

## HEALTH BENEFITS OPEN SEASON: NOVEMBER 14 - DECEMBER 12

Start 2023 with the APWU Health Plan! 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.

As a department of the APWU, the Health Plan is a not-for-profit organization that focuses on YOU, postal employees and your families.

Ours are some of the lowest premiums in the Federal Employees Benefit program. See our 2023 premiums and benefit highlights below.

2023 CONSUMER DRIVEN OPTION PLAN								
Self Only enrollment code 474			Self Plus One enrollment code 476			Self & Family 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	APWU career less than 1 year in FEHB	PSE	APWU career more than 1 year in FEHB
\$73.83	\$73.83	\$14.77	\$160.46	\$160.46	\$32.09	\$175.05	\$175.05	\$35.01

2023 HIGH OPTION PREMIUMS					
Self Only enrollment code 471		Self Plus One enrollment code 473		Self & Family enrollment code 472	
Biweekly	Monthly	Biweekly	Monthly	Biweekly	Monthly
\$121.00	\$262.16	\$238.95	\$517.73	\$302.26	\$654.90

### 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 dietician or nutritionist
- \$25 copayment to see an in-network doctor, including specialists
- \$10 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)