

See if the UnitedHealthcare® Medicare Advantage (PPO) plan for APWU Health Plan retirees is right for you

Review this side by side plan comparison to help you determine if the Medicare Advantage plan will meet your needs.

| Plan comparison | APWU Health Plan High Option with Medicare Parts A&B | APWU Health Plan Medicare Advantage Plan |
|--------------------------------------------------------------|------------------------------------------------------|------------------------------------------|
| Extras | | |
| National network ¹ | ✓ | ✓ |
| Expanded foreign travel coverage | ✓ | ✓ |
| Dental coverage | Limited | ✓ |
| \$85 Part B premium reduction | | ✓ |
| Free gym membership | | ✓ |
| Over-the-counter item credit | | ✓ |
| One plan – no need to coordinate benefits | | ✓ |
| Remain in the FEHB program | ✓ | ✓ |
| Remain an APWU Health Plan member | ✓ | ✓ |
| Medical benefits | | |
| Annual medical deductible | None | None |
| Annual medical out-of-pocket maximum ² | \$6,500/\$13,000 | None |
| Preventive services | \$0 | \$0 |
| Physician office visits (primary, specialist and virtual) | \$0 | \$0 |
| Hospital visits (inpatient and outpatient) | \$0 | \$0 |
| Emergency room or urgent care | \$0 | \$0 |
| Ambulance service | \$0 | \$0 |
| Acupuncture | \$25/26 visits | \$0/unlimited visits |
| Chiropractic care | \$25/24 visits | \$0/unlimited visits |
| Physical, speech and occupational therapy | \$0/60 visits per year combined | \$0/unlimited visits |
| Durable medical equipment | \$0 | \$0 |
| Diabetic supplies | \$0 | \$0 |
| Routine podiatry | Not covered | \$0/6 visits per year |
| Hearing aid allowance is combined for both ears ³ | \$1,500 allowance every 3 years | \$1,500 allowance every 3 years |

| Pharmacy – Retail | | |
|------------------------------|-------------------------|-------|
| Tier 1 – Generic | \$10 | \$10 |
| Tier 2 – Preferred brand | 25% up to max of \$200 | \$30 |
| Tier 3 – Non-preferred brand | 45% up to max of \$300 | \$45 |
| Tier 4 – Specialty tier | 25% up to max of \$300 | \$60 |
| Tier 5 – Specialty tier | 25% up to max of \$600 | N/A |
| Tier 6 – Specialty tier | 45% up to max of \$1000 | N/A |
| Pharmacy – Mail Order | | |
| Tier 1 – Generic | \$20 | \$20 |
| Tier 2 – Preferred brand | 25% up to max of \$300 | \$60 |
| Tier 3 – Non-preferred brand | 45% up to max of \$500 | \$90 |
| Tier 4 – Specialty tier | 25% up to max of \$150 | \$120 |
| Tier 5 – Specialty tier | 25% up to max of \$300 | N/A |
| Tier 6 – Specialty tier | 45% up to max of \$500 | N/A |

You must continue to pay the APWU Health Plan High Option premium if you elect to enroll in the Medicare Advantage plan, but there is no additional premium for the Medicare Advantage plan.

Benefits, features and/or devices vary by plan/area. Limitations and exclusions apply. Call your plan or review your Evidence of Coverage (EOC) for more information.

¹You have access to our national coverage. Unlike most PPO plans, with this plan, you pay the same share of cost in and out of network as long as providers are eligible to participate in the Medicare Program and accept the plan. Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

²Out-of-pocket maximum excludes premiums, prescription drug costs, and non-Medicare covered benefits.

³Other hearing exam providers are available in the UnitedHealthcare network. The plan only covers hearing aids from a UnitedHealthcare Hearing network provider. This information is not a complete description of benefits. Contact the plan for more information. Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.