APWU HEALTH PLAN

The Road

Wherever life's journey takes you,

Open Season is Nov. 8 - Dec. 13

For 2011, all roads lead to the APWU Health Plan.

At the APWU Health Plan, we are driven toward a simple goal: To offer APWU members the best healthcare at an affordable rate. As a non-profit, member-run insurance provider, we are not distracted by the corporate ways of doing business. We have no profit margin to meet, so we can set our sights on giving our members the care and support they desire.

That's the APWU difference.

to Good Health

make sure your healthcare needs are covered.

Why APWU Health Plan?

Whether you are just beginning your journey with the APWU Health Plan or are already en route, we are here to help you along the way. As part of the Federal Employees Health Benefit Program (FEHBP), members don't have to worry about pre-existing condition exceptions or loss of coverage time.

With two distinct options to fit any lifestyle and an abundance of extra services, the APWU Health Plan will keep you on the road to good health.

How to Enroll

If you are already a member of the APWU Health Plan you do not need to do anything. You will automatically remain a member in 2011. If you want to join the APWU Health Plan:

Postal Service Employees

Complete a Health Benefits Registration Form (SF 2809) by calling *PostalEase* at (877) 477-3273, and by following the prompts. You must have a Personal Identification Number (PIN) in order to enroll. You can also enroll on the *PostalEase* Web site. For questions about enrolling, contact your local personnel office.

Non-postal Employees/Annuitants

Enter the appropriate APWU Health Plan enrollment code on the FEHB Health Benefits Election Form (SF 2809). This form is available from your employing office. The form is also available on both the APWU Health Plan and Office of Personnel Management Web sites: *www.apwuhp.com*; *www.opm.gov*. Electronic and telephonic enrollment is available in some agencies and for most annuitants.

High Option

The APWU High Option Health Plan has provided great coverage to our members for over 50 years. It features low co-pays and deductibles; a comprehensive prescription plan; coverage for routine dental procedures, and 100% coverage for all in-network preventive screenings, such as mammograms and blood cholesterol tests.

2011 HIGH OPTION

	Self Only Plan 471	Self & Family Plan 472
Postal Premium		
You Pay Biweekly	$34.13	$77.17
Annuitant Premium		
You Pay Monthly	$119.27	$269.68

Partnered with CIGNA as the PPO network, members are covered anywhere their paths may take them. In 2011, High Option members will enjoy these new services, which will be added to their already comprehensive array of benefits:

- Zero co-pays for routine examinations in-network
- Additional free in-network health screenings
- Expanded Diabetes Management Program with more zero out-of-pocket services
- The addition of the Cancer Centers of Excellence (COE) to the network, with 95% cost-coverage
- No separate deductible for Mental Health and Substance Abuse programs

Consumer Driven Option

The APWU Health Plan was the first FEHB program to offer a Consumer Driven Option plan. While often imitated, our Consumer Driven Option has never been duplicated. It is a different approach to healthcare.

With a personal care account, members control how their healthcare dollars are spent. They also receive 100% coverage for in-network preventive care and screenings. With an out-of-pocket maximum, members get a comprehensive healthcare plan with lower premiums and enhanced benefits. For the fourth consecutive year, the premiums for the Consumer Driven Option will not increase for APWU-represented members, making it one of the most affordable health plans in the FEHB program.

In 2011, the Consumer Driven Option will expand its Diabetes Management program to include more services with zero out-of-pocket costs.

2011 CONSUMER DRIVEN OPTION

	Self Only Plan 474	Self & Family Plan 475
Postal Premium		
You Pay Biweekly	$24.09	$54.19
CDHP Preferred Rate	$7.77	$17.48
Annuitant Premium		
You Pay Monthly	$84.17	$189.37

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For more information, please visit our newly redesigned Web site, at *www.apwuhp.com*, or call 800-PIC-APWU (800-742-2798).

Health Management Programs

In 2011, the APWU Health Plan will enhance the Health Management Programs it launched in 2010, which provide members with chronic conditions extra tools to manage their health needs – without any additional out-of-pocket expenses.

Diabetes Management Program

Both High Option and Consumer Driven Option members will continue to pay no out-of-pocket costs for:

- In-network medical office visits for diabetes management
- In-network lab tests related to diabetes management
- Generic drugs from Medco by Mail
- Insulin and test strips from Medco by Mail

New for 2011:

- Lancets, syringes, and pen needles from Medco by Mail
- Insulin pump and supplies purchased in-network

Hypertension Management Program

High Option members will pay no out-of-pocket costs for:

- In-network medical office visits for hypertension management
- In-network lab tests related to hypertension management
- Generic drugs from Medco by Mail

Smoking Cessation Program

The journey to good health begins with eliminating unhealthy, hard-to-quit habits, such as smoking, which can cause various types of cancers, pulmonary disease, and heart disease – leading causes of death. The APWU Health Plan is proud to offer a smoking cessation program to both our High Option and Consumer Driven Option members. Starting in 2011, members in either plan may be eligible for smoking cessation counseling, prescription drugs, and over-the-counter medications – with no out-of-pocket costs and no deductible.

Management Programs at a Glance

PROGRAM	BENEFITS	PROGRAM ELIGIBILITY
Diabetes Management Program	$0 co-pay, in-network office visits for diabetes management $0 co-insurance, in-network lab tests related to diabetes $0 co-pay, generic drugs for diabetes from Medco by Mail $0 co-pay, test strips, lancets, syringes, and pen needles for diabetes from Medco by Mail $0 co-insurance for insulin pump and supplies purchased in-network	Consumer Driven Plan High Option Plan
Hypertension Management Program	$0 co-pay, in-network office visits for hypertension management $0 co-insurance, in-network lab tests related to hypertension $0 co-pay, generic drugs for hypertension from Medco by Mail	High Option Plan