

2006 APWU Health Plan *Reduced Premiums – Increased Coverage*

Premium costs in the Federal Employees Health Benefits (FEHB) Program will increase an average of 6.6 percent in 2006, but **not** at APWU Health Plan. Premium costs for the Consumer Driven Health Plan and High Option are either the same or **lower** than in 2005. With an outstanding price, a choice of two options, and top quality of service, APWU Health Plan is the real deal in 2006. (Open Season is Nov. 14-Dec. 12.)

Consumer Driven Health Plan

APWU Health Plan's Consumer Driven Health Plan puts you in the driver's seat and gives you more – more information, more flexibility, more choices and more control.

2006 Premiums

Consumer Driven Health Plan

| Active Postal Members | Self Only (474) | Self & Family (475) |
|-------------------------|--------------------|------------------------|
| USPS Pays | \$145.18 | \$326.60 |
| You Pay Biweekly | \$18.40 | \$41.40 |
| Decrease/change | \$0 | -\$1.45 |

| Retirees | Self Only (474) | Self & Family (475) |
|------------------------|--------------------|------------------------|
| Government Share | \$265.82 | \$598.00 |
| You Pay Monthly | \$88.60 | \$199.33 |
| Decrease/change | \$0 | -\$7.01 |

- Gives you more of what you need to make the smartest healthcare decisions;
- 100 percent preventive coverage for in-network physicians and hospitals;
- Personal Care Account (PCA) covers 100 percent of medical expenses up to \$1,200 (individual) or \$2,400 (family), including dental and vision care up to certain limits;
- Network includes two out of every three physicians and three out of every four hospitals nationwide; but choose any provider in- or out-of-network;
- Maximum out-of-pocket reduced for Self Only enrollment;
- PCA provides more funds than you'll pay in annual premiums – so you can **receive more than you put in.**

High Option

The High Option has a history of providing high quality service for members. And this year premium costs are **reduced** to give you even more value.

2006 Premiums

High Option

| Active Postal Members | Self Only (471) | Self & Family (472) |
|-------------------------|--------------------|------------------------|
| USPS Pays | \$164.31 | \$373.15 |
| You Pay Biweekly | \$24.59 | \$53.96 |
| Decrease/change | -\$11.47 | -\$12.70 |

| Retirees | Self Only (471) | Self & Family (472) |
|------------------------|--------------------|------------------------|
| Government Share | \$301.56 | \$684.84 |
| You Pay Monthly | \$107.72 | \$240.57 |
| Decrease/change | -\$21.67 | -\$20.53 |

- Routine physical exam added for 2006;
- Consistently rated one of the top health plans in FEHB;
- Emphasis on prevention, with array of preventive tests and routine physical exams for adults, and 100 percent coverage for immunizations, physical exams and lab tests for children;
- Prescription program with **no** deductible and low co-payments for generic drugs;
- Huge PPO network, but pick any doctor or hospital in- or out-of-network;
- High Option premium costs are much **lower for 2006 than they were in 2005.**

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. 20 through Dec. 12, from 9 a.m. to 5 p.m. Eastern Time.

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.