OPEN SEASON November 14 - December 12, 2005

mean better health care

APWU HEALTH PLAN CONSUMER DRIVEN HEALTH PLAN

- Personal Care Account (PCA) covers 100% of medical expenses while dollars are available, including dental and vision care*
- Network includes 2 out of every 3 doctors and 3 out of every 4 hospitals in the nation
- PCA provides more funds than you'll pay in annual premiums—so you get more than you put in

2006 CONSUMER DRIVEN HEALTH PLAN PREMIUMS

	Biweekly Postal Premium	Monthly Annuitant Premium
	YOU PAY	YOU PAY
Self Only (474)	\$18.40	\$88.60
Self and Family (475)	\$41.40	\$199.33

CONTACT US:

About the Consumer Driven Health Plan at 866-833-3463 or www.definityhealth.com

User ID: APWUHP ■ Password: HPINFO

APWU HEALTH PLAN HIGH OPTION

- Consistently rated one of the highest fee-for-service health plans for member satisfaction in FEHB
- Pick your own doctors & hospitals in or out-of-network
- Premiums are reduced for 2006, so you get more for less this year

2006 HIGH OPTION PREMIUMS

	Biweekly Postal Premium	Monthly Annuitant Premium
	YOU PAY	YOU PAY
Self Only (471)	\$24.59	\$107.72
Self and Family (472)	\$53.96	\$240.57

CONTACT US:

About the High Option at 800-PIC-APWU or www.apwuhp.com



The APWU Health Plan Consumer Driven Health Plan is administered by Definity Health.

UnitedHealthcare®



APWU Health Plan

799 Cromwell Park Drive Suites K-Z Glen Burnie, MD 21061 800-222-2798 www.apwuhp.com

William Burrus

PRESIDENT

William J. Kaczor, Jr.

DIRECTOR



Postal Service Employees in non-APWU bargaining units may enroll in the APWU Health Plan as Associate Members and pay only \$35 per year Associate Membership fee.

This is a summary of benefits and features of APWU Health Plan. All benefits are subject to the definitions, limitations and exclusions set forth in the Plan's Brochure (RI 71-004). The rates above do not apply to all enrollees. If you are in a special enrollment category, please refer to your 2006 FEHB Guide or contact the agency that maintains your health benefits enrollment.

* Up to \$800.00/year per family, \$400.00 if single, of PCA funds can be used on dental and vision each year.