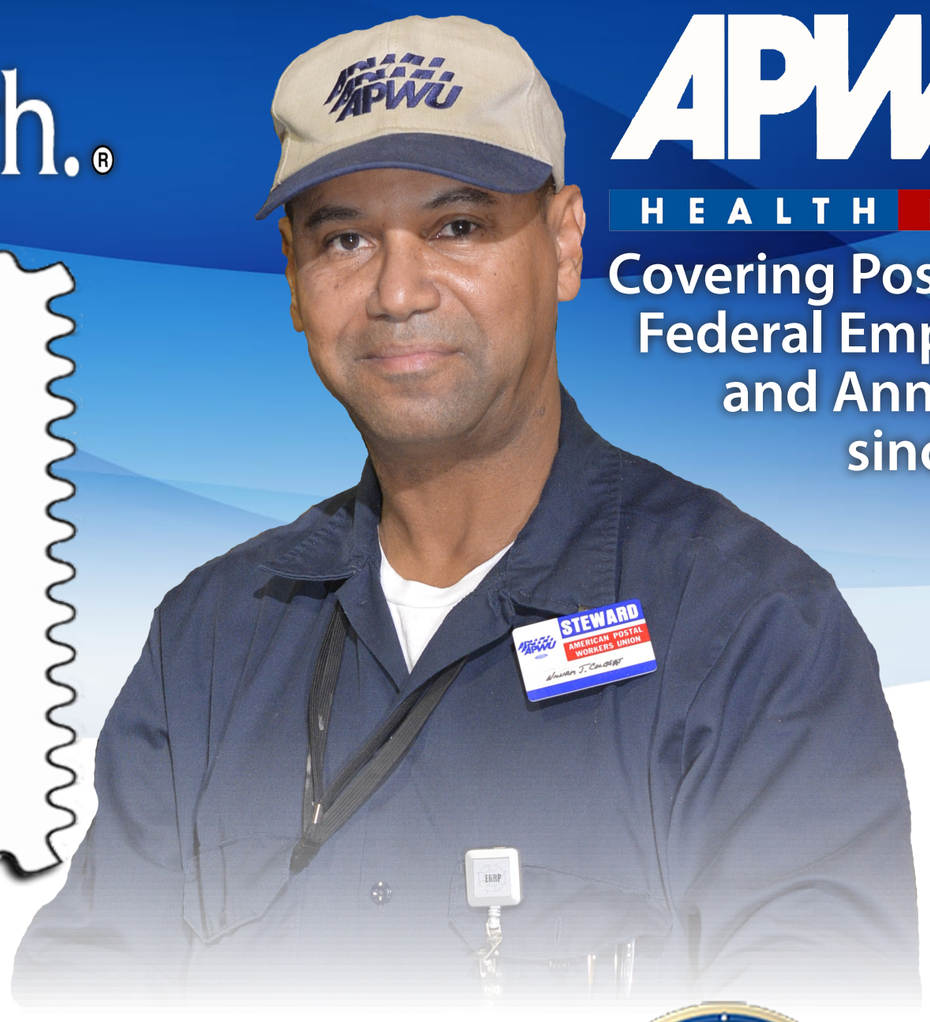
Together. Better Health.®



APWU HEALTH PLAN

Covering Postal and Federal Employees and Annuitants since 1960

Health Plan Highlights

US POSTAGE 49

- Office visits (including specialists) $18 copay* (HO)
- Urgent care centers $40 copay (HO)
- No upfront deductible, coinsurance or copay (CDO)
- Maternity covered at 100%*
- Use LabCorp and Quest Diagnostics for 100% coverage (HO)
- Diabetes and hypertension management (HO) covered at 100%*
- Preventive care and screenings covered at 100%*
- Routine dental covered at 70% (HO)
- Secure on-line access to healthcare data
- Almost 1 million providers
- Get care nationally and abroad
- No referrals needed

High Option Premiums 2015

	Self Only (471)	Self and Family (472)
APWU Career		
biweekly	$42.65	$105.20
Postal Category 1		
biweekly	$51.09	$115.52
Postal Category 2		
biweekly	$64.67	$146.23
Non-Postal		
biweekly	$64.67	$146.23
monthly	$140.12	$316.83

Career APWU employees hired before May 23, 2011 will have the same rates as the APWU rates shown above. Special Guides to Benefits are published for American Postal Workers Union (APWU) employees (see RI 70-2A).

HO High Option

- Copays*: $18 for office visits (including specialists); $40 for all urgent care centers; $8 for generic drugs
- Deductible: $275 self/$550 self and family (in-network)
- Use LabCorp and Quest Diagnostics for 100% coverage
- 100% coverage (in-network):
  - Preventive care and screenings
  - Maternity
  - Accidental injury (within 24 hours)
  - Diabetes Management Program
  - Hypertension Management Program
  - Weight Management Program
  - Tobacco Cessation Program
- Cancer Centers of Excellence paid at 95%
- Routine dental coverage
- Discount vision program
- Extra dental discount when Health Risk Assessment is completed
- Hearing aid benefit

2014 Open Season COUNTDOWN

11/10 – 12/8

TO BETTER HEALTH

NOVEMBER ★ Open Season Starts

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2	3	4	5	6	7	8
9	10 ★ Open Season Starts	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

DECEMBER ★ Open Season Ends

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5	6
7	8 ★ Open Season Ends	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

Consumer Driven Option Premiums 2015

	Self Only (474)	Self and Family (475)
APWU Career		
biweekly	$9.26	$20.84
APWU Non-Career (PSE)		
biweekly	$46.31	$104.18
Postal Category 1		
biweekly	$36.58	$82.30
Postal Category 2		
biweekly	$46.31	$104.18
Non-Postal		
biweekly	$46.31	$104.18
monthly	$100.34	$225.73

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CDO Consumer Driven Option

- Personal Care Account (PCA) provides 100% coverage for the first $1,200 of your annual medical expenses for self only coverage or $2,400 for self and family coverage
- No upfront deductible, coinsurance or copay until PCA is exhausted
- Completing Health Risk Assessment adds $75 self/$150 self and family to PCA
- 100% coverage (in-network):
  - Preventive care and screenings
  - Maternity
  - Diabetes Management Program
  - Tobacco Cessation Program
- Healthy Back and Pregnancy Programs
- Cancer Centers of Excellence paid at 90%
- Dental and vision coverage available under PCA
- Plan SmartChoice Winner three years running

* For in-network providers; additional out-of-pocket costs for out-of-network providers

Contact Your Local HPR

Name:

Cigna

Contact us about the High Option
(800) PIC-APWU
(800) 622-2511 (TDD)

The APWU Health Plan High Option features the CIGNA Healthcare provider network.

UnitedHealthcare®

Contact us about the Consumer Driven Option
(800) 718-1299
www.welcometouhc.com/apwu

The Consumer Driven Option is administered by UnitedHealthcare.

www.apwuhp.com
click on "Open Season"
Open Season Hotline
(800) PIC-APWU

This is a summary of benefits and features offered by the APWU Health Plan. All benefits are subject to the definitions, limitations, and exclusions set forth in the Plan's Brochure (RI 71-004).