THE HEALTH CONNECTION

TOGETHER.
BETTER HEALTH.

Fall 2018 Volume 19 No.4

Lower Your Out-of-Pocket Healthcare Expenses and Stay Healthy

1. Know your plan and save. If you use an out-of-network provider, your costs can add up quickly. That's because you're probably going to pay full price and not the discounted price an in-network doctor or facility would charge for covered services. Plus, the doctor or facility might charge more than what your plan will pay for out-of-network care. That means you will have to pay the difference.

2. Get preventive care. Checkups, immunizations and screenings can help detect or prevent serious diseases and keep you in tip-top shape. Diabetes and hypertension have become more prevalent and can have long-term health effects if left unchecked. Your primary care provider can help you coordinate tests and shots that are right for you, based on your age, gender and family history.

3. Get your mammogram. Having a mammogram is the most important step you can take to protect yourself against breast cancer, and it could save your life. This simple screening can help catch an unfortunate situation early and increase your odds of recovery. Be vigilant.

4. Be vigilant about preventative care for your children. Schedule your child's wellness exam today. Keep your child healthy and on track. Consult with your pediatrician about the optimal time for recommended screenings and immunizations. Discuss how your child's physical development is progressing and their behaviors are changing.

5. Consider using a convenience care clinic. Need to see your doctor but can't get an appointment? Talk to your doctor about using a convenience care clinic. You'll get quick access to quality, cost-effective medical care. You can find convenience care clinics in grocery stores, pharmacies and other retail stores. A convenience care clinician can treat you for sinus infections, rashes, earaches, minor burns, and other routine medical conditions.

Average convenience care clinic cost: * $70
Average ER cost: * $2,259

6. Consider an urgent care center. If your medical conditions isn't life threatening but still urgent, consider an urgent care center instead of the emergency room (ER). An urgent care center provides quality care like an ER, but can save you hundreds of dollars. Visit an urgent care center for things like: minor cuts, burns and sprains, fever and flu symptoms, joint or lower back pain, and urinary tract infections.

Average urgent care center cost: *$176
Average hospital ER cost: *$2,259

7. Stick with lower-cost labs. If you use a national lab, such as Quest Diagnostics or Laboratory Corporation of America® (LabCorp), you could save up to 75%. ** Other labs may be part of the Cigna network. You could see greater savings when you go to a national lab. And they have hundreds of locations nationwide.

Average Quest or LabCorp cost: *$10.46
Average other lab cost: *$27.59
Average outpatient hospital lab cost: *$62.98

8. Consider independent radiology centers. If you need a CT scan or MRI, you could save hundreds of dollars by going to an independent radiology center. These centers can provide you with quality service like you'd get at a hospital, but usually at a lower price.

	CT	MRI
Average radiology center costs:	***$501**	**$810**
Average outpatient hospital costs:	***$1,460**	**$1,770**

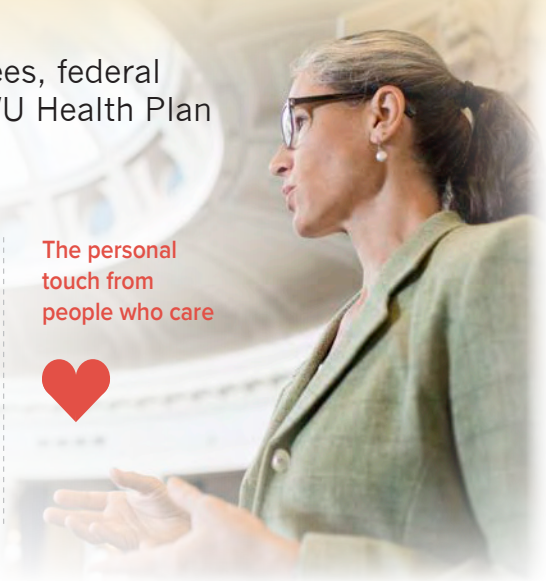
9. Choose the right place for your colonoscopy, GI endoscopy or arthroscopy. When you choose to have one of these procedures at an in-network freestanding outpatient surgery center, you could save hundreds of dollars. These facilities specialize in certain types of outpatient procedures. They offer quality care, like a hospital but at a lower cost to you.

* Cost estimates are national 2016 averages of participating facilities; actual cost may vary by location, facility, and the type or level of services received.
** Savings estimate is based on an internal Cigna national study of 2016 lab utilization data, costs and discounts. Savings will vary.



A Benefit Plan Focused

For almost 60 years, APWU Health Plan has served postal employees, federal employees and retirees with diligence and compassion. 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

APWU Health Plan Members,

As Open Season approaches, the Health Plan would like to thank you as we look forward to another successful 2019 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. Remember, no referrals are needed and you will never be 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.



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

100% COVERAGE IN-NETWORK

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

HIGH OPTION HIGHLIGHTS

$25 for office visits, including specialists
$15 for virtual visits
$40 for urgent care centers
$10 for retail Tier 1 drugs – non-specialty

John L. Marcotte

on You and Your Family

2018 Open Season Dates

NOV 2018 12 → DEC 2018 10

Visit us at www.apwuhp.com for more Open Season details

New Plan Benefits for 2019

- ✓ Smart 90: Maintenance drugs may be obtained at a retail network pharmacy, including CVS and Walgreens
- ✓ Lower copay for virtual visits (Only $15 through American Well)
- ✓ Chiropractic visits increased to 24 per year
- ✓ Access to home colorectal cancer screening Cologuard kit
- ✓ Skilled nursing facility coverage
- ✓ Residential treatment center coverage for mental health and substance use disorders
- ✓ Accidental injury coverage within 72 hours

TOGETHER. BETTER HEALTH.



2019 PREMIUMS

2019 Health Plan 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	$105.00	$227.50	$101.80	$92.21	$101.80
Self Plus One	473	$211.59	$458.44	$204.75	$184.24	$204.75
Self and Family	472	$279.10	$604.72	$271.80	$249.92	$271.80

Postal Category 1 apply to career bargaining unit employees who are represented by the following agreements: APWU, IT/AS, NALC, NPMHU, and NRLCA.
Postal Category 2 rates apply to career bargaining unit employees who are represented by PPOA.
APWU non-career (PSE) employees: Please see the APWU Health Plan PSE flyer.
APWU career rates apply to employees with more than one year in FEHB; otherwise, see Postal Category 1.

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In This Issue:

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- Flu Shot Quick Facts

Flu Shot Quick Facts

A flu shot is quick, covered and it helps protect not only you, but those around you.

#1

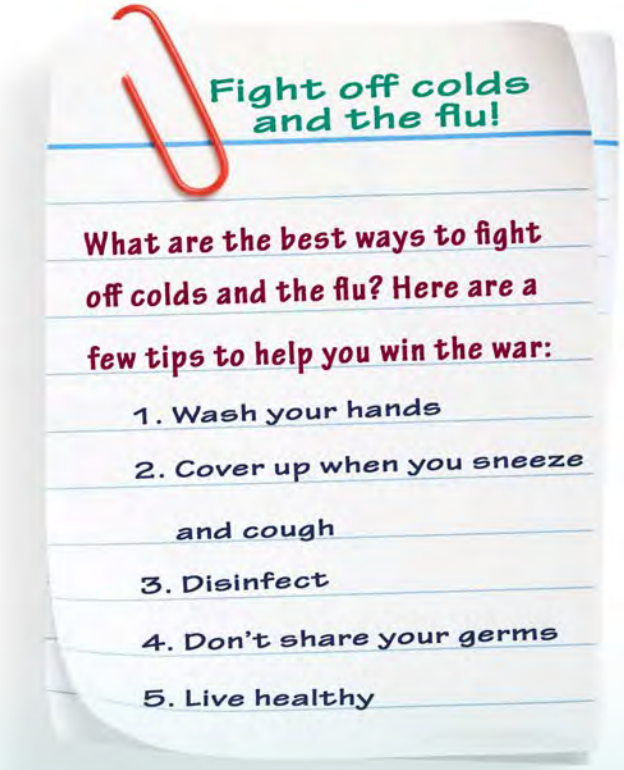
It's the best way to prevent the flu according to the Centers for Disease Control and Prevention (CDC).

It makes symptoms milder and sick time shorter if you do get the flu.

It's CDC recommended for most people age 6 months and up.

100%

It's covered at 100% when you visit a network provider.



Benefit Note:
Flu shots at the APWU Health Plan are 100% covered if performed by an in-network provider.