THE HEALTHCONNECTION
APWU Health Plan's Quarterly Newsletter

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Why You Need a Flu Shot Now

If you do develop influenza, vaccination can soften the blow, doctors say



TUESDAY, Nov. 1, 2016 (HealthDay News) -- Flu season is just about here, and now's the time to protect yourself with a flu shot, doctors say.

"Every year about 40 million people in the United States get the flu. About 19 million people will have to see a doctor," said Dr. Samuel Stanley Jr., an infectious disease specialist and president of Stony Brook University in Stony Brook, N.Y.

"Many millions of people will miss work, and a lot of students miss classes," Stanley said in a university news release. The best protection is a flu shot, Stanley said. Others agree. "Vaccination is one of the best ways to add protection against many diseases, including influenza," said Dr. Susan Donelan, medical director of health-care epidemiology at Stony Brook University Hospital. "Even if you do get the flu, if you have been vaccinated, it may make the actual disease milder and better tolerated," she explained.

Getting vaccinated also helps to protect those who cannot be vaccinated. "All parents should be vaccinated to help protect their children," said Dr. Saul Hymes, a specialist in pediatric infectious diseases at Stony Brook Children's Hospital. The flu shot is safe and effective, he added. Flu season begins in the fall and can run through May. The U.S. Centers for Disease Control and Prevention recommends getting vaccinated early. Protection will last throughout the flu season, the agency says. Other ways to try to prevent getting or spreading the flu include: avoiding those who already have it; covering your mouth when coughing or sneezing; thoroughly washing hands often; staying home from work if sick; and keeping children home from school if they're sick.

More information:
The U.S. Centers for Disease Control and Prevention has more about the flu. -- Robert Preidt
SOURCE: Stony Brook University, news release, Oct. 17, 2016
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Telemedicine Making Good Health More Accessible, More Affordable

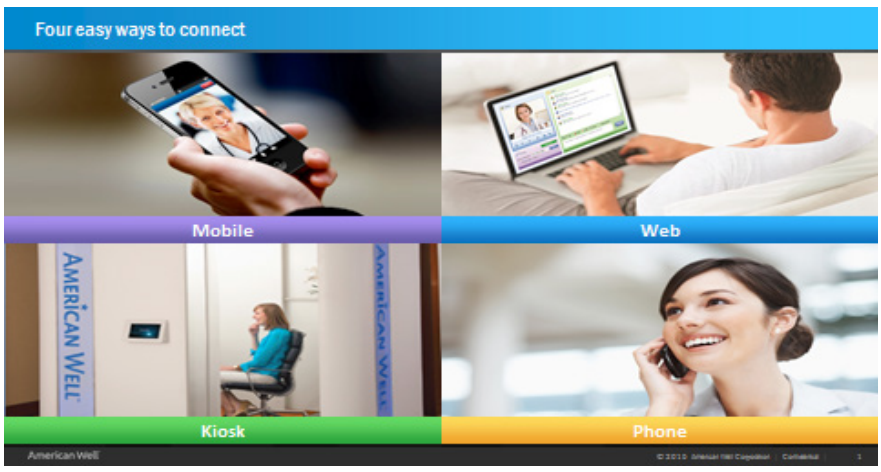


First came telework which enables millions of people to work from home, reducing congestion on our roads and improving quality of life for workers saddled with a long commute to/from work. And, now there's telemedicine which provides patients 24/7 access via their computer, tablet or smartphone to highly qualified doctors ready to diagnose and treat many medical conditions. Telemedicine is revolutionizing the way in which doctors practice medicine and the way in which patients are receiving their medical care.

At first mention, the idea of telemedicine might generate skepticism. How can you be sure you are speaking to a real doctor, one with credentials and experience? Is this service covered by the Health Plan? Telemedicine is not only legitimate, it is being well received by the medical community and health plans alike. Interestingly, telemedicine is not entirely new. In the 1960s telemedicine enabled NASA to track the health of Neil Armstrong and his fellow astronauts. The astronauts wore medical monitoring devices on their first moon landing in 1969. Today, telemedicine is an important component to the medical community's goal of providing access to healthcare for all. It is being used by hospitals, specialty departments, home health agencies, and private physicians. Consulting firm Deloitte says that of the 600 million general practitioner appointments in the U.S. and Canada annually, up to 75 million could be e-visits. It is estimated that more than one in six doctor visits will be a virtual visit this year.

For patients, telemedicine allows them access to a doctor around the clock, at a time that is convenient for them. This means fewer days off from work for doctors' appointments and no more waiting for weeks or months for an available appointment. It is a huge benefit to those who may live or work far from their medical providers and those who may not have a primary care doctor at all. Telemedicine is effective for patients with common and/or acute problems such as colds, coughs, rashes, allergies, or other straightforward problems and depending on the condition, may be right for chronic conditions as well.

The APWU Health Plan makes it easy for you to talk to doctors, immediately, from your home. Simply log on at www.AMWell.com or call (855) 818-DOCS to connect with board-certified doctors in your area. Members are able to connect using a mobile, web or phone device. Once logged in, members can select the doctor they wish to speak with by reviewing provider information, such as, picture, personal video, specialty, credentials and training. The cost of a virtual visit is a $20 copay.



TOGETHER.
BETTER HEALTH.®

APW
HEALT

The HIGH OPTI

"Serving the health care needs of you and your family is the APWU Health Plan's number-one priority. Advocating on your behalf is what drives us."

APWU Health Plan Members,

As Open Season approaches, the Health Plan would like to thank you as we look forward to another successful Open Season and the 2017 benefit year. It has been a pleasure administering your healthcare expenses and providing you with ways to improve your health with more than one million providers and no need for referrals. You are never just a number to us. We advocate for you at every step and we take great pride in working hard to create and manage the kind of health plan our members deserve.



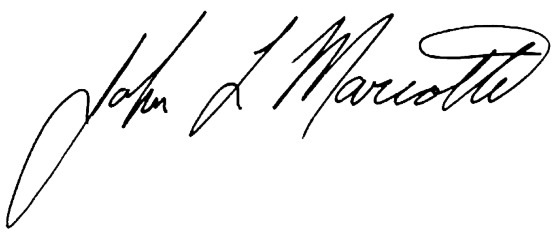
High Option Highlights

You pay nothing for these services when you choose a network doctor:

- Preventive care and screenings
- Maternity care
- Treatment of accidental injuries within 24 hours
- Lab tests when you use LabCorp and Quest Diagnostics
- Programs to help you manage diabetes, hypertension, weight gain, pregnancy and tobacco use

Other Plan Highlights:

- $20 copay for office visits, including specialist and virtual visits
- $40 copay for all urgent care centers
- $10 copay for retail generic drugs; for extra savings mail order is available
- $350 deductible for Self Only or $700 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



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2016 OPEN SEASON
NOV. 14 - Dec. 12

ON at a Glance

2017 PREMIUMS

YOU PAY	SELF ONLY 471	SELF PLUS ONE 473	SELF AND FAMILY 472
APWU Careerbiweekly	$85.06	$167.90	$232.04
Postal Category 1 biweekly †	$85.06	$167.90	$232.04
Postal Category 2 biweekly †	$81.98	$161.30	$225.03
Non-postal biweekly †	$94.29	$187.73	$253.10
Non-postal monthly	$204.29	$406.75	$548.39

† **Postal category 1** rates apply to career bargaining unit employees who are represented by NRLCA.

† **Postal category 2** rates apply to all career bargaining unit employees who are represented by the NALC, NPMHU and PPO.

† **Non-Postal** rates apply to all career non-bargaining unit Postal Service employees.

Remember: Self Plus One enrollment allows you to cover yourself and one eligible family member.

New 2017 Benefits Enhancements Include:

- Expanded preventive screening benefit; adult annual exams will now also include 100% coverage (in-network) for complete blood count (CBC), routine electrocardiogram, chest X-ray and hemoglobin A1C
- Increased hospice benefit to $15,000 lifetime maximum, which includes advance care planning
- Added virtual office visits ($20 copay)
- Added outpatient Applied Behavior Analysis (ABA) for children with autism spectrum disorder which will be managed by Beacon Health Options.



Visit us online!
Click the Open Season link on our home page for more details.
www.apwuhp.com