

2010 Open Season: Nov. 9-Dec. 14

Our Purpose ... Your Health

APWU Health Plan is proud to announce our new benefits and premiums for 2010. Our exceptionally rated High Option shows only a 4 percent increase in costs, while the versatile Consumer Driven Option shows no increase whatsoever. APWU Health Plan is offering the same comprehensive coverage that we have always offered, and for 2010, we are adding new benefits and enhancing old ones.

Consumer Driven Option

The Consumer Driven Option is a great choice for APWU members. Thanks to the Collective Bargaining Agreement, for the third straight year, APWU-represented employees will receive comprehensive coverage and pay only 5 percent of the coverage costs. The Consumer Driven Option will also feature a new benefit, the Diabetes Management Program, under which members have no out-of-pocket expenses for generic drugs, test strips, and insulin purchased through the mail, as well as diabetes-related office visits and lab tests. Also, with this APWU Health Plan option:

- NEW Diabetes Management Program
- NEW Cancer Support Program
- NEW Transplant Centers of Excellence
- NEW Pharmacogenomic Testing

High Option

The exceptionally rated High Option is getting a makeover. You still get a comprehensive health plan, of course, but for 2010, new and exciting benefits have been added, most notably the Diabetes and Hypertension Management Programs.

In response to member requests, APWU Health Plan members who participate in the Diabetes Management Program have no out-of-pocket costs for generic drugs, insulin, and test strips purchased through the mail. Members in the Hypertension Management Program also may be eligible for no-cost generic drugs purchased through the mail. Program members may also be eligible for a zero-dollar co-pay for in-network diabetes- and hypertension-related office visits and lab tests.

There are also enhancements to existing benefits. The dental benefit now covers routine services at 70 percent, and in-network preventive screenings – such as mammograms, total blood cholesterol, and pap smears – are now covered at 100 percent.

2010 Consumer Driven Option Premiums

APWU Members	Self Only	Self & Family
Active USPS Employees	(474)	(475)
You Pay Biweekly	\$7.77	\$17.48
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Non-Members of APWU	Self Only	Self & Family
Active USPS Employees	(474)	(475)
You Pay Biweekly	\$22.53	\$50.69
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Retirees	Self Only	Self & Family
	(474)	(475)
You Pay Monthly	\$84.17	\$189.37

2010 High Option Premiums

APWU Members	Self Only	Self & Family
Active USPS Employees	(471)	(472)
You Pay Biweekly	\$29.84	\$67.47
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Retirees	Self Only	Self & Family
	(471)	(472)
You Pay Monthly	\$111.46	\$252.04

High Option Highlights

- NEW Diabetes Management Program
- NEW Hypertension Management Program
- NEW Free In-Network Screenings
- NEW Pharmacogenomic Testing
- ENHANCED Routine Dental Coverage
- ENHANCED Free In-Network Screenings

Are you *all* union, *all* the time? Enrolling in APWU Health Plan not only strengthens your union, it ensures its vitality for years to come. Our new benefits – and enhancements to existing benefits – are a direct result of our responses to our members' needs. Help yourself. *Help your union:* Join the APWU Health Plan.

Open Season Hotlines

8 a.m. to 6 p.m. (Eastern Time) Monday-Friday
 Consumer Driven Option: 800-718-1299
 High Option: 800-PIC-APWU (800-742-2798)
 800-622-2511 (TDD)

How to Enroll

Enroll through <https://liteblue.usps.gov> (LiteBlue Web pages) or PostalEASE (877-477-3273, Option 5). You will need your Employee Identification Number and USPS PIN number in order to access PostalEASE.

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