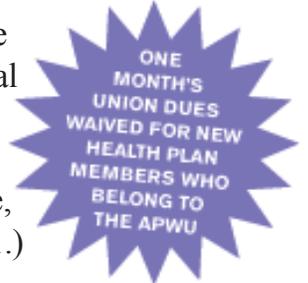


2007 APWU Health Plan

Don't Cut Corners on Your Health Coverage – Just Cut Costs

The APWU Health Plan for 2007 offers outstanding benefits while holding the line on employees' premium costs. Not only is it one of the most competitive in the Federal Employees Health Benefits (FEHB) Program, **one month's union dues are waived for new Health Plan members who belong to the APWU.** APWU Health Plan is the best deal in FEHB – APWU Health Plan believes in making healthcare affordable, and it will be hard to beat the price in 2007. (Open Season in FEHB is Nov. 13-Dec. 11.)



Consumer Driven Health Plan

In a recent survey, Consumer Driven Option members said that what they like best is the low premium cost, the fact that there are no co-pays or other out-of-pocket expenses with the Personal Care Account, and that they have the ability to roll over unused PCA benefit dollars to the next year. For 2007, the cost is the same as it was in 2006.

2007 Consumer Driven Option Premiums

Active Postal Members	Self Only	Self & Family
	(474)	(475)
USPS Pays	\$145.18	\$326.60
You Pay Biweekly	\$18.40	\$41.40
Retirees	Self Only	Self & Family
	(474)	(475)
Government Share	\$265.82	\$598.00
You Pay Monthly	\$88.60	\$199.33

- Get 2007 benefits at a 2006 cost – your cost is the same as it was last year;
- Personal Care Account (PCA) covers 100 percent of medical expenses up to \$1,200 (individual) or \$2,400 (family), including dental and vision care;
- Roll over unused PCA benefits dollars for following year;
- No co-pays, upfront deductibles, or physician referrals needed;
- Choice of doctors and hospitals in or out of network.

High Option

You receive low costs and high quality, too, with the High Option, which is consistently one of the highest rated health plans in the government's comparison of health plans in FEHB. With the low cost this year, you get outstanding coverage at a price that is an absolute bargain.

- Year after year one of the top-rated plans in the Federal Employees Health Benefits Program;
- Huge PPO network, but flexibility to choose doctors and hospitals in- or out-of-network;
- Prescription program with *no* deductible and low co-payments for generic drugs;

2007 High Option Premiums

Active Postal Members	Self Only	Self & Family
	(471)	(472)
USPS Pays	\$167.54	\$380.01
You Pay Biweekly	\$24.57	\$54.36
Retirees	Self Only	Self & Family
	(471)	(472)
Government Share	\$307.49	\$697.43
You Pay Monthly	\$108.75	\$243.71

- Top-rated for member satisfaction;
- Bargain cost for a top-quality plan.

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 ques-

tions 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 from Oct. 16 through Dec. 11, 24 hours a day, seven days a week.

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). All benefits are subject to the definitions, limitations and exclusions set forth in the Plan's Brochure.