

Breast Cancer Awareness Month



In 2024, more than 360,000 people will be diagnosed with breast cancer. But there is hope. Advancements in early detection methods and support continue to increase the chances of survival. When caught in its earliest, localized stages, the 5-year relative survival rate of breast cancer is 99%.

But early detection for all is only possible through action. **National Breast Cancer Foundation, Inc.** (NBCF) is dedicated to Helping Women Now®. Go to their website at: www.nationalbreastcancer.org/breast-cancer-awareness-month/ to learn more, get involved and donate. The NBCF website has resources on how you can learn, connect and act. You can receive free educational resources to support breast health, hear from medical experts as they share vital information, and learn how you can make a difference right now.

The best way to detect breast cancer early is through annual mammograms and breast self-exams. Getting a mammogram every year is so important because doctors use these X-rays to look for any abnormalities at the earliest stages. If you want to learn how to perform a breast self-exam, you can go to the NBCF website at www.nationalbreastcancer.org/breast-self-exam/ to watch a YouTube video and to become familiar with what to look out for during your self-exam.

All of us at the APWU Health Plan are so proud to be involved in this great cause. Every October we participate in the **'Making Strides of Baltimore'** and walk with thousands of women, men and children who all support the importance of breast cancer awareness. This year we'll be at Camden Yards in Baltimore on Saturday, October 26th representing the Health Plan!

How can the APWU Health Plan help?

The **High Option** covers annual routine mammograms - including 3D mammograms - for women age 40 and older at 100% when you stay in-network.

Don't hesitate and do your part to help detect cancer before it's too late. Talk to your healthcare provider to set up an appointment and get screened today!



Vol. 25 | No.4

Also in this issue:

- 2 The Medicare Advantage Plan
- 3 Cholesterol and Statin Therapy
- 4 Open Season 2025
- 4 COVID-19 and Flu Season
- 6 Prenatal Care
- 6 Importance of scheduling follow-up appointments after substance use and mental health within 30 days
- 7 The Great American Smokeout®
- 8 We want to hear from you!
- 8 Your member portal



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.



Ask Yourself:

1. Am I a Postal or Federal retiree?
2. Do I have Medicare Parts A & B?
3. Am I enrolled in the High Option Plan?

Then you may be eligible to enroll in the APWU Health Plan's MEDICARE ADVANTAGE PLAN!

Enroll today in the APWU Health Plan's UnitedHealthcare Group **MEDICARE ADVANTAGE (PPO) PLAN!**

If you are already a **High Option** member, you can enroll at any time. So don't wait for Open Season, enroll today to take advantage of **Medicare Advantage's** enhanced benefits! If you are not enrolled in the High Option Plan, you can enroll during Open Season.

Visit retiree.uhc.com/apwuhp to learn more about **Medicare Advantage** and to see if you're eligible to enroll.

YOU'LL GET ALL THESE GREAT BENEFITS & MORE!

- No copays, deductibles or coinsurance for covered medical services
- **\$100** Medicare Part B monthly reimbursement
- Eyewear allowance offered every 24 months: \$130 for glasses or \$175 for contacts
- **\$60** quarterly credit to spend on select over-the-counter products¹
- Wellness programs such as a free gym membership² and in-home preventive care visits with a licensed healthcare practitioner³



www.apwuhp.com
1-855-383-8793

CHECK US OUT ON:



Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare. Benefits, features and/or devices vary by plan/area. Limitations, exclusions and/or network restrictions may apply.

¹OTC benefits have expiration timeframes. Call your plan or review your Evidence of Coverage (EOC) for more information.

²Renew Active[®] includes a standard fitness membership. The information provided through Renew Active is for informational purposes only and is not medical advice. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. Gym network may vary in local market.

³HouseCalls may not be available in all areas.



Cholesterol and Statin Therapy

Let's talk about cholesterol and your health...

High cholesterol is a major risk factor for heart disease, the leading cause of death in the United States. High cholesterol means that there are elevated levels of a waxy, fat-like substance in the bloodstream which can build up, raising the risk for heart attack and stroke. Some people have a family history related to high cholesterol.

The great news is that cholesterol levels can be easily checked. If your cholesterol is too high, you can lower it by weight management, eating a heart-healthy diet, and increasing your exercise. Your doctor may also prescribe medication, such as statins, to lower your cholesterol in addition to your lifestyle changes.



Beware of the "Silent Killer"

High cholesterol typically does not have signs or symptoms. Many people do not know their cholesterol is high. Your doctor can check your cholesterol with a simple blood test.

The importance of taking your statin medications

If you have high cholesterol, your doctor may have prescribed a statin medication to help lower your cholesterol. Statins help to reduce the amount of cholesterol in the body. It's important to take this medication – even when the numbers are where they should be – because it may help reduce the risk of a heart attack or stroke.

Here is a list of some common myths about statins:

Statin Myth #1: Statins do not have benefits that outweigh their risks.

False. Statins are effective at lowering cholesterol and lowering the risk of heart attack and stroke. Like most medications, statins do have side effects (such as muscle pain and digestive upset) that affect 10-15% of people. Trials of different statins and alternate dosing regimens are recommended to improve tolerability.

Statin Myth #2: Statins frequently cause memory loss and/or diabetes.

False. There is no strong evidence that statins frequently cause memory loss and/or diabetes. Patients receiving statins may have existing risk factors for memory loss and diabetes due to their other risk factors

such as advanced age, obesity, elevated blood sugars and unhealthy lifestyle choices.

Statin Myth #3: I have diabetes, but my cholesterol is fine. I don't need a statin.

False. Statins are recommended in all patients ages 40 to 75 regardless of their cholesterol level since people with diabetes are twice as likely to have heart disease or a stroke.

Tips for remembering to take your statin:

- Combine taking medication with a daily task such as brushing your teeth
- Keep your medication bottle within view
- Use a pillbox
- Use a phone to set calendar alerts, recurring alarms or text reminders

How can the APWU Health Plan help?

The High Option Plan offers free cholesterol screenings when you stay in-network.

Questions?

To learn more, talk to your healthcare provider about your risk. You can also visit the CDC's website for information on cholesterol, risk factors, testing and treatment. Go to: <https://www.cdc.gov/cholesterol/about/index.html>.



Open Season Hotline

Call: 800.PIC.APWU (8:30am - 6pm ET)

Email: openseason@apwuhp.com

Website: www.apwuhp.com

2025 BENEFITS & PREMIUMS



Randy P. Griffin
CEO, APWU Health Plan

APWU Health Plan serves all Federal employees and retirees from all branches of the Federal government.

Attention Federal Employees and Retirees:

Thank you for being a High Option member. The Health Plan is looking forward to another benefit year and providing coverage to all Federal families. You will automatically remain enrolled in the High Option Plan! There is nothing you need to do this Open Season.



FEHB High Option 2025 Premiums

High Option members will pay a lower premium in 2025!



Self

FEHB enrollment code 471

Biweekly

\$109.75

Monthly

\$237.79



Self Plus One

FEHB enrollment code 473

Biweekly

\$214.10

Monthly

\$463.88



Self & Family

FEHB enrollment code 472

Biweekly

\$264.50

Monthly

\$573.08



High Option

With low copays and low deductibles, the High Option is a premier plan in the Federal Employees Health Benefits (FEHB) Program.

100% coverage for in-network services

- ✓ Preventive care and screenings
- ✓ Lab tests (covered blood work performed at LabCorp and Quest Diagnostics)
- ✓ Maternity care and support
- ✓ Quit for Life® tobacco cessation program
- ✓ One Pass Select fitness and gym discounts
- ✓ Maven maternity program
- ✓ Accidental injury outpatient services within 72 hours
- ✓ Generic oral diabetes medications
- ✓ Visits to a registered dietician/nutritionist
- ✚ No primary care provider (PCP) requirement
- ✚ Freedom to use network and out-of-network providers

With the APWU Health Plan's High Option plan, you can rely on comprehensive and robust benefits that have either stayed the same or that have enhanced the member experience. To make your healthcare more affordable we also reduced the High Option premiums for 2025. That means more money in your pocket!

In-network copays

- \$10 for a Virtual Visit ← 1st two virtual visits are free!
- \$25 for office visits, including specialists
- \$30 for urgent care
- \$10 for retail non-specialty Tier 1 drugs

CDC Recommends Updated 2024-2025 COVID-19 and Flu Vaccines for Fall/Winter Virus Season



Today, CDC recommended the updated 2024-2025 COVID-19 vaccines and the updated 2024-2025 flu vaccines to protect against severe COVID-19 and flu this fall and winter.

It is safe to receive COVID-19 and flu vaccines at the same visit. Data continue to show the importance of vaccination to protect against severe outcomes of COVID-19 and flu, including hospitalization and death. In 2023, more than 916,300 people were hospitalized due to COVID-19 and more than 75,500 people died from COVID-19. During the 2023-2024 flu season, more than 44,900 people are estimated to have died from flu complications.

Updated 2024-2025 COVID-19 Vaccine Recommendation

CDC recommends everyone ages 6 months and older receive an updated 2024-2025 COVID-19 vaccine to protect against the potentially serious outcomes of COVID-19 this fall and winter whether or not they have ever previously been vaccinated with a COVID-19 vaccine. Updated COVID-19 vaccines will be available from Moderna, Novavax, and Pfizer later this year. This recommendation will take effect as soon as the new vaccines are available.

The virus that causes COVID-19, SARS-CoV-2, is always changing and protection from COVID-19 vaccines declines over time. Receiving an updated 2024-2025 COVID-19 vaccine can restore and enhance protection against the virus variants currently responsible for most infections and hospitalizations in the United States. COVID-19 vaccination also reduces the chance of suffering the effects of Long COVID, which can develop during or following acute infection and last for an extended duration.

Last season, people who received a 2023-2024 COVID-19 vaccine saw greater protection against illness and hospitalization than those who did not receive a 2023-2024 vaccine.

Updated 2024-2025 Flu Vaccine Recommendation

CDC recommends everyone 6 months of age and older, with rare exceptions, receive an updated 2024-2025 flu vaccine to reduce the risk of influenza and its potentially serious complications this fall and winter. CDC encourages providers to begin their influenza vaccination planning efforts now and to vaccinate patients as indicated once 2024-2025 influenza

vaccines become available.

Most people need only one dose of the flu vaccine each season. While CDC recommends flu vaccination as long as influenza viruses are circulating, September and October remain the best times for most people to get vaccinated. Flu vaccination in July and August is not recommended for most people, but there are several considerations regarding vaccination during those months for specific groups:

- **Pregnant people** who are in their third trimester can get a flu vaccine in July or August to protect their babies from flu after birth, when they are too young to get vaccinated.
- **Children** who need two doses of the flu vaccine should get their first dose of vaccine as soon as it becomes available. The second dose should be given at least four weeks after the first.
- **For adults** (especially those 65 years old and older) and pregnant people in the first and second trimester, vaccination in July and August should be avoided unless it won't be possible to vaccinate in September or October.

How can the APWU Health Plan help?

You'll be happy to hear that all recommended vaccines endorsed by the CDC are 100% covered when you go to an in-network pharmacy or provider's office. So don't forget to schedule both a COVID 19 vaccine and a flu vaccine as soon as you can. Remember - you can get both vaccines administered at the same visit.



For more information on updated COVID-19 vaccines visit: www.cdc.gov/covid/index.html. For more information on updated flu vaccines visit: www.cdc.gov/flu/vaccines/?CDC_AAref_Val=https://www.cdc.gov/flu/prevent/flushot.htm



Prenatal care

Women who suspect they may be pregnant should schedule a visit to their healthcare provider to begin prenatal care. Prenatal visits to a healthcare provider usually include a physical exam, weight checks, and providing a urine sample. Depending on the stage of the pregnancy, healthcare providers may also do blood tests and imaging tests, such as ultrasound exams. These visits also include discussions about the mother's health, the fetus's health, and any questions about the pregnancy.

Prenatal care can help prevent complications and inform women about important steps they can take to protect their infant and ensure a healthy pregnancy. With regular prenatal care women can:

- Reduce the risk of pregnancy complications. Following a healthy, safe diet; getting regular exercise as advised by a healthcare provider; and avoiding exposure to potentially harmful substances such as lead and radiation can help reduce the risk

for problems during pregnancy and promote fetal health and development.

- Reduce the fetus's and infant's risk for complications. Tobacco smoke and alcohol use during pregnancy have been shown to increase the risk for Sudden Infant Death Syndrome. Alcohol use also increases the risk for fetal alcohol spectrum disorders, which can cause a variety of problems such as abnormal facial features, having a small head, poor coordination, poor memory, intellectual disability, and problems with the heart, kidneys, or bones.

How can the APWU Health Plan help?

You'll be happy to hear that the **High Option** plan offers 100% coverage for in-network maternity care including prenatal care! So you can rest assured that you and your baby will be covered throughout your entire pregnancy. We also offer free online maternity support programs. Visit www.apwuhp.com or call **866-569-2064** for more information!



Importance of scheduling follow-up appointments after substance use and mental health within 30 days

Leaving the emergency department after receiving mental health or substance abuse treatment can be a vulnerable time. To help protect the health and safety of APWU Health Plan members, anyone who receives treatment in the emergency department or hospital for mental health or substance abuse must have a follow-up appointment with a primary care doctor within 30 days.

Research suggests that follow-up care for people with mental illness is linked to fewer repeat emergency department visits and avoidable readmissions, improved physical and mental function, and increased compliance with follow-up instructions. Among other benefits, close follow-up:

- **Reduces incidents of suicidal ideation, suicide attempts, and completed suicide**
- **Reduces substance abuse and improves entry into recovery**
- **Reduces emergency department use and hospital admissions, and lengths of stay**
- **Leads to better identification and treatment of behavioral and physical health issues**

This is also important when seeking substance use treatment. Hospitals are increasingly filled with people suffering from medical complications of substance use disorders (SUD). Patients with SUD have longer lengths

of stay, higher costs, and higher readmission rates.

How can the APWU Health Plan help?

The **High Option** plan covers mental health and substance abuse care. For services received in a network emergency department, members pay 15 percent of the plan allowance. Please refer to your plan documents for more details about your specific coverage. For treatment and diagnosis in a physician's office, members pay only a \$25 copay (no deductible). Members can also use virtual visits for non-emergency situations.

New for 2025 - the 1st two virtual visits with Teladoc are free. After the 1st two the usual \$10 copayment applies.



Need help finding a doctor?

To find a primary care doctor, log in to your member portal, visit your member website, or contact APWU Health Plan.

1-800-222-2798

1-800-622-2511 (TDD)

8:30 a.m. – 6:30 p.m. ET

Monday – Friday

apwuhp.com



Quitting smoking isn't easy. It takes time. And a plan. You don't have to stop smoking in one day. Start with day one. Let the Great American Smokeout event on the third Thursday in November be your day to start your journey toward a smoke-free life. You'll be joining thousands of people who smoke across the country in taking an important step toward a healthier life and reducing your cancer risk. Plus, the American Cancer Society can help you access the resources and support you need to quit.

Why is this event important?

About 34 million American adults still smoke cigarettes, and smoking remains the single largest preventable cause of death and illness in the world. Smoking causes an estimated 480,000 deaths every year, or about 1 in 5 deaths.

While the rates of cigarette smoking have declined over the past several decades, from 42% in 1965 to 14% in 2019, the gains have been inconsistent. Some groups smoke more heavily or at higher rates and suffer disproportionately from smoking-related cancer and other diseases. These populations tend to be those who experience inequities in multiple areas of their lives, including those at lower socioeconomic levels, those without college degrees, American Indians/Alaska natives, African American/Black communities, LGBTQ communities, those in the military, those with behavioral health conditions, and others.

No matter your age or how long you've been smoking, quitting improves health both immediately and over the long term. Giving up smoking is a journey, and it can be hard, but you can increase your chances of success with a good plan and support. Getting help through

counseling and medications doubles or even triples your chances of quitting successfully.

Event Tools & Resources

Quitting smoking is a process, and success may look different for different people. There are many ways to quit smoking, and some work better than others. The American Cancer Society can tell you about the steps you can take to quit smoking and help you find quit-smoking programs, resources, and support that can increase your chances of quitting successfully. To learn about the available tools, call us at 1-800-227-2345 or reach us via live chat - <https://www.cancer.org/cancer/risk-prevention/tobacco/great-american-smokeout.html>

How can the APWU Health Plan help?

With the **High Option** plan, members can enroll in **Quit For Life**®, a tobacco cessation program - by visiting www.quitnow.net.

Quit For Life will help you quit the habit by offering:

- Telephonic and online counseling sessions
- Group therapy sessions

You can join 4.3 million others who've found a better way to quit smoking!





APWU Health Plan
6514 Meadowridge Road
Elkridge, MD 21075
(800) 222-2798

Presorted
Standard
U.S. Postage
PAID
Southern, MD
Permit No. 139

**TOGETHER.
BETTER HEALTH.**

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.

