. If an employee converts and has this plan they lose coverage after 28 days.
  - If an employee converts while enrolled in APWU CDHP they need do nothing and their funds will roll over.
- Per Article 17. Sect 6 Management must provide the union ample time to address employees so we have many opportunities for organizing and to promote the Health Plan.
  - New hire Career & Non-Career when a current employee is reassigned to the bargaining unit.
  - And when non-career employees reach the 365 & become eligible for the HP on conversion.
- USPS Payroll enforces the 60 day deadline:
  - The Organization Department works with the Health Plan to verify union membership. You do not need to wait for the 1187 to be processed prior to enrolling.

Social Media

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What is your social media presence? Check all that apply

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Social Media: Like and Share

- Facebook
- Instagram
- Twitter
- Your Local Pages



APWU HEALTH PLAN
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www.apwuhp.com

Website

Open Season/Become a Member HPR Page

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Check all that apply (about the Health Plan website)

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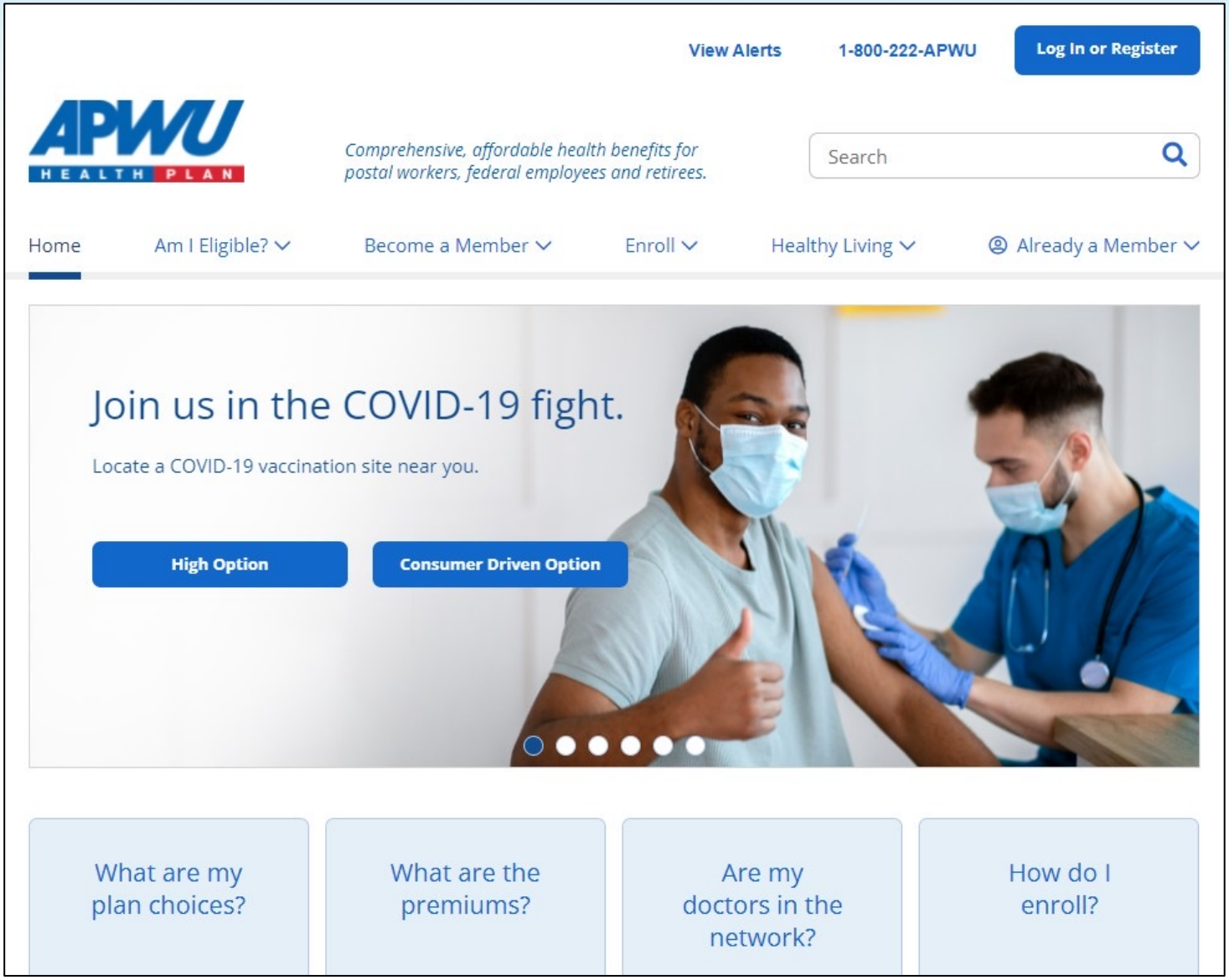
Website: Open Season and Become a Member



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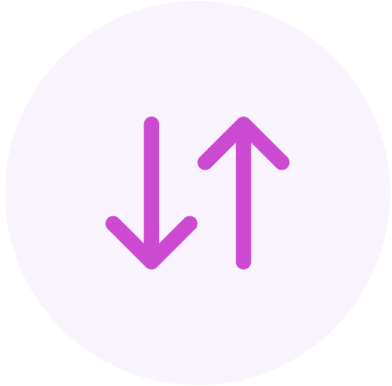

Rank in order of importance (1-6) with #1 being the most important

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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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TOGETHER. BETTER HEALTH.