



Hypertension and its Symptoms

Overview

Hypertension (high blood pressure) is when the pressure in your blood vessels is too high (140/90 mmHg or higher). It is common but can be serious if not treated.

People with high blood pressure may not feel symptoms. The only way to know is to get your blood pressure checked.

Lifestyle changes like eating a healthier diet, quitting tobacco and being more active can help lower blood pressure. Some people may still need to take medicine.

Blood pressure is written as two numbers. The first (systolic) number represents the pressure in blood vessels when the heart contracts or beats. The second (diastolic) number represents the pressure in the vessels when the heart rests between beats.

Symptoms

Most people with hypertension don't feel any symptoms. Very high blood pressures can cause headaches, blurred vision, chest pain and other symptoms.

Checking your blood pressure is the best way to know if you have high blood pressure. If hypertension isn't treated, it can cause other health conditions like kidney disease, heart disease and stroke.

People with very high blood pressure (usually 180/120 or higher) can experience symptoms including:

- **severe headaches**
- **chest pain**
- **dizziness**
- **difficulty breathing**
- **nausea**
- **vomiting**
- **blurred vision or other vision changes**
- **anxiety**
- **confusion**
- **buzzing in the ears**
- **nosebleeds**
- **abnormal heart rhythm**

If you are experiencing any of these symptoms and a high blood pressure, seek care immediately.

Source: <https://www.who.int/news-room/fact-sheets/detail/hypertension>



If you have or suspect you have Hypertension than you'll be happy to know that the High Option covers Hypertension screenings at 100% when you stay in-network. Page 37 of our Federal Brochure lists all screenings that are covered. So book your screening today!

Visit our website to learn more about our preventive care for Hypertension:
<https://www.apwuhp.com/members/high-option/benefits-at-a-glance/>

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Our Mission:

APWU Health Plan partners with postal and federal families to create a lifestyle dedicated to healthy living. We are committed to providing our members with innovative high-quality products and services.





YOUR FUTURE ON YOUR OWN TERMS

Your prescription plan covers contraceptives at no cost to you.

Under the Affordable Care Act, your plan covers contraceptive medications and medical devices approved by the U.S. Food and Drug Administration. There are many contraceptive options available to you that can help prevent pregnancy, including:¹

- Medication taken by mouth
- Skin patch
- Vaginal ring
- Cervical cap
- Diaphragm
- Shot/injection
- Implantable rod
- Intrauterine systems (“IUD”)
- Emergency contraceptives
- Over-the-counter methods

¹Consult with your healthcare provider to ensure you are using the contraception method most appropriate for you, your body, and your future.





APWU Health Plan receives conditional approval to participate in the PSHB Program

APWU Health Plan is proud to announce that we have been **conditionally approved*** to participate in the new upcoming 2025 PSHB Program designed specifically for Postal employees and retirees! In addition, we will continue to offer coverage for Federal employees and retirees under the current FEHB Program.

What does this mean for you as an existing or future APWU Health Plan member?

- We are pleased to provide coverage to both Postal and Federal employees and retirees.
- In addition to offering PSHB Postal plans in 2025, we will also continue to provide coverage for Federal families under the FEHB program.

- We continue our commitment to providing our members with innovative, high-quality products and services.

Postal employees and retirees, please visit our website at:

www.apwuhp.com/postal-service-health-benefits-program/ for more information on the PSHB Program.

** The Office of Personnel Management (OPM) has announced that the APWU Health Plan is **conditionally approved** to participate in the upcoming PSHB Program and is **contingent** on benefits and rate negotiations over the summer.*

Feel better without a trip to the ER



Get secure, non-urgent care by phone or video 24 hours a day, 7 days a week

Next time you're sick, avoid the long wait and high cost of the ER.

Instead, get care from a Teladoc Health® board-certified doctor or other licensed provider for non-urgent and common conditions like the flu, allergies, coughs, sore throats, rashes and more. You can even get a prescription, if needed, sent to a pharmacy of your choice.

	Teladoc Health®		Emergency Room
✓	Have a confidential visit from anywhere	✗	Travel to the nearest ER while sick
✓	Talk to a board-certified doctor by phone or video within minutes	✗	Deal with long wait times and risk exposure to germs
✓	Get affordable care when you need it	✗	Pay potentially high fees for non-urgent needs

Get confidential virtual care 24 hours a day, 7 days a week. Only a \$10 copay when you stay in-network!

Visit Teladoc.com
Call 1-800-TELADOC (800-835-2362)



HEALTHY GOALS

Get to know your benefits to set healthy goals! APWU Health Plan can help you stay on track. Take full advantage of your High Option benefits to stay healthy and fit.

High Option has preventive dental coverage!

Express Scripts Pharmacy

A home delivery pharmacy that delivers more than your medication

Get 3-month supplies of long-term medications delivered right to your door quickly, safely, and accurately.

- Simple, stress-free ordering and automatic refills
- Free standard shipping and flexible payment options
- True 24/7 support, including access to pharmacists trained in specific conditions like diabetes and heart disease

Plus, you could save 32% on your prescriptions as compared to retail pharmacies.

Visit Express Scripts at <https://www.express-scripts.com/rx> to get started!

My Goals

- Schedule my annual mammogram and cervical cancer screening
- Schedule my annual colorectal cancer screening (if I'm over age 45)
- Spend some time getting to know your pharmacy - Express Scripts - and what benefits they offer
- Schedule your bi-annual dentist appointment

Colorectal Cancer: The Importance of Screening and Early Detection

Colorectal cancer is caused by an uncontrolled division of abnormal cells in the colon or rectum. **It is the third most common cancer in the United States**, and it occurs most often in people over the age of 50.

Why Is Screening for Colorectal Cancer So Important?

Many colorectal cancers can be prevented through regular screenings. Screenings can find precancerous polyps—abnormal growths in the colon or rectum—so that they can be removed before they turn into cancer. **Screening is important because when found early, colorectal cancer is highly treatable.** Early stages of colorectal cancer usually present no symptoms. Symptoms tend to appear as the cancer progresses.

- ★ **Colonoscopy and cervical cancer screenings are considered preventive care and are covered 100% when you stay in-network.**

Two routine visits a year!
The High Option pays 70% of the allowed amount for routine dental care, office visits, exams, cleanings, X-rays, fluoride treatment, fillings and simple extractions. Use any dentist you choose.



What Are the Symptoms of Cervical Cancer?

Early on, cervical cancer may not cause signs and symptoms. Advanced cervical cancer may cause bleeding or discharge from the vagina that is not normal for you, such as bleeding after intercourse. If you have any of these signs, see your doctor. They may be caused by something other than cancer, but the only way to know is to see your doctor.

Schedule your yearly mammogram today! Going for your yearly mammogram helps to fight against breast cancer by detecting cancer early.

APWU Health Plan Dental Insurance Plan (administered by MetLife and Voluntary Benefits)

**Enrollment is open throughout the year.
Enroll at any time.**

Available to APWU members, associate members and their eligible dependents.

If you feel that you or your family will need more dental coverage in the future, you can enroll in our Dental Insurance Plan through Voluntary Benefits! You will pay a separate premium based on where you live. Visit our website at <https://www.apwuhp.com/members/high-option/dental/> to learn more!

Use any dentist you choose.

If you were a member of a dental plan that made you use a specific dentist, you may continue to use that dentist, but it's not required.

Who is eligible to enroll?

Postal workers: You have to be an APWU member before you can enroll. All APWU members in good standing, including active workers, PSEs who work at least 20 hours per week and retirees are eligible.

Federal workers: As a Health Plan member, you are an APWU associate member and need to remain one—and pay the \$35 annual fee—in order to maintain eligibility for the dental plan. All federal employees enrolled in an APWU Health Plan are eligible for this plan—you don't have to be a postal worker.



How to file an appeal, a complaint or a grievance



You have the right to send us your suggestions, file an appeal, a complaint or a grievance about the Health Plan, a healthcare service or a healthcare provider.

Appeal: A dispute of a decision made by the Health Plan pertaining to a pre- or post-service claim. Appeals must be made in writing and submitted within 180 days of the original claim determination.

Complaint: Dissatisfaction with service, policies, administration, healthcare providers and/or Health Plan staff. You may express your complaint in writing or by contacting Member Services at (800) 222-2798 (High Option) or (800) 718-1299 (Consumer Driven Option).

Grievance: A request for reconsideration of a decision solely based on medical necessity and/or appropriateness of medical treatment. A grievance must be submitted in writing.

Urgent Appeal or Grievance: If your concern is regarding medical care or treatment that is urgent and requires expedited handling, contact the Health Plan at (800) 222-2798 (High Option) or (800) 718-1299 (Consumer Driven Option).

This pre-service expedited review will be completed within 72 hours. Additional information on the appeal process can be found on our website at www.apwuhp.com or in the official Health Plan Brochure, Section 8.

Your comments and suggestions are important to us as we strive to improve the quality of service and care that we provide to you.

Mail appeals or grievances to:

High Option

APWU Health Plan | PO Box 8660, Elkridge, MD 21075

Consumer Driven Option

UnitedHealthcare Appeals | P.O. Box 740816 Atlanta, GA 30374-0816

Member Rights and Responsibilities Statement



You and all members of the American Postal Workers Union (APWU) Health Plan have both rights and responsibilities in the management of your healthcare. Management of your healthcare includes encounters with APWU Health Plan associates and the provider community.

The following outlines your member rights with the APWU Health Plan:

- Be treated with fairness, respect and dignity at all times.
- Receive understandable information about APWU Health Plan programs, services and contractual relationships in terms and language you can understand.
- Receive timely access to covered services and drugs, as applicable.
- Have the privacy of personal health information protected.
- Receive information about the organization, your plan, its network providers and covered services.
- Receive a prompt reply to questions or requests for information.
- Receive a copy of the Member Rights and Responsibilities Statement.
- Clear information on how to file a complaint or appeal and to ask us to reconsider decisions we have made.
- Make recommendations, as well as get more information, about APWU Health Plan's Member Rights and Responsibilities Policy.
- Know how APWU Health Plan pays in-network and out-of-network healthcare professionals for providing services.
- Participate with healthcare professionals in making decisions about healthcare.
- Have candid discussions of appropriate or medically necessary treatment options for health conditions, regardless of cost or benefit coverage.
- Receive complete information about diagnosis, evaluation, treatment and prognosis, or designate another person to receive this information on your behalf.
- Know the names and qualifications of healthcare professionals involved in medical treatment.

The following outlines your responsibilities with the APWU Health Plan:

- Become familiar with covered services and the rules to follow to get covered services.
- Provide full disclosure of any other health insurance or prescription drug coverage you may have.
- Tell the doctor and other healthcare professionals about current enrollment. Help doctors and other providers by providing them with information, asking questions and following through on care.
- Understand health problems and participate in developing mutually agreed upon treatment goals.
- Agree to follow the treatment plan prescribed by your provider and to participate in your care.
- Treat healthcare professionals, staff and others with respect.
- Pay what is owed.
- Inform APWU Health Plan if you move.
- Contact Customer Service for help with questions or concerns.
- Provide complete and accurate information to the best of your ability about your health, medications (including over-the-counter and dietary supplement products) and any allergies or sensitivities.
- Inform your provider about any living will, medical power of attorney or other directive that could affect your care.



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APWU Health Plan

799 Cromwell Park Drive, Suites K-Z
Glen Burnie, MD 21061
(800) 222-2798

**TOGETHER.
BETTER HEALTH.**

Randy P. Griffin
Chief Executive Officer



Randy P. Griffin

Sarah J. Rodriguez
Health Plan Director



Sarah J. Rodriguez

Our focus and commitment is to enrich our members' lives through consistent, exceptional member experiences. Please take a few moments and give us your feedback.

We want to hear from you!

In an effort to improve our future products and services, we are asking for 5 minutes of your time to provide us feedback on your experiences with the APWU Health Plan. To get started just scan the QR code or visit this link: <https://hcsurvey.apwuhp.com>



Manage your High Option health plan with your member portal.

Download the myapwuhp app.

The myapwuhp app is another tool that can help you manage your health plan. See your claims, year-to-date information, prescriptions, and more.

You must register for the member portal in order to use the secure app.

