

2024 HEALTH BENEFITS

OPEN SEASON BEGINS

NOVEMBER 13 - DECEMBER 11

APWU

HEALTH PLAN

All eligible postal workers, federal employees and retirees can enroll.

2024 High Option premium rates					
Low copays: \$10 for 24/7 Virtual Visits • \$25 for office visits, including specialists \$30 for urgent care • \$10 for retail non-specialty Tier 1 drugs					
Self Only		Self Plus One		Self & Family	
enrollment code 471		enrollment code 473		enrollment code 472	
Biweekly	Monthly	Biweekly	Monthly	Biweekly	Monthly
\$124.52	\$269.79	\$244.95	\$530.73	\$304.05	\$658.77

2024 Consumer Driven Option premium rates					
Your own Personal Care Account (PCA) helps pay for medical expenses.					
In January, the Health Plan funds a PCA members can use for covered medical services. Members are covered 100% until the PCA is exhausted. The Plan funds the PCA at \$1,200 for Self Only and \$2,400 for Self Plus One and Self & Family.					
Self Only		Self Plus One		Self & Family	
enrollment code 474		enrollment code 476		enrollment code 475	
Biweekly	Monthly	Biweekly	Monthly	Biweekly	Monthly
\$76.78	\$166.36	\$166.88	\$361.58	\$182.05	\$394.45
APWU special rates biweekly					
Special rates apply to APWU Career Bargaining Unit Employees					
Self Only			Self Plus One		
enrollment code 474			enrollment code 476		
APWU career less than 1 year in FEHB	PSE	APWU career more than 1 year in FEHB	APWU career less than 1 year in FEHB	PSE	APWU career more than 1 year in FEHB
\$76.78	\$76.78	\$15.36	\$166.88	\$166.88	\$33.38
Self & Family			Self & Family		
enrollment code 475			enrollment code 475		
APWU career less than 1 year in FEHB	PSE	APWU career more than 1 year in FEHB	APWU career less than 1 year in FEHB	PSE	APWU career more than 1 year in FEHB
\$182.05	\$182.05	\$36.41	\$182.05	\$182.05	\$36.41

Premiums for Tribal employees are shown under the monthly premium rate column. The amount shown is the maximum you will pay. Your Tribal employer may choose to contribute a higher portion of your premium. Please contact your Tribal Benefits Officer for exact rates.

NEW 2024 NETWORK!

Choose between two smart medical plans that feature a nationwide UnitedHealthcare network of 1.7+ million providers and 7,000 hospitals and care facilities, and no referrals are needed.

High Option

With low copays and low deductibles, the High Option is a premier plan in the Federal Employees Health Benefits (FEHB) Program.

100% coverage for in-network services

- ✓ Preventive care and screenings
- ✓ Lab tests (covered blood work performed at LabCorp and Quest Diagnostics)
- ✓ Maternity care and support
- ✓ Breast cancer screenings
- ✓ Tobacco cessation program
- ✓ Accidental injury outpatient services within 72 hours
- ✓ Generic oral diabetes medications
- ✓ Visits to a registered dietician/nutritionist
- + No primary care provider (PCP) requirement
- + Freedom to use network and out-of-network providers

Consumer Driven Option

The Consumer Driven Option is a proactive alternative to conventional healthcare that can save you money.

100% coverage for in-network services

- ✓ Your own Personal Care Account (PCA) helps pay for medical expenses
- ✓ Preventive care and screenings
- ✓ Maternity care and support
- ✓ Breast cancer screenings
- ✓ Tobacco cessation program
- + No primary care provider (PCP) requirement
- + Freedom to use network and out-of-network providers



SCAN THE QR CODE
TO COMPARE APWU
HEALTH BENEFIT
PLANS FOR 2024

HEALTH AND WELLNESS PROGRAMS

One Pass Gym Discount

One Pass Select is a fitness and well-being subscription-based network that provides access to over 16,000 gyms and studios.

Maven

Maven provides free, 24/7 virtual support for pregnancy, postpartum and returning to work after parental leave.

United Hearing

members can access over 2,000 name-brand models and styles of hearing aids at significant savings through UnitedHealthcare Hearing.

OPEN SEASON HOTLINE:

1-(800) PIC-APWU // 1-(800) 742-2798 (hotline opens Nov. 13)
virtualopenseason@apwuhp.com (response within 48 hrs)

www.apwuhp.com

DISCLAIMER: This is a summary of benefits and features offered by the APWU Health Plan. All benefits are subject to the definitions, limitations, and exclusions set forth in the Plan's Brochure (RI 71-004).