APWU HEALTH PLAN

Spring 2023

HealthConnection

Top 10 benefits of virtual visits

A virtual visit lets you see a doctor or healthcare provider anytime, anywhere — without leaving the comfort of home. Even if you don't consider yourself to be technically savvy, it's easy to schedule a video or phone appointment using your computer, tablet, or mobile device.

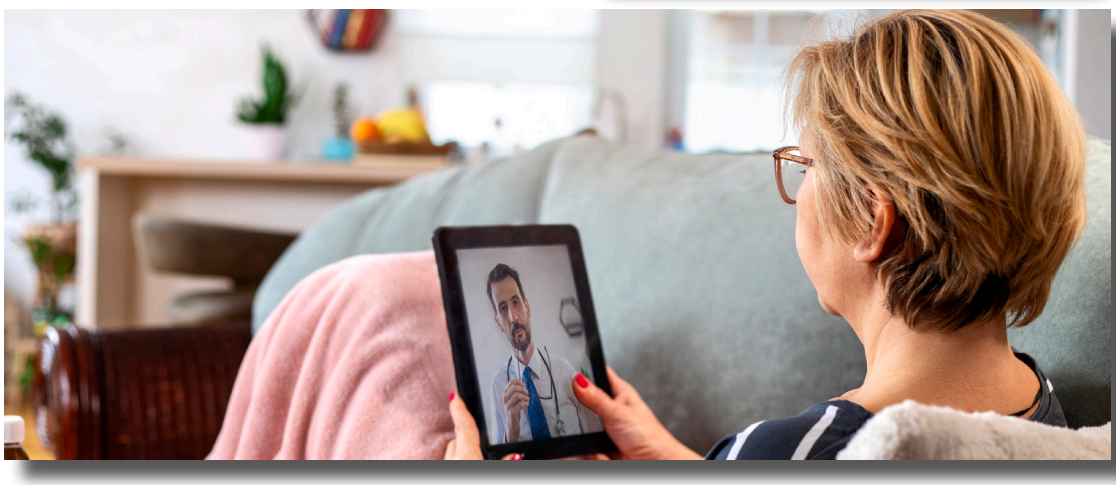
Here are 10 reasons to schedule a virtual visit:

1. Virtual visits are convenient. You can see a healthcare provider at a time that works for you, in an environment that's convenient.
2. When you're not feeling well, the last thing you want to do is drive to a clinic and sit in a waiting room.
3. There's no need to arrange for child care.
4. It's a great option for people who live in a remote area or have a busy schedule.
5. You can schedule an appointment to talk with a healthcare provider about symptoms, medical concerns, emotional issues, and more.
6. Doctors use virtual visits to prescreen patients for flu, colds, and other infectious diseases. Keeping sick people out of the office means providers and other patients won't be exposed to germs.
7. If you suffer from allergies, a virtual visit may allow a healthcare provider to identify allergy triggers in your home.
8. If needed, a doctor can send a prescription to your local pharmacy. And, if you have questions about how to use a medication, you can schedule a virtual visit.
9. Providers can monitor readings from medical devices about things like blood pressure and blood sugar levels to keep an eye on your condition.
10. You can invite a family member to join the call from another location, without leaving home or work, to take notes and ask questions about the doctor's instructions.

Telehealth is not good for emergencies, including heart attacks, strokes, cuts that require stiches, and broken bones that require X-rays. **If you are having an emergency, call 911.**

To get started with virtual visits through AmWell:

- Go to www.amwell.com or call 855-818-DOCS.



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APWU Health Plan and the Mercer audit

APWU Health Plan participates in an annual audit that is conducted by Mercer, an independent external auditing firm. This audit concentrates on medical claims processing and payments to make sure we are in line with the Office of Personnel Management (OPM) standards. We at the Health Plan wanted to share some of the feedback that we received so you can rest assured that you're enrolled in a plan that far exceeded OPM standards.

You'll be happy to learn that all claims quality measurements were exceeded in 2022 which marked an entire decade of fully exceeding accuracy results in the following categories: Payment, Financial and Administrative Accuracy. Additionally, we have exceeded the measure for Timeliness of Claims Processed within 30 Days. The audit result of 99.85% surpassed the industry standard of 99%.

2022 High Option Audit Results

Measurements	High Option	Industry Standard
Payment Accuracy	99.92%	97%
Financial Accuracy	99.74%	99%
Administrative Accuracy	100% *	98%

* 2022 marked 4 consecutive years of 100% Administrative Accuracy

There are certain criteria that we had to meet in order to achieve these accuracy results. These are the criteria we were tested in:

- The claimant was eligible for benefits at the time the services were rendered as reflected by administrator's records
- Claim data was accurately entered in the system, including dates of service, charges, provider, claimant and procedure codes
- Other coverage was investigated and benefits coordinated accurately, where appropriate
- Duplicate claim submissions were identified and appropriately denied
- The claim was processed correctly under the terms of the applicable plan
- Benefit payments were calculated accurately
- Benefits were paid to the correct party
- The processed claim was supported by adequate documentation (e.g., an itemized bill from the provider)
- Claims were processed in accordance with any applicable cost management programs, including utilization management, secondary networks, and ad hoc bill negotiations
- Examined the adequacy of existing procedures and controls, and whether they were correctly applied during the processing of claims

The audit also verifies that the APWU Health Plan is in compliance with the plan provisions and pricing and verifies the accuracy and timeliness of benefit determinations. Results of annual audits are a measure by which the APWU Health Plan can connect with member satisfaction as it relates to accurate and timely claims handling. The audit also provides room for improvement to always ensure acceptable business practices are in progress should deficiencies be identified. Fortunately, the APWU Health Plan has been held in high regard as it relates to the positive quality results earned over the past ten consecutive years of exceeding industry standards.

Along with all the great benefits that the APWU Health Plan offers let these outstanding results be another reason to be confident that you made the right choice in enrolling in our High Option plan.

Experts recommend well-child visits include mental health screenings

As a parent, when you're concerned about your child's mental health, you can turn to your pediatrician for professional guidance. This is why it's important to establish a medical home for your child, particularly given the increased emphasis on integrating mental health into routine well-child visits.

What is a medical home?

The American Academy of Pediatrics describes a medical home as an approach to providing comprehensive and high-quality primary care that includes both physical and mental health. Rather than thinking of a medical home as a clinic or office, it's a partnership among your child's pediatrician, other healthcare professionals, families, and community resources.

Family is always a child's primary caregiver, and all healthcare decisions are made in true partnership with the family.

Early detection and treatment of emotional issues can lead to better outcomes

Recognizing that mental health is a key part of one's overall well-being has led more pediatricians to routinely screen children and adolescents for emotional and behavioral health concerns at each well-child visit.

Pediatricians often use the Pediatric Symptom Checklist (PSC) to identify possible mental health issues that may need to be further evaluated by a qualified mental health provider. The PSC is a brief questionnaire that helps identify and evaluate behavioral issues in young people. It's easy to use, reliable, and available in more than two dozen languages.

Pediatricians who suspect a child has a specific disorder may use more specific screeners to identify several conditions, including:

- Attention-deficit/hyperactivity disorder (ADHD)
- Depression
- Anxiety
- Eating disorders
- Autism spectrum disorder

It's important for children and adolescents to understand that mental health concerns are common and that getting help is a positive step toward promoting one's overall well-being.

Mental Health Initiatives
https://www.aap.org/en/patient-care/mental-health-initiatives/

Cholesterol-lowering drugs may reduce the risk of strokes

A recent study conducted in Denmark found that taking a statin may lower your risk for a bleeding stroke. Many people take statins to lower their cholesterol, but these medications can also reduce your risk of heart disease and a stroke caused by blood clots.

The new study focused on a specific type of stroke called an intracerebral hemorrhage, which involves bleeding in the brain. When arteries or veins rupture, bleeding can damage brain tissue. And, blood in the brain can increase pressure within the skull to a point that causes more harm.

The study focused on the lobe and non-lobe areas of the brain and found that people who took a statin had a lower risk of having a bleeding stroke in both areas. Doctors divide the cerebrum—the largest part of the brain—into two hemispheres and four lobes. The non-lobe areas of the brain include the brainstem and other structures.

Taking a statin may reduce your risk of having a bleeding stroke by up to 38 percent

After adjusting the results for several factors, including high blood pressure, diabetes, and alcohol use, researchers found that people on statins had a 17 percent lower risk of having a stroke in the lobe areas of the brain and a 16 percent lower risk of stroke in the non-lobe areas of the brain.

Longer statin use was associated with an even lower risk of stroke. People who had been using statins for at least five years had a 33 percent lower risk of having a stroke in the lobe area of the brain and a 38 percent lower risk of stroke in the non-lobe area of the brain.

People in the study had an average age of 76 and were primarily of European decent, so more research needs to be conducted in other populations.

Statins May Lower Risk of Deadly "Bleeding" Strokes
https://www.apwuhp.com/healthy-living/news-article/?id=2658832486&client=C0F6069C&section=undefined

Acupuncture for chronic low back pain

If you're looking for relief from low back pain that doesn't involve medication, acupuncture can be a safe, effective option with few side effects.

Acupuncture involves inserting very thin needles into the body at strategic points and various depths. According to traditional Chinese medicine, your natural energy or life force, known as qi (pronounced "chee"), flows through pathways in your body called meridians. The free flow of energy throughout your body produces optimal health, and pain may result when it's blocked.

Acupuncture seeks to balance the flow by placing needles into specific points along the meridians. Many in the West believe that acupuncture stimulates nerves, muscles, and tissues in a way that boosts your body's natural painkillers.

Acupuncture is safe when provided by a trained practitioner

The Food and Drug Administration (FDA) regulates acupuncture needles as medical devices. The needles must be sterile, nontoxic, and labeled "for one use only" by a licensed practitioner.

However, acupuncture isn't for everyone. Before having treatment, talk to your doctor or practitioner if you:

- **Have a bleeding disorder or take blood thinners.** This may increase your chances of bleeding or bruising from the needles.
- **Have a pacemaker.** In some cases, practitioners apply mild electrical pulses to the needles that could interfere with a pacemaker's operation.
- **Are pregnant.** Some acupuncture points may stimulate labor, which could result in a premature delivery.

Side effects of acupuncture

The stainless steel needles acupuncturists use are nothing like those used to give injections or draw blood. They are surprisingly thin and come in different lengths and gauges. Many people don't feel the needles at all. In some instances, you may feel a mild sensation as each needle is placed and reaches the correct depth.

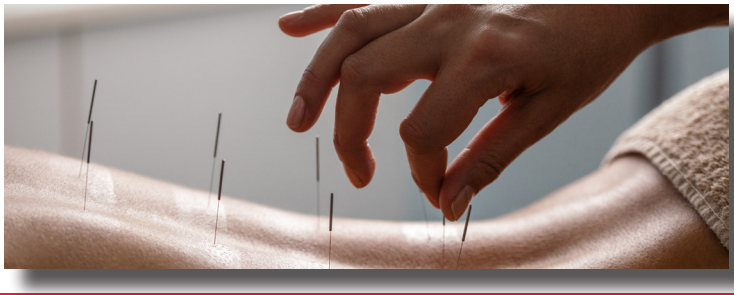
Common side effects of acupuncture include soreness, bruising, or minor bleeding where the needles were inserted.

Your High Option plan covers acupuncture

If other treatments haven't worked to relieve your low back pain, consider combining acupuncture with other treatments. However, you should continue taking prescribed medications, even if acupuncture relieves your symptoms.

As a High Option member, your copay for an in-network acupuncturist visit is $25 — and you're covered for up to 26 visits per year. View your plan documents for complete details.

Acupuncture: What is it, how it works, treatments
https://my.clevelandclinic.org/health/treatments/4767-acupuncture



Can a fast-food diet raise your risk of developing colorectal cancer?

According to the American Cancer Society, while the rate of colorectal cancer cases in the U.S. is dropping among people 65 and older, it's rising in younger age groups.

Research into the causes of early-onset colorectal cancer indicate that today's fast-food diet may be partly to blame. Eating fast food frequently may affect the balance of good and bad bacteria, called the microbiome, in the colon. While the exact role the microbiome plays in cancer risk remains uncertain, poor gut bacteria may be a risk factor for colorectal cancer.

A recent study found that people who ate mostly fresh and minimally processed foods were less likely to develop colorectal cancer, compared to those who consumed a lot of highly processed foods and ready-to-eat meals.

How to protect yourself from colorectal cancer

Colorectal cancer is very treatable when caught early. Here are five steps you can take to protect yourself.

1. **Eat a healthy diet.** A diet high in fruits and vegetables, fiber, and lean protein may help promote healthy gut bacteria, which may reduce risk of developing cancer. Avoid red meat, processed

foods, and sugary drinks.

2. **Get moving.** Even modest amounts of activity can help improve your overall wellness. If your doctor says you're healthy enough to exercise, aim for 30 minutes of physical activity each day.
3. **Maintain a healthy weight.** Being obese or overweight is a risk factor for colorectal cancer. Losing a small amount of weight can help.
4. **Quit smoking.** Using tobacco is never healthy, and smoking is linked to colorectal cancer. Ask your doctor to help you create a plan to quit.
5. **Get screened.** Screening can prevent colorectal cancer by finding and removing small growths, called polyps, in the colon and rectum before they turn into cancer. It can also find cancer early, when it may be easier to treat.

APWU Health Plan covers colorectal cancer screenings, including colonoscopies, for all adults age 50 to 75 years, according to U.S. Preventive Services Task Force guidelines.

The plan also covers Cologuard colorectal cancer screening kits starting at age 45. Cologuard is a stool DNA test that can detect blood and DNA changes in the stool that may come from a cancerous or precancerous polyp. Ask your doctor about which screening may be right for you.

Colorectal Cancer Rates Rise in Younger Adults
https://www.cancer.org/latest-news/colorectal-cancer-rates-rise-in-younger-adults.html

Understanding the cost of Insulin for Americans with diabetes

Pharmaceutical companies are taking steps to make insulin more affordable for the 8.4 million people in the U.S. with diabetes who rely on it.

Eli Lilly announced recently that it has capped the copay for its most popular insulin products at $35 per month. This follows passage of the Inflation Reduction Act, which the president signed into law in 2022. The law caps out-of-pocket costs for insulin at $35 for Americans with Medicare, a government health insurance program that covers seniors over the age of 65.

Your High Option plan features a low copay for insulin

The good news for APWU Health Plan members is that the High Option already features an even lower copay of $25 for a monthly supply of certain insulin drugs to treat diabetes. Specific benefits for members with diabetes include:

- **$0 copay** for generic oral medication, formulary blood glucose test strips, and lancets used to reduce blood sugar
- **$25 copay** for a 30-day supply of certain insulin and non-insulin drugs to treat diabetes or a $75 copay for a 90-day supply of certain insulin and non-insulin drugs to treat diabetes

Limitations may apply as outlined in the APWU Health Plan federal brochure.

Learn more about your insulin coverage

Visit your member website for a complete list of insulin and non-insulin diabetes drugs with fixed copays:

- Go to apwuhp.com
- Select **Members**
- Under **High Option** select **Pharmacy**

For maintenance prescription medications like insulin that you take regularly, you may purchase a 90-day supply from a participating Smart90® retail network pharmacy or Express Scripts mail order. To learn more about the Smart90 program:

- Log in or register at express-scripts.com/rx
- Select **Manage Prescriptions**
- Look for the **Participating Smart90** link
- Or call **866-890-1419**

Drugmaker Eli Lilly caps the cost of insulin at $35 a month, bringing relief for millions
https://www.nbcnews.com/health/health-news/eli-lilly-caps-cost-insulin-35-month-rcna72713

High blood pressure is hard on your heart

High blood pressure affects one in every three adults in the U.S., and many people don't know they have it. That's because the condition usually has no symptoms.

However, over time, high blood pressure can damage your blood vessels and raise your risk of developing life-threating conditions. As LDL cholesterol—the so-called bad cholesterol—builds up on your artery walls, the arteries become narrow, which makes it harder for your heart to pump blood.

Left untreated, high blood pressure (or hypertension)

can lead to:

- **Heart failure** which occurs when the heart doesn't pump blood as well as it should
- **Heart attack,** a medical emergency that occurs when a blood clot blocks blood flow to the heart
- **Stroke** which results when the blood and oxygen supply to part of the brain is blocked or when a blood vessel in the brain bursts
- **Kidney disease** where damaged arteries prevent the kidneys from filtering blood effectively
- **Vision loss** due to a condition called hypertensive retinopathy that damages blood vessels in the eyes

What you can do to lower your blood pressure

Have your blood pressure checked. This is especially important if you have a family history of high blood pressure or risk factors for the disease.

Know your numbers. A blood pressure reading has two numbers. The top number measures the pressure of the heart pushing blood through the arteries. The bottom number measures the pressure of the heart relaxing between beats.

Understand your risks. Factors that can increase your risk of hypertension include eating a diet that is too high in sodium, not getting regular physical activity, having excess body fat, drinking too much alcohol, and using tobacco.

Make heart-healthy lifestyle changes. Lose weight if you're overweight, limit the amount of sodium you consume, and eat more fruits and vegetables.

Find healthy ways to manage stress. Rather than overeating, smoking, drinking alcohol, or watching too much TV, practice mindfulness, get together with friends, laugh, and get some exercise.

Health Threats from High Blood Pressure
https://www.heart.org/en/health-topics/high-blood-pressure/health-threats-from-high-blood-pressure

Plan for a healthy pregnancy



Planning for a pregnancy is an exciting time in your life. Before you conceive, your doctor or healthcare provider can recommend important steps to take that will increase your chances of having a healthy, happy baby. Here are seven things you can do to prepare for the healthiest pregnancy possible.

1. Make an appointment with your doctor or healthcare provider

Your provider will review your health history, medications you take—including over-the-counter medicines—and any medical conditions you have that could affect your pregnancy. Bring a list of questions to your appointment so you don't forget to ask anything.

2. Ask your doctor about taking folic acid

Getting enough of this essential B vitamin from fortified foods or supplements before and during pregnancy can help prevent birth defects of the brain and spine.

3. Quit smoking

Using tobacco can cause many problems during pregnancy. APWU Health Plan offers tobacco cessation programs to help you quit smoking, with no out-of-pocket expenses in most cases. Visit your member website to learn more about the tobacco cessation program.

4. Avoid alcohol and toxic substances

If you're trying to get pregnant, stop drinking and avoid harmful chemicals at work and at home.

5. Maintain a healthy weight

People who are overweight have a higher risk for complications during pregnancy. Living a healthy lifestyle is the key to reaching and maintaining a healthy weight. Eat a nutritious diet, stay active, take steps to manage stress, and get plenty of sleep.

6. Know your family history

A family history of certain health conditions could affect your ability to become pregnant or the health of your baby.

7. Focus on your mental health

From time to time, everyone feels stressed. However, if negative emotions interfere with your daily life, talk with your doctor about relaxation techniques or other therapies that can help you be at your best and feel good about your life.

The Healthy Pregnancies, Healthy Babies® program will support you throughout your pregnancy and in the weeks following your baby's birth. Visit your member website to learn more:

- Go to **apwuhp.com**
- Select **Members**
- Under **High Option** select **Health Management Programs**

Planning for Pregnancy
https://www.cdc.gov/preconception/planning.html

Safely manage chronic pain without opioids

If you are one of the more than 25 million Americans who suffer from long-term pain, you know that pain can prevent you from working, caring for your family, and participating in activities you enjoy.

While opioids can effectively treat severe pain, complications of cancer, and pain at the end of life, too often doctors overprescribe these highly addictive drugs for conditions they were not intended to treat. In many cases, non-opioid alternatives can be more effective, particularly when used along with combination therapy that addresses pain from different angles.

Explore effective treatments for lower back pain

Lower back pain is very common. While opioids may temporarily block short-term pain, these drugs are far less effective for people with chronic pain. Opioids become less effective over time, so you may need to take higher doses to achieve the same effect.

If you have lower back pain, you're more likely to benefit from treatment that includes medication combined with physical therapy, acupuncture, and/or physical activity.

Relieve pain from diabetic neuropathy

Over time, diabetes can cause a type of nerve damage called peripheral neuropathy, which leads to pain and numbness in the legs and feet. Effective treatment options include over-the-counter medications combined with approaches to manage blood sugar and maintain healthy insulin levels.

Prescription treatments for diabetic neuropathy include anti-seizure drugs, antidepressants, and serotonin and norepinephrine reuptake inhibitors (SNRIs).

Take steps to prevent and treat migraines

Migraines are often accompanied by nausea, dizziness, or vision problems. While opioids block migraine pain, they can also lead to more severe, frequent headaches. For some patients, doctors may prescribe triptans — a medication that works on serotonin receptors — blood pressure medication, or anti-seizure drugs.

Medications used to prevent migraines include beta-blockers, tricyclic antidepressants (TCAs), and calcium channel blockers.

Ask your doctor about non-opioid treatment options

If you experience chronic pain or are planning to have surgery, let your doctor know you're interested in exploring non-opioid treatments, including over-the-counter medications, relaxation techniques, biofeedback, cognitive behavioral therapy, physical therapy, and exercise.

Non-opioid treatments for chronic pain
https://www.cdc.gov/drugoverdose/pdf/nonopioid_treatments-a.pdf



Emergency care for behavioral health and substance use

To help you feel more in control of your emotional well-being, the High Option plan offers mental health and substance use services through Cigna Behavioral Health.

For services received in a network emergency department, members pay 15 percent of the cost of the care. Please refer to your plan documents for more details about your specific coverage.

See your doctor within 30 days of being discharged from an emergency department

Being discharged from the emergency department after receiving mental health or substance use treatment is an important process in patient care. This can be a vulnerable time for some patients.

To ensure a safe transition of care, members who receive treatment in the emergency department or hospital for mental health or substance use must have a follow-up appointment with their primary care doctor within 30 days.

Need help finding a doctor?

To find a primary care doctor, log in to your member portal, visit your member website, or contact APWU Health Plan.

1-800-222-2798
1-800-622-2511 (TDD)
8:30 a.m. – 6:30 p.m. ET
Monday – Friday
apwuhp.com

Health Connection

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

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TOGETHER.
BETTER HEALTH.

We want to hear from you!

*In an effort to improve our future products and services, we are asking for 5 minutes of your time to provide us feedback on your experiences with the APWU Health Plan. To get started just scan the QR code or visit this link: **https://hcsurvey.apwuhp.com***

Manage your High Option health plan with your member portal.

Download the myapwuhp app.

The myapwuhp app is another tool that can help you manage your health plan. See your claims, year-to-date information, prescriptions, and more.

You must register for the member portal in order to use the secure app.

Available on the App Store

GET IT ON Google Play

