

Don't leave money on the table

The APWU Health Plan gives you money
back for paying your Part B premium

How it works

The UnitedHealthcare® Medicare Advantage (PPO) plan for APWU Health Plan High Option retirees includes \$100 each month toward your Part B premium. You will get the \$100 subsidy based upon how you pay your Medicare Part B premium.

If you pay your Part B premium through:	Then...
A deduction in your Social Security benefit	The \$100 subsidy will be applied to your Social Security benefit
A quarterly bill from Social Security/Medicare	Your Part B bill will be reduced by 3 times the subsidy amount on a quarterly basis
A deduction in your annuity check	The \$100 subsidy will be applied to your annuity benefit

The Part B premium subsidy may not appear as a line-item credit on your statement. It will appear in the form of a reduced Part B premium charge.

A typical example*:

\$202.90

Part B premium charge

- \$100

Part B premium subsidy

= \$102.90

Part B premium charge to appear on your statement



It can take up to 90 days from when you enroll in the Medicare Advantage plan for the Part B premium subsidy to be applied for the first time. The first subsidy will be backdated to include any months missed.

To learn more about the APWU Health Plan Medicare Advantage Plan:

Visit retiree.uhc.com/apwuhp or call 1-844-357-2501, TTY 711, 8 a.m.-8 p.m. local time, Monday-Friday.

Important information

Medicare Part B Enrollment

Being enrolled in Medicare and the UnitedHealthcare Medicare Advantage (PPO) plan for APWU Health Plan can help decrease your out-of-pocket health care expenses. In most cases Postal Retirees will be required to enroll in Medicare Part B if your retirement date is after January 1, 2025. Non Postal Federal retirees are not required to take Medicare Part B, but there are some advantages to having it. The decision to enroll in Medicare is entirely yours, but if you do choose to enroll, it is best to act quickly. If you choose to enroll in Medicare, visit ssa.gov/locator or call **1-800-772-1213**, TTY **1-800-325-0778**, 7 a.m.–7 p.m. local time, Monday–Friday. You must be enrolled in the APWU Health Plan High Option and in Medicare Part B if you wish to enroll in the UnitedHealthcare Medicare Advantage (PPO) plan for APWU Health 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)

If you become a UnitedHealthcare Medicare Advantage (PPO) plan member, you will receive a letter to confirm you have had continuous prescription drug coverage. Please respond as quickly as possible to avoid an unnecessary penalty. If, at any time after your initial enrollment period is over, there's a period of 63 or more days in a row when you don't have Medicare drug coverage or other creditable prescription drug coverage, then your monthly premium may go up. Creditable coverage is prescription drug coverage that is at least as good as or better than what Medicare requires. The LEP is an amount added to your monthly Medicare premium and billed to you separately by UnitedHealthcare. **If you've been enrolled in an FEHB or PSHB plan since you became Medicare eligible, you have had creditable coverage and the LEP should not apply.** You will need to contact UnitedHealthcare, within 90 days of enrollment, by calling the Customer Service number on the back of your ID card, to confirm that you have had credible coverage so that the LEP can be removed.

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 Part 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.

Call Social Security to see if you qualify for Extra Help

If you have a limited income, you may be able to get Extra Help to pay for your prescription drug costs. Many people qualify and don't know it. There's no penalty for applying, and you can re-apply every year.

Call toll-free at **1-800-772-1213**, TTY **1-800-325-0778**, 8 a.m.–7 p.m., Monday–Friday.

*Example is based on 2026 Part B premium amounts. Amounts may vary if LEP or IRMAA applies.

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 these plans depends on the plan's contract renewal with Medicare. You will remain an APWU Health Plan member in the FEHB or PSHB program if you elect to enroll in APWU Health Plan Medicare Advantage.

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