

Compare plans

Review this side by side plan comparison to help you determine what your plan changes will be when you are auto-enrolled into the UnitedHealthcare MedicareRx Part D Prescription Drug plan (PDP).

There is no additional premium to your Consumer Driven Option plan for the MedicareRx (PDP).

Benefits and costs	Consumer Driven Option pharmacy benefits	Medicare Part D Prescription Drug plan (PDP) for Postal Retirees
Deductible	\$2,200 – self only \$4,400 – self +1 or more	\$0*
Out-of-pocket maximum	\$6,500 – self only \$13,000 – self + 1 or more	\$2,400*
Prescription drug coverage		
Retail: 30-day supply		
Note: 90-day retail supply is available for 3x 30-day retail price		
Tier 1	25% coinsurance – \$15 minimum, \$200 maximum	25% coinsurance – \$20 maximum
Tier 2	25% coinsurance – \$15 minimum, \$200 maximum	25% coinsurance – \$45 maximum
Tier 3	40% coinsurance – \$15 minimum, \$300	40% coinsurance – \$100 maximum
Tier 4	N/A	40% coinsurance – \$100 maximum
Mail Order: 90-day supply		
Tier 1	25% coinsurance – \$10 minimum, \$200 maximum	25% coinsurance – \$40 maximum
Tier 2	25% coinsurance – \$10 minimum, \$200 maximum	25% coinsurance – \$90 maximum
Tier 3	40% coinsurance – \$10 minimum, \$300 maximum	40% coinsurance – \$200 maximum
Tier 4	N/A	40% coinsurance – \$200 maximum

* MedicareRx (PDP) deductible and out-of-pocket maximum applies separately for each enrolled individual. This means there is no combined deductible or out-of-pocket maximum for families.

Benefits, features and/or devices may vary by plan/area. Limitations, exclusions and/or network restrictions may apply.

Personal Care Account (PCA)

As a member of APWU Health Plan's Consumer Driven Option plan, once enrolled into the MedicareRx (PDP) your prescription reimbursement out of your Personal Care Account (PCA) will no longer be automatic. If you still have funds available in your PCA, you may request manual reimbursement for your MedicareRx (PDP) out-of-pocket costs. The amount in your PCA can vary based on your enrollment status with APWU Health Plan and the rewards you've earned by taking certain health actions as part of the Consumer Driven Option medical plan. For instructions on how to access your PCA please call 855-808-3003.

Important information

Disenrollment Information

As a part of the PSHBP (Postal Service Health Benefits Program), you will be automatically enrolled into the UnitedHealthcare MedicareRx (PDP) Part D prescription drug plan for your prescription drug benefits unless you choose to opt out.

If you opt out or disenroll from the UnitedHealthcare MedicareRx (PDP), your premium will not change and you will no longer have prescription drug coverage through the PSHB program, until next Open Season.

Medicare Part B

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. If you don't get Medicare Part B when you are first eligible, you may incur a Late Enrollment Penalty (LEP) and monthly Part B 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.

Medicare Part D (LEP)

Once you become a UnitedHealthcare® MedicareRx PDP plan for APWU Health Plan member, you may receive a letter to confirm you have had continuous prescription drug coverage. If you had coverage through the APWU Health Plan Consumer Driven Option 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 Medicare 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. This plan 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.