Website Online Tools

Making Strides Online for Open Season and Beyond



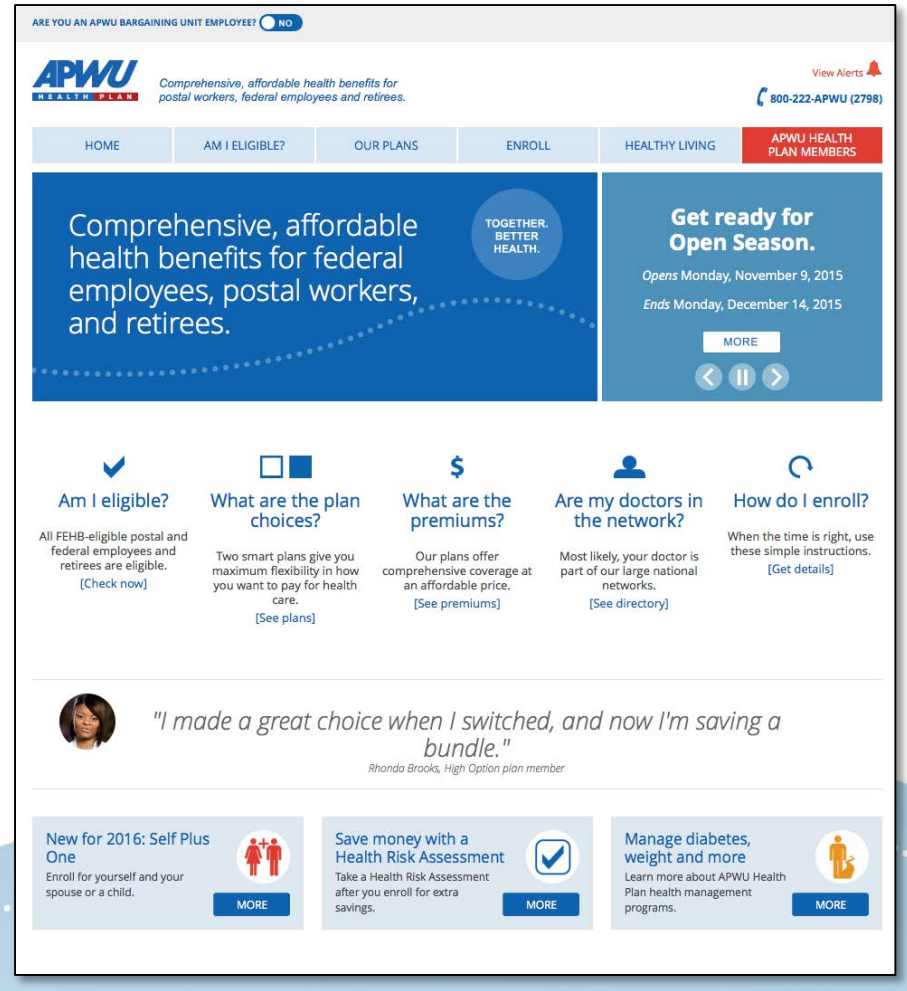
APWU HEALTH PLAN

TOGETHER. BETTER HEALTH.®

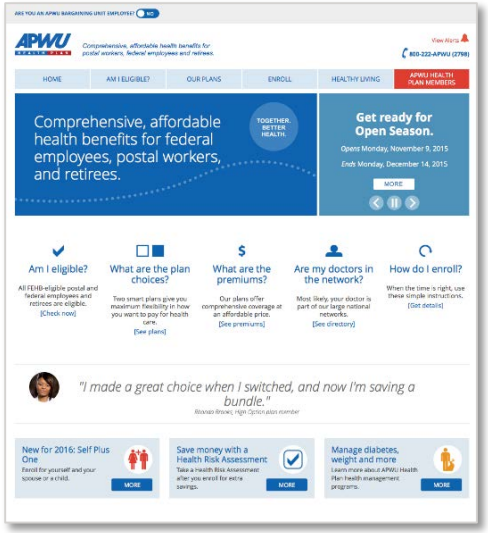
31st Annual Open Season Seminar

New Website Delivers Key Benefits

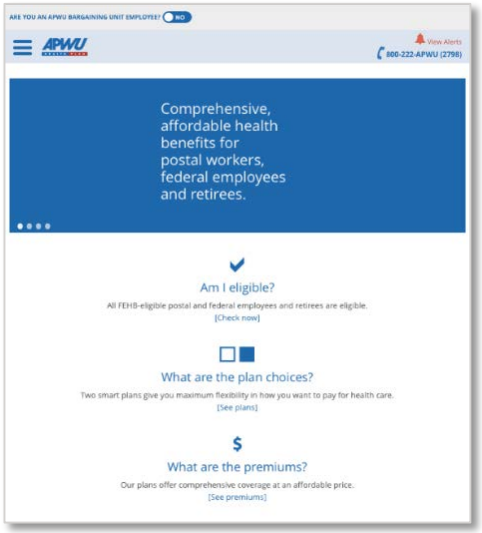
- Responsive design is optimized for desktop, tablet, and mobile viewing
- Clear messaging speaks directly to each of our audiences
- Drop-down mega menus make finding things easy
- Eligibility gets prospective members to the right info quickly
- HPR Finder helps prospective members connect with you easily



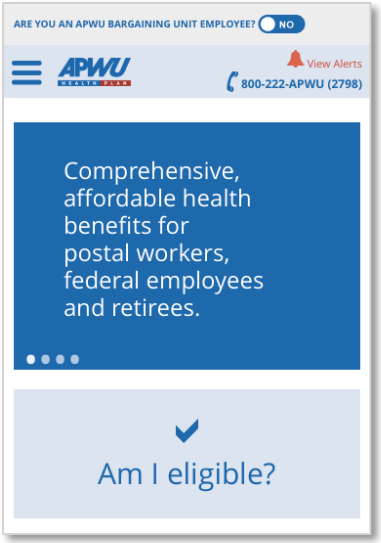
New Design Responds to Each Users Device



Desktop view



Tablet view



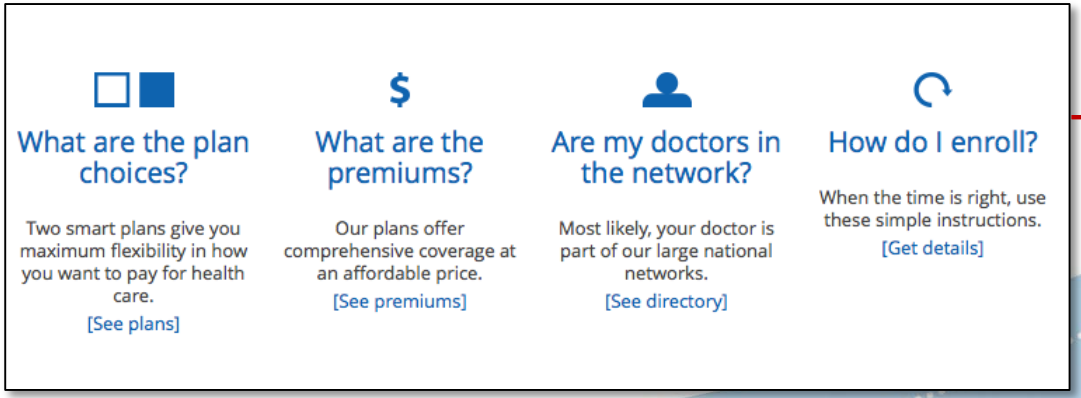
Mobile view

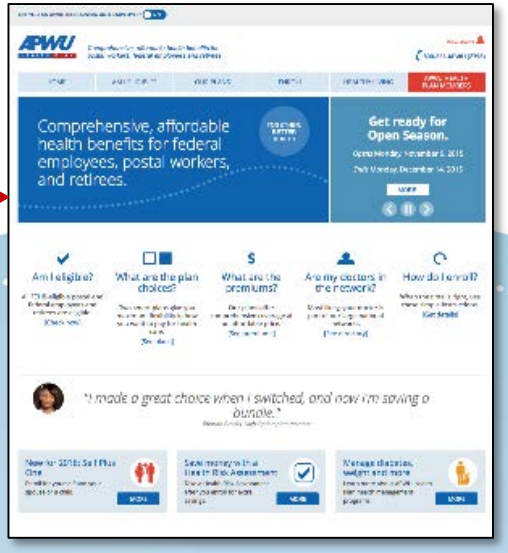
Technology improvements are a match for how people research and compare health plans.

Homepage Answers Directly the Questions Most People Have

When shopping for a health plan, people want to know four things:

What's covered?	How much does it cost?	Are my doctors in the network?	How do I enroll?



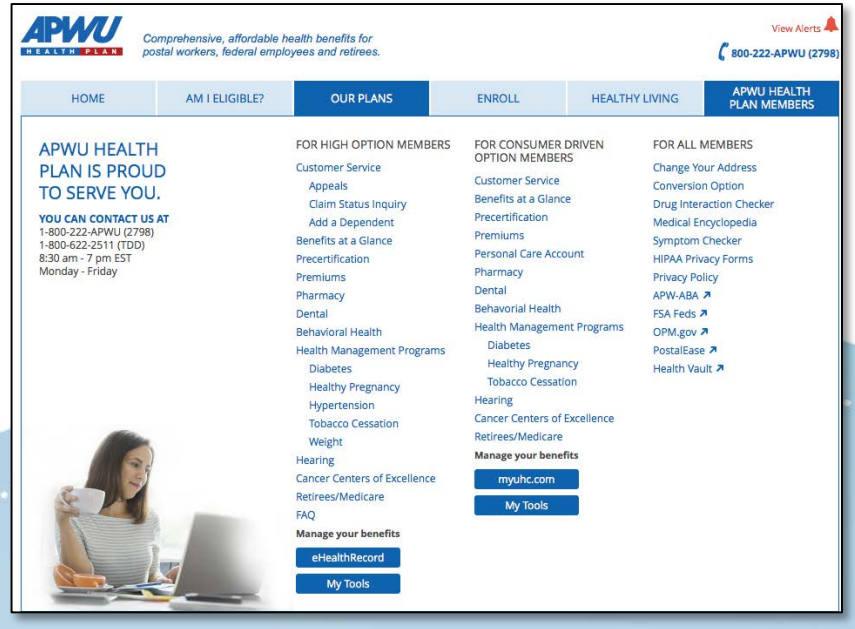


Targeted Messages Speak to Each Audience

Get the specific information, resources and downloads you need, whether you are a:

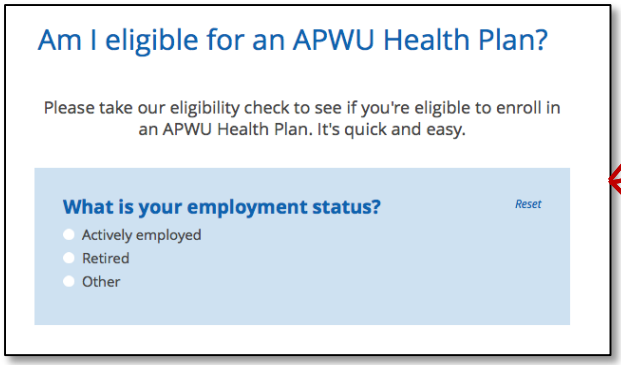
- Prospective Plan member
  - Postal bargaining unit
  - Postal non-bargaining unit
  - Postal support
  - Federal
  - Retiree
- Current Plan member
  - High Option
  - CDO
- Provider
- Benefits Officer
- HPR

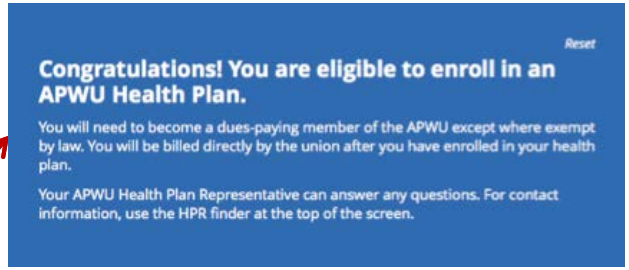




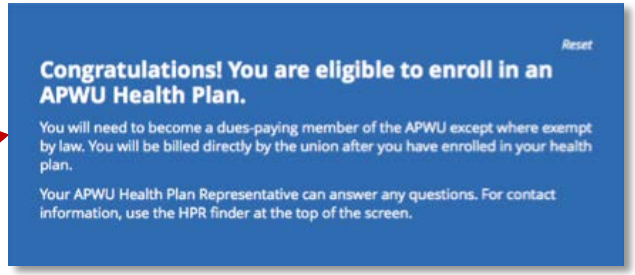
Friendly Tool Guides Prospects to Enroll

By answering a few simple questions, users get specifics about whether or not they are eligible, and how to enroll.

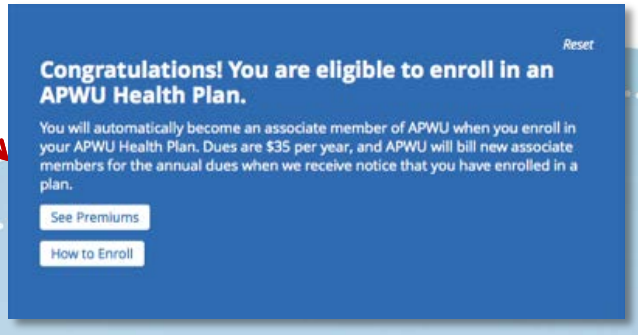




APWU member



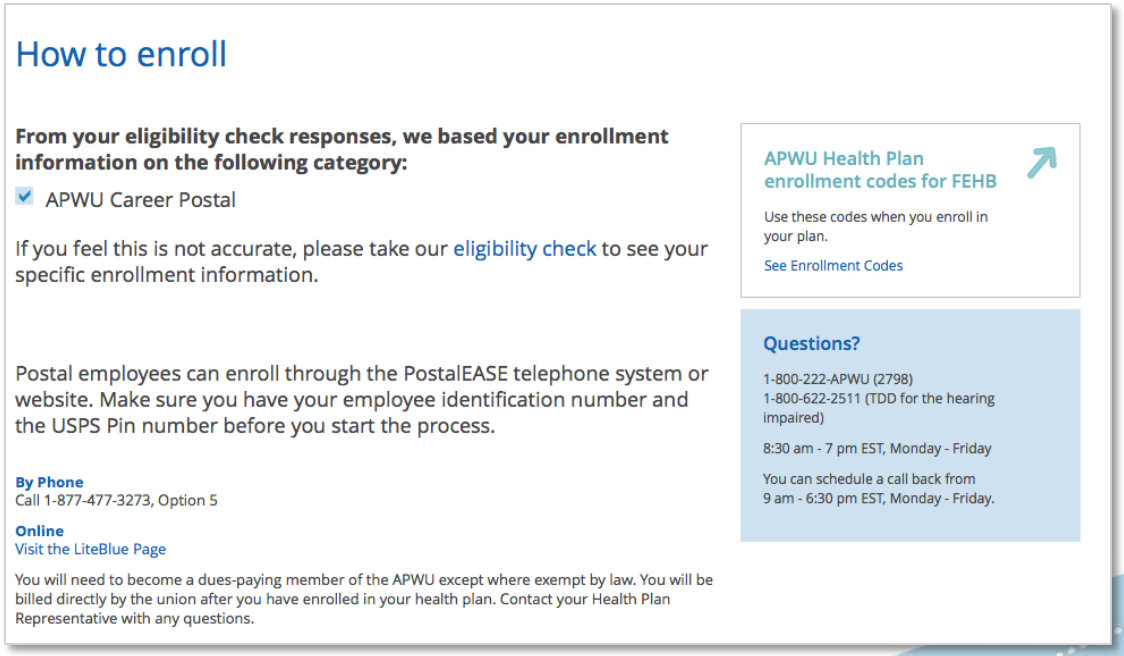
Bargaining unit non-member



Federal employee or retiree

Enrollment Info Matches the User's Profile

After taking the Eligibility Check, a user gets clear enrollment instructions based on their profile.



How to enroll

From your eligibility check responses, we based your enrollment information on the following category:

☑ APWU Career Postal

If you feel this is not accurate, please take our eligibility check to see your specific enrollment information.

Postal employees can enroll through the PostalEASE telephone system or website. Make sure you have your employee identification number and the USPS Pin number before you start the process.

By Phone
Call 1-877-477-3273, Option 5

Online
Visit the LiteBlue Page

You will need to become a dues-paying member of the APWU except where exempt by law. You will be billed directly by the union after you have enrolled in your health plan. Contact your Health Plan Representative with any questions.

APWU Health Plan enrollment codes for FEHB

Use these codes when you enroll in your plan.

See Enrollment Codes

Questions?

1-800-222-APWU (2798)
1-800-622-2511 (TDD for the hearing impaired)

8:30 am - 7 pm EST, Monday - Friday

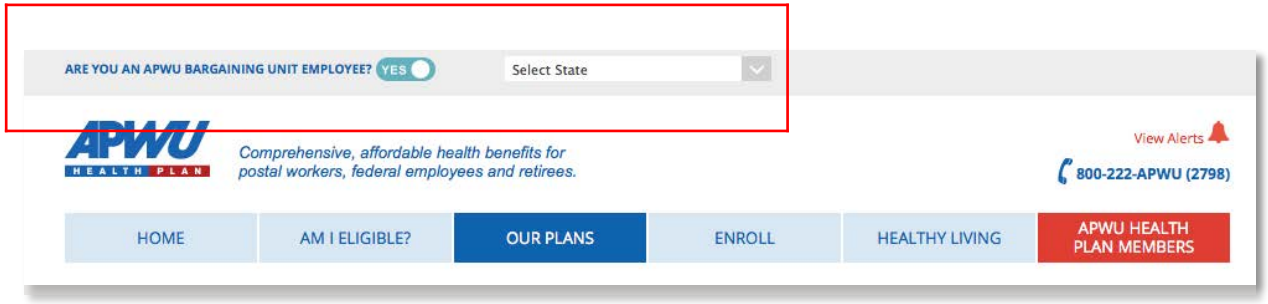
You can schedule a call back from 9 am - 6:30 pm EST, Monday - Friday.

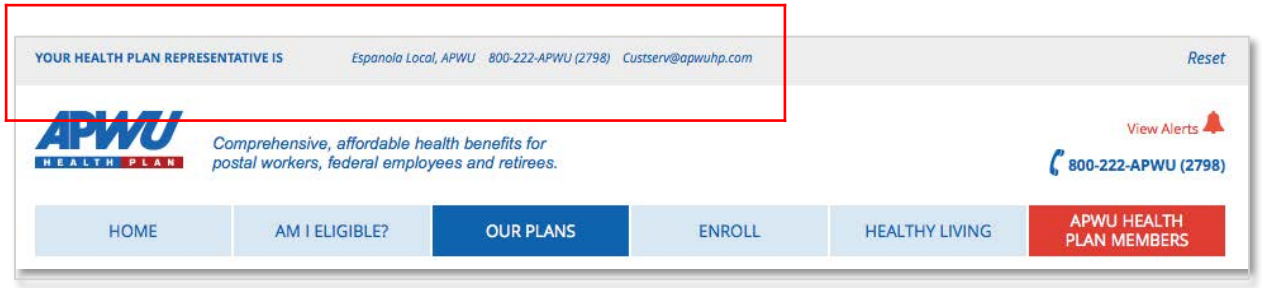
In this case, the user stated they are:

- Actively employed
- Postal Service employee
- Part of the bargaining unit
- More than one year
- Not an APWU member

New Tools to Support the HPR

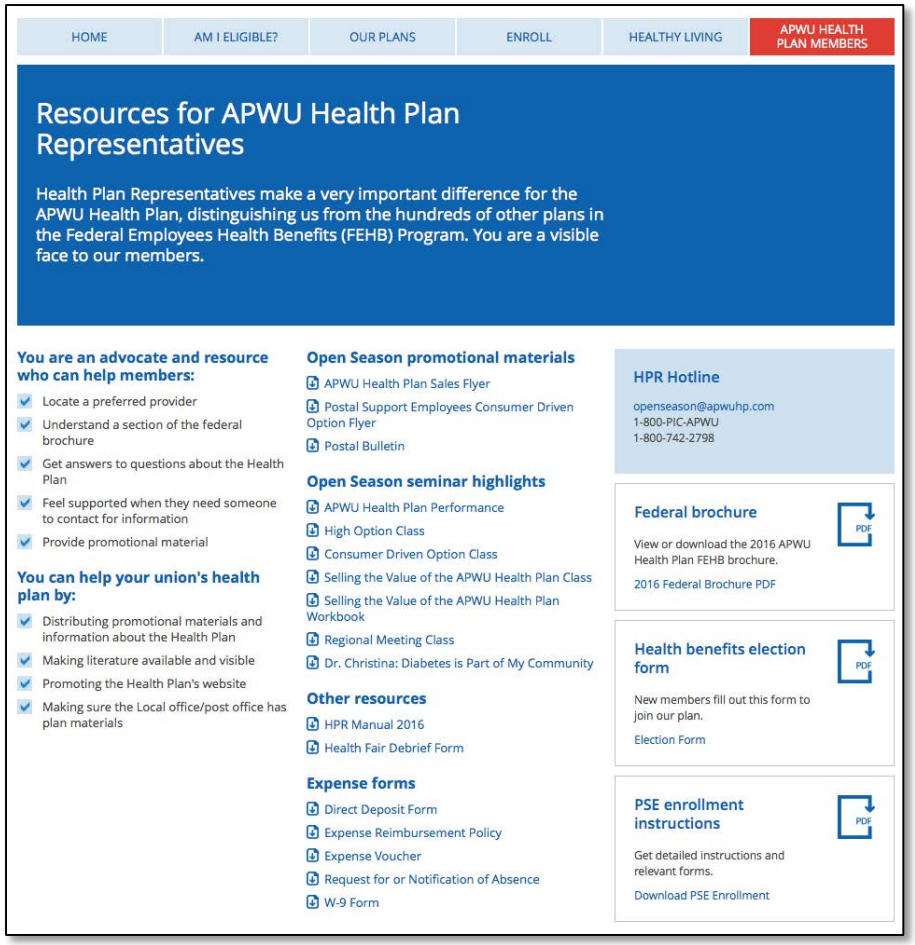
HPR Finder helps prospective members connect with you.





Bargaining unit employees choose their state and local to find contact info for their HPR

More Tools to Support the HPR



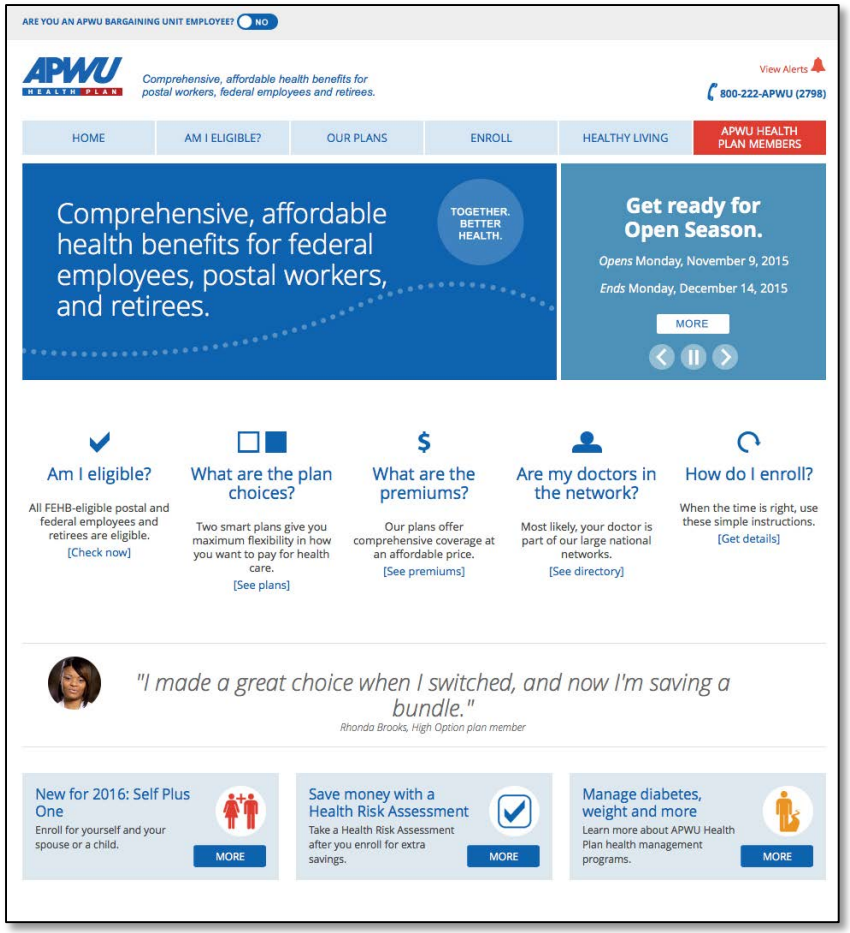
New Login Security

Log in for tools and resources to help you in communicating with prospective members:

- Talking points
- Downloads and materials
- Confidential communication

HPR Tools Section is built for future expansion.

Same URL, New Strength



www.apwuhp.com

A new tool designed:

- To deliver complete information
- Organized by the user's needs and wants
- Using current best practices
- With you and our members in mind

TELL US WHAT YOU THINK!

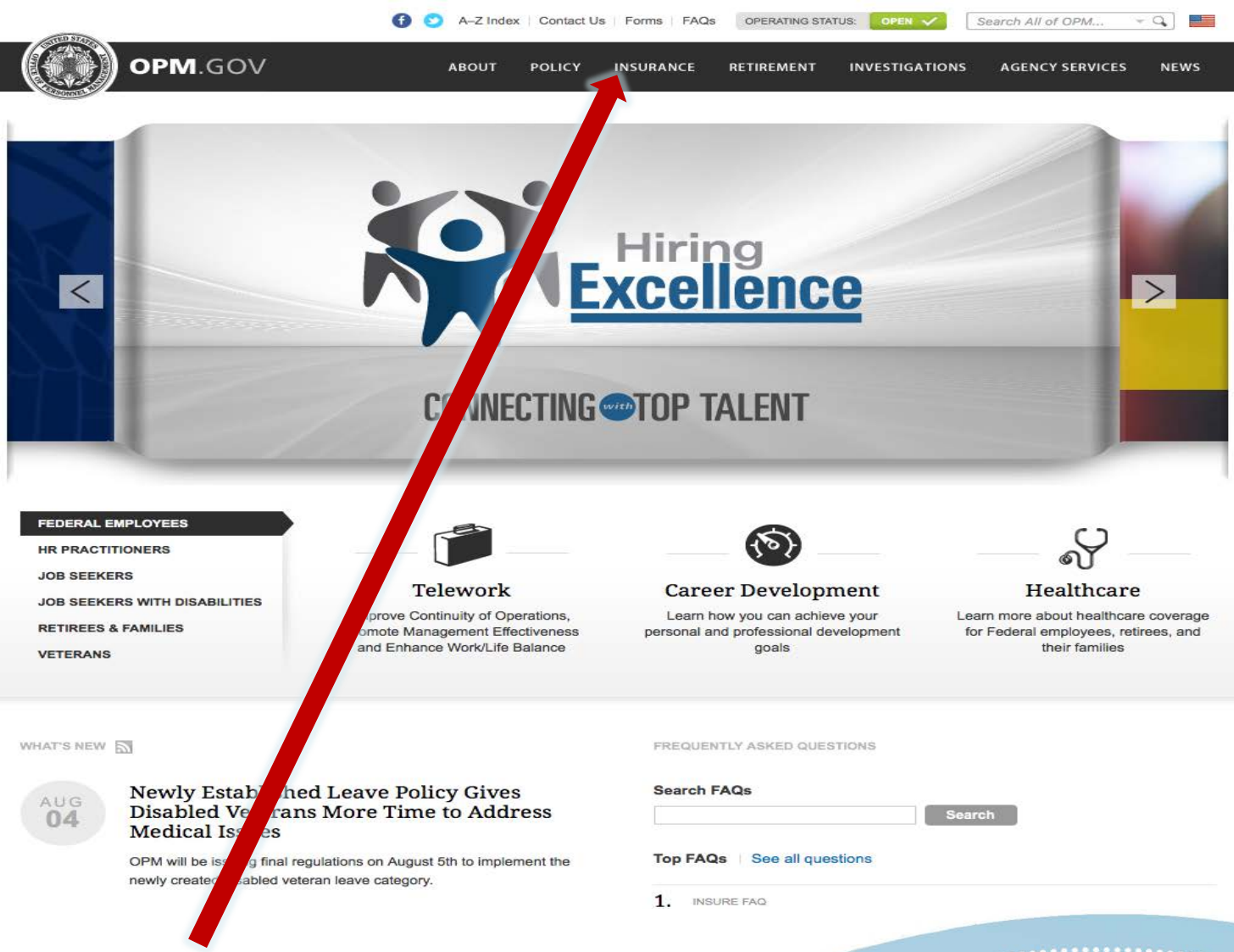
APWU HEALTH PLAN

TOGETHER.
BETTER HEALTH.®

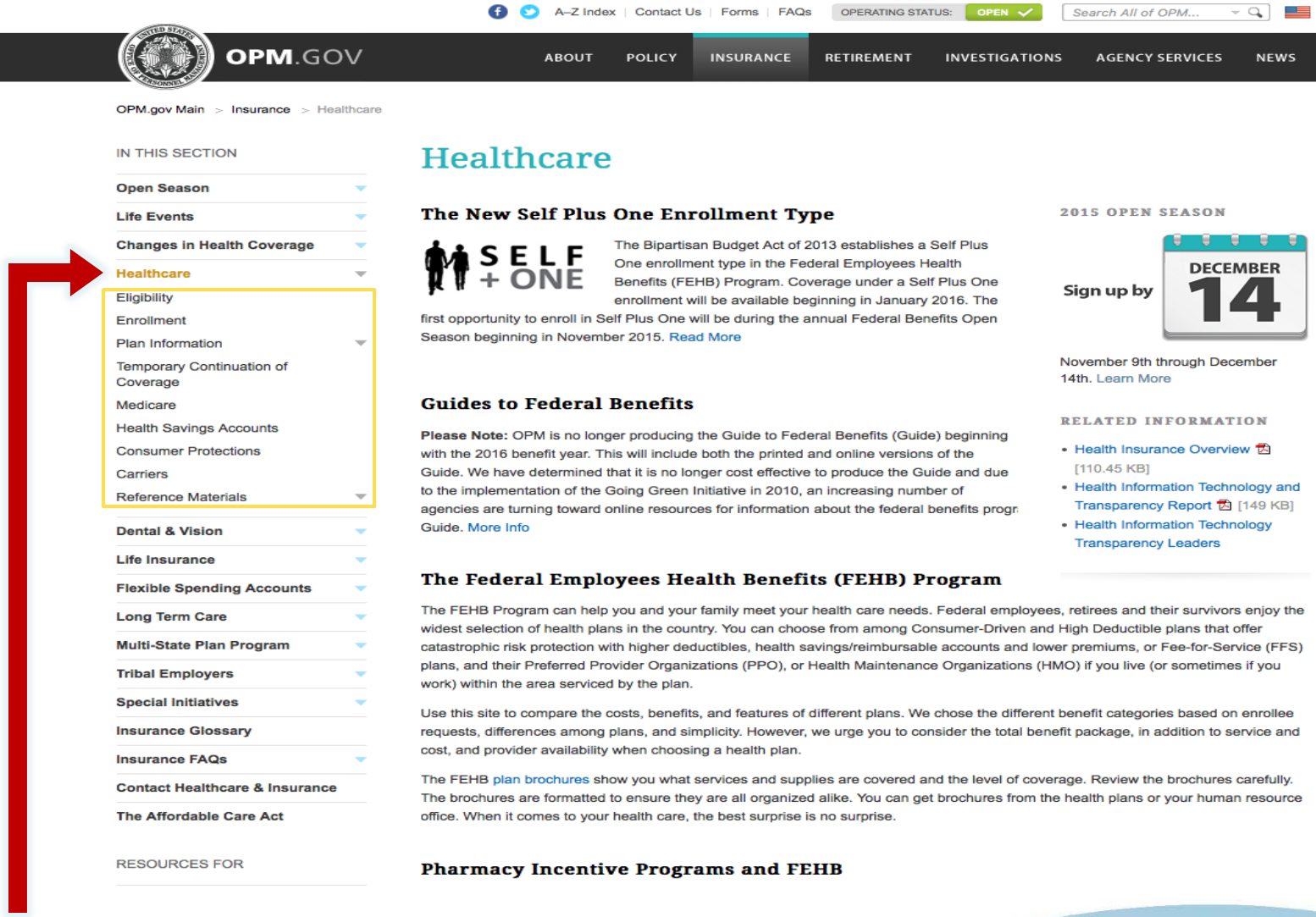


Office of Personnel Management
www.opm.gov

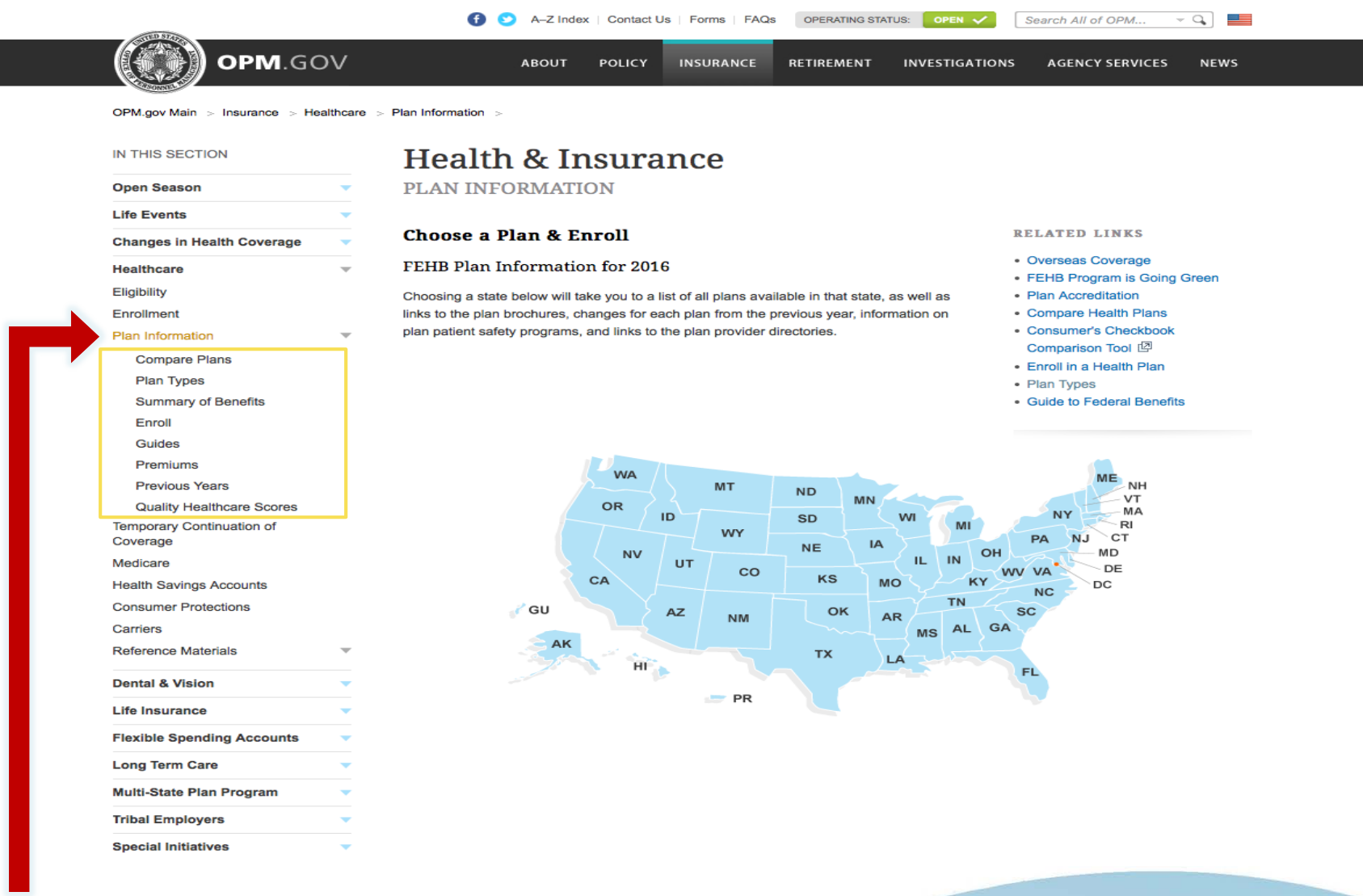
31st Annual Open Season Seminar



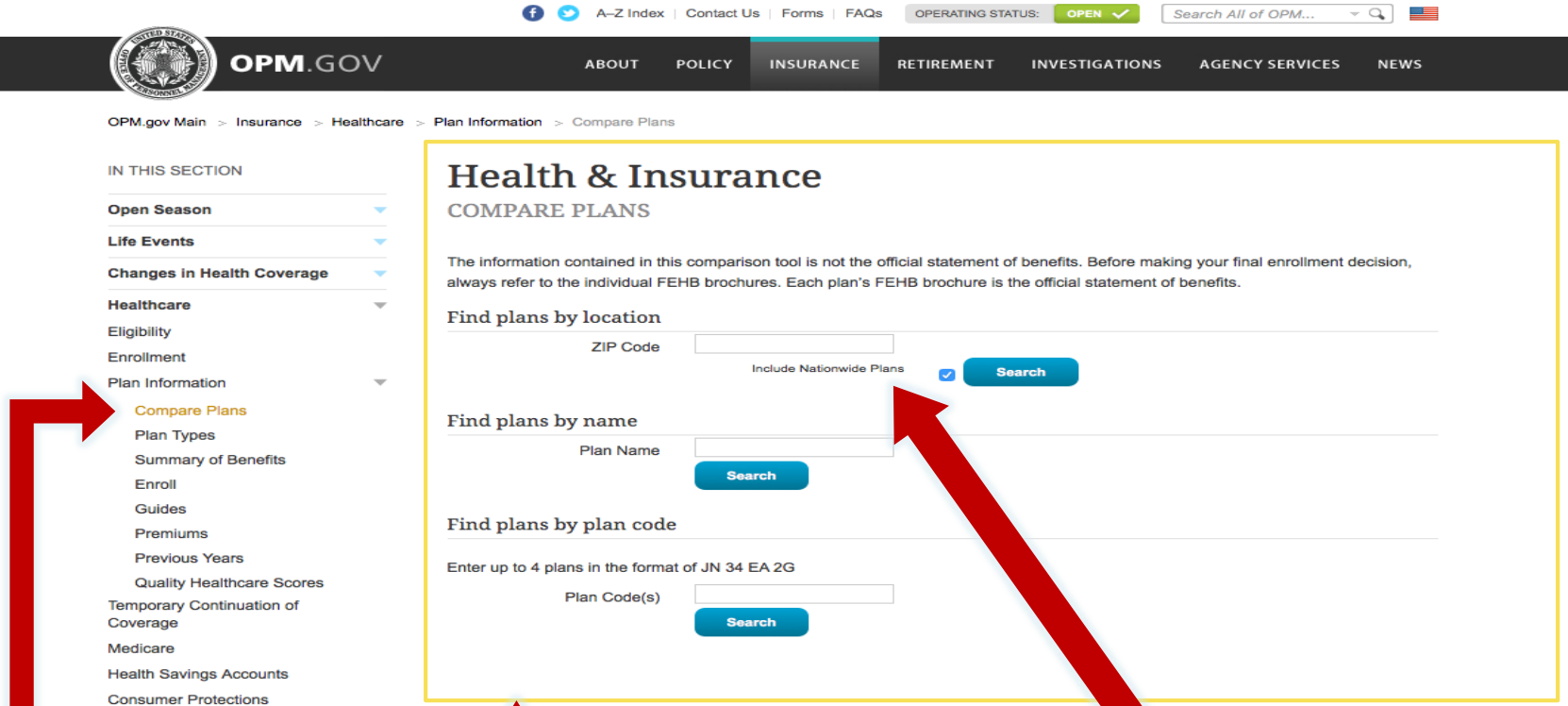
Select the **Insurance** tab from the navigation bar above



Now, you can click on **Healthcare** on the left side and a dropdown menu will appear.

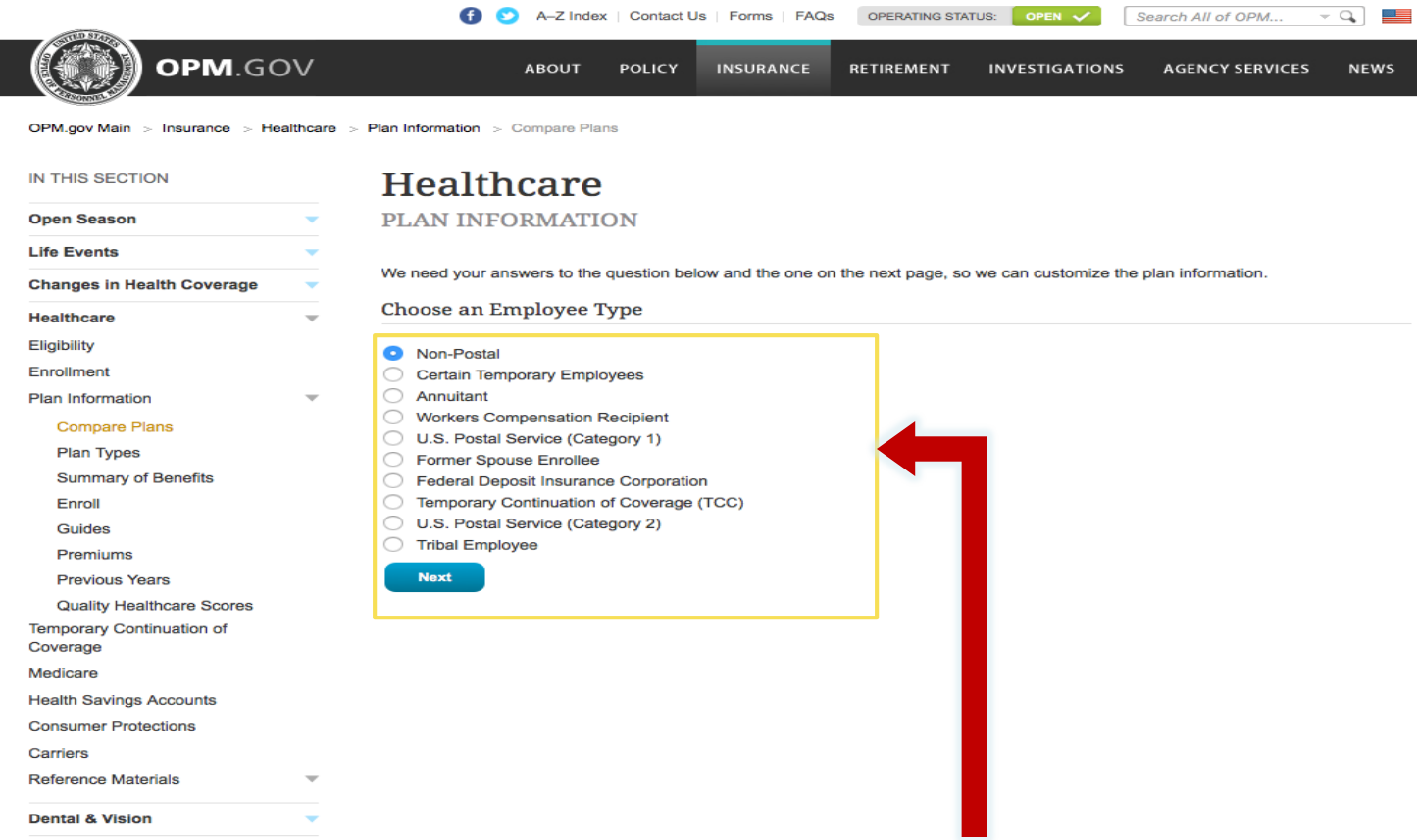


Select **Plan Information** and another dropdown menu appears

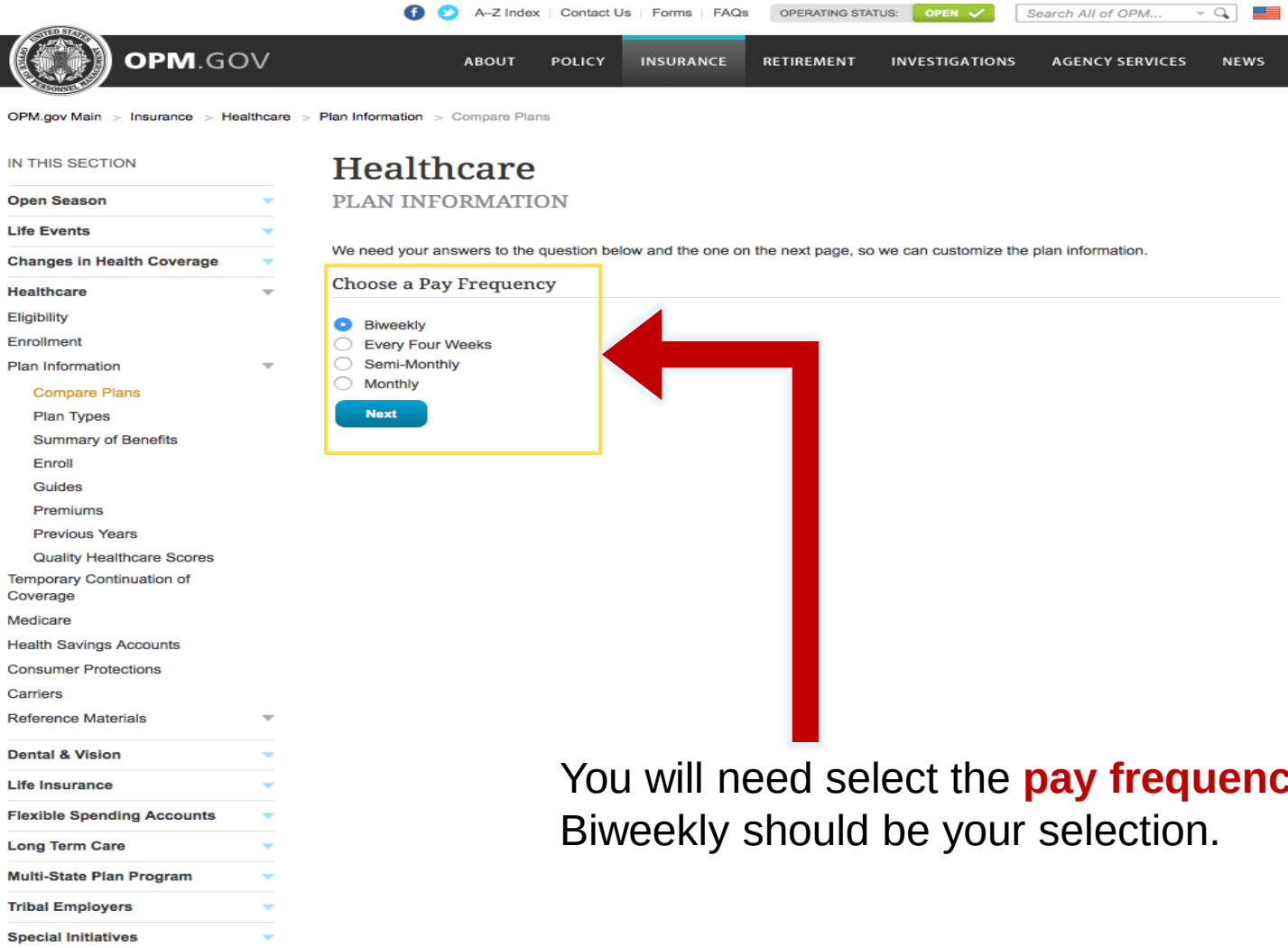


Type in the **zip code** for the area you are currently in or where the person you're assisting resides and click search.

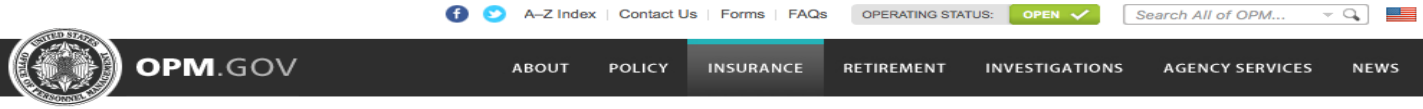
Select **Compare Plans** and this is what will appear on your screen



After entering the zip code it will bring you here and you will need to select the **employee type**. (Postal or non-postal)



You will need select the **pay frequency**.
Biweekly should be your selection.



OPM.gov Main > Insurance > Healthcare > Plan Information > Compare Plans

IN THIS SECTION

- **Open Season**
- **Life Events**
- **Changes in Health Coverage**
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- **Life Insurance**
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- **Long Term Care**
- **Multi-State Plan Program**
- **Tribal Employers**
- **Special Initiatives**

Healthcare

PLAN INFORMATION

For more information on any plan, click on the plan name. For side-by-side comparisons of up to four plans, check the box to the left of each plan you are interested in and click on the Compare Selected Plans button.

Plans	General Plan Information				Enrollment Codes		
	Plan Type	Telephone	State	Plan Homepage	Self	Self and Family	Self Plus One
☐ Aetna Direct CDHP	HMO	877-459-6604	Maryland		N61	N62	N63
☐ Aetna HealthFund CDHP and Value Plan Basic	HMO	877-459-6604	Maryland		F54	F55	F56
☐ Aetna HealthFund CDHP and Value Plan CDHP	HMO	877-459-6604	Maryland		F51	F52	F53
☐ Aetna HealthFund HDHP HDHP	HMO	877-459-6604	Maryland		224	225	226
☐ Aetna Open Access Basic	HMO	877-459-6604	Maryland		JN4	JN5	JN6
☐ Aetna Open Access High	HMO	877-459-6604	Maryland		JN1	JN2	JN3
☑ APWU Health Plan CDHP	FFS	800-222-2798	Nationwide		474	475	476
☐ APWU Health Plan High	FFS	800-222-2798	Nationwide		471	472	473
☐ Blue Cross and Blue Shield Service Benefit Plan Standard	FFS	Local phone #	Nationwide		104	105	106
☐ Blue Cross and Blue Shield Service Benefit Plan Basic	FFS	Local phone #	Nationwide		111	112	113
☐ CareFirst BlueChoice High	HMO	888-789-9065	Maryland		2G1	2G2	2G3
☑ CareFirst BlueChoice Standard	HMO	888-789-9065	Maryland		2G4	2G5	2G6
☐ CareFirst BlueChoice HDHP	HMO	888-789-9065	Maryland		B61	B62	B63
☐ Compass Rose Health Plan High	FFS	888-438-	Specific		421	422	423

From here you can now select the **plans** you would like to **compare** by click in the boxes.

Once you have selected which plans you would like to compare. Just simply click the blue button at the bottom of the list that says **Compare Plans**.

			9861					
☐	MHBP - Consumer Option HDHP	FFS	800-694-9901	Nationwide	🌐	481	482	483
☐	MHBP - Std Standard	FFS	800-410-7778	Nationwide	🌐	454	455	456
☐	MHBP - Value Plan Value	FFS	800-410-7778	Nationwide	🌐	414	415	416
☐	NALC CDHP	FFS	888-636-6252	Nationwide	🌐	324	325	326
☐	NALC High	FFS	888-636-6252	Nationwide	🌐	321	322	323
☐	NALC Value Option Basic	FFS	888-636-6252	Nationwide	🌐	KM1	KM2	KM3
☐	Panama Canal Area Benefit Plan High	FFS	800-424-8196	Specific Groups	🌐	431	432	433
☐	Rural Carrier Benefit Plan High	FFS	800-638-8432	Specific Groups	🌐	381	382	383
☐	SAMBA High	FFS	800-638-6589	Nationwide	🌐	441	442	443
☐	SAMBA Standard	FFS	800-638-6589	Nationwide	🌐	444	445	446
☐	United Healthcare Insurance Company, Inc. High	HMO	877-835-9861	Maryland	🌐	LR1	LR2	LR3
☐	UnitedHealthcare Insurance Company Basic	HMO	877-835-9861	Maryland	🌐	L91	L92	L93

Compare Plans

U.S. OFFICE OF PERSONNEL MANAGEMENT
1900 E Street, NW, Washington, DC 20415
202-606-1800
Federal Relay Service

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FOIA
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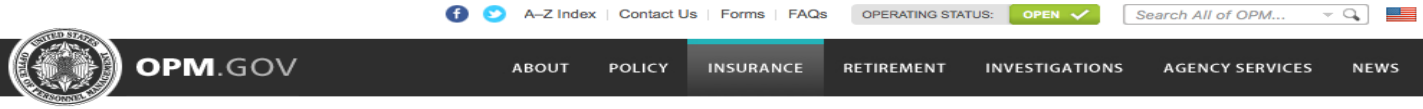

OPM.gov Main > Insurance > Healthcare > Plan Information > Compare Plans

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Healthcare

PLAN INFORMATION

The information contained in this comparison tool is not the official statement of benefits. Before making your final enrollment decision, always refer to the individual FEHB brochures. Each plan's FEHB brochure is the official statement of benefits.

Plan Profile / Comparison	CareFirst BlueChoice (Standard) All of Maryland	APWU Health Plan (CDHP) Nationwide
General Information		
State	Maryland	Nationwide
Enrollment Code - Self	2G4	474
Enrollment Code - Self & Family	2G5	475
Enrollment Code - Self Plus One	2G6	476
Carrier Code	2G	47
Plan Type	HMO	FFS
Plan Brochure		
Telephone Number	888-789-9065	800-222-2798
Plan Websites		
Quality		
Customer Service	85.53 %	85.70 %
Getting Care Quickly	86.44 %	85.71 %
Overall Plan Satisfaction	74.85 %	74.55 %
Claims Processing	89.96 %	85.04 %
How Well Doctors Communicate	94.42 %	92.42 %
Plan Information on Costs	59.22 %	64.02 %
Getting Needed Care	87.40 %	88.39 %
Rates		
Self	$74.26	$51.94

Here's what you get! At the top of the page you can review **service comparisons**



Getting Care Quickly	86.44 %	85.71 %
Overall Plan Satisfaction	74.85 %	74.55 %
Claims Processing	89.96 %	85.04 %
How Well Doctors Communicate	94.42 %	92.42 %
Plan Information on Costs	59.22 %	64.02 %
Getting Needed Care	87.40 %	88.39 %
Rates		
Self	$74.26	$51.94
Self & Family	$194.90	$124.65
Self Plus One	$143.82	$114.27
Benefits		

	In-Network	Out-of-network	In-Network	Out-of-network
Catastrophic Limit Per Person	$1,900	$3,600	$4,200	$10,200
Catastrophic Limit Per Person Plus One	$5,500	$7,200	$6,900	$11,400
Catastrophic Limit Per Family	$5,500	$7,200	$6,900	$11,400
Calendar Year Deductible Per Person	$500	$1,000	$600	$600
Calendar Year Deductible Per Person Plus One	$1,000	$2,000	$1,200	$1,200
Calendar Year Deductible Per Family	$1,000	$2,000	$1,200	$1,200
ER/Most Medical Emergencies More Info	$100	$100	15%	15% +
ER/Accidental Injuries More Info	$100	$100	15%	15% +
ER/Out-of-Pocket Waived More Info	Yes	Yes	No	No
Hospital Inpatient Per Admission Deductible/Copay More Info	$200	$500	None	None
Hospital Inpatient Room & Board Charges More Info	Nothing	Nothing	15%	40% +
Hospital Inpatient Other Expenses More Info	Nothing	Nothing	15%	40% +

Towards the bottom you will find **rates** and your **benefit comparisons**

APWU HEALTH PLAN

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Treatment Cost Estimator

https://www.apwuhp.com/members/high-option/my-tools/



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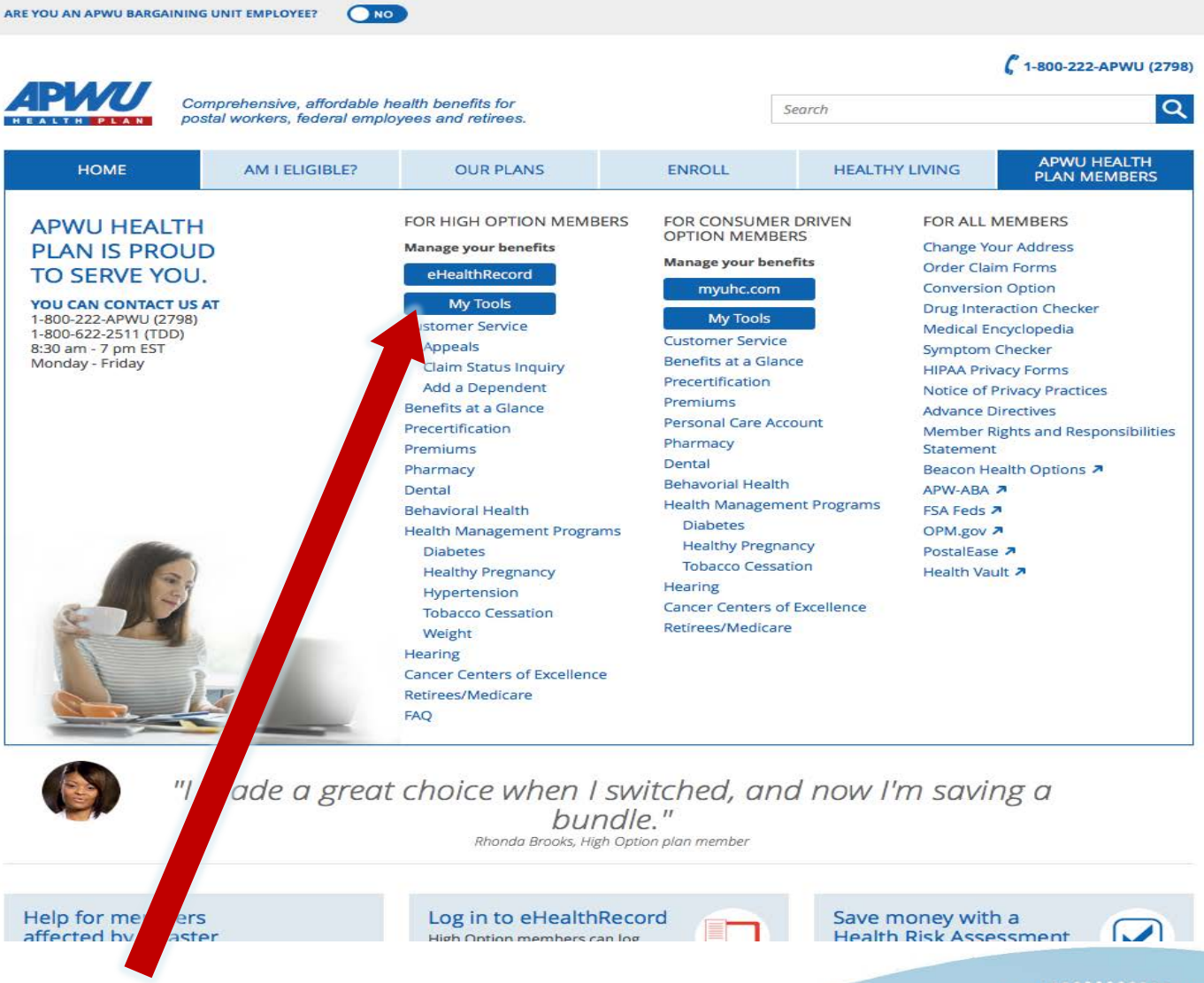
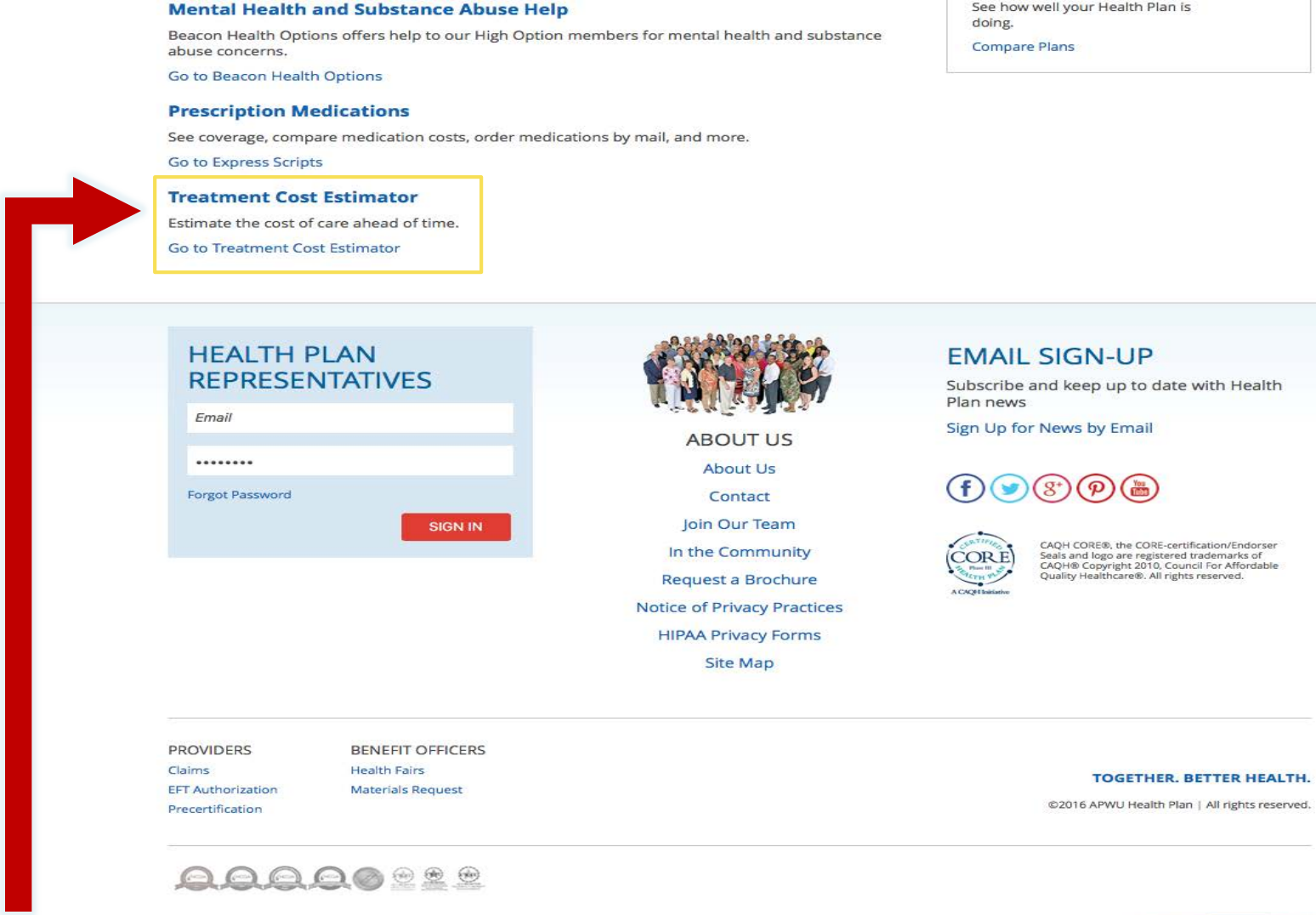
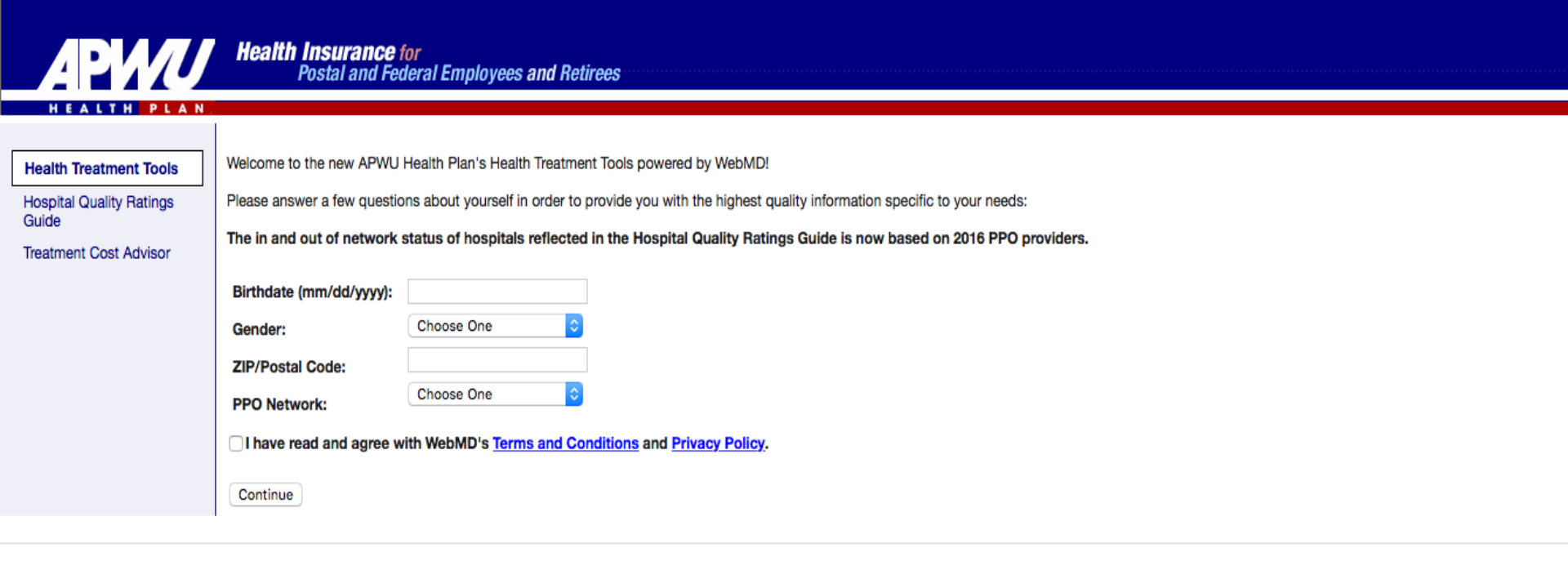


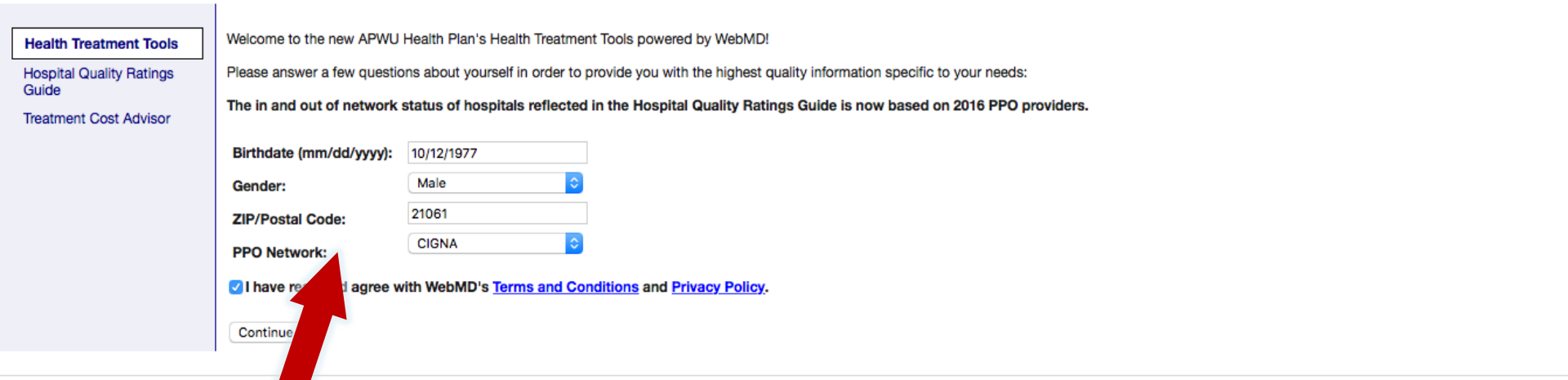
Click on the APWU Health Plan Member mega tab and then on **My Tools** under High Option.



Scroll down the page to Treatment Cost Estimator and click on the link.



Here is what the landing page looks like.



The results that you will see are for hospita are PPO and non-PPO. Please check APWU Health Plan's High Option online PPO directory to determine if the hospital you have chosen is in the PPO network. Consult the APWU Health Plan's Brochure for a description of how the APWU Health Plan pays PPO and PO hospitals.

The APWU Health Plan makes no warran representations concerning the quality of the doctors, hospitals and other health care providers listed on the site or whether any health care provider is appropriate for you. The information provided through the site is not intended by APWU Health Plan to be a r mendation or a disapproval of any provider.

The contents of this Site, such a t, graphics, images, and other material contained on the Site ("Content") are for informational purposes only. The Content is not intended to be a substitute for professional medical advice, diagnosis, or treatment. Alway k the advice of your physician or other qualified health provider with any questions you may have regarding a medical condition.

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Insert your Date of Birth, gender, zip code, network and click the Continue button.



Treatment Cost Advisor

Treatment Cost Advisor helps you estimate your costs for hundreds of common conditions, procedures, tests, and health care visits.

1 CHOOSE TOPIC — 2 CUSTOMIZE ESTIMATE — 3 VIEW ESTIMATE

To begin estimating costs, you can select a category to narrow your search. Then choose a condition, procedure, test, or health care visit.

Select a Category:

All

Choose a Topic to Estimate:

Abdominal Xray
Acupuncture
Adult Physical Exam
Albumin Level
Alkaline Phosphatase (Alk Phos, AP, ALP) Le
Allergy Testing
Allergy Therapy (Allergy Shots)
Alpha Fetoprotein Blood Test
ALT (Alanine Aminotransferase) Liver Enzyme
Alternative Forms of Dialysis Therapy (Peritone tc.)

Next Step

The results that you will see are for hospitals that are PPO on-PPO. Please check APWU Health Plan's High Option online PPO directory to determine if the hospital you have chosen is in the PPO network. Consult the APWU Health Plan's Brochure for a description of how the APWU Health Plan pays PPO and non-PPO hospita

The APWU Health Plan makes no warranties or representations c rning the quality of the doctors, hospitals and other health care providers listed on the site or whether any health care provider is appropriate for you. The information provided through the site is not intended by APWU Health Plan to be a recommendation or a disapproval of any prov

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Here is where you can select the topic to estimate.

APWU HEALTH PLAN — Health Insurance for Postal and Federal Employees and Retirees



Treatment Cost Advisor

Treatment Cost Advisor helps you estimate your costs for hundreds of common conditions, procedures, tests, and health care visits.

1 CHOOSE TOPIC — 2 CUSTOMIZE ESTIMATE — 3 VIEW ESTIMATE

To begin estimating costs, you can select a category to narrow your search. Then choose a condition, procedure, test, or health care visit.

Select a Category:

All

Choose a Topic to Estimate:

- CK/CPK (Creatine Kinase/Creatine Phosphokinase) Test
- Colonoscopy
- Colorectal Cancer
- Colorectal Cancer - In Remission
- Colposcopy
- Complete Blood Count (CBC)
- Concussion and Similar Conditions
- Congenital Heart Disorders - Nonsurgical Care
- Congenital Heart Disorders - Surgical Care
- Conjunctivitis (Pink Eye)

Description of Colonoscopy:

Evaluation of the entire large bowel using a colonoscope, which is a flexible, lighted instrument with a small camera, light source, and instruments.

Next Step

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Once you have selected a topic you will get the description on the right; click Next Step if this is the correct topic.



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1 CHOOSE TOPIC — 2 CUSTOMIZE ESTIMATE — 3 VIEW ESTIMATE

Enter the following information to customize your cost estimates.

Who are you estimating costs for?

Age Group: 45-64

Gender: Male

Zip: 21061

Next Step

The results that you will see are for hospitals th[illegible] PPO and non-PPO. Please check APWU Health Plan's High Option online PPO directory to determine if the hospital you have chosen is in the PPO network. Consult the APWU Health Plan's Brochure for a description of how the APWU Health Plan pays PPO and non-P[illegible]ospitals.

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Add the age, gender and zip code for the person you are estimating cost for….



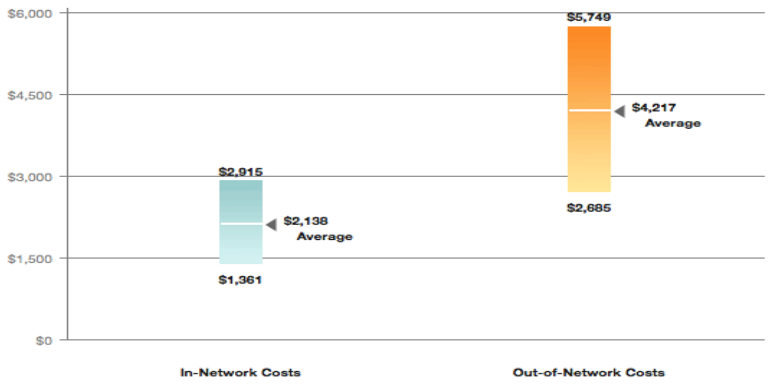
Treatment Cost Advisor

Treatment Cost Advisor helps you estimate your costs for hundreds of common conditions, procedures, tests, and health care visits.

1 CHOOSE TOPIC — 2 CUSTOMIZE ESTIMATE — 3 VIEW ESTIMATE

Colonoscopy

Estimated Total Costs



Learn More

Here is your estimated cost for the medical type you selected.

Learn More About This Information

- Estimates based on males, 45-64, in zip code 21061.
- This cost estimate represents the total cost of the service, not what you will pay out-of-pocket. Your out-of-pocket costs depend on your health plan benefits and whether the service is covered under your plan.
- Cost estimates represent "reasonable and customary" charges. These charges are based upon average fees charged by health care practitioners in your geographic area. The cost range reflects the difference in costs — from low to high — of the service you selected to estimate.

Next Steps

Learn more about Colonoscopy

Source: IMS Health Incorporated, Copyright 2009

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APWU HEALTH PLAN

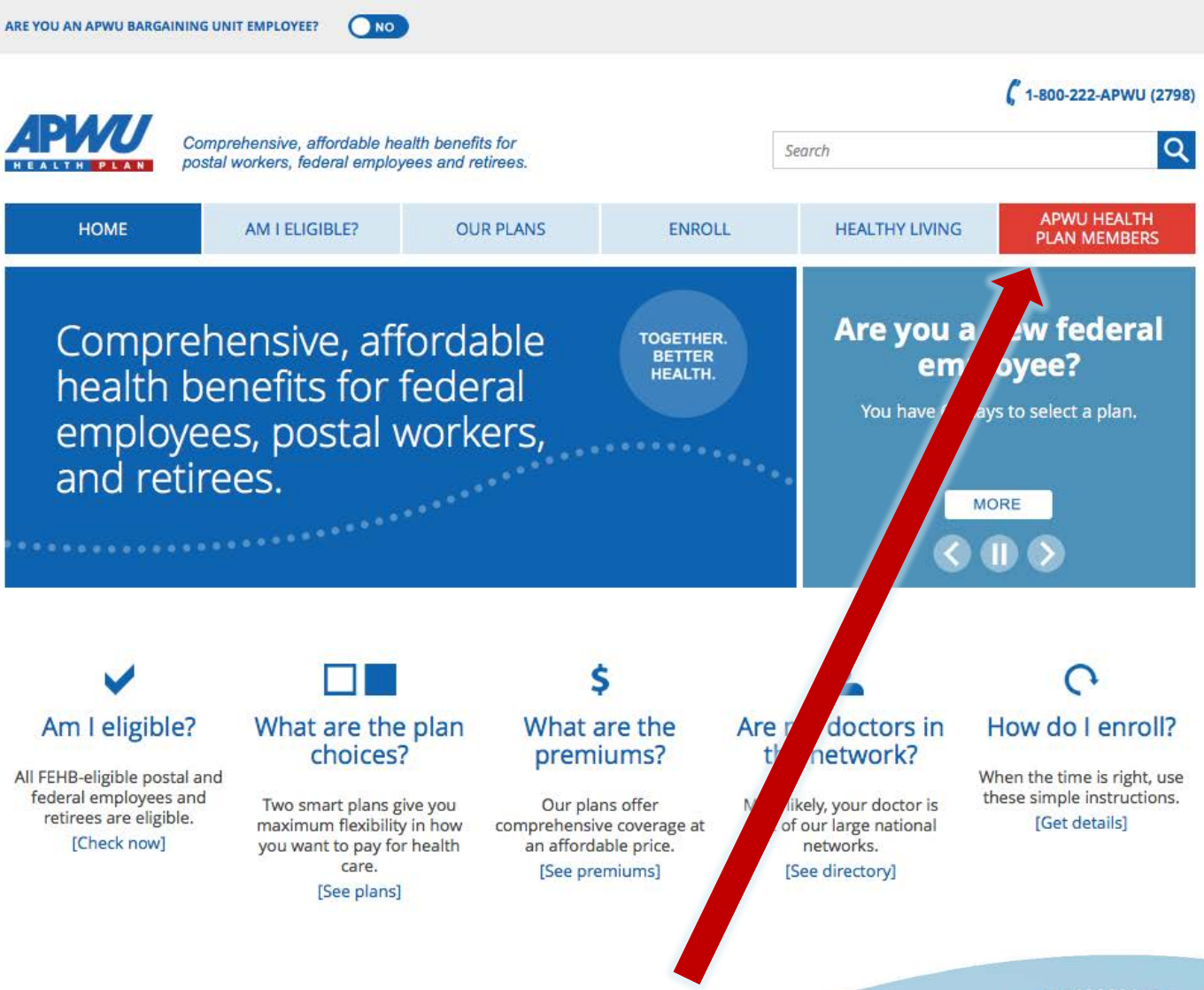
TOGETHER.
BETTER HEALTH.®



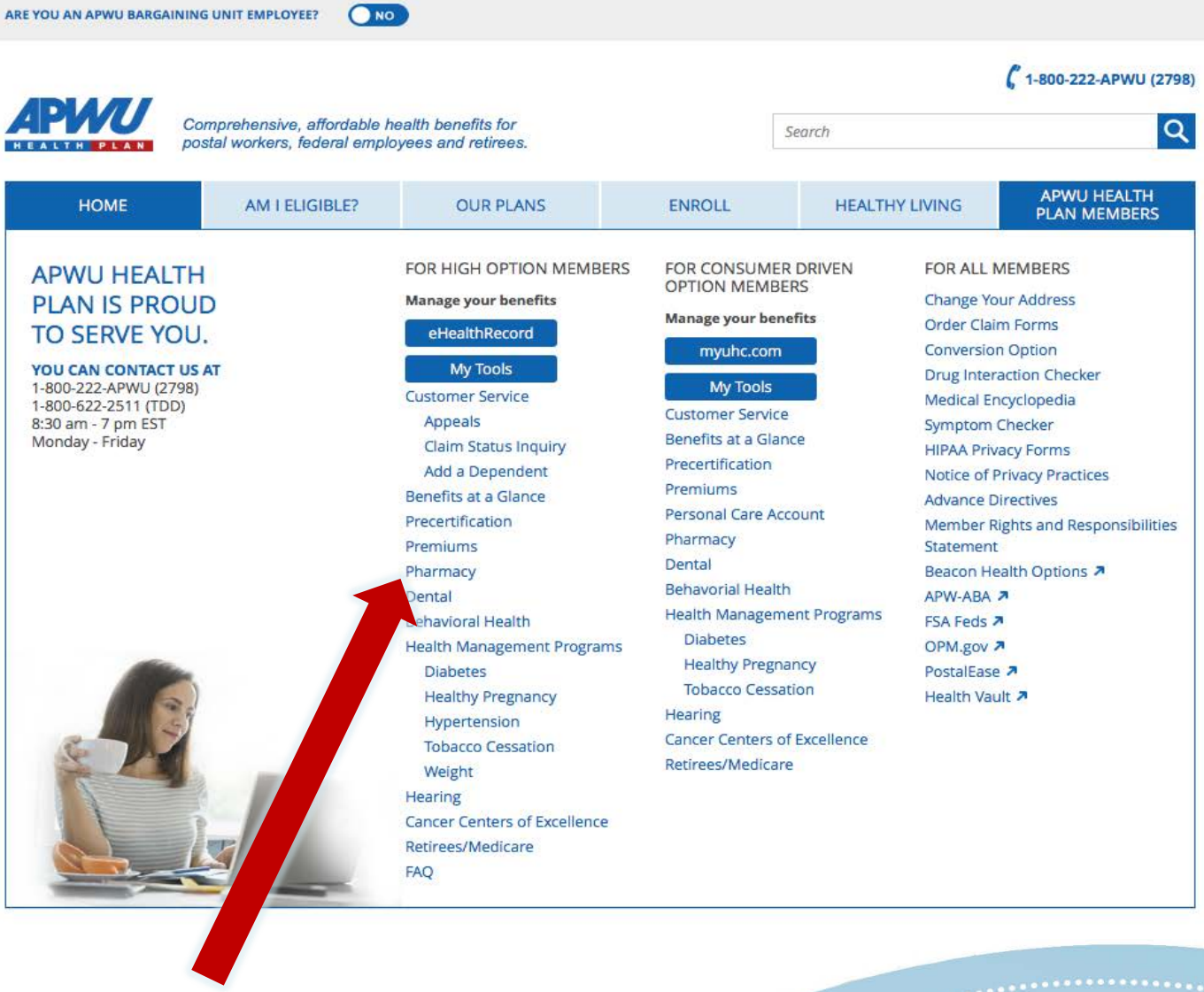
Prescription Cost Calculator

https://www.apwuhp.com/members/high-option/pharmacy/

31st Annual Open Season Seminar



Click on the APWU Health Plan Members mega tab



…and then on Pharmacy under High Option Members

charges and bill the Health Plan automatically for you.

The High Option Plan also offers a convenient mail order program for our members with long-term prescription needs. Both programs offer *no deductible* and *low copayments*.

	In-network you pay	Out-of-network you pay
Retail prescription drugs - non-specialty	$10 for generic drugs, 25% preferred brand name drugs, maximum $200 per RX, 40% non-preferred brand name drugs, maximum $300 per RX, (no deductible)	50% ($10 minimum coinsurance), (no deductible)
Mail order prescription drugs - non-specialty	$20 generic drugs, 25% preferred brand name, maximum $300 per RX, 40% non-preferred brand name, maximum of $500 per RX, (no deductible)	N/A
Retail prescription drugs - specialty	25% generic drugs, maximum of $300 per RX, 25% preferred brand name drugs, maximum $600 per RX, 40% non-preferred brand name drugs, maximum $1,000 per RX, (no deductible)	50% ($10 minimum coinsurance), (no deductible)
	25% generic, maximum $150 per RX, 25% preferred brand	

members' prescription drug benefits.

Visit Express Scripts

Preferred formulary and exclusions

PDF

Review the national preferred formulary, see exclusions, and see how the Health Plan pays. This list is subject to change.

2016 Preferred Formulary PDF

2016 Formulary Exclusions PDF

2015 Formulary Exclusions PDF

Prescription cost calculator

Calculate the cost of medication ahead of time.

Visit Express Scripts

Click the Express Scripts link

APWU Health Plan

Welcome to your pharmacy benefit open enrollment information.

This section is designed to provide you with general information about the pharmacy benefit available to you.

Please select from the following options:

- Review pharmacy benefit plan highlights
- Find a local participating pharmacy
- Compare prescription medication costs
- Women's Contraceptive Coverage



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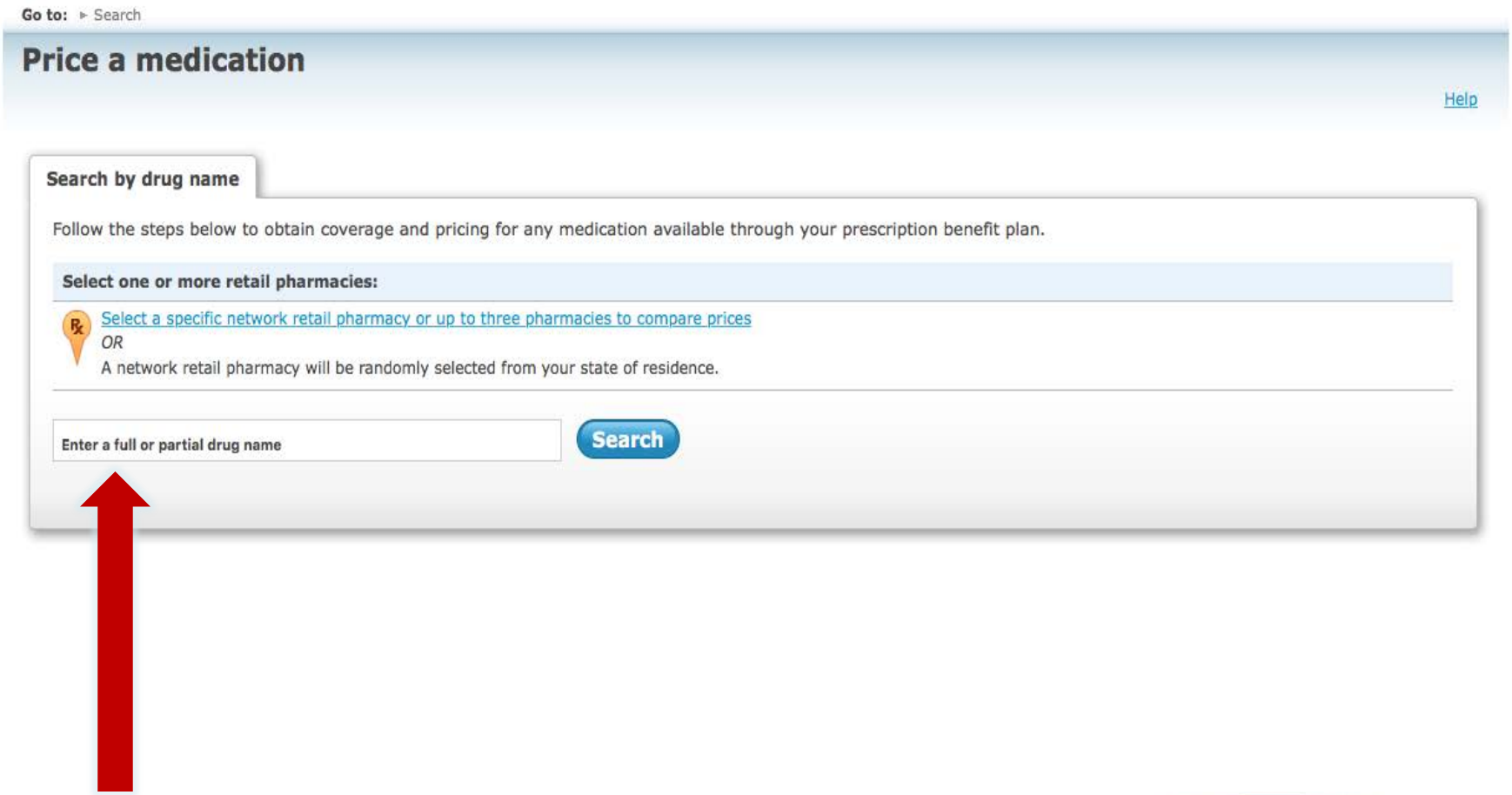
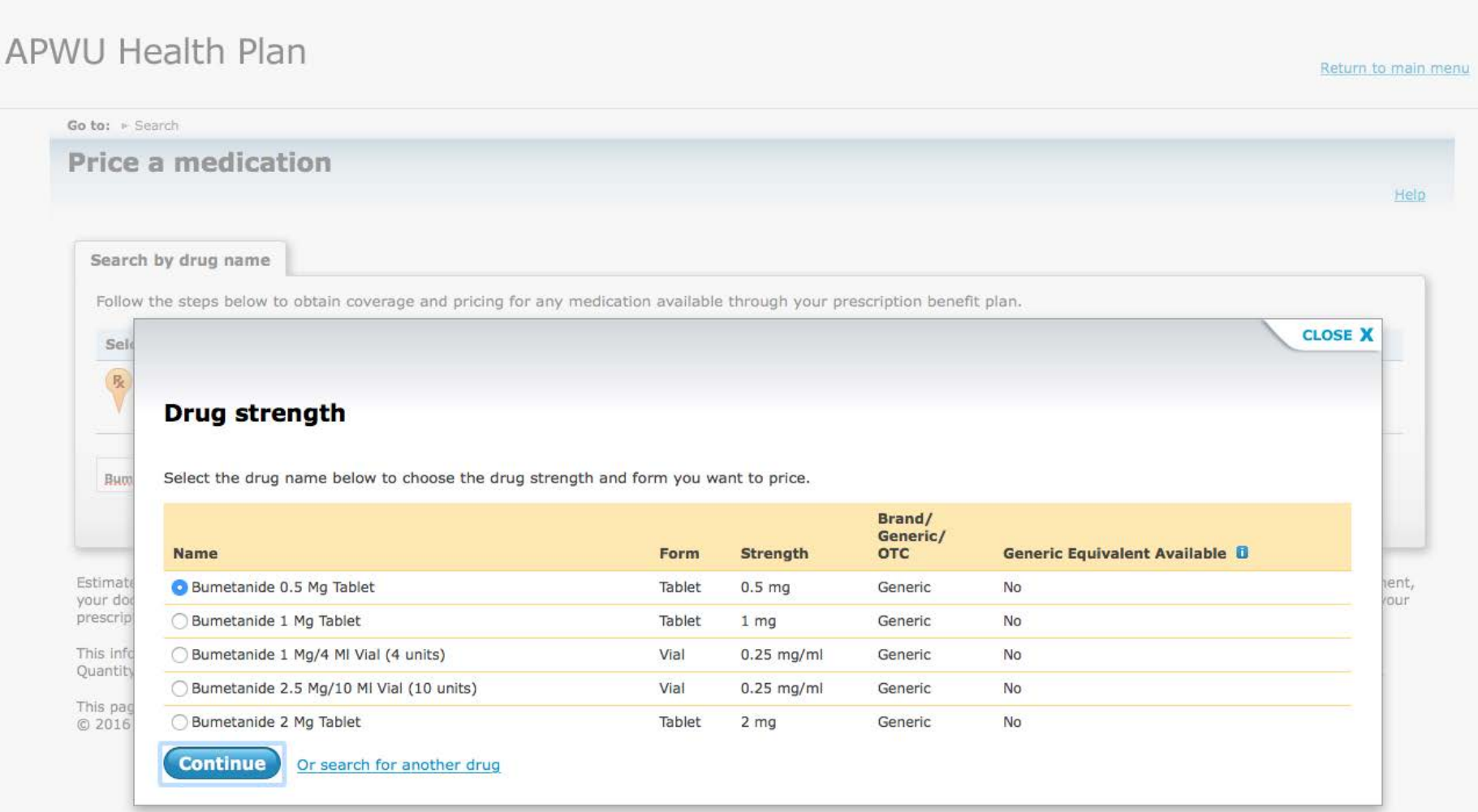
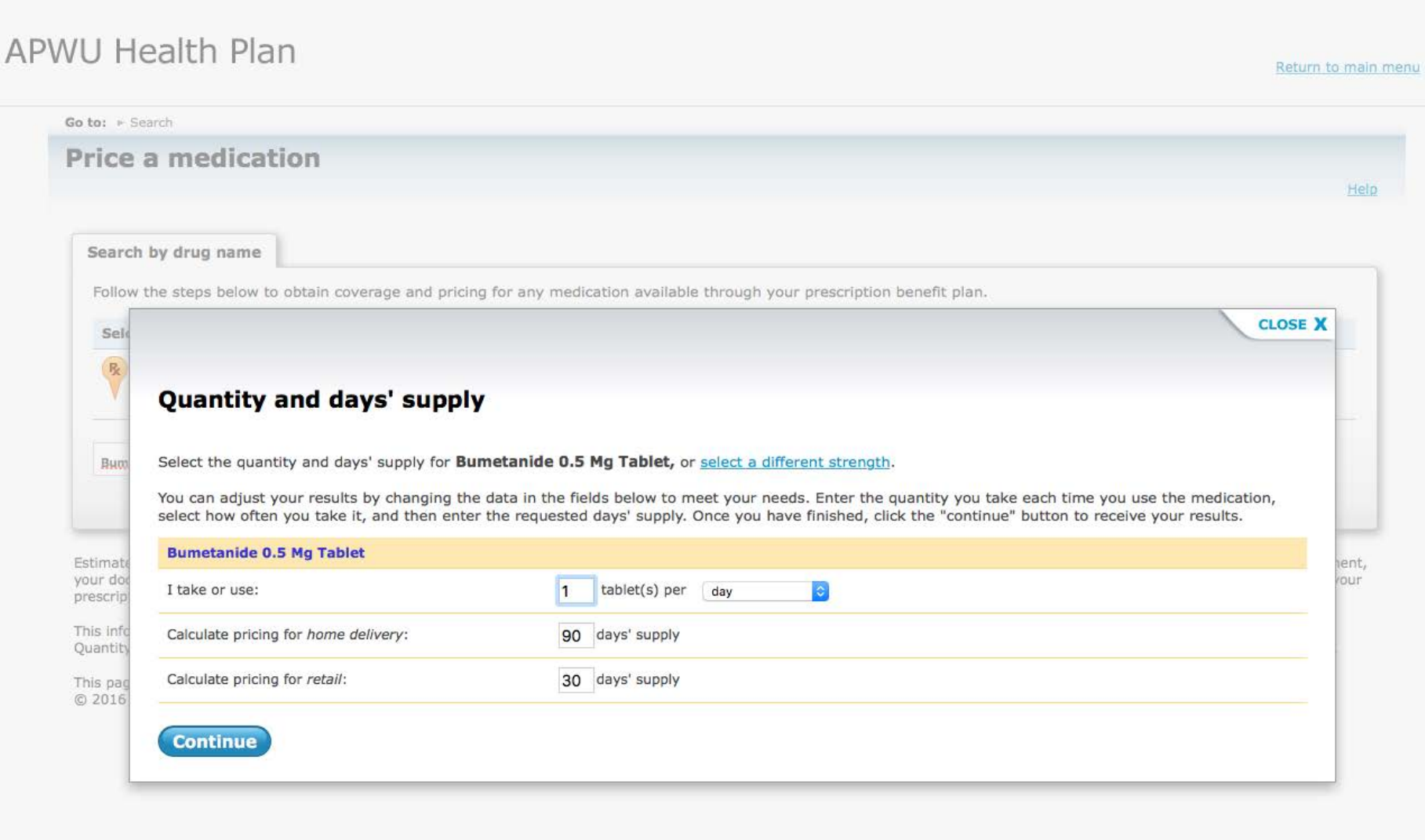
Select Compare prescription medication costs



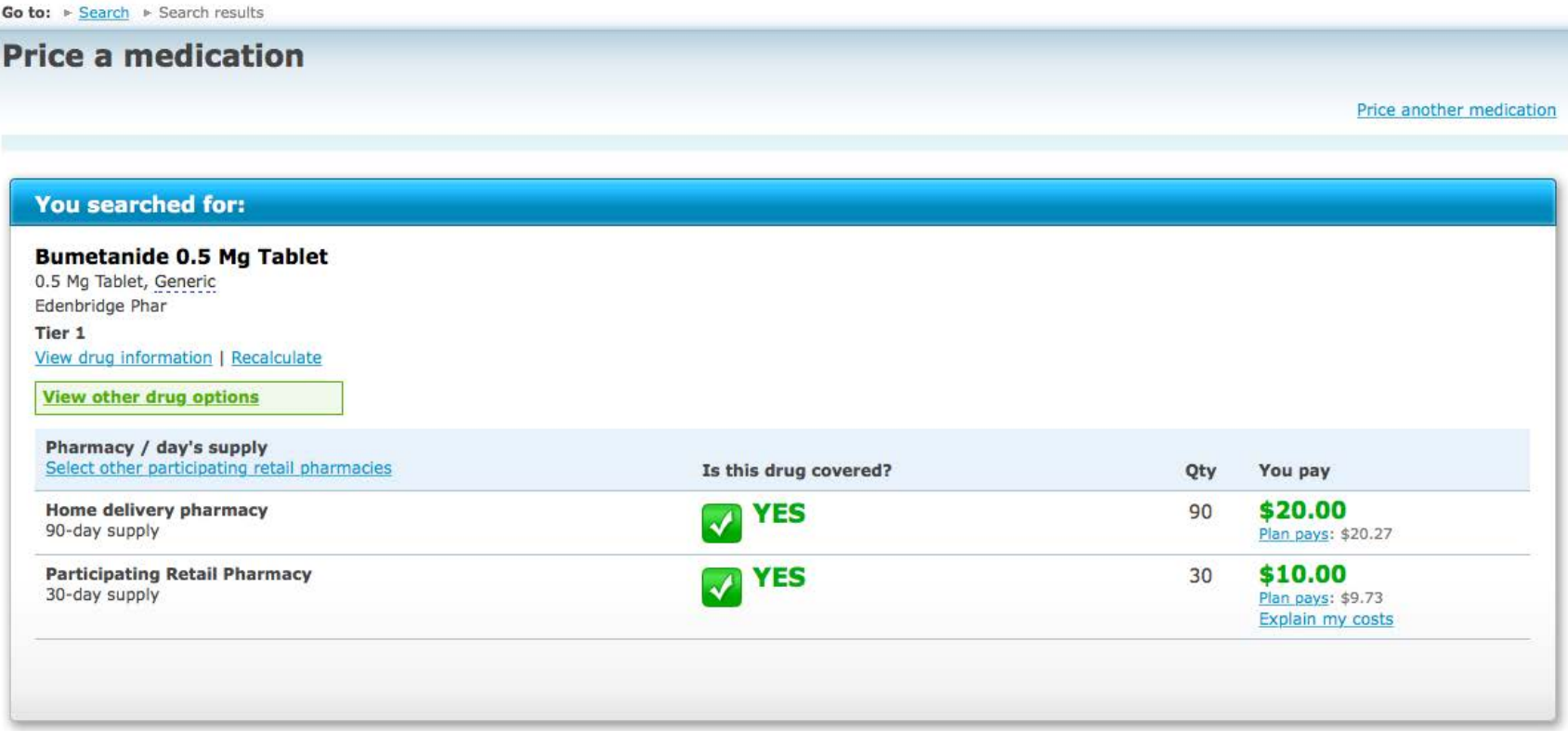
Enter the name of the drug you want to price.



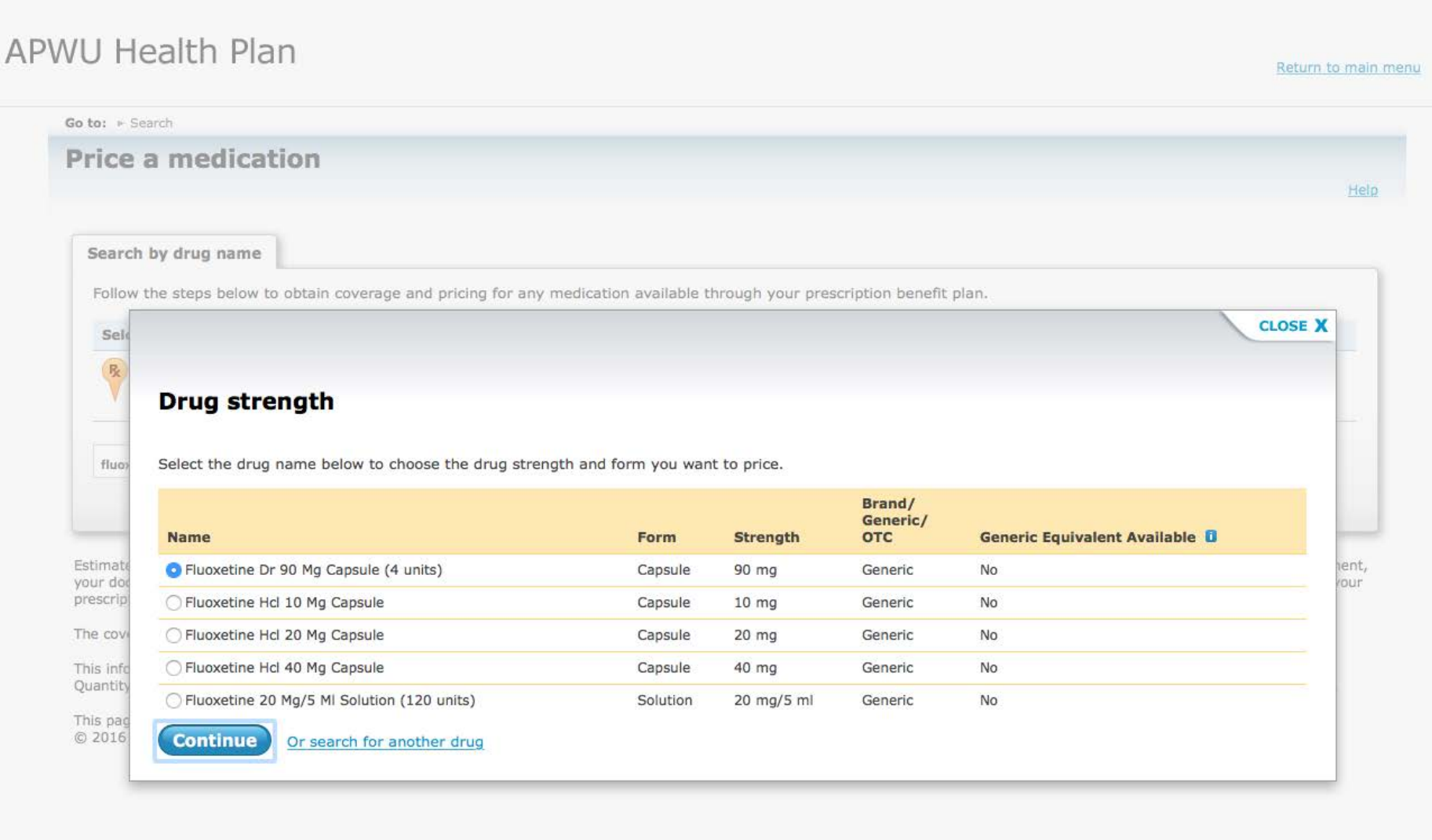
Choose which one you're looking for by tablet, vial and mg.



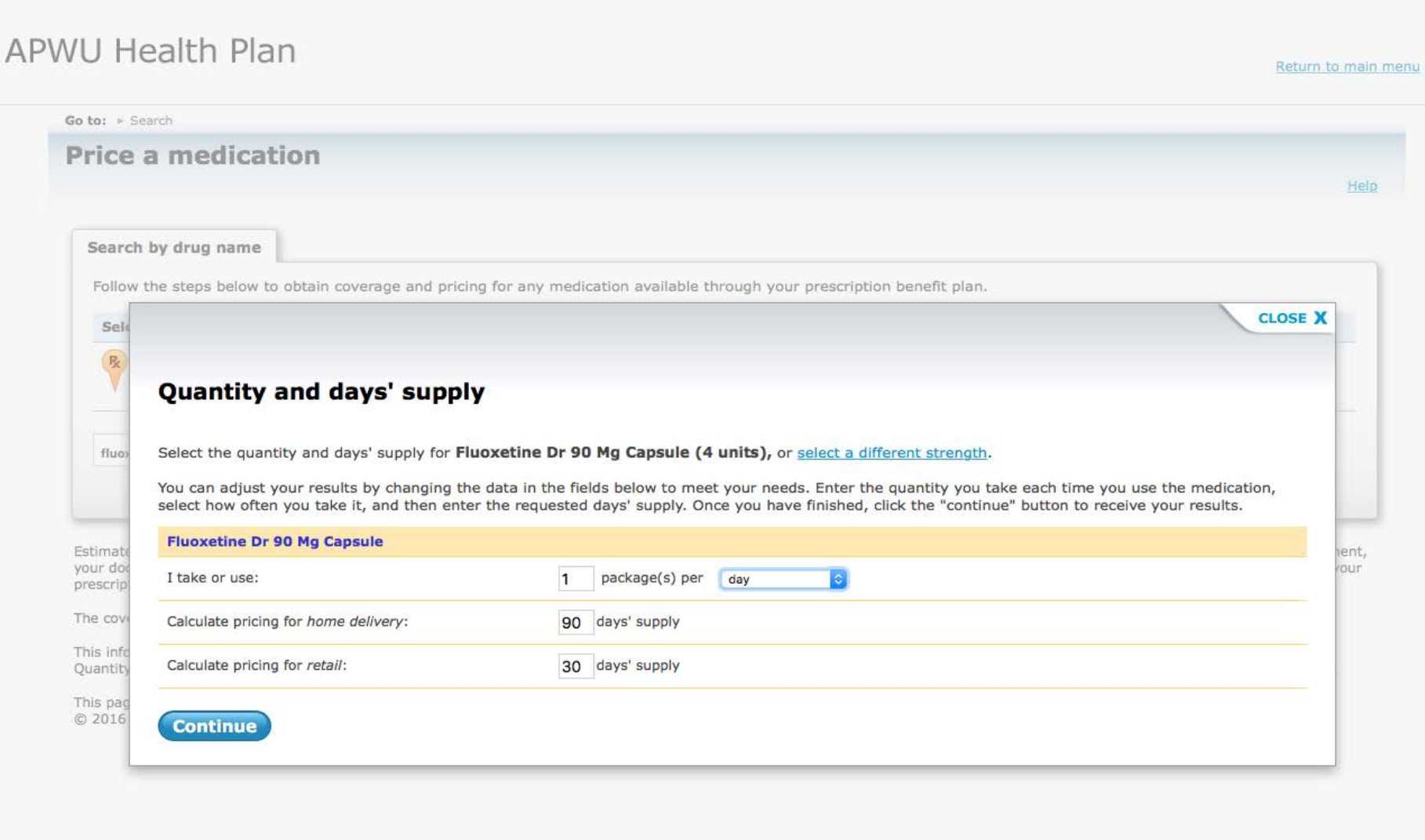
Select your quantity, and days' supply.



Based on your selection, Bumetanide, the amount you pay will display to the far right.



Example B - Fluoxetine - Strength



Example B - Fluoxetine - Quantity

APWU Health Plan

Return to main menu

Go to: ▸ Search ▸ Search results

Price a medication

Price another medication

You searched for:

Fluoxetine Dr 90 Mg Capsule (4 units)
90 Mg Capsule, Generic
Dr.reddy's Lab
Tier 1
View drug information | Recalculate

View other drug options

Pharmacy / day's supply Select other participating retail pharmacies	Is this drug covered?	Qty	You pay
Home delivery pharmacy 90-day supply	YES	90	**$20.00** Plan pays: $6,341.91
Participating Retail Pharmacy 30-day supply	YES	30	**$10.00** Plan pays: $3,907.53 Explain my costs

Example B - Fluoxetine - Cost

Thank You!

Please fill out the class evaluation form provided and place it in the collection box.

Please note any questions for the **Roundtable** discussion on the card provided and place in the drop box at the Registration Desk.

The Roundtable discussion will be during Closing Session:

Thursday, October 20, 2016