Compare plans

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

Medical benefits

Medical benefits	APWU Health Plan High Option with Medicare Parts A and B	APWU Health Plan Medicare Advantage Plan
Annual medical deductible	$0	$0
Annual medical out-of-pocket maximum[1]	$6,500/$13,000	$0
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 services	$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 of $1,500 every 3 years (combined for both ears)[2]	$0	$0

Pharmacy benefits	APWU Health Plan High Option with Medicare Parts A and B	APWU Health Plan Medicare Advantage Plan
Retail pharmacy		
Tier 1: Generic	$10	$10
Tier 2: Preferred brand	25% up to max of $200	$30
Tier 3: Non-preferred brand	25% up to max of $300	$45
Tier 4: Specialty tier	25% up to max of $300	$60
Mail order pharmacy		
Tier 1: Generic	$20	$20
Tier 2: Preferred brand	25% up to max of $300	$60
Tier 3: Non-preferred brand	25% up to max of $500	$90
Tier 4: Specialty tier	25% up to max of $150	$120

These pharmacy benefits are based on APWU Health Plan's High Option plan with the Express Scripts Part D prescription drugs and the Medicare Advantage plan which comes with Part D prescription drugs through OptumRX.

Plus, these APWU Health Plan Medicare Advantage Plan extras

$100

Part B premium reduction

Vision eyewear allowance

Free gym membership

Dental coverage

$60

Quarterly credit for over-the-counter items

Home delivered meals

Important information

Enrollment information:
If you elect to enroll in the Medicare Advantage plan it will take over as the primary and only payer so you will not need to coordinate benefits, however, you must remain enrolled in the APWU Health Plan High Option if you elect the Medicare Advantage plan. Do not suspend or cancel your coverage with OPM or you will also be terminated from the Medicare Advantage plan.

Disenrollment Information
Enrollment is voluntary and retirees may opt in or out of the Medicare Advantage enhanced benefits at any time throughout the year. If you elect to disenroll from the Medicare Advantage plan you will be moved back to Original Medicare primary with the High Option medical benefits secondary, and then auto-enrolled into the Express Scripts Part D Prescription Drug plan effective the first of the following month.

Medicare Part B enrollment
If you are a Federal retiree, you are not required to take Medicare Part B to continue retiree coverage in the FEHB program, however, there are some advantages to having it. Having Medicare Part B makes you eligible for the Medicare Advantage plan for APWU Health Plan. You must continue to pay your Medicare Part B premiums if you elect to enroll in the Medicare Advantage plan.

Medicare Part B Late Enrollment Penalty (LEP)
If you didn't get Medicare Part B when you were first eligible, your monthly premium may go up. In most cases, you'll have to pay this penalty each time you pay your premiums, for as long as you have Medicare Part B. You must continue paying your Medicare Part B premium to be eligible for coverage under this APWU Health Plan-sponsored Medicare Advantage plan. If you stop paying your Medicare Part B premium, you may be disenrolled from this plan.

Medicare Part D (LEP)
Once you become a UnitedHealthcare® Medicare Advantage (PPO) plan for APWU Health Plan member, you will receive a letter to confirm you have had continuous prescription drug coverage. If you had coverage through the APWU High Option Plan or another FEHB or PSHB plan since you became Medicare eligible, you had what is known as "creditable coverage" and a penalty will not apply. You simply need to respond to the letter as quickly as possible to avoid an unnecessary penalty.

Income-Related Monthly Adjustment Amount (IRMAA)
IRMAA is an amount Social Security determines you may need to pay in addition to your monthly Part B and D premium if your modified adjusted gross income on your IRS tax return from 2 years ago is above a certain limit. The UnitedHealthcare® Medicare Advantage (PPO) plan for APWU Health Plan's included prescription drug coverage is considered a Part D plan therefore if you currently have a Part B IRMAA then you may incur a Part D IRMAA when enrolling in this plan.

Copay cards
In most cases, coupons and prescription drug copay cards can't be used with a Part D plan. Copay cards include disclaimer language that state that they can't be used with Federal health care programs. Part D prescription drug plans are a Federal program.

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.

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

[2]Other 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, and a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare.

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