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APWU Health Plan
800-222-2798
www.apwuhp.com



The Health Connection



Health Plan Reduces Premium Costs

APWU HEALTH PLAN'S HIGH OPTION IS A STANDOUT FOR 2008. WITH A TRUSTED TRADITION OF providing quality healthcare to members, APWU Health Plan's High Option provides even more value for your dollars this year—premiums are lower in 2008 than in 2007. You can't beat the price, and take a look at the High Option benefits:

New Hearing Benefit

New this year, High Option members and their families can receive free hearing tests from American Hearing Benefits Plan, and discounts on hearing devices. This is a non-FEHB optional program with no additional premium.

Preventive Care

Helping you stay well is a priority of APWU Health Plan, and the High Option offers a wide range of preventive benefits. Included are preventive tests and screenings, routine physical exams, and educational classes and programs to stop smoking. Preventive care for children is covered at 100 percent for recommended immunizations, physical exams and laboratory tests. We are the only plan in the Federal Employees Health Benefits (FEHB) Program to reward you for staying well. If you use little or no benefits in a plan year, the Wellness Benefit reimburses you up to \$350 so that you can tailor benefits to your individual needs.

Prescription Drugs

There is no prescription drug deductible and you pay low copayments for generic drugs with the prescription drug program. For short-term medications, over 59,000 network pharmacies offer many choices, and there is also a mail order program for long-term prescriptions that saves time and money. The High Option prescription program provides savings and convenience for generic and brand name drugs, and you never have to file a claim.

Hospitalization and Accidental Injury

The High Option provides 100 percent coverage when you need it most with the Plan's Accidental Injury benefit for unexpected outpatient care. If you need care in a

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There are some things you can do that will help you get the most from your health plan and improve the care you receive from doctors and hospitals. I have listed some tips that can help you get the best care:

Stay Informed

- Read your health insurance policy. For APWU Health Plan, our policy details are in the Federal Brochure (RI 71-004). Make sure you understand the policy, especially the information on benefits, coverage, and limits.
- Our Plan's newsletter, The HealthConnection, can be a good source for additional information.
- Check our website for new information and announcements.

Take Charge

- Ask your doctor about regular screenings to check your health. Discuss your risk of getting certain conditions, and what lifestyle choices or changes might help you lower your risks or prevent illness.
- Ask questions and insist on clear answers.
- Ask about the risks and benefits of tests and treatments.
- Make sure you understand and can follow the doctor's instructions. Bring another person along who can help you take notes or remember things.

Keep Track

- Write down your concerns, and create a log of symptoms to help you explain health problems to your doctor.
- Set up health files for family members with histories of shots, illnesses, treatments and hospital visits. Ask for copies of lab results. Keep a list of your medicines, noting any side effects or problems.

OR

Use eHealthRecord and print a list of your medicines, note any side effects or problems

Sincerely,

Director

William J. Kaczor, Jr.

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hospital, there is no deductible or per admission charge for in-network hospital care.

Special Features

The High Option's online claims and member services tool, eHealthRecord, gives easy and fast access to membership details and claims history; the Nurse Advisory Line provides toll-free advice and information from med-

ical professionals; and you can find many online resources on the Health Plan's website, including an online PPO directory, Hospital Quality Ratings Guide, and Cost Treatment Estimator. Find these and more at www.apwuhp.com.

This is a summary of features of the APWU Health Plan. All benefits are subject to the definitions, limitations and exclusions set forth in the Plan's Brochure (RI 71-004).

Taking the Test

AS A CONSUMER, ASKING QUESTIONS IS A GOOD THING. HERE ARE SOME questions that can help you talk with your doctor about diagnostic imaging, from MedSolutions.

- Why do I need this test? How will the scan help make a diagnosis and affect my treatment?
- What are the risks and side effects?
- How much will it cost?
- Are the tests being performed by a Preferred Provider?
- Where should I have the tests? Ask if technicians are certified/licensed, if films are read by board certified radiologists, if the equipment is up-to-date, if proper safety measures are in place.
- How soon do I need it? Most advanced imaging tests do not have to be performed immediately.

To help you receive appropriate and safe imaging procedures, APWU Health Plan provides radiology management, and certain radiological procedures must be precertified with MedSolutions, the Health Plan's radiology management partner. Ask your doctor to call MedSolutions, 1-888/693-3298, before scheduling outpatient radiology services involving Computerized Axial Tomography (CT), Magnetic Resonance Imaging and Angiography (MRI/MRA), Nuclear Cardiology (NC) and Positron Emission Tomography (PET).

Quality Healthcare and Savings Too

IT'S A FACT THAT YOU CAN GET GOOD QUALITY care and spend less too. APWU Health Plan looks for ways to help you save money while maintaining the high standards we set for quality. Here are some ways that you can take advantage of the cost savings APWU Health Plan provides:



- Use providers in APWU Health Plan's Preferred Provider Organization (PPO) network. The Health Plan gives you the choice to use any provider, in or out of the PPO network; but by selecting a PPO doctor or hospital, you will save on out-of-pocket costs. PPO providers agree to substantially discount their fees, limit what they bill members, and always accept the Plan's allowance. The Health Plan also covers PPO charges at a higher percentage than non-PPO provider charges.
- Choose generic drugs when appropriate. Things that cost more are generally thought to be better, but that's not true with generic drugs. Generics are a good deal. Generic drugs are the same as brand name drugs in dosage, safety, strength, quality, purity, stability, the way they work, and the way they are taken. The U.S. Food and Drug Administration (FDA) approves all drugs, and all must work well and be safe. By initiating a conversation with your doctor the next time you need a prescription, you can see if a generic drug would be right for you.
- Order prescription drugs through the Mail Order Pharmacy or a network pharmacy. You can get up to a 90-day supply of prescription drugs for only \$15 for generic drugs through the Mail Order Pharmacy. Medications are delivered right to your door, at no extra cost to you, so it's easy and convenient. For short-term medications, get up to a 30-day supply of generic medication for \$8 at a network pharmacy.

You'll find a list of network pharmacies near you on our website. Go to www.apwuhp.com, and click on High Option Pharmacy Programs and Medco's Online Pharmacy.

Value with In-Network Mental Health Providers

Using Preferred Provider Organization (PPO) providers is one of the best ways to save money on healthcare. APWU Health Plan offers a national network of behavioral health providers as well as a PPO network for medical services. If you or someone in your family needs assistance with a mental health issue, ValueOptions, the Health Plan's behavioral and mental health partner, provides many provider choices near your home or work location. And, you'll save money, because in-network providers discount their charges, and the Health Plan pays a higher percentage of the cost. Mental health and substance abuse services must be preauthorized whether you use in or out-of-network providers. Call ValueOptions at 1-888/700-7965 for preauthorization and a list of mental health providers.

Treating migraines, helping teens cope with death, and cancer support groups are just few articles recently featured on ValueOptions' award-winning Achieve Solutions site. You'll find AchieveSolutions on our website at www.apwuhp.com, on the Health Care and Patient Safety Tips page.

New Functions Available with eHealthRecord

High Option members have additional capabilities with the newest release of eHealthRecord, our online access to claims and member services:

- Your PPO network is displayed under Member Details.
- Family members can be added.
- Member contacts can be added and modified, for example, HIPAA Representatives, Power of Attorney, Legal Guardian; and submit documents online such as Power of Attorney and Legal Guardian documents.
- You can view and order a duplicate of your Member ID Card.
- There is now a choice to suppress the printing of an Explanation of Benefits (EOB). An e-mail is received when a claim has been processed and you can view the EOB online instead of receiving a paper copy. We will continue to mail EOBs if the suppression function is not requested.
- You can see when a check has cleared for a claim payment, and when it will be paid if it is currently in-process.

Check out eHealthRecord on the Health Plan's home page at www.apwuhp.com, and click on the eHealthRecord bullet on the left-hand side.

What's New



An updated site on immunizations from the Centers for Disease Control and Prevention (CDC) called **Vaccines & Immunizations** is an excellent resource for finding immunization schedules, questions and answers about diseases that are vaccine preventable, school requirements, a flu website, and more. Find it on our website, www.apwuhp.com. Click on the Health Care and Patient Safety Tips bullet on the home page, and find links at the bottom of the page; or at www.cdc.gov/vaccines. You'll also find links to other excellent sites for finding reliable and trustworthy medical information on our website. Here are some of the best:

- [CDC Vaccines & Immunizations](#)
- [National Institutes of Health](#)
- [National Library of Medicine/NIH's MedlinePlus](#)
- [NIH's National Cancer Institute](#)
- [U.S. Department of Health and Human Service's Centers for Disease Control and Prevention](#)
- [National Heart, Lung and Blood Institute](#)

We Help Make Healthcare Easier

APWU HEALTH PLAN PROVIDES THESE COST-FREE SERVICES TO HELP YOU ADD VALUE TO your healthcare experience and to make healthcare easier:

- **eHealthRecord**-online access to claims and member services.
- **Online Hospital Quality Ratings Guide**-helps you evaluate the quality of hospitals.
- **Online Treatment Cost Estimator**-learn the cost of medical conditions and procedures.
- **Nurse Advisory Line**-a toll-free call to our registered nurses provides information and advice 24/7. Just call 888/993-0333.
- **Online Health Library**-up-to-date information from the Mayo Clinic to help you understand conditions and make informed decisions.
- **Online Behavioral Health Site**-ValueOptions' AchieveSolutions site, provides information on mental health and substance abuse.
- **Online Pharmacy Program**-track your prescriptions, compare prescription prices, or find a network pharmacy.
- **Online PPO Directory**-find a PPO doctor or hospital.
- **Links to other sites**- reliable medical and healthcare sites are on the Health Care and Patient Safety Tips page.

You'll find the online services on our website, at www.apwuhp.com.

Only rely on APWU Health Plan's Brochure (RI 71-004) as the official statement of benefits, limitations and exclusions.

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