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NEWS SERVICE

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APWU Health Plan for 2002 – Your Connection to Good Health

Open Season is almost here — Nov. 12 to Dec. 10, 2001. This is the year to connect with a Union product, your APWU Health Plan for 2002.

The APWU health plan is your connection to:

- **New lower cost** for family coverage
- **New low copayment** for prescription drugs and **no drug deductible**
- **Top ratings** by members in 2001 Member Satisfaction Survey
- **Top ratings** in OPM comparison of FEHB health plans
- **Size, Savings and Quality with Health Plan's PPO**
- **Flexibility and Choices**, in or out of network
- **Great Benefits, Coverage that's Right**
- **Outstanding** quality of service and responsiveness to members
- **Protecting Postal Workers** since 1960

Get connected for exceptional value and service in 2002.

"Your APWU health plan has kept premiums in check in a year when premiums in the FEHBP market are expected to increase significantly and has also enhanced its prescription drug program," said Moe Biller, APWU president. "With its outstanding benefit package and top quality service to members, this is the year to connect with the health plan. I support the health plan 100 percent, and highly recommend that members join the plan in 2002."

What's New in 2002

Your APWU health plan decreased the cost of premiums for active Postal Workers with Self and Family coverage, and has a minimal increase for others. Premiums in Federal Employee Health Benefit Plans will increase an average of 13.3 percent this year. Over 50 percent of postal employees belonging to different plans will see their premiums increase between 16 and 25 percent, compared with members of the APWU health plan. The APWU health plan worked hard to keep member costs low, while continuing to offer an outstanding benefit package and superb quality of service.

The health plan's prescription drug program is enhanced in 2002, with a **low fixed copayment and no deductible**. For long-term prescriptions, the health plan's Home Delivery Pharmacy Service provides up to a 90-day supply of a covered prescription delivered right to a member's door. For generic prescriptions, members pay a low **\$10** copayment. For short-term prescription drug needs, members may visit one of over 48,000 pharmacies that are part of the health plan's Retail Pharmacy program. For generic prescriptions obtained at network pharmacies, members pay only a **\$7** copayment.

Quality and Value with Preferred Providers

The size, savings and quality of the health plan's Preferred Provider Organization networks (PPO) are important to members. That's why your APWU health plan constantly works to expand its PPOs with quality providers. This year, the health plan expanded its networks to include a durable medical equipment/orthotics network, a network for physicians and hospitals in South Georgia, a hospital network in Maine and, effective Jan. 1, 2002, a new network in the U.S. Virgin Islands.

The health plan's Preferred Provider Organization networks (PPO) save members money because the health plan negotiates discounts with Preferred Providers and also pays a higher percentage of the charges. The PPO includes 450,000 outpatient

providers and almost 4,000 hospitals across the country. Also included are 37,025 outpatient providers and 1,730 inpatient facilities for mental health and substance abuse.

Preferred Providers can be found on the health plan's new Online Preferred Provider Organization Directory on the home page of the health plan's website. Information about preferred providers are available seven days a week, 24 hours a day at www.apwuhp.com. For quality and value, the APWU health plan PPO is a great connection to good health.

Great Benefits — Coverage that's Right in 2002

The health plan's mental health and substance abuse benefits are identical to those for medical care if the ValueOptions Mental Health network of providers is used. Members pay the same \$15 for a visit to a mental health practitioner, or 10 percent of an already discounted hospital stay, as they pay for medical care. Your APWU health plan is there for your peace of mind with 100 percent coverage for accidental injury. The plan's Well Child Benefit provides 100 percent coverage for recommended immunizations for children up to 22 years of age. With the health plan's innovative Wellness Benefit, if a member uses little or no benefits in a calendar year, the health plan reimburses the member up to \$350. Members can use this money to tailor the plan to their own needs for routine medical services not normally covered. The health plan's 24 hour a day Nurse Advisory Line provides members with professional, confidential assistance for family emergencies at hours when other providers are hard to reach.

Members Rate Health Plan Tops

Results from the 2001 APWU health plan member satisfaction survey confirm that members feel they are receiving top quality service from the health plan. The health plan's performance consistently exceeded quality benchmarks set for health plan performance by the survey sponsor, the National Committee for Quality Assurance, and the survey vendor, the Center for the Study of Services. Join your APWU health plan this open season and be part of a plan rated best by those who matter most—APWU health plan members.

Based on the Office of Personnel Management's (OPM) published satisfaction result, APWU members rated the health plan above average, **OPM's highest rating**, in overall plan satisfaction, customer service and claims processing.

It's Easy to Enroll in a Great Plan

Enrolling in the APWU health plan this open season is a breeze. Obtain a Health Benefits registration form (Standard Form 2809) from your personnel office and complete it. Or, fill it out online and print a copy at the health plan's web site at www.apwuhp.com, "How to Enroll," or www.opm.gov/forms/pdf_fillsf2809.pdf. Return the form to your personnel office before Dec. 10 and you're part of a great plan for 2002.

Open Season Hotline

Questions about open season or the APWU health plan? We've got the answers at a toll-free hotline. Call **1-800/PIC-APWU** (742-2798) for answers to questions about the health plan, to request 2002 Brochures, informational flyers, PPO directories, Incentive Program information and more. The hotline will be available from Oct. 22 until the end of open season on Dec. 10, weekdays from 9 a.m. to 6 p.m. EST.

2002 APWU Health Plan Benefits at a Glance

BENEFIT	Preferred Provider Payment Rate	Non-PPO Payment Rate
HOSPITAL BENEFITS		
Inpatient Room and Board	90% if precertified	After a \$200 per admission deductible, 70%
Inpatient—Other Charges	90%	70%
Outpatient	After deductible, 90%	After deductible, 70%
PHYSICIANS' SERVICES		
Home and Office Visits	100% after \$15 co-pay, no deductible	After deductible, 70% of Plan allowance (PA)
Chiropractic visits/manipulations	100% after \$15 co-pay, no deductible; up to 12 services per year	After deductible, 70% of PA; up to 12 services per year
Other professional fees (hospital visits, surgeon and anesthesiologists fees, etc.)	After deductible, 90%	After deductible, 70% of PA
OTHER OUTPATIENT SERVICES		
Lab, X-ray, therapy, covered routine services, medical emergency	After deductible, 90%	After deductible, 70% of PA
ACCIDENTAL INJURY		
(Within 24 hours of accident)	100%, no deductible	100% of PA, no deductible
WELL CHILD CARE		
Immunizations (to age 22)	100%, no deductible	100% of PA, no deductible
Routine visits and lab—birth through age 3	100%, no deductible, no annual dollar maximum	100% of PA, no deductible, up to \$250 per child annually
Routine visits and lab—ages 4 through 12	100%, no deductible, no annual dollar maximum	100% of PA, no deductible, up to \$150 per child annually
MENTAL CONDITIONS		
	In-Network Payment Rate	Out-of-Network Payment Rate
In-patient	90% if pre-authorized	After deductible, 50% up to 30 days if preauthorized
Out-patient	\$15 co-pay	50% up to 15 visits
SUBSTANCE ABUSE		
In-patient	90% if pre-authorized	50% up to 30 days Limited to 1 treatment program up to a maximum of \$3,000
Out-patient	\$15 co-pay	50% up to 15 visits
PRESCRIPTION DRUGS		
	In-Network (Medicare Same as Non-Medicare)	Out-of-Network (Medicare Same as Non-Medicare)
Home Delivery	No deductible, \$10 co-pay for generic/20% brand name	None
Retail Network	No deductible, \$7 co-pay for generic/25% brand name	No deductible, 45%
ANNUAL DEDUCTIBLES		
Medical/Surgical Deductible (In-network) – \$275 per person/\$550 family maximum;		
Medical/Surgical Deductible (Out of network) – \$350 per person/\$700 family		
Mental Conditions/Substance Abuse Deductible (In-network) – \$275 per person/Maximum \$550 family		
Mental Conditions/Substance Abuse Deductible (Out of network) – \$750 per person		
Retail Prescription Drug Deductible – No deductibles		
ANNUAL CATASTROPHIC LIMITS		
PPO Providers – \$4,000 Self Only/Self and Family		
Non-PPO Providers – \$6,000 Self Only/Self and Family		

This is a summary of features of the APWU Health Plan. Before making a final decision, please read the Health Plan's Federal Brochure (RI 71-004). Other benefits not shown above are shown in the Brochure. All benefits are subject to the definitions, limitations and exclusions set forth in the Plan's Brochure.

APWU Health Plan

2002 Premiums

Active Members	Self Only Change (471)	Self & Family Change (472)
2002 Total Biweekly Premium	\$146.70	\$321.95
USPS Pays	\$115.52	\$263.75
You Pay Biweekly	\$31.18 +0.03	\$58.20 -3.32
Retirees	Self Only Change (471)	Self & Family Change (472)
2002 Total Monthly Premium	\$317.85	\$697.56
USPS Pays	\$212.03	\$484.06
You Pay Monthly	\$105.82 +4.46	\$213.50 +3.62

Earn \$25 For Joining the APWU Health Plan

It Pays to Belong!

You can earn \$25 for every member you recruit who joins the APWU health plan. It's simple — call our Open Season hotline and request an Incentive Program flyer and prospect card. Fill out the prospect card, and at the end of Open Season send the completed cards to the health plan. You'll receive \$25 for every prospect who actually enrolls. There are no limits on the number of new members you help enroll in the health plan.

If you join the APWU health plan this Open Season, fill out a prospect card for yourself. You'll receive \$25 for joining a great plan!

For more information and to receive prospect cards, call the health plan's Open Season hotline, starting Oct. 22, at **1-800-PIC-APWU** (742-2798) or **1-800-622-2511 for TDD**. Ask the customer service representative for prospect cards and the "New Member Incentive Program" pamphlet.