

Health Plan Open Season: Nov. 11-Dec. 9

Together. Better Health.

This Open Season select your union's Health Plan. The APWU Health Plan is committed to low-cost, robust benefits and personalized service.

Benefit enhancements for 2014 include:

- 100% in-network coverage for maternity
- 100% coverage for lab tests performed by Lab-Corp or Quest Diagnostics (High Option Only)
- Out-of-network radiologists and pathologists will be covered as "in-network" when services are performed at an in-network hospital
- **Just in:** A separate catastrophic limit for prescription drugs (High Option limits - \$4,000/self, \$6,500/self and family; CDO limits - \$3,000/self and \$4,500/self and family)

Personalized Service: The APWU Health Plan has maintained a 97% retention rate for over 7 years, demonstrating the high-quality of service provided. Payment of claims and accuracy ratings exceed industry levels.

How to Enroll: To enroll or make changes to benefits, call *PostalEASE* at 877-477-3273, Option 5, or visit <https://liteblue.usps.gov>. You must have your Employee Identification Number and USPS PIN. For more info, call 1 (800) PIC APWU or visit www.apwuhp.com.

High Option Features

- 100% In-Network Coverage:
 - Preventive care and screenings
 - Diabetes Management Program
 - Hypertension Management Program
 - Weight Management Program
 - Tobacco Cessation Program
- Cancer Centers of Excellence paid at 95%
- Routine dental coverage
- Hearing aid benefit
- No referrals needed; Choice of doctors
- No denials for pre-existing conditions

CDO Features

- 100% In-Network Coverage:
 - Preventive care and screenings
 - Diabetes Management Program
 - Tobacco Cessation Program
- Personal Care Account (PCA) provides 100% coverage for the first \$1,200 of annual healthcare expenses for self-only coverage or \$2,400 for self-and-family
- No co-pays or upfront deductibles until the PCA is exhausted
- Healthy Back Program
- Healthy Pregnancy Program
- No referrals needed; Choice of doctors
- No denials for pre-existing conditions

Hired before 5/23/2011 High Option Premiums 2014

Self Only	Self and Family
(471)	(472)

APWU Career

biweekly	\$39.31	\$96.57
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Consumer Driven Option Premiums 2014

Self Only	Self and Family
(474)	(475)

APWU Career

biweekly	\$8.99	\$20.23
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APWU Non-Career (PSE)

biweekly	\$44.96	\$101.15
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Special Guides to Benefits are published for American Postal Workers Union (APWU) employees (See RI 70-2A)

Hired after 5/23/2011 High Option Premiums 2014

Self Only	Self and Family
(471)	(472)

APWU Career

biweekly	\$42.04	\$102.64
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Consumer Driven Option Premiums 2014

Self Only	Self and Family
(474)	(475)

APWU Career

biweekly	\$8.99	\$20.23
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APWU Non-Career (PSE)

biweekly	\$44.96	\$101.15
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