

We give our pledge to protect and support you.

WELCOME to the NEW 2025 Postal Service Health Benefits (PSHB) Program.



I was elected as director of APWU Health Plan in 2019 to help create and foster the kind of health insurance benefits and services you and I would want for our families—and to keep your best interest at heart. I'm not only the Health Plan director, I'm also a member and feel a huge sense of security knowing my family is protected from high-cost healthcare bills.

Sarah J. Rodriguez
Director, APWU Health Plan

APWU HEALTH PLAN

All eligible postal employees and retirees can enroll.



Compare premiums for the 2025 plan year.

High Option

With low copays and low deductibles, the High Option is a premier plan in the Postal Service Health Benefits (PSHB) 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
- ✓ Quit for Life® tobacco cessation program
- ✓ One Pass Select fitness and gym discounts
- ✓ Maven maternity 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

What's new for 2025

High Option

- First two Teladoc® Virtual Visits are free
- Vaccine coverage now includes RSV

Medicare Advantage

- Part B reimbursement increases from \$85 to \$100
- Eyewear allowance offered every 24 months: \$130 for glasses or \$175 for contacts

In-network copays

- \$10 for a Virtual Visit
- \$25 for office visits, including specialists
- \$30 for urgent care
- \$10 for retail non-specialty Tier 1 drugs



High Option premiums

High Option members will pay a lower premium in 2025. A yearly savings up to \$829.

Self

PSHB enrollment code 23A

Biweekly	Monthly
\$109.86	\$238.03



Self Plus One

PSHB enrollment code 23C

Biweekly	Monthly
\$213.05	\$461.61



Self & Family

PSHB enrollment code 23B

Biweekly	Monthly
\$277.28	\$600.77



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
- ✓ Quit for Life® tobacco cessation program
- ✓ One Pass Select fitness and gym discounts
- ✓ Maven maternity program
- ✦ No primary care provider (PCP) requirement
- ✦ Freedom to use network and out-of-network providers

What's new for 2025

- Receive a \$25 wellness incentive for completing a mammogram
- Receive a \$25 wellness incentive for completing a cervical cancer screening
- Use your PCA to pay the Medicare Part B premium

In-network copays

- Pay just 15% of the Plan allowance for a Virtual Visit
- No upfront deductible, coinsurance, or copay until you exhaust your PCA
- Receive a discount on prescriptions when you use OptumRx® Home Delivery



Consumer Driven Option premiums

Self

PSHB enrollment code 23D

Biweekly	Monthly
\$80.62	\$174.68

Self Plus One

PSHB enrollment code 23F

Biweekly	Monthly
\$175.23	\$379.66

Self & Family

PSHB enrollment code 23E

Biweekly	Monthly
\$191.16	\$414.17

★ APWU special rates biweekly ★

For APWU career bargaining unit employees with more than 1 year in PSHB/FEHB.

Self

PSHB enrollment code 23D

APWU career less than 1 year and PSE	APWU career more than 1 year
\$80.62	\$16.12



Self Plus One

PSHB enrollment code 23F

APWU career less than 1 year and PSE	APWU career more than 1 year
\$175.23	\$35.05



Self & Family

PSHB enrollment code 23E

APWU career less than 1 year and PSE	APWU career more than 1 year
\$191.16	\$38.23



OPEN SEASON 2024
Nov. 11 - Dec. 9



Access care from 1.7+ million providers in the UnitedHealthcare® network.



OPEN SEASON HOTLINE:

800.PIC.APWU (Opens Oct. 28)
openseason@apwuhp.com
(response within 48 hrs)
openseason.apwuhp.com