

Compare plans

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



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
Tier 2: Preferred brand	25% up to max of \$200
Tier 3: Non-preferred brand	25% up to max of \$300
Tier 4: Specialty tier	25% up to max of \$300

\$10

\$30

\$45

\$60

Mail order pharmacy

Tier 1: Generic	\$20
Tier 2: Preferred brand	25% up to max of \$300
Tier 3: Non-preferred brand	25% up to max of \$500
Tier 4: Specialty tier	25% up to max of \$150

\$20

\$60

\$90

\$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. Under the new PSHB guidelines, if you choose to disenroll from your Medicare Advantage plan outside of Open Season, you will no longer have prescription drug coverage through APWU Health Plan. However, if you are facing extenuating circumstances, an exception process may be available. Please contact APWU Health Plan at 800-222-APWU to discuss your options and ensure continuity of your Part D coverage.

Medicare Part B enrollment

In most cases, postal retirees who retire after January 1, 2025 will be required to enroll in Medicare Part B to continue retiree coverage in the PSHB Program. 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 may vary by plan/area. Limitations, exclusions and/or network restrictions may apply.

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

²Other 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.