

## Open Season Will Take Place From November 8 Through December 13

Select the Health Plan that puts you first. At APWU Health Plan, we partner with postal families to create a lifestyle dedicated to healthy living. We are committed to providing our members with innovative high-quality products and services.

We are a department of the APWU. As a not-for-profit organization, premiums are affordable. The 2021 overall premium increase for the High Option is 1%. For those who qualify for the APWU

discounted rates for Self Plus One and Self and Family premiums will decrease. For all others the Consumer Driven Option premiums are staying the same. The FEHB premium increase is 4% overall. As you compare health plans this Open Season, take notes on the premium expense.

Below are the premium charts for APWU employees and the benefit highlights for 2022:

2022 CONSUMER DRIVEN OPTION PREMIUMS					
APWU Career Biweekly and Retiree Monthly <b>No Rate Increase!</b>					
<b>Self Only</b> enrollment code 474		<b>Self Plus One</b> enrollment code 476		<b>Self &amp; Family</b> enrollment code 475	
Biweekly	Monthly	Biweekly	Monthly	Biweekly	Monthly
\$69.65	\$150.91	\$151.38	\$327.99	\$165.14	\$357.81
APWU Biweekly <b>★ Reduced Rate</b>					
APWU career less than a year	Postal Support Employees <b>\$69.65</b>	APWU career greater than a year in FEHB <b>\$13.93</b>	APWU career less than a year <b>\$151.38</b>	APWU career greater than a year in FEHB <b>★\$30.28</b>	APWU career less than a year <b>\$165.14</b>
<b>\$69.65</b>					<b>\$33.03</b>

2022 HIGH OPTION PREMIUMS					
APWU Career Biweekly and Retiree Monthly					
<b>Self Only</b> enrollment code 471		<b>Self Plus One</b> enrollment code 473		<b>Self &amp; Family</b> enrollment code 472	
Biweekly	Monthly	Biweekly	Monthly	Biweekly	Monthly
\$106.39	\$230.51	\$212.96	\$461.41	\$268.83	\$582.46
ENROLL DURING OPEN SEASON November 8 – December 13					

### 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, up to \$5,000 for Self Only and \$10,000 for Self Plus One or Self and Family
  - 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)
- Receive a \$25 wellness incentive when you complete a routine physical each year

### High Option

- This plan provides maximum coverage with affordable premiums
- 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% for covered 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 dietitian 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
- High Option members can opt to join the Medicare Advantage enhancement when you have Medicare Parts A and B; more coverage for the same premiums

### Contact Us

Medicare Advantage Plan Enhancement: Call 1-855-383-8793  
 For Open Season Questions, call 1-800-PIC-APWU  
 Email: [virtualopenseason@apwuhp.com](mailto:virtualopenseason@apwuhp.com)

Go to: [www.apwuhp.com](http://www.apwuhp.com) and click on Open Season  
 Email Director's office: [director@apwuhp.com](mailto:director@apwuhp.com)