

# The Importance of Well-Child Visits

## SCHEDULE A WELL-CHILD VISIT TODAY

As children get back to in-person learning and care, it's important to get caught up on any missed well-child visits and recommended vaccines. Reach out to your pediatrician if you need help getting back on track.

**Well-child visits are covered at 100% by your health plan when you see a network doctor.**

## WHY ARE WELL-CHILD VISITS IMPORTANT?

Regular well-child visits allow a health care provider to:

### Track your child's growth and development

These visits allow you to see how much your child has grown, talk to your doctor about your child's development, and discuss milestones, social behaviors and learning.

### Find or prevent health issues

Your child will receive recommended vaccines to prevent illness. You can also ask about nutrition and safety at home and at school.

**DID YOU KNOW?** Vaccines can help protect babies age 2 and under from 16 potentially harmful diseases.



## Answer any questions you may have

Bring a list of topics that you want to talk about with your child's doctor, such as development, behavior, sleep, eating or getting along with other family members.

## REGULAR CHECKUPS ARE RECOMMENDED

The American Academy of Pediatrics recommends a series of well-child visits in the first 3 years of your child's life.

- ✓ The first-week visit (3 to 5 days old)
- ✓ 1 month old
- ✓ 2 months old
- ✓ 4 months old
- ✓ 6 months old
- ✓ 9 months old
- ✓ 12 months old
- ✓ 15 months old
- ✓ 18 months old
- ✓ 2 years old
- ✓ 2½ years old
- ✓ 3 years old

For children 4 years and older, an annual visit is recommended. To learn more, visit [healthychildren.org](http://healthychildren.org) and search for "well-child visit."

**DON'T FORGET.** Maven® provides pediatric support until your child's first birthday, available at no additional cost as part of your health plan. Visit [mavenclinic.com/join/apwuhp](http://mavenclinic.com/join/apwuhp) or download the Maven Clinic app to get started.

Vol. 25 | No.3

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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.

# Make the most of your Medicare benefits

Whether you're getting ready to retire or are already retired, you can turn to APWU Health Plan for answers to your questions about Medicare. We've been serving federal and postal employees and retirees since 1960.

## Enroll in a Medicare Advantage plan for High Option members covered by Medicare Parts A and B.

The UnitedHealthcare® Medicare Advantage (PPO) for APWU Health Plan enhances your Federal Employees Health Benefits (FEHB) Program coverage by reducing or eliminating cost-sharing for services. Get a collection of benefits you won't find anywhere else:

- No copays for covered medical services
- An \$85 monthly Part B premium subsidy
- \$60 quarterly over-the-counter item allowance
- \$1,500 hearing aid allowance
- Dental coverage
- Prescription drug coverage (Part D)
- Nationwide provider network
- One plan with no need to coordinate primary and secondary payers

Find out if you're eligible to enroll in the Medicare Advantage plan:

Call **855-383-8793**

**711** (TTY)

8 a.m. – 8 p.m. CT

Monday – Friday

## When to sign up for Medicare.

You can enroll in Medicare during specific times. The first time is the Initial Enrollment Period, which starts three months before the month you turn 65 and ends three months after the month you turn 65. After you enroll, you can change your coverage each year during Open Enrollment, October 15 to December 7. To find out about other times you may be able to enroll or make a change, visit [medicare.gov](https://www.medicare.gov).

To apply for Medicare, locate your local Social Security Administration office at [ssa.gov](https://www.ssa.gov) or call **800-772-1213** (TTY: **800-325-0778**).



## Medicare Advantage and Part D prescription drug plans for postal retirees

Join us to learn about Medicare basics, how Medicare Advantage and Part D plans work for postal retirees, and what to consider when considering a Medicare Advantage or Part D prescription drug plan.

Go to our website at <https://www.apwuhp.com/our-plans/high-option/retirees-medicare/medicare-advantage-plan-high-option/> to register

now for an upcoming webinar:

Thursday, August 15, noon – 1 pm ET

Thursday, September 19, noon – 1 pm ET

Wednesday, October 23, noon – 1 pm ET



# Get the most from life's moments with UnitedHealthcare Hearing



## Hear better, live better

Hearing loss is more common than you may think – in fact, 48 million Americans have some degree of hearing loss. Hearing is also an important part of your overall health and well-being. Not only does it keep you connected to the people and activities you love, it helps preserve important connections in your brain that can help keep you sharp as you age. A hearing aid may help.

## Hearing aids are more advanced than ever

Today's hearing aids are cutting edge, discreet and use advanced technology to mimic natural hearing. With a wide variety of styles that feature the latest technology such as recharging capabilities, connection to Bluetooth® devices, the ability to automatically adapt to new listening environments, and more, hearing aids can become a natural part of your daily life.

## How the APWU Health Plan can help

As a High Option member, you can access over 2,000 name-brand models and styles of hearing aids at significant savings through UnitedHealthcare Hearing. Choose virtual care with hearing aid home delivery or in-person care at more than 7,000 hearing providers nationwide. Plus, get in-person or virtual support for every stage of your hearing health journey.

## Your High Option hearing benefits

### What the plan covers:

Hearing services	In-network you pay	Out-of-network you pay
Diagnostic hearing tests (every 2 years)	15%	40% of the Plan allowance*
Hearing aid (every 3 years)	All charges in excess of \$1,500**	All charges in excess of \$1,500**

\* If there is a difference between the allowance and billed amount, the member is responsible for the difference.

\*\* No deductible applied.

For more information, call **1-855-523-9355**, TTY **711**, or visit [www.uhc hearing.com](http://www.uhc hearing.com).

## PSHB Special Enrollment Period for Medicare Part B

**As part of Postal Reform, Postal Service retirees qualify for a special enrollment period.**

If you are an annuitant entitled to Medicare Part A (typically at age 65) as of January 1, 2024, and did not enroll in Medicare Part B, you and your covered, eligible family members may be able to participate in the special enrollment period (SEP) for Medicare Part B that runs from April 1 to September 30, 2024.

If you choose to enroll during this period, you will not need to pay a late enrollment penalty. Individuals eligible for the PSHB SEP should have received notification by US mail earlier this year.

**Deadline to enroll is September 30, 2024!**



# 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.

## Do I need a COVID-19 booster this year?

The 2023–2024 vaccine is a one-shot vaccine for most people, **and there is no booster this season.** (People who are immunocompromised or ages 6 months to 4 years may need more than one 2023–2024 vaccine.)

The FDA calls this an updated vaccine (not a “booster” like previous shots) because it builds a new immune response to variants that are currently circulating. This change reflects the current approach of treating COVID-19 similarly to the flu, with preventive measures such as an annual vaccination.

Source: <https://www.hopkinsmedicine.org>

## My Goals

- Schedule the flu vaccine for myself and my family
- Get ready for school by scheduling a check-up with your primary care doctor
- Set a reminder to use Urgent Care instead of going to the Emergency Room which will save you a ton of money (only \$30 copay for High Option members)

## Flu vaccines and COVID-19 vaccines: What’s the difference?

While COVID-19 and seasonal flu have similar symptoms, they are not caused by the same virus. That means flu vaccines and the COVID-19 vaccines are designed to protect against the specific viruses that cause their respective illnesses.

So, the flu vaccine does not protect against COVID-19 and the COVID-19 vaccine does not protect against the flu.

The flu is caused by influenza viruses, and flu vaccines have been around for decades. Each year, all flu vaccines are specifically made to protect against the strains that research says will be the most common that year.

COVID-19 is caused by a coronavirus called SARS-CoV-2. Our bodies had never encountered this type of coronavirus before the pandemic, so they hadn’t built antibodies to fight it. And we didn’t have a vaccine to protect against it until the first was authorized in late 2020.

## Fall is just around the corner!

*Make sure you take preventive measures to avoid getting the flu this year.*

*\* Flu shots are 100% covered when you stay in-network for High Option members. Visit our website at [www.apwuhp.com](http://www.apwuhp.com) for more information!*



## Finding an Urgent Care near you

We made finding your nearest Urgent Care super easy with our provider directory search tool. Just search your High Option Directory at <https://www.apwuhp.com/our-plans/see-provider-networks/>. In the search bar just put in your zip code and select ‘Places’. From there you can narrow it down to Urgent Cares. And it’s as easy as that!

*Call your Primary Care Provider to make sure you’re keeping up with the latest Covid-19 vaccines and boosters! Or visit [cdc.gov](http://cdc.gov) for the most updated vaccine schedule for 2024.*

## Convenient pharmacy choices

With so many pharmacies out there, it's hard to know where you'll get both convenience and savings. And who wants to wait in long pharmacy lines? Get your time back with Express Scripts®! With **Express Scripts® Pharmacy** you have two options for your maintenance medications - **home delivery** or **Express Scripts Smart90®**. With the home delivery program, Express Scripts® will deliver up to 3-month supplies of medication you take regularly right to your home.

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.<sup>1</sup>

With **Express Scripts Smart90®** you can easily switch your 30-day supply to a 90-day. Having a 90-day supply of maintenance medications can save money and eliminate extra trips to the pharmacy and forgotten refills

for APWU Health Plan members. It can also help patients stay on therapy and improve health outcomes — members are 19% more adherent to their medication regime when they use a 90-day supply instead of a 30-day supply for maintenance medications. Express Scripts' **Smart90®** solution ensures patients have the medications they need and a choice of where to go, all while offering savings for members. In fact, most members see 27% savings by going to a Smart90 pharmacy.

Smart90 retail pharmacies (CVS and Walgreens) and the Express Scripts Pharmacy can aid in prescription transfers, contact physicians if needed, and have one-on-one conversations when patients have clinical questions.

<sup>1</sup>Patients save an average of 32% compared to retail pharmacies (Express Scripts Internal analytics, 2023)



## Unlocking healthcare savings with the Viveka Health Price Transparency Tool

At the APWU Health Plan, we prioritize your health and financial well-being. We're excited to introduce the **Viveka Health Price Transparency Tool**, a powerful resource designed to empower you with the knowledge to make informed healthcare decisions and save on medical expenses.

In today's complex healthcare landscape, understanding the true cost of medical services can be challenging. With the Viveka Health Price Transparency Tool, you can easily compare prices for various procedures, treatments, and services. This innovative tool provides you with access to up-to-date pricing information from a wide range of in and out of network providers, ensuring you get the best value for your healthcare dollars.

### Here's how it works:

1. **Search and Compare:** Simply enter the procedure or service you need. The tool will display a list of providers and their prices, allowing you to compare and choose the most cost-effective option.

2. **Save Money:** By comparing prices, you can identify significant savings opportunities, potentially reducing your out-of-pocket expenses.
3. **Make Informed Decisions:** With transparent pricing at your fingertips, you can have more meaningful discussions with your healthcare providers about your options and expected costs.

At the APWU Health Plan, we believe that transparency is key to better health outcomes and financial peace of mind. The Viveka Health Price Transparency Tool is just one of the many ways we are committed to supporting you, our members, in navigating your healthcare journey with confidence and clarity.

Discover the power of price transparency today and take control of your healthcare expenses. Visit our website at [www.apwuhp.com/members/high-option/my-tools/](http://www.apwuhp.com/members/high-option/my-tools/) to learn more. Just sign in to get the most accurate cost\*.

*\* Cost is determined by factoring in your deductible and coinsurance at the time of the estimate.*

# Get relief for pain



From home remodeling projects and gardening to sports and playing with the kids, there are a lot of ways to hurt your back or other joints. But no matter how or when pain strikes, there are steps you can take now to find relief. Start with the least-invasive options first. These effective treatments often cost less and may help you get back to your normal routine faster.

**\$** Least invasive and lower cost

## New pain or injury? Start here.

Aspirin, ibuprofen or acetaminophen  
Hot or cold packs  
Movement to ease stiffness

## Pain still present after 3 weeks? Get it checked out.

**Physical therapy**  
**Exercise**

**Chiropractic care**  
**Transcutaneous electrical nerve stimulation (TENS) therapy**  
**Acupuncture or acupressure\***

Medications,\*\* pain relievers, anti-inflammatory drugs, injections

Surgery

**\$ \$ \$** Most invasive and higher cost



## Build your exercise routine

Work out at home or at gyms nationwide with **One Pass Select™**. Plans Classic and above also include free delivery for groceries and household essentials. To choose the membership option that fits your lifestyle and your budget, visit [OnePassSelect.com](https://www.onepassselect.com).

## How can physical therapists help?

Physical therapists can help with back pain by assessing your body and movement, identifying the root cause of your discomfort, and creating a plan to reduce pain.

## How can chiropractors help?

Chiropractors can help with back pain using a variety of techniques, including spinal manipulation, massage, and other manual therapies.



## Book an appointment

A physical therapist or chiropractor may help get your pain under control. Follow these steps to book your first appointment!

1. Go to our website at [www.apwuhp.com](https://www.apwuhp.com)
2. On the main page click on 'Are my doctors in the network?'
3. Click on 'Search Choice Plus Network' for High Option
4. At the top change the location to your zip code
5. Click the 1st blue circle labeled 'People'
6. Choose 'Specialty Care'
7. From here you can scroll down to either chiropractor or physical therapist to find providers in your area



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**TOGETHER.  
BETTER HEALTH.**

**Randy P. Griffin**  
Chief Executive Officer



*Randy P. Griffin*

**Sarah J. Rodriguez**  
Health Plan Director



*Sarah J. Rodriguez*

*I hope that you and your families have a restful and enjoyable summer. Summer is a great time to reflect and plan for the upcoming fall and vacation. APWU Health Plan is proud to be here for you for wherever life takes you.*

## 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.**

