

***Flash Bulletins are paid for by members of the APWU.
Information contained in these bulletins is intended for APWU members only!***

BASIC STEWARD TRAINING CLASSES TO BE OFFERED

The Minneapolis Area Local, APWU will offer Basic Steward Training to those members interested in learning about the contract and wishing to be considered as prospective stewards.

The Basic Steward Training Classes will be comprised of two sessions of three hours each; one on Tuesday, November 27 and one on Thursday, November 29, 2007. The two sessions will be from 9:00 AM to Noon. You must attend both sessions to complete the training course. The training will be presented at our Union Office at 1234 - 4th Street NE. Anyone interested is asked to pre-register by using the form below, or by calling our office at 623-0677.

I WOULD LIKE TO TAKE THE BASIC STEWARD TRAINING OFFERED BY THE MINNEAPOLIS AREA LOCAL, APWU ON NOVEMBER 27 AND 29, 2007

NAME: _____

SECTION AND HOURS _____ PHONE: _____

_____ I PLAN TO ATTEND THE TWO 9:00 AM TO NOON SESSIONS.

Please return to the Minneapolis Area Local, APWU, 1234 - 4th St NE, Minneapolis, MN 55413.

Your responsibility
EMPLOYEES MUST READ
EMPLOYEE BULLETINS-AWARD NOTICES-ROSTERS

Please be advised that every effort is made to ensure that the personnel office goes to the appropriate means to notify people regarding bids dropping to them, etc. And in certain instances letters are sent regarding particular job actions to affected employees. However for the most part Employee Bulletins, Rosters, and Award Notices are relied upon to notify employees of posted changes, etc. etc...

It has always been the **employee's responsibility** to read each posting for information that pertains to them. It is now more important than ever, especially for people with live bids in the system. You **MUST** thoroughly inspect every posting of Bulletins, Rosters, and Award Notices for events and actions that may affect you. If you are not vigilant and later find out that a bid should have dropped to you and went to another person, it may be too late to resolve the error.

It is not unusual for mistakes to be made, and if they can be corrected, they **MUST** be brought to the attention of management in a timely manner (usually within 14 days); if not, correction of the problem may not be possible.

Protect yourself. Read all employee postings thoroughly. If you suspect a problem, request a steward to promptly investigate and initiate appropriate resolution measures.

“HOW DO I FIND OUT ABOUT THE APWU HEALTH PLAN, I THINK I HAVE TO MAKE A CHANGE THIS YEAR...”

Are these your thoughts? If so, we are sure the cost of the APWU Consumer Driven Health Plan has captured your attention. Or maybe you are thinking of more Traditional Health Insurance Coverage, then you want to look at the APWU High Option Health Plan. Employees switching to APWU need to choose one or the other.

Is the Consumer Driven Plan for you and your family?

We want you to look it over to decide. This flash will never substitute for the official brochure, but we will give you an overview so you have the basics for a fair comparison to what you now carry.

The APWU Consumer Driven Health Plan has several important elements:

1. It is a nationwide Preferred Provider Network (PPO) – United Health Care
2. Your routine yearly physical is FREE inside the Preferred Provider Network
3. Your bills are first covered by your Personal Care Account (PCA) paid by your insurance. The single PCA is \$1200; the Family PCA is \$2400.
4. When the PCA is used up, you will pay the next portion of bills. A Self only member will pay the next \$600 in bills; a Family will pay the next \$1200.
5. After you pass through the PCA and your portion, your PPO costs are shared at 85/15 (85% by the plan and 15% by you) to a catastrophic limit after which they are paid at 100%. Non PPO costs are shared at 60/40.

Every bill under your Consumer Driven Plan follows a payment path: First the PCA dollars are paid by your health plan, if the PCA dollars are used up, then the bill goes to you for “your portion” until that dollar amount is use up, then the bills go to the shared 85/15 formula. As a Consumer Driven participant you have a personal web page on line to monitor your use and progress on your path. So you always know what to expect.

Bonus: If you do not use up your PCA dollars through the year, anything that is left is carried over to reduce “your portion” amounts in subsequent years.

Bonus: You can use up to \$400 of the Single or \$800 of the Family PCA for Eye Glasses & Dental care each year.

Bonus: You can research your yearly use costs on line to compare this plan to your current use patterns. Go to: www.definityhealth.com Use USER ID: APWUHP and Password: HPINFO

Is the APWU High Option for you and your Family?

If you review the Consumer Driven Plan and find it is not for you, then we encourage you to review the APWU High Option Health Plan. It too has a nationwide PPO network and more traditional fee for service coverage. The low PPO office visit co-payments are only \$18 and the annual deductible is \$275 for self or \$550 per family, and no deductible for medications. In and Out Patient Services after the deductible at PPO Providers are paid at 90%

The PPO Network in Minnesota is Preferred One. To investigate further regarding the High Option APWU Health Plan, go to www.APWUHP.com.

Our one APWU Health Plan Brochure describes both of these choices. The brochures should be available any day. We are told our shipment has been sent.

So, look at your current yearly premium, add your current deductibles and co pays for a yearly use total. Then set it along side the APWU yearly premium of the plan (High Option or Consumer Driven) that you are considering. Go on line and look at how your current use would fare against what you propose for 2008. (Don't forget to include your prescription meds in both lists) Compare the totals. You decide if the APWU Consumer Driven Plan or APWU High Option Plan is right for you.

Bonus: APWU Health Plan Representatives will answer your questions. Talk to Alice Crosbie at the Mpls MPO (612-338-6225) or Dick Greenberg at the BMC (651-454-4492) or Sheila at the APWU Office (612-623-0677).

Don't forget Health fairs: MPO on Monday November 26 - TCMH on Monday December 3
BMC on Tuesday, December 4