

2008 APWU Health Plan *Give Yourself a Raise!*

The APWU has slashed premium costs of the Consumer Driven Option for active postal employees who are members of APWU. And the High Option features reduced premium costs as well, while maintaining outstanding benefits in 2008. APWU Health Plan puts money back in your pocket this year. Switch to APWU Health Plan and give yourself a raise.

Consumer Driven Option

The Collective Bargaining Agreement that APWU members ratified this year made APWU Health Plan's Consumer Driven Option an exceptional bargain. Active postal employees who are members of the union will pay much less in 2008 – only \$7.77 biweekly for individuals and \$17.48 biweekly for families. That's a reduction of \$10.63 for individuals and \$23.92 for families. You get money back and outstanding coverage, too:

- A better plan at a better price;
- Personal Care Account (PCA) covers 100% of medical expenses, including dental and vision care up to certain limits; and
- Rollover any unused PCA funds for future use.

High Option

The top-rated High Option has reduced costs in 2008, and continues its tradition of excellence in providing flexibility and choices. It's a great price for a top-rated plan:

- Premium costs are lower in 2008 than in 2007;
- Prescription drug program with no deductible and low co-payments;
- 100 percent coverage for children's physical exams, immunizations, and lab work; and
- A huge PPO network, but with a choice of using doctors and hospitals in or out of the network.

2008 Consumer Driven Option Premiums

<u>APWU Members</u>		
<u>Active-Duty Employees</u>	<u>Self Only</u>	<u>Self & Family</u>
	(474)	(475)
USPS Pays	\$147.63	\$332.12
You Pay Biweekly	\$7.77	\$17.48
Decrease/Change	-\$10.63	-\$23.92
<u>Non-APWU Members</u>		
<u>Active-Duty Employees</u>	<u>Self Only</u>	<u>Self & Family</u>
	(474)	(475)
USPS Pays	\$135.98	\$305.90
You Pay Biweekly	\$19.42	\$43.70
Decrease/Change	\$1.02	\$2.30
<u>Retirees</u>		
	(474)	(475)
Government Share	\$252.53	\$568.10
You Pay Monthly	\$84.17	\$189.37
Decrease/Change	-\$4.43	-\$9.96

2008 High Option Premiums

<u>Active-Duty Employees</u>	<u>Self Only</u>	<u>Self & Family</u>
	(471)	(472)
USPS Pays	\$168.10	\$380.07
You Pay Biweekly	\$24.01	\$54.30
Decrease/Change	-\$0.56	-\$0.06
<u>Retirees</u>		
	(471)	(472)
Government Share	\$312.18	\$705.86
You Pay Monthly	\$104.06	\$235.28
Decrease/Change	-\$4.69	-\$8.43

How to Enroll

Complete a Health Benefits Registration Form (SF 2809) by calling *PostalEASE* at 877-477-3273. You must have a Personal Identification Number (PIN) in order to enroll. You can also enroll on the *PostalEASE* Employee Web on the Intranet (from the Blue Pages) if you have access.

For questions about either way of enrolling, contact your local personnel office. The enrollment options are: High Option Self Only (471); High Option Self and Family (472); Consumer Driven Health Plan Self Only (474); and Consumer Driven Health Plan Self and Family (475).

**Open Season Hotline: 800-PIC-APWU (800-742-2798) 800-622-2511 (TDD-Hearing Impaired)
The Hotline will be available Oct. 15 through Dec. 10: 8 a.m. to 6 p.m. (Eastern Time) Monday-Friday.**

This is a summary of features of the APWU Health Plan. All benefits are subject to the definitions, limitations and exclusions set forth in the Plan's Brochure (RI 71-004).