

Open Season is Nov. 9 to Dec. 14

Open Season will take place from November 9 through December 14. Put the APWU Health Plan to the test!

As a department of the APWU, the Health Plan is continuously pursuing health care strategies that will offer postal employees and their families quality coverage at an affordable premium. The 2021 benefit year will include benefit changes that focus on retirees, diabetes medications, and premium cost.

Below are the 2021 benefit highlights and premium charts for APWU employees.

Consumer Driven Option

- As part of the Collective Bargaining Agreement, USPS pays a large part of the premiums for APWU members; up to 95% of the premiums are paid by the USPS, putting money back in the pockets of union members.
- Your Personal Care Account (PCA)
 - Members are given an account on day one of coverage that is fully funded by the Health Plan each January.
 - The PCA provides \$1,200 for Self Only and \$2,400 for Self Plus One or Self and Family enrollment.
 - The PCA pays for covered medical expenses at 100% as long as there are funds in the account.
 - Unused funds will roll over to the next year, provided you remain a Health Plan member
 - Start your benefit year with no deductible, no copayments, or coinsurance.
- 100% coverage for in-network preventive care.
- 100% coverage for in-network maternity care.
- 100% coverage for pregnancy and tobacco cessation programs.
- Coverage for virtual visits (doctor visits from your phone or tablet).
- New! Receive a \$25 wellness incentive when you complete a routine physical each year.



High Option

- This plan provides maximum coverage with affordable premiums.
- New this year! The Health Plan will offer free and low-cost solutions for diabetes medications and supplies:
 - 100% coverage for generic drugs and blood glucose test strips and lancets through mail order.
 - Fixed copayments for most insulin: \$25/30-day supply; \$75/90-day supply.
- No deductible on prescriptions.
- 100% coverage for in-network preventive care.
- 100% coverage for labs when you use Quest Diagnostics or LabCorp.
- 100% coverage for in-network maternity care.
- 100% coverage for accidental injury within 72 hours.
- 100% coverage for in-network visits to a dietician or nutritionist.
- \$25 copayment to see an in-network doctor, including specialists.
- \$15 copayment for virtual visits through AmWell.
- Generic drugs at retail pharmacy \$10 for 30 day supply, \$20 for a 90 day supply.
- New this year! High Option members can opt to join the Medicare Advantage plan when you have Medicare Parts A and B; more coverage for the same premium.



Our **Medicare Advantage** enhanced level of benefits is a new and innovative way that FEHB retirees can seek more care without paying a higher cost. The Health Plan has partnered with UnitedHealthcare to administer Medicare Advantage. Retired High Option members enrolled in Medicare Parts A and B can take advantage of these enhanced benefits. Our Medicare Advantage is custom and should not be confused with individual UnitedHealthcare Medicare Advantage plans that might be available in your area.

The **UnitedHealthcare® Medicare Advantage (PPO) for APWU Health Plan** delivers all the benefits of Original Medicare (Parts A and B) and includes prescription drug coverage (Part D). The plan also offers added benefits and features, such as zero out of pocket costs for covered services, SilverSneakers, \$50 Part B premium monthly subsidy, \$160 over-the-counter essentials program, telephonic nurse support, virtual doctor visits, programs for complex health conditions, and more.

To receive these Medicare Advantage benefits, you need to be retired and enrolled in the High Option

Plan and Medicare parts A and B. If you currently have a plan other than the High Option, you can enroll in the High Option during Open Season.

According to the CDC, just over 1 in 10 Americans have diabetes. The cost of insulin is a challenge for many Postal families. The Health Plan worked with Express Scripts to find a solution that would offer free and low-cost diabetes medications and supplies. High Option members will have access to 100% coverage for generic drugs and blood glucose test strips and lancets for the purposes of lowering your blood sugar. Copays for most insulin is now \$25 for a 30-day supply and \$75 for a 90-day supply.

Premium cost is a big decision driver when reviewing plans during Open Season. The goal of the APWU Health Plan is to provide comprehensive health insurance coverage at an affordable cost to our members. The 2021 overall premium increase for the High Option is 3% and for the Consumer Driven Option is 1%. APWU Career employees in the Consumer Driven Option will pay a lower premium in 2021 than in 2020. These overall increases are less than the FEHB average of 3.6%.

Premiums for the 2021 plan year.				Postal		
				Biweekly		
Enrollment type	Enrollment code	Non-postal biweekly	Non-postal monthly	APWU career less than a year in FEHB	Category 2	APWU career greater than 1 year
Self Only	474	\$69.65	\$150.91	\$66.87	\$57.81	\$13.93
Self Plus One	476	\$151.38	\$327.99	\$145.33	\$125.65	\$37.76
Self and Family	475	\$165.14	\$357.81	\$158.54	\$137.07	\$43.67
<p>Postal rates apply to certain United States Postal Service employees as follows:</p> <p>Postal Category 2 rates apply to career bargaining unit employees who are represented by the following agreement: PPOA.</p> <p>Non-Postal rates apply to most non-Postal employees. If you are in a special enrollment category, contact the agency that maintains your health benefits enrollment.</p> <p>Non-Postal rates apply to all career non-bargaining unit Postal Service employees and career employees represented by the NRLCA, APWU, NPMHU and NPPN agreements.</p> <p>Non-Postal rates apply to Postal executive, Law Enforcement and Management Association.</p> <p>NALC (See Postal Category 1 in full Brochure).</p> <p>Postal rates do not apply to non-career Postal employees, Postal retirees, and associate members of any Postal employee organization who are not career Postal employees.</p>						

Consumer Driven Option Premiums for 2021 Plan Year

Premiums for the 2021 plan year.				Postal		
				Biweekly		
Enrollment type	Enrollment code	Non-postal biweekly	Non-postal monthly	Category 1	Category 2	APWU career
Self Only	471	\$103.66	\$224.60	\$100.30	\$90.24	\$103.66
Self Plus One	473	\$207.51	\$449.61	\$200.32	\$178.76	\$207.51
Self and Family	472	\$266.30	\$576.98	\$258.49	\$235.07	\$266.30
<p>Postal rates apply to certain United States Postal Service employees as follows:</p> <ul style="list-style-type: none">Postal Category 1 rates apply to career bargaining unit employees who are represented by the following agreements: NALC.Postal Category 2 rates apply to career bargaining unit employees who are represented by the following agreement: PPOA. <p>APWU rates apply to career Postal employees represented by APWU.</p> <p>Non-Postal rates apply to most non-Postal employees. If you are in a special enrollment category, contact the agency that maintains your health benefits enrollment. Non-Postal rates apply to all career non-bargaining unit Postal Service employees and career employee represented by the NRLCA, APWU, NPMHU agreements. Non-Postal rates apply to Postal executive, Law Enforcement, Management Association and NPPN. Postal rates do not apply to non-career Postal employees, Postal retirees, and associate members of any Postal employee organization who are not career Postal employees.</p>						

High Option Premiums for 2021 Plan Year