

2009 APWU Health Plan *Live Life Well!*

APWU Health Plan has increased benefits for both the Consumer Driven Option and High Option for 2009, but has kept premium costs low. When you enroll in APWU Health Plan this Open Season, you'll save money and get a top-quality plan, too.

New for 2009: Both the Consumer Driven Option and High Option offer a new hearing benefit that includes diagnostic exams, and coverage for hearing aids. And a new prescription drug maximum co-insurance for network pharmacies is provided for both options.

Consumer Driven Option

For active postal employees who are members of APWU, the Collective Bargaining Agreement continues to limit what APWU-represented active postal employees will pay in premium costs: As it did for 2008, the Postal Service will pay 95 percent of the premium cost in 2009. The Consumer Driven Option is the best bargain in the Federal Employees Health Benefits Program (FEHBP).

- NEW hearing benefit
- NEW maximum for prescription drugs
- No upfront deductible or co-pays

2009 Consumer Driven Option Premiums

| <u>APWU Members</u> | <u>Self Only</u> | <u>Self & Family</u> |
|------------------------------|------------------|--------------------------|
| <u>Active USPS Employees</u> | (474) | (475) |
| You Pay Biweekly | \$7.77 | \$17.48 |
| | | |
| <u>Non-Members of APWU</u> | <u>Self Only</u> | <u>Self & Family</u> |
| <u>Active USPS Employees</u> | (474) | (475) |
| You Pay Biweekly | \$20.98 | \$47.20 |
| | | |
| <u>Retirees</u> | <u>Self Only</u> | <u>Self & Family</u> |
| | (474) | (475) |
| You Pay Monthly | \$84.17 | \$189.37 |

High Option

The High Option is a top-rated plan and a great value in 2009. High Option benefits have been expanded so that you receive more coverage, service that puts members first, and an affordable price.

- NEW hearing benefit
- NEW maximum for prescription drugs
- \$18 co-pay for PPO doctor visits
- More than 600,000 doctors and other providers in a national PPO network

2009 High Option Premiums

| <u>APWU Members</u> | <u>Self Only</u> | <u>Self & Family</u> |
|------------------------------|------------------|--------------------------|
| <u>Active USPS Employees</u> | (471) | (472) |
| You Pay Biweekly | \$26.71 | \$60.40 |
| | | |
| <u>Retirees</u> | <u>Self Only</u> | <u>Self & Family</u> |
| | (471) | (472) |
| You Pay Monthly | \$107.18 | \$242.34 |

How to Enroll

Complete a Health Benefits Registration Form (SF 2809) by calling *PostalEASE* at 877-477-3273. You must have a Personal Identification Number (PIN) in order to enroll. You can also enroll on the *PostalEASE* Employee Web on the Intranet (from the Blue Pages).

For questions about enrolling, contact your local personnel office. The enrollment options are: High Option Self Only (471); High Option Self and Family (472); Consumer Driven Health Plan Self Only (474); and Consumer Driven Health Plan Self and Family (475).

Open Season Hotline: 800-PIC-APWU (800-742-2798) 800-622-2511 (TDD-Hearing Impaired)
The Hotline is available 8 a.m. to 6 p.m. (Eastern Time) Monday-Friday, through Dec. 8.

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