

## 2011 Open Season: Nov. 8 - Dec. 13

# The Road to Good Health

For the 2011 Open Season, the road to good health starts with the APWU Health Plan.

The APWU Health Plan continues to offer comprehensive healthcare to America's workforce at competitive premiums, and for the tenth straight year, our rate increase was below the average for the Federal Employees Health Benefits Program. Our exceptionally rated High Option shows only a 7 percent increase in cost, while the versatile Consumer Driven Option shows no increase at all for the fourth consecutive year.

Members of the APWU Health Plan are never denied service due to a pre-existing condition. And for 2011, we continue to enhance our comprehensive coverage.

### Consumer Driven Option

The Consumer Driven Option is as versatile as ever, offering 100 percent coverage for routine preventive care, a personal care account, no upfront co-pays or deductibles, and the freedom to choose how your healthcare dollars are spent.

#### New for 2011 Consumer Driven Option Plans:

- Zero out-of-pocket costs for Smoking Cessation Program
- Expanded Diabetes Management Program to include zero co-pays for lancets, pen needles, syringes, insulin pumps and supplies.

#### Highlights:

- Zero out-of-pocket costs for Diabetes Care
- Zero out-of-pocket costs for in-network preventive care
- Hearing Aid Benefit
- Choice of doctors, no referrals
- Healthy Back Program
- Healthy Pregnancy Program

### High Option

The High Option Health Plan has provided great coverage to our members for over 50 years, and remains a premier health plan. It features low co-pays and deductibles, and offers members comprehensive coverage – wherever their paths may take them.

#### 2011 Consumer Driven Option Premiums

	Self Only (474)	Self & Family (475)
<b>Postal Premium</b>		
<b>You Pay Biweekly</b>	\$24.09	\$54.19
<b>CDHP Preferred Rate</b>	\$7.77	\$17.48
<b>Annuitant Premium</b>		
<b>You Pay Monthly</b>	\$84.17	\$189.37

#### 2011 High Option Premiums

	Self Only (471)	Self & Family (472)
<b>Postal Premium</b>		
<b>You Pay Biweekly</b>	\$34.13	\$77.17
<b>Annuitant Premium</b>		
<b>You Pay Monthly</b>	\$119.27	\$269.68

#### New for 2011 High Option Plans:

- Zero co-pays for routine in-network exams
- Additional free in-network screenings
- Zero out-of-pocket costs for Smoking Cessation Program
- Addition of the Cancer Centers of Excellence (COE) to the network, with 95 percent cost-coverage
- No separate deductible for Mental Health and Substance Abuse programs
- Expanded Diabetes Management Program with services at no additional cost

#### Highlights:

- Zero out-of-pocket costs for diabetes care
- Zero out-of-pocket costs for hypertension care
- Zero out-of-pocket costs for in-network preventive care
- Weight Management Program
- Coverage for routine dental procedures
- Hearing Aid Benefit
- Choice of doctors, no referrals

#### How to Enroll

Postal employees can enroll through *PostalEASE* by calling 1-877-477-3273, and selecting Option 5, or by accessing the LiteBlue page at [liteblue.usps.gov](http://liteblue.usps.gov). You will need your Employee Identification Number and USPS PIN number in order to access *PostalEASE*.

#### Open Season Hotlines

8 a.m. to 6 p.m. (Eastern Time) Monday- Friday  
**Consumer Driven Option:** 800-718-1299  
**High Option:** 800-PIC-APWU (800-742-2798)  
 800-622-2511 (TDD)