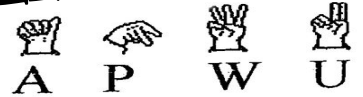




THE UNION VOICE

APWU FLASH BULLETIN



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

**MINNEAPOLIS AREA LOCAL, APWU
 GENERAL MEMBERSHIP MEETING
 MONDAY, OCTOBER 26, 2009
 10:00 AM
 IBEW LOCAL #160 UNION HALL
 2909 Anthony Lane**

**HEALTH BENEFITS OPEN SEASON
 November 9, 2009 - December 14, 2009**

COPA 2009
\$15,000 -
\$12,500 -
\$10,000 -
\$ 7,500 -
\$ 5,000 -
\$ 2,500 -
\$ 0 -

DURING OPEN SEASON YOU CAN:

- **Change from one federal health plan to another federal health plan--
- **Join a federal health plan if you do not have one--
- **Change from one option to another--
- **Change from self to family or family to self coverage--

Your changes are made on Postal Ease or through Human Resources Shared Services at 1-877-477-3273.

To make your change on Postal Ease, you will need your Employee ID#, your PIN, the Enrollment code of the Health Plan you are choosing, and personal and family information for those who will be covered by your insurance for the coming year.

If you do nothing, you will continue with the same health plan you had in 2009 but will change to the 2010 benefits as outlined in that plan's 2010 brochure.

We have 2010 Brochures on the way and will announce their arrival in an upcoming Flash Bulletin

The Post Office Health Fairs will be:

- Minneapolis Main Post Office - Friday, November 20 from 7-10 AM and 2-5 PM
- TCMH -Tuesday, December 1 from 7-10 AM and 2-5 PM
- Mpls/St. Paul Bulk Mail Center - Wednesday, December 2 from 7-10 AM and 6-9 PM

THE 5 YEAR RULE

Remember, in order to carry your Federal Health Insurance out with you into retirement, you must **participate in the FEHBA (Federal Employee Health Benefits Act) system** for the 5 years prior to your retirement. This means you can switch from one plan to another each Open Season, just be sure to carry the coverage. So, even if you can get good coverage through a spouse's private plan, it is worthwhile to ensure you and your spouse the *lifelong* option of Federal Health Insurance by participating in one of your benefits.

THE APWU HEALTH PLAN Has 2 choices for you:

Each has unique features that are worth evaluating to decide which is best for your family needs. This is a summary of some benefits and features offered by the APWU Health Plan. All Benefits are subject to the definitions, limitations and exclusions set forth in the Plan's Official Brochure RI 71-004.

**** Our Outstanding Consumer Driven Plan:**

Enrollment Code: 474 Self or 475 Self & Family

Self \$7.77/Self & Family \$17.48 (For APWU Members in FEHBA already 1 yr)

Self \$22.53/Self & Family \$50.69 (New FEBHA &/or Non APWU Postal)

** PPO Network provided by United Health Care

** In Network Preventative Care

Covered Routine Immunizations & Preventative: no deductible/no co-insurance

** Personal Care Account (PCA): \$1200 Self/\$2400 Family

Provided by Insurance, used for first dollar coverage

Un-used PCA carried over to next year for additional savings

Portion of PCA can be used for dental and vision

** Traditional Benefits-**After PCA is depleted**, Member Pays:

Deductible: \$600 Self/\$1200 Family

15% In Network Providers

25% Network Pharmacy

40% Out of Network Providers

OR

**** Our Traditional High Option Plan:**

Enrollment Code: 471 Self or 472 Self & Family

Self \$29.84/Self & Family \$67.47

** New PPO Providers for 2010: **CIGNA** Includes Health Partners, Allina, Aspen, Fairview, U of M, Mayo, Centracare, Park Nicollet and more. We have High Option PPO Reference books in Union Offices at MPO & BMC. Current and prospective APWU Plan Members will want to check your doctor by name to be sure they are a CIGNA PPO participant.

** \$18 PPO Office visit Co-Pay

** Annual PPO Deductible: \$275 Self/\$550 Family

** PPO co-ins after deductible 10%

** Prescription drug coverage: Retail In Network Generic: \$8.00 for 30 day supply

Mail order Generic 90 day supply: \$12.00

Retail or Mail order Name Brand: You pay 25%

** NEW Disease Management Programs

Hypertension (High Blood Pressure) Program: Members who comply qualify for:

-Free mail order generic Meds for HBP

-Free office visits HBP

-Zero deductible and co-ins on HBP labs.

Diabetes Management Program: Members who comply qualify for:

-Free Mail order generic Diabetes Meds

-Free office visits for Diabetes treatment

-Free co-ins for Diabetes Lab tests

-Free Mail order insulin and test strips

** \$100 Per year for Smoking Cessation

** Dental Preventative paid at 70/% of Plan Allowance

** \$1500 for Hearing Aids each 3 years

** 24 hour Nurse Care Line

** On Line access to your EHealth Records, Web MD and Medco RX

APWU Health Benefits Representatives are available to answer your questions about these two options for 2010. You can contact Sheila at the APWU NE Office 612-623-0677, Alice Crosbie is available at the MPO GMF 612-338-6225, and Dick Greenberg is available at the Minneapolis/St. Paul (BMC) NPC 651-454-4492.

We have reference copies of the new High Option PPO, CIGNA, Providers available in book form and on CD at all three sites in you want to stop in an office to look up a doctor, hospital or clinic. Even Better, Call your Clinic and ask them which of their doctors are CIGNA participants.