

Health Plan Open Season: Nov.10-Dec. 8

Together. Better Health.

As we approach another Open Season, remember to select your Union’s Health Plan. The APWU Health Plan remains committed to offering you an affordable choice to promote better health.

Ask A Satisfied Member: In 2013, 98% of APWU Health Plan members opted to stay covered under your Union’s health plan. In addition to a stellar retention rate, the Health Plan is a 2014 PlanSmartChoice Plus award recipient for the Consumer Driven Option. Only the top-ten health plans in the Federal Employees Health Benefits (FEHB) program are awarded such a distinction which is based on the PlanSmartChoice tool results and user satisfaction ratings.

Premiums: APWU Health Plan premiums for 2015 remain highly competitive. As you compare plans, you will notice that the “APWU Career” rates are some of the lowest priced options for you to consider.

How to Enroll: Postal employees can enroll or make changes to their benefit plan through the *PostalEASE* telephone system and/or website. By telephone, call *PostalEASE* at 877-477-3273, Option 5. By Internet, access the LiteBlue page at <https://liteblue.usps.gov>. You must have your Employee Identification Number and USPS PIN in order to access the *PostalEASE* systems.

High Option Premiums 2015		
	Self Only (471)	Self and Family (472)
APWU Career		
biweekly	\$42.65	\$105.20
Postal Retiree		
monthly	\$140.12	\$316.83
Consumer Driven Option Premiums 2015		
	Self Only (474)	Self and Family (475)
APWU Career		
biweekly	\$9.26	\$20.84
APWU Career (Less than a year in FEHB)		
biweekly	\$36.58	\$82.30
APWU Non-Career (PSE)		
biweekly	\$46.31	\$104.18
Postal Retiree		
monthly	\$100.34	\$225.73
Special Guides to Benefits are published for American Postal Workers Union (APWU) employees (see RI 70-2A). Check Special Guides for exception.		

Health Plan Highlights: Health Plan selection should be based on premiums and benefits. As you consider your best match, also compare benefits and their overall out-of-pocket costs. Below are highlights that make the APWU Health Plan stand out:

- Office visits (including specialists) \$18 copay* (HO)
- Urgent care centers \$40 copay (HO)
- No upfront deductible, coinsurance or copay (CDO)
- Maternity covered at 100%*
- Use LabCorp and Quest Diagnostics for 100% coverage (HO)
- Diabetes and hypertension management (HO) covered at 100%*
- Preventive care and screenings covered at 100%*
- Routine dental covered at 70% (HO)
- Secure on-line access to healthcare data
- Almost 1 million providers
- Get care nationally and abroad
- No referrals needed

High Option Features

Copays*: \$18 for office visits (including specialists); \$40 for all urgent care centers; \$8 for generic drugs

Use LabCorp and Quest Diagnostics for 100% coverage

100% coverage (in-network):

- Preventive care and screenings
- Maternity
- Accidental injury (within 24 hours)
- Diabetes Management
- Hypertension Management
- Weight Management
- Tobacco Cessation Program

Extra dental discount when HRA is completed

Hearing aid benefit

CDO Features

PCA provides 100% coverage for the first \$1,200 of your annual medical expenses for self only coverage or \$2,400 for self and family coverage

Healthy Back and Healthy Pregnancy Programs

100% coverage (in-network):

- Preventive care and screenings
- Maternity
- Diabetes Management
- Tobacco Cessation Program

Completing your HRA adds \$75 self/\$150 self and family to PCA

Plan SmartChoice Winner 3 years running

*In-network providers