THE HEALTHCONNECTION
Fall 2017 Volume 18 No.4
APWU Health Plan's Quarterly Newsletter

Open Season 2017: We are focused on you

We are dedicated to our members and, make no mistake, we care! The APWU Health Plan has been covering postal workers, retirees and their families since 1960 and it has been an honor to serve you with coverage that works when you need it. Remember, you already have a benefit plan focused on you and your family. If you want to keep your same comprehensive coverage with the High Option, you don't need to do anything this open season. Your current plan will automatically renew.

As an APWU Health Plan member, you can rely on:

Comprehensive coverage

A nationwide network of more than 1 million providers, with no need for referrals



Two solid plans to choose between

Affordable premiums

The personal touch from people who care

Members still have access to the following services:

100% COVERAGE IN-NETWORK

- Preventive care and screenings
- Maternity care
- Accidental injury coverage within 24 hours
- Lab tests (covered blood work performed at LabCorp and Quest Diagnostics)
- Visits to a registered dietician/nutritionist
- Diabetes management: Generic medication, glucose test strips, lancets and coaching calls
- Weight management, pregnancy and tobacco cessation programs

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

2018 Premiums

	Enrollment code	Non-Postal biweekly You pay	Non-Postal monthly You pay	Postal Biweekly Category 1 You pay	Postal Biweekly Category 2 You pay	Postal Biweekly APWU career You pay
HIGH OPTION Self Only	471	$93.04	$201.59	$86.67	$80.31	$86.67
Self Plus One	473	$185.79	$402.55	$172.15	$158.51	$172.15
Self and Family	472	$251.90	$545.78	$237.41	$222.92	$237.41

WHEN IT COMES TO HELPING PREVENT DISEASE, WE'VE GOT YOU COVERED.



Importance of preventive care

Check-ups, immunizations and screenings are an important part of staying healthy. They can help detect or prevent serious diseases and keep you in tip-top shape. And, if your doctor is part of the Cigna network, the APWU Health Plan will cover preventive services at 100%. Your primary care physician can help you coordinate what tests and shots are right for you, based on your age, gender and family history.

Covered services include things like:

- Wellness visits
- Blood pressure and cholesterol tests
- Diabetes and colon cancer screenings
- Breast exams and mammograms
- Pap tests

Where to go? Who to see? What it'll cost? Find it on apwuhp.com or call customer service at (800) 222-2798.



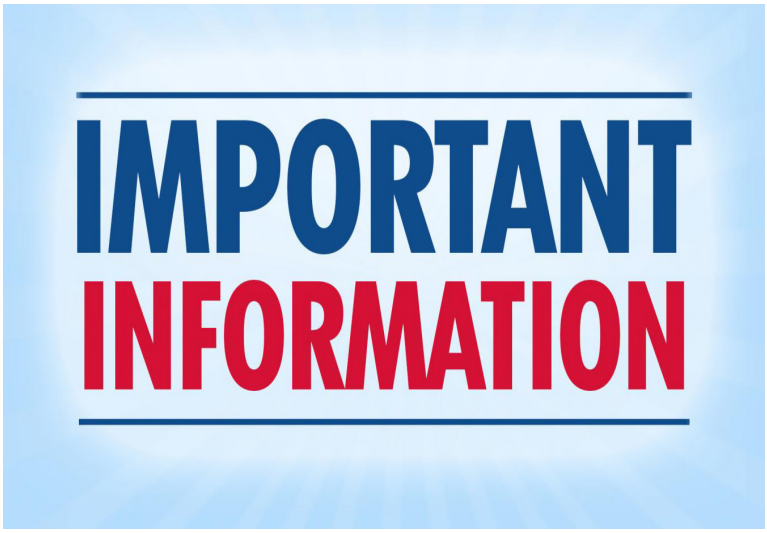
New for 2018! Your plan will cover 3D mammograms at 100% for preventive in-network visits.

About your enhanced benefit: Three-dimensional mammography (also called digital breast tomosynthesis, digital tomosynthesis, or just tomosynthesis) creates a three-dimensional picture of the breast using X-rays. Several low-dose images from different angles around the breast are used to create the 3-D picture. A conventional mammogram creates a two-dimensional image of the breast from two X-ray images of each breast. You're getting more and it's free when you use a network provider.

John L Marriotte

Important Information You Should Know





You have the right to send us your suggestions and/or file an appeal or a complaint about the Health Plan, a health care service or a health care provider.

Appeal: A dispute of a decision made by the Health Plan pertaining to a pre or post-service claim. Appeals must be made in writing and submitted within 180 days of the original claim determination.

Complaint: Dissatisfaction with service, policies, administration, health care providers and/or Health Plan staff. You may express your complaint in writing to P.O. Box 1358 Glen Burnie, MD 21060-1358 or by contacting Member Services at (800) 222-2798 (High Option).

Urgent Appeal
If your concern is regarding medical care or treatment that is urgent and requires expedited handling, contact the Health Plan at (800) 222-2798 (High Option). This pre-service expedited review will be completed within 72 hours. Additional information on the appeal process can be found on our website at www.apwuhp.com or in the official Health Plan Brochure, Section 8.



Mail appeals or complaints to:
High Option | APWU Health Plan
P.O. Box 1358 Glen Burnie, MD 21060-1358

THE HEALTHCONNECTION
APWU Health Plan's Quarterly Newsletter

Presorted
Standard
U.S. Postage
PAID
Southern, MD
Permit No. 139

APWU Health Plan
799 Cromwell Park Drive, Suites K-Z
Glen Burnie, MD 21061
www.apwuhp.com
(800) 222-2798

In This Issue:

- **Open Season 2017: We are focused on you**
- **When it come to helping prevent disease, we've got you covered**
- **New for 2018**
- **Important information you should know**
- **Don't be duped by drug coupons**

Don't be duped by drug coupons

Drug co-pay coupons, promoted by manufacturers of brand-name medications, may seem like a good deal but there is another side to the story.

Hundreds of high-priced brand name drugs offer coupons that apply to your share of the drug's cost. But beware; co-payment coupons inject waste into the healthcare system. A temporary discount can put you on a path to higher co-payments and premiums.

Many members do not consider the extra cost to the system when offered a chance to reduce their copayment. They do not realize that the Plan could be paying hundreds of dollars more and they do not realize that this temporary savings may ultimately contribute to higher premiums or fewer benefits.

It is also worth noting that many coupon offerings are for limited periods of time so you may get a lower rate for that drug initially but once you have started that drug and the coupon runs out, your cost will increase dramatically. Using a lower cost alternative to begin with can ultimately save you money over time.

