

★★★★ ENROLL DURING OPEN SEASON ★★★★★ November 10 - December 8, 2025

★ HIGH OPTION ★

Low copays, low deductibles, and 100% coverage for many 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
- ✓ Maven maternity program
- ✓ Accidental injury outpatient services within 72 hours
- ✓ Generic oral diabetes medications
- ✓ Visits to a registered dietician/nutritionist

Your cost (in-network)

- \$10 for a virtual visit (\$0 for first 2 visits)
- \$30 for urgent care
- \$25 for office visits, including specialists
- \$10 for retail non-specialty Tier 1 drugs

What's new for 2026

- ★ Up to \$200 for custom orthotics from any podiatrist
- ★ 100% coverage for in-network male sterilization



YEARS STRONG

Trusted for generations.

Here for you today. Ready for tomorrow.

Proudly serving the Postal workforce for 65 years.

★ CONSUMER DRIVEN OPTION ★

A Personal Care Account (PCA), low costs, and 100% coverage for many in-network services

- ✓ Preventive care and screenings
- ✓ Maternity care and support
- ✓ Breast cancer screenings
- ✓ Quit for Life® tobacco cessation program
- ✓ Maven maternity program

Your cost (in-network)

- No upfront deductible, coinsurance or copay until you exhaust your PCA
- Receive a discount on prescriptions when you use OptumRx® Home Delivery

Health Plan-funded PCA

Your own PCA helps pay for medical expenses. Each year, the Plan adds:

- \$1,200 for Self coverage
- \$2,400 for Self Plus One or Self & Family coverage

What's new for 2026

- ★ Up to \$200 for custom orthotics from any podiatrist
- ★ \$25 wellness incentive for a colonoscopy or Cologuard
- ★ 100% coverage for in-network male sterilization

2026 PREMIUMS FOR HO

Self PSHB enrollment code 23A		Self Plus One PSHB enrollment code 23C		Self & Family PSHB enrollment code 23B	
Biweekly	Monthly/Retiree	Biweekly	Monthly/Retiree	Biweekly	Monthly/Retiree
\$107.15	\$232.16	\$216.18	\$468.38	\$275.94	\$597.87

Medicare Advantage:

- \$0 copays for covered services
- \$60 quarterly over-the-counter item allowance
- \$100 monthly Part B premium subsidy
- Vision eyewear allowance benefit

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



2026 PREMIUMS FOR CDO

Monthly rates		
Self PSHB enrollment code 23D	Self Plus One PSHB enrollment code 23F	Self & Family PSHB enrollment code 23E
\$197.39	\$429.01	\$468.02

★ Special biweekly rates for career APWU bargaining unit employees enrolled in PSHB for more than one year ★

Self PSHB enrollment code 23D		Self Plus One PSHB enrollment code 23F		Self & Family PSHB enrollment code 23E	
Less than 1 year & PSE	More than 1 year	Less than 1 year & PSE	More than 1 year	Less than 1 year & PSE	More than 1 year
\$91.10	\$18.22	\$198.00	\$39.60	\$216.01	\$43.20

Open Season Hotline | Call: 800-742-2798 | Email: openseason@apwuhp.com | Website: openseason.apwuhp.com