

APWU HEALTH PLAN

National Presidents Conference October 2018
Portland, Oregon



- ▶ What is FEHB?
- ▶ Open season 2018 is...November 12th –
December 10th

- ▶ Who oversees the FEHB Program ?
- ▶ OPM -Office of Personnel Management- decides which insurance carriers are in FEHB and they approve all plan and premium changes to FEHB health plans.

WHO MAKES THE RULES?

- ▶ What % does the USPS pay for all FEHB insurance (excluding APWUHP CDO)?
- ▶ For 2018 74% up to a weighted cap of 77.25%
- ▶ For 2019 73% up to a weighted cap of 76%

USPS PORTION



- ▶ Where is that amount found ?
- ▶ Article 21 Section 1 of the Collective Bargaining Agreement



- ▶ Who gets 95% USPS pay for Consumer Driven Option?


APWU career members who have been enrolled in a FEHB plan for greater than one year.

- ▶ How are PSE employees eligible for any FEHB plan?

By virtue of APWU 2010 CBA

- ▶ Who was the first union to negotiate health care for their temporary employees?
- ▶ APWU represented PSE's were the first large group of federal temporary employees to be covered by FEHB insurance



- ▶ What % does USPS pay for CDO for PSE's?
 - ▶ What % does the USPS pay for CDO for federal career employees?
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▶ 75%

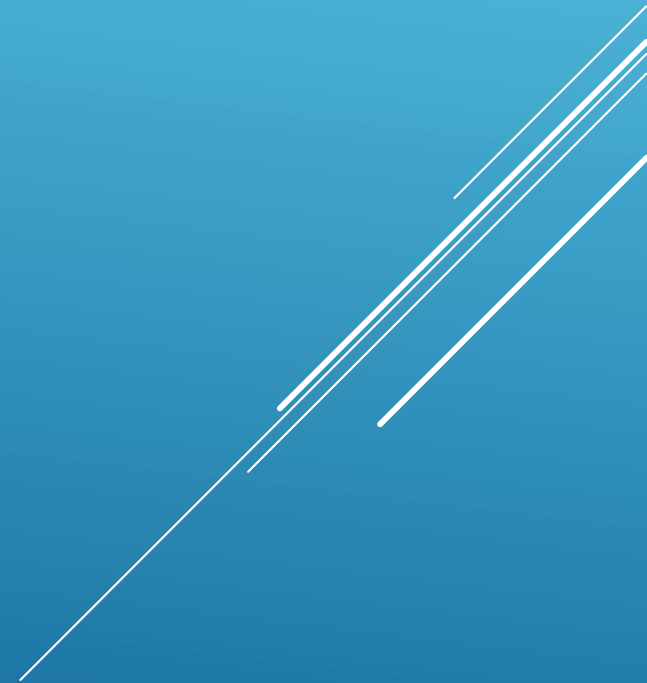
▶ 75%


▶ Our PSE's receive the same prices as career federal employees for APWU CDO!

ANSWERS

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**HOW CAN APWU HEALTH PLAN
EFFECT LOCAL, AND STATE
ORGANIZATIONS?**



- ▶ Not all members are concerned with grievances. APWU Health Plan focuses on the health of our members and their families.
 - ▶ The abysmal training of 204bs, supervisors and managers has members relying on union leadership for guidance on benefit programs. Understanding FEHB health care reinforces the premise that UNIONS LOOK OUT FOR WORKERS.
 - ▶ APWU dues are the best investment a postal worker can make. Having direct access to the director of our health plan makes all the difference in the world when you really need your health insurance.
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- ▶ If APWU did not negotiate health care for our members how much would each member have to pay per hour to purchase the same health insurance by themselves. (2018 premiums)

NO UNION CONTRACT = ???



- ▶ For APWUHP high Option the USPS portion of High Option family is \$13937.78 per year.
- ▶ The employer portion of premiums For high option family is a \$6.70 per hour benefit.
- ▶ Our competition for high option is even more expensive
- ▶ Family CDO USPS Portion is \$12,334.66 per year or a \$5.93 per hour benefit for careers < year in FEHB and those with >year in FEHB it is even a bigger benefit.

ANSWERS

- ▶ Deductible
- ▶ The amount you pay before insurance starts paying for covered services.

- ▶ Catastrophic limit
- ▶ The maximum amount you pay for covered services in a calendar year.

- ▶ Copay
- ▶ Your cost sharing with your insurance company


- ▶ Co Insurance
- ▶ The percentage you pay for covered services after deductible is met

- ▶ In and out of Network
- ▶ In network has negotiated rates and forbids balance billing.

HEALTH CARE TERMS

- ▶ Apwu Health plan is owned by you the membership of the APWU
- ▶ APWU has between 225 and 250 employees with as many as possible union members
- ▶ The Director of the Health Plan and the board of directors are elected by the APWU membership, keeping the health plan focused on service
- ▶ Appeals for health care denials go through the APWUHP Directors office

**WHY A UNION OWNED AND
OPERATED APWU HEALTH PLAN IS
BEST FOR POSTAL EMPLOYEES**



- ▶ The APWU Health Plans Director is mailing an informational packet to every PSE when they become eligible for health care.
- ▶ Local and State officers who have access to the DCO have access a spreadsheet of this mailing to assist in organizational efforts.
- ▶ Non-members get a letter asking them to join the union
- ▶ Members get a thank you for being a member and noting that health insurance is just another benefit of membership in APWU.
- ▶ Folders and materials are available to locals for the second orientation, just contact my office.

ORGANIZING WITH THE APWU HEALTH PLAN

- ▶ Network Cigna Health Care
- ▶ Coverage percent 90% of covered services in network, 70% out of network
- ▶ Deductible 350 self / 700 self plus one or family
- ▶ Catastrophic limit 5500/9000
- ▶ Coinsurance with Medicare!

APWUHP HIGH OPTION

- **New** Increased Chiropractic visits to **24** visits a year
- **New** 100% coverage for Accidental Injury within **72 hours**
- **New** **\$15** virtual visits in-network through AmericanWell
- **New** Option of obtaining a 90 day supply of maintenance drugs **at a Retail Network Pharmacy** (including CVS and Walgreens) **at same cost to you as mail order.**
- **New** Coverage added **for skilled nursing facility**
- 100% coverage for in-network preventive care and screenings
- 100% coverage for in-network maternity
- 100% coverage for labs when you use Quest Diagnostics or LabCorp
- \$25 copayment for in-network doctor visits, including specialists

H.O. Highlights for 2019

- ▶ High Option is a leader in expansive coverage.
- ▶ Lowering out of pocket costs to Medicare B retirees makes High Option a favorite of retirees. Most hospital stays end up with zero copays.

HIGH OPTION ADVANTAGE

- ▶ Network United Health Care
- ▶ Personal care account Provides 100% coverage for the first \$1200 self/2400 self+1 & family of annual medical expenses
- ▶ Deductible. \$800 self/1600 self +1 and family
- ▶ Coverage percent 85% in network, 60% out of network
- ▶ Catastrophic limit \$5000/\$10000 in network
- ▶ Wellness programs Preventive care and screening, maternity care, tobacco cessation

- ▶ *Does not co-insure with Medicare or other insurances
 - ❑ **New** Increased Chiropractic visits to **24** visits a year
 - ❑ **New** Coverage added for **skilled nursing facility**
 - ❑ **New Home colorectal cancer screening** Cologuard kit
 - ❑ **New Residential Treatment Center** coverage for mental health and substance use disorder
 - ❑ Remember that your Personal Care Account (PCA) balance will roll over as long as you remain in the Plan
 - ❑ 100% coverage for in-network preventive care
 - ❑ 100% coverage for in-network maternity
 - ❑ Coverage for virtual visits; doctor visits from your phone or tablet

APWUHP CONSUMER DRIVEN

- **New Increased Chiropractic visits to 24 visits a year**
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CDO HIGHLIGHTS FOR 2019

- ▶ Network United Health Care
- ▶ Personal care account DOES NOT HAVE ONE
- ▶ Deductible. \$2000 self/4000 family hard deductible
- ▶ Coverage percent 70% in network, 0% out of network
- ▶ Catastrophic limit \$6600/\$13,200 in network
- ▶ Wellness programs Preventive care

Pays **nothing** if you go out of network!

USPS PLAN

USPS Plan

APWUHP CDO

▶ Deductible-

▶ Self

\$2000.00

\$2000.00 PCA pays first \$1200.00 w/ rollover

▶ Self plus one-

\$4000.00

\$4000.00 PCA pays first \$2400.00 w/ rollover

▶ Family-

\$4000.00

\$4000.00 PCA pays first \$2400.00 w/ rollover

▶ Co Insurance- (You Pay)

30%

15%

▶ Out of Network

You pay 100%

You pay 40%

▶ Catastrophic limit

▶ Self

\$6,600.00

\$5,000.00

▶ Self Plus one

\$13,200.00

\$10,000.00

▶ Family

\$13,200.00

\$10,000.00

Medical Bills

Example 1 \$4000.00

Totals

APWUHP SAVINGS TO MEMBERS= \$2900

APWU CDO

PCA pays first \$1200
Member pays \$ 800
APWUHP pays \$1700 (85%)
Member pays \$ 300 (15%)

\$2900 INS \$1100 MBR

USPS Plan

Member pays \$4000

\$0 INS \$4000 MBR

COMPARISON APWUHP VS USPS PLANS

MEDICAL BILLS

APWU CDO

USPS PLAN

EXAMPLE 1 \$8000

PCA PAYS FIRST \$1200

MEMBER PAYS \$ 800

APWUHP PAYS \$5100 (85%)

MBR PAYS \$ 900 (15%)

MBR PAYS \$4000

USPS PAYS \$2800 (70%)

MBR PAYS \$1200 (30%)

TOTALS

\$6300 INS \$1700 MBR

\$2800 INS \$6200 MBR

APWUHP SAVINGS TO MEMBER = \$4500

Comparison APWUHP vs USPS plans

MEDICAL BILLS

APWU CDO

USPS PLAN

EXAMPLE 1 \$16000

PCA PAYS FIRST \$1200

MEMBER PAYS \$ 800

APWUHP PAYS \$11900 (85%)

MBR PAYS \$ 2100 (15%)

MBR PAYS \$4000

USPS PAYS \$8400 (70%)

MBR PAYS \$3600 (30%)

TOTALS \$13100 INS \$2900 MBR

\$8400 INS \$7600 MBR

APWUHP SAVINGS TO MEMBERS= \$4700

Comparison APWUHP vs USPS plans

- ▶ Changes to the benefits and premiums for APWUHP health insurance plans are approved by the Health Plan Board of Directors.
- ▶ This board is comprised of the APWU Executive Board plus the APWU Health Plan Director

HOW CHANGES TO APWU HEALTH PLANS ARE MADE

QUESTIONS

- ▶ Ask John or call his office anytime :
410-424-1504
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