

## Open Season Hotline

Call: 800.PIC.APWU  
(8:30am - 6pm ET)

Email: [openseason@apwuhp.com](mailto:openseason@apwuhp.com)

Website: [www.apwuhp.com](http://www.apwuhp.com)



## About PSHB and Auto Enrollment:

Good news! You get to keep your current APWU Health Plan. The Health Plan is officially confirmed as a PSHB carrier for 2025.

As part of PSHB implementation, OPM will automatically enroll you in the APWU Health Plan you have today. If you don't have the APWU Health Plan, now is a great time to consider your Union's plan.

If you have questions about PSHB, contact the PSHB Help Line by calling **844-451-1261** or emailing [pshbhelpline@opm.gov](mailto:pshbhelpline@opm.gov).

## 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

APWU Health Plan benefits are created and designed for APWU families. In 2025 you can rely on:

- Reduced High Option rates
- Low APWU Consumer Driven Option rates
- Benefits that have either stayed the same or enhanced the member experience
- A personalized touch from people who care

### 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

# APWU HEALTH PLAN OPEN SEASON BEGINS

## NOVEMBER 11 - DECEMBER 9

## 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

## Access care from an extensive nationwide network of providers and facilities

Choose between two smart medical plans that feature a nationwide UnitedHealthcare network of 1.7+ million providers and 7,000+ hospitals and care facilities - and no referrals needed.

You also have access to:

- 13,500 urgent/convenient care clinics
- 5,800 freestanding ambulatory surgery centers
- 100% digitally-focused virtual primary care group

As of August 1, 2024



## APWU Career Special Rate:

**USPS pays 95% of the premium** for Career APWU Bargaining Unit Employees that have been enrolled in PSHB/FEHB for one year. Start saving and enroll today!

Scan the QR code to learn more about the APWU Health Plan and its competitive premiums and comprehensive benefits!



## High Option 2025 Premiums

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

Self PSHB enrollment code 23A		Self Plus One PSHB enrollment code 23C		Self & Family PSHB enrollment code 23B	
Biweekly	Monthly	Biweekly	Monthly	Biweekly	Monthly
\$109.86	\$238.03	\$213.05	\$461.61	\$277.28	\$600.77

“ I've been a member of the Health Plan for 26 years. In 2014, my wife was diagnosed with lupus and needed a new FDA drug approved for Lupus that cost \$8K per month (which the Health Plan pays today).”

Not only has the treatment worked for her these past five years, but the APWU Health Plan also helped get her approved with United Healthcare. She is now healthy, and I couldn't be more proud to be member of the APWU Health Plan.”

**Hilliard, Health Plan Member**

“ The beautiful thing about the High Option is that it covers a majority of my medications, and my FSA covers the other portion. I believe it's cost efficient, and I've learned to keep all my doctors in network!”

**Robbie, Health Plan Member**

“ We've been with the APWU Health Plan for years. I just want to say I have received excellent customer service from APWU Health Plan. The representatives are well trained, and they know what they're talking about. They're very helpful.”

**Anon, Health Plan Member**

“ I have the Consumer Driven Option, and I feel a huge sense of security, knowing my family is protected from high-cost health care bills.”

**Sarah, Health Plan Member**

“ The APWU Health Plan is the best in the business!”

**Keith, Health Plan Member**

“ I have APWU Consumer Driven for my family! Have for the last 7 years and it's the best decision I ever made!”

**Heidi, Health Plan Member**

## ★ Consumer Driven Option 2025 Premiums ★

Get more and pay less!

### APWU special rates biweekly

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

Self PSHB enrollment code 23D		Self Plus One PSHB enrollment code 23F		Self & Family PSHB enrollment code 23E	
APWU career less than 1 year and PSE	APWU career more than 1 year	APWU career less than 1 year and PSE	APWU career more than 1 year	APWU career less than 1 year and PSE	APWU career more than 1 year
\$80.62	\$16.12	\$175.23	\$35.05	\$191.16	\$38.23



**ENROLL DURING OPEN SEASON**  
November 11 - December 9, 2024