APWU HEALTH PLAN

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10 Things to Know About the COVID-19 Vaccine for Kids

Children ages 5 – 11 years should get vaccinated

Children can become infected with COVID-19 as easily as adults can. While kids have been less affected by COVID-19, some have developed severe illness. Underlying medical conditions increase a child's risk of getting sick.

1. The Pfizer-BioNTech COVID-19 vaccine is safe and effective. It's more than 90 percent effective at preventing COVID-19 in children.

2. Getting vaccinated helps protect kids from spreading COVID-19 to others. Vaccinating children protects the entire family, including any younger siblings who are not yet eligible for vaccination. It also helps keep kids in school.

3. A child may have some side effects from the vaccine. Soreness at the injection site, fever, headaches, and muscle aches are normal and indicate that the body is building protection.

4. The COVID-19 vaccine for children is not the same dose given to adults and teens. COVID-19 vaccine doses are based on age, not weight. Children need a second shot of the vaccine three weeks after the first shot. If a child turns 12 before the second dose, the second dose should be the Pfizer-BioNTech vaccine for people age 12+.

5. Children ages 5 – 11 should not get the COVID-19 vaccine given to adults and teens. Both vaccines have the same active ingredients, but the vaccine for adults is not authorized for use for children younger than 12.

6. The CDC continues to monitor the safety of COVID-19 vaccines. The CDC's vaccine safety monitoring program is the most comprehensive and intense program of its kind in U.S. history.

7. Severe allergic reactions to the vaccine are rare. Before your child receives the COVID-19 vaccine, tell the vaccine provider about any allergies your child may have.

8. Children can safely receive other vaccines at the same time they receive the COVID-19 vaccine. It's safe to get a COVID-19 vaccine along with any other routine vaccines, including a flu shot. Kids 6 months of age and older should get a flu shot each year.

9. Vaccination can help keep children from getting seriously sick if they get a breakthrough case of COVID-19. Kids who are fully vaccinated are less likely to develop serious illness than those who are unvaccinated.

10. Children who had COVID-19 should still get the vaccine. Kids who are fully vaccinated are better protected than those who have some immunity from an earlier COVID-19 infection.

Visit your APWU Health Plan member website at **apwuhp.com** to find a COVID-19 vaccination site for your child.

CDC, "10 Things to Know About the COVID-19 Vaccine for Children"
https://www.cdc.gov/vaccines/covid-19/planning/children/10-things-to-know.html

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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

The New Medicare Advantage Plan is a "Homerun!"

For their 2022 medical coverage, more than 9,000 APWU Health Plan High Option members chose the UnitedHealthcare® Medicare Advantage (PPO) for APWU Health Plan. This Plan was designed as an enhanced level of High Option benefits exclusively for FEHBP eligible retirees that have Medicare Part A and Part B**.

Delivering on all of the benefits of original Medicare (Part A and Part B), the UnitedHealthcare Medicare Advantage (PPO) for APWU Health Plan includes:

- $0 out-of-pocket costs for covered medical services
- A $50 monthly Part B premium subsidy
- A $40-per-quarter over-the-counter item allowance
- Prescription drug coverage (Part D)
- Dental coverage
- Hearing coverage
- A nation-wide provider network
- A gym membership

Let's hear from a new Medicare Advantage Plan member

Recently, we spoke with George Hayes about his experience using the UnitedHealthcare Medicare Advantage (PPO) for APWU Health Plan. George was a United States Postal Worker who proudly served his community for 28 years (and two months!), is a former Navy Anti-Submarine Warfare crew member, and is the retired State of Maryland APWU President. He is also a 26-year member of the APWU High Option Health Plan.

Knowing that George has some health concerns, he was happy to see that the new Medicare Advantage Plan included all of his specialists and came with some additional benefits and features.

"When I looked at the UnitedHealthcare Medicare Advantage (PPO) for the APWU Health Plan, I went through it very thoroughly. It really piqued my interest because not only could you go in and out of network for your doctors, you have SilverSneakers® to help with exercise and a $40 credit for vitamins and other over-the-counter items every 3 months."



He also noticed how easy the plan is to work with.

"I go to the doctor and they bill UnitedHealthcare automatically. When I call customer service, I always get an answer and they are always courteous. It's a homerun!"

To learn more or attend a virtual meeting

To learn more or attend a virtual meeting about the UnitedHealthcare Medicare Advantage (PPO) for the APWU Health Plan, go to **uhcvirtualretiree.com/APWUHP** and click on the "**Meetings**" tab.

To enroll

If you are already enrolled in the APWU High Option Plan, you can call UnitedHealthcare to elect the Medicare Advantage (PPO) Plan for APWU Health Plan. You can enroll today! Call UnitedHealthcare toll-free at **1-855-383-8793, TTY 711,** 8 a.m. to 8 p.m. local time, 7 days a week.***

Benefits, features and/or devices vary by plan/area. Limitations and exclusions apply.

SilverSneakers is a registered trademark of Tivity Health, Inc. © 2021 Tivity Health, Inc. All rights reserved.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in these plans depends on the plan's contract renewal with Medicare.

**The UnitedHealthcare® Medicare Advantage (PPO) for APWU Health Plan is offered as an enhanced level of benefits to members of the APWU Health Plan High Option and is a part of FEHBP. It is important that you do not cancel your enrollment in the APWU Health Plan's High Option, if you elect to disenroll from the High Option, you will no longer be eligible for the United-Healthcare Medicare Advantage (PPO) Plan.*

***You and your dependent(s) must be enrolled in Medicare Part A and Part B and/or continue to pay your Part B premium to be eligible for coverage under UnitedHealthcare Medicare Advantage (PPO) Plan for APWU Health Plan. Medicare Part A and Part B must be primary, meaning that you are not actively employed.*

**** Enrollment is voluntary, retirees may opt in or out of the enhanced level of benefits at any time throughout the year.*

COVID-19 Testing Guide

Testing is an important tool to help reduce the spread of COVID-19. Tests can detect either the virus that causes COVID-19 or antibodies that your body makes after getting infected or vaccinated. There are two types of tests:

- Diagnostic tests tell you if you have an infection at the time of the test.
- Antibody tests may tell you if you had a past infection.

Different types of COVID-19 diagnostic tests

At a doctor's office or testing site

PCR test

- A sample is collected by inserting a swab into your nose. Some tests allow you to provide a saliva sample by spitting into a tube.
- Results are available usually within 24–72 hours.
- The PCR is the gold standard COVID-19 test.

At-home tests

At-home PCR nasal swab test

- This is similar to the PCR test you get at a doctor's office, but you use a nasal swab to collect the sample yourself and mail it to a lab.
- Results are available usually within 2–4 days.
- These tests are more accurate than at-home antigen tests.

At-home PCR saliva test

- This is similar to the PCR test you get at a doctor's office, but you collect the saliva sample yourself by spitting into a tube and mailing it to a lab.
- Results are available usually within 2–4 days.
- These tests are more accurate than at-home antigen tests.

Rapid at-home antigen tests

- You use a nasal swab to collect a sample.
- Results are available within 15 minutes.
- These tests are faster than PCR tests, but you may test negative even if you are infected, especially at the beginning or end of your illness.
- If you test negative, continue to wear a mask in public and around anyone who may be unvaccinated.
- If you test positive, get a lab-based PCR test that day or the next day and contact a healthcare provider to discuss your treatment options.

COVID-19 antibody tests

With these tests, a healthcare provider collects a blood sample from you and sends it to a lab to check for the presence of antibodies. After getting vaccinated or infected with the virus that causes COVID-19, your immune system makes antibodies to help fight future infections and protect you from getting sick.

Antibody tests are not recommended to determine:

- If you have a current infection
- If you have immunity following COVID-19 vaccination
- Whether you need to get vaccinated
- Whether you need to quarantine after being exposed to COVID-19

Order free at-home COVID-19 tests

Visit covidtests.gov to order free at-home COVID-19 tests. All tests distributed as part of this program are FDA-authorized rapid at-home antigen tests.

APWU Health Plan members are also covered 100 percent for COVID-19 at-home tests. Visit your member website at apwuhp.com for complete guidelines.

Mayo Clinic News Network, "COVID-19 tests: Different types and when to use them" https://newsnetwork.mayoclinic.org/discussion/covid-19-tests-different-types-and-when-to-use-them/

Using Insulin to Manage Diabetes

Insulin is a natural hormone in the body that regulates blood sugar levels.

If you don't have diabetes, the carbohydrates you eat break down into glucose, a sugar that is the body's main source of energy. As glucose enters the bloodstream, the pancreas produces insulin, which allows glucose to enter cells in the body.

When your insulin levels are high, excess glucose is stored in the liver. When your insulin levels are low, the liver releases it into the bloodstream to keep blood sugar levels within a narrow range.

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If you have diabetes, your glucose levels continue to rise after you eat because there isn't enough insulin to move the glucose into your body's cells.

People with type 2 diabetes don't use insulin efficiently and don't produce enough insulin. Your doctor may recommend insulin therapy if other treatments haven't been able to keep your blood glucose levels within your target range.

People with type 1 diabetes make little or no insulin, so insulin therapy is vital for replacing the insulin your body doesn't produce.

Insulin delivery devices

Delivery options for insulin include:

- Pens or shots that inject insulin just below your skin
- Pumps that push small, steady doses of rapid-acting insulin into your body repeatedly throughout the day
- Inhalers that deliver ultra-rapid-acting insulin at the beginning of meals

Types of insulin for diabetes

Insulin is dissolved or suspended in liquid. It's available in different types and strengths, but the most common strength in the United States is U-100, which has 100 units of insulin per milliliter of fluid.

Shorter-acting types of insulin prevent blood sugar spikes after you eat. They begin to work much faster than other types of insulin but work for a much shorter period of time. Longer-acting types of insulin help your body use glucose and keep glucose levels from rising too high when you're not eating.

- Rapid-acting insulin begins to work about 15 minutes after injection, peaks in about 1–2 hours, and lasts 2–4 hours.
- Regular or short-acting insulin reaches the bloodstream within 30 minutes after injection, peaks in 2–3 hours, and is effective for about 3–6 hours.
- Intermediate-acting insulin reaches the bloodstream about 2–4 hours after injection, peaks 4–12 hours later, and is effective for about 12–18 hours.
- Long-acting insulin reaches the bloodstream several hours after injection and tends to lower glucose levels for up to 24 hours.
- Ultra long-acting insulin reaches the blood stream in 6 hours and lasts about 36 hours or longer.

New High Option pharmacy benefits for 2022 include a $25 copay for a 30-day supply of certain Insulin and non-Insulin drugs to treat diabetes. Go to www.apwuhp.com, click on the 'Already a Member' tab and then 'Pharmacy' to learn more!

Mayo Clinic, "Diabetes treatment: Using insulin to manage blood sugar" https://www.mayoclinic.org/diseases-conditions/diabetes/in-depth/diabetes-treatment/art-20044084



Prenatal Checklist for Expecting Moms

If you're pregnant or suspect you may be, scheduling a prenatal visit with your doctor, midwife, or other healthcare provider can help prevent and treat any health issues you and your child may experience.

During your first appointment your provider will confirm your pregnancy, review your medical history, and complete a physical exam. After that, follow-up visits will focus on checking your blood pressure and weight gain while also monitoring the baby's growth and heart rate.

Every pregnancy is different, but here's a checklist to help make sure you have a healthy pregnancy and birth:

Prepare for a healthy pregnancy

- Review any medications or supplements you take with your provider
- Ask your provider if you should take a prenatal vitamin with 400–800 mcg of folic acid
- Get tested for any STIs or other infections
- Ensure all of your vaccinations are up-to-date
- Get vaccinated for COVID-19 if you haven't already done so
- Get a flu shot (it's not too late)

The CDC recommends COVID-19 vaccines for people who are pregnant, trying to get pregnant, or might become pregnant in the future. People who are pregnant may receive a COVID-19 vaccine booster shot.

Practice self-care

- Eat a healthy diet that's rich in vitamins and minerals, especially iron
- Stay hydrated

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- Try to exercise for 30 minutes a day, most days of the week—as long as your provider says it's okay
- Get plenty of quality sleep and rest
- Take steps to reduce stress
- Don't smoke cigarettes or drink alcohol



Avoid risky foods

- Avoid raw eggs, deli meat, and raw fish
- Avoid uncooked or undercooked meat, poultry, and fish
- Avoid fish that are high in mercury, like swordfish or certain sushi
- Avoid raw cheese such as Brie, Camembert, blue cheese, Roquefort, feta, Gorgonzola
- Avoid unwashed fruits and vegetables

Stay safe

- Avoid toxic or hazardous materials in your home and at work
- Avoid hot baths, saunas, and hot tubs
- Avoid abdominal X-rays
- Avoid insecticides, rodents, cat feces, and secondhand smoke

Enroll in the Healthy Pregnancies, Healthy Babies® program for High Option members

Meet with a maternity specialist over the phone, access educational resources, and get the support you need following your baby's birth.

To enroll, call: CareAllies 1-800-582-1314

Pregnancy to-do checklist
https://www.womans.org/-/media/files/modules/publications/pregnancy-to-do-checklist.pdf

CDC, "COVID-19 Vaccines While Pregnant or Breastfeeding"
https://www.cdc.gov/coronavirus/2019-ncov/vaccines/recommendations/pregnancy.html

Don't Put off your Colorectal Cancer Screening because of COVID-19

If you postponed your colorectal cancer screening during the pandemic, healthcare providers strongly encourage you to schedule an appointment as soon as possible.

APWU Health Plan covers colorectal cancer screenings starting at age 50.

Clinics have taken steps to keep you safe from COVID-19, including wellness screening checks and masking for everyone who enters.

A delayed screening increases the chance that some early cancers will go undetected. According to the American Cancer Society, colorectal cancer screenings could save tens of thousands of lives each year.

What is colorectal cancer?

Colorectal cancer usually begins as small growths called polyps in the colon or rectum (the final section of the large intestine). Over time, polyps can become cancerous, but they don't always cause symptoms.

Screening tests can find polyps early, before they turn into cancer—when treatment is most likely to be successful. When colorectal cancer is detected in its earliest stage, the survival rate five years after diagnosis is 90 percent.

Types of colorectal cancer screening tests

Several tests are available for colorectal cancer screening, including stool-based tests and exams of the colon and rectum.

Colonoscopy is considered to be the most sensitive screening test available. It allows your doctor to view your entire colon and rectum and remove any pre-cancerous polyps found during the exam.

Stool-based tests include the fecal occult blood test (FOBT) and fecal immunochemical test (FIT), which check stool samples for hidden blood. These tests do not require an in-person appointment. A person collects a stool sample at home using a kit they receive in the mail and sends it to a lab for testing.

Stool DNA tests include Cologuard®, a screening test approved by the FDA. The test checks for changes in your DNA that could indicate the presence of colorectal cancer. An at-home Cologuard® test kit requires a prescription from your doctor.

Other screening tests include flexible sigmoidoscopy and virtual colonoscopy.

Don't postpone your colorectal cancer screening because of COVID-19. Talk to your doctor about which test is right for you.

CDC, "Colorectal Cancer Screening Tests" https://www.cdc.gov/cancer/colorectal/basic_info/screening/tests.htm

Asthma May Increase the Risk of Developing a Severe Illness from COVID-19

According to the American Lung Association, people with mild to moderate asthma who have had no recent flare ups are not at increased risk of suffering from severe COVID-19 symptoms. It's important to keep your asthma under control by avoiding your triggers and following your action plan.

You may have an increased risk of severe illness from COVID-19 if you:

- Suffer from moderate to severe asthma or non-allergic asthma
- Take systemic steroids
- Have reduced lung function

It's safe to use an asthma inhaler and take medications if you have COVID-19

Inhaled steroids, long-acting bronchodilators, and leukotriene modifiers are safe for people with COVID-19.

People with asthma should wear a mask

Always wear a mask in situations where you can't practice social distancing or are around anyone who may be unvaccinated. Wear an N95, KN95, or KF94 mask or a medical-grade mask that closely fits your face without gaps on the side or around your nose. Dispose of the mask after wearing it once. If you find it difficult to breathe while wearing a mask, you may need to take breaks.

People with asthma should get a COVID-19 vaccine

Everyone age five and older should get vaccinated. The vaccine greatly reduces the likelihood of being hospitalized or dying from the virus. If you have concerns, ask your doctor about any precautions you should take before you receive the vaccine.

People with asthma should continue to wear a mask after being vaccinated

The CDC recommends that everyone wear a mask when in public places or in any area where you may be in close contact with unvaccinated people. Stay six feet apart from others who don't live with you and avoid crowds and poorly ventilated indoor spaces.

American Lung Association, "COVID-19 and Asthma: What You Need to Know" https://www.lung.org/blog/covid-19-asthma-faqs

Is it Time to Talk to your Doctor about High Blood Pressure?

High blood pressure is often called the silent killer because people with the condition may not experience any symptoms and may be unaware that their blood pressure is high.

Blood pressure readings are recorded as two numbers, in millimeters of mercury (mm Hg):

- **Systolic blood pressure**—the first number—measures the pressure in your blood vessels when your heart beats.
- **Diastolic blood pressure**—the second number—measures the pressure in your blood vessels when your heart rests between beats.

According to the American Heart Association, a blood pressure of less than 120/80 mm Hg is considered normal.

Your blood pressure may rise and fall throughout the day. Exercise, stress, dehydration, and sleep can affect your numbers. If you monitor your blood pressure at home and it's out of your normal range, rest for a few minutes and take it again. If it's still high or low, call your doctor or nurse line.

Know when to seek medical care for high blood pressure

Call your doctor or nurse line if you experience any side effects from your blood pressure medicines, if you feel dizzy or lightheaded, or if your blood pressure is 140/90 mm Hg or higher on two or more occasions.

Call 911 immediately if your blood pressure is 180/120 mm Hg or higher on one or more occasion or if you or a loved one experiences any of the following symptoms:

- Severe headache
- Blurry vision
- Nosebleed
- Chest pain
- Shortness of breath
- Pass out or lose consciousness

If you have high blood pressure, see your doctor regularly. Together, you and your doctor can develop a plan to help you control your blood pressure and live a heart-healthy lifestyle.

American Heart Association, "Hypertensive Crisis: When You Should Call 911 for High Blood Pressure" https://www.heart.org/en/health-topics/high-blood-pressure/understanding-blood-pressure-readings/hypertensive-crisis-when-you-should-call-911-for-high-blood-pressures

Member Rights and Responsibilities Statement

You and all members of the American Postal Workers Union (APWU) Health Plan have both rights and responsibilities in the management of your healthcare. Management of your healthcare includes encounters with APWU Health Plan associates and the provider community.

The following outlines your member rights with the APWU Health Plan:

- Be treated with fairness, respect and dignity at all times.
- Receive understandable information about APWU Health Plan programs, services and contractual relationships in terms and language you can understand.
- Receive timely access to covered services and drugs, as applicable.
- Have the privacy of personal health information protected.
- Receive information about the organization, your plan, its network providers and covered services.
- Receive a prompt reply to questions or requests for information.
- Receive a copy of the Member Rights and Responsibilities Statement.
- Clear information on how to file a complaint or appeal and to ask us to reconsider decisions we have made.
- Make recommendations, as well as get more information, about APWU Health Plan's Member Rights and Responsibilities Policy.
- Know how APWU Health Plan pays in-network and out-of-network healthcare professionals for providing services.
- Participate with healthcare professionals in making decisions about healthcare.
- Have candid discussions of appropriate or medically necessary treatment options for health conditions, regardless of cost or benefit coverage.
- Receive complete information about diagnosis, evaluation, treatment and prognosis, or designate another person to receive this information on your behalf.
- Know the names and qualifications of healthcare professionals involved in medical treatment.

The following outlines your responsibilities with APWU Health Plan:

- Become familiar with covered services and the rules to follow to get covered services.
- Provide full disclosure of any other health insurance or prescription drug coverage you may have.
- Tell the doctor and other healthcare professionals about current enrollment. Help doctors and other providers by providing them with information, asking questions and following through on care.
- Understand health problems and participate in developing mutually agreed upon treatment goals.
- Agree to follow the treatment plan prescribed by your provider and to participate in your care.
- Treat healthcare professionals, staff and others with respect.
- Pay what is owed.
- Inform APWU Health Plan if you move.
- Contact Customer Service for help with questions or concerns.
- Provide complete and accurate information to the best of your ability about your health, medications (including over-the-counter and dietary supplement products) and any allergies or sensitivities.
- Inform your provider about any living will, medical power of attorney or other directive that could affect your care.

Estimate Costs and Check Quality Ratings Before you Receive Healthcare

As a High Option member, the Cigna Care and Costs Directory lets you find quality in-network healthcare providers and estimate the costs of care ahead of time.

- Search for providers and services in the Cigna network located near you
- Estimate the costs of care before you go to the doctor
- Read reviews from patients
- Compare quality ratings from national sources

How to access the Cigna Care and Costs Directory, powered by Castlight

- Visit your member website at **apwuhp.com**
- Select **Already a Member**
- Select **My Tools**
- Select Log in to **myCigna**
- Look for the **Find Care & Costs** tab
- Select the **Cigna Care and Costs Directory** in the pop-up
- Sign up for **Castlight** to get started

Castlight is provided by your Health Plan at no cost and is completely confidential. Castlight is personalized for you. That means the information and features you see are based on your benefits and Health Plan.

APWU HEALTH PLAN Health Connection

TOGETHER.
BETTER HEALTH.

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thank you

All of us at APWU Health Plan would like to thank you for your continued membership! You are part of the APWU Health Plan family and we appreciate all of our members. We hope to continue to serve you and keep you and your family healthy this new year!