

Understanding The Symptoms Of Diabetes

If you think you might have diabetes or maybe are at risk for diabetes then early prevention is the key to fighting it. The starting point for living well with diabetes is an early diagnosis – the longer a person lives with undiagnosed and untreated diabetes, the worse their health outcomes are likely to be. Early diagnosis can be accomplished through relatively inexpensive testing of blood glucose.

What is Diabetes?

Diabetes is a chronic, metabolic disease characterized by elevated levels of blood glucose (or blood sugar), which leads over time to serious damage to the heart, blood vessels, eyes, kidneys and nerves. The most common is type 2 diabetes, usually in adults, which occurs when the body becomes resistant to insulin or doesn't make enough insulin. Type 1 diabetes is a chronic condition in which the pancreas produces little or no insulin by itself. Type 1 diabetes can start at any age. But it often starts during childhood or teen years. Type 2 diabetes, the more common type, can develop at any age. Type 2 diabetes is more common in people older than 40. For people living with diabetes, access to affordable treatment, including insulin, is critical to their survival.

Diabetes raises the risk for damage to the eyes, kidneys, nerves, and heart. Diabetes is also linked to some types of cancer. Taking steps to prevent or manage diabetes may lower your risk of developing diabetes health problems.

Symptoms

If you have any of the following diabetes symptoms, see your doctor about getting your blood sugar tested:

- Urinate (pee) a lot, often at night
- Are very thirsty
- Lose weight without trying
- Are very hungry
- Have blurry vision
- Have numb or tingling hands or feet
- Feel very tired
- Have very dry skin
- Have sores that heal slowly
- Have more infections than usual

When to see a doctor

- If you think you or your child may have diabetes. If you notice any possible diabetes symptoms, contact your healthcare provider. The earlier the condition is diagnosed, the sooner treatment can begin.
- If you've already been diagnosed with diabetes. After you receive your diagnosis, you'll need close medical follow-up until your blood sugar levels stabilize.



If you've been diagnosed with diabetes, you'll be happy to hear that the High Option Plan has great benefits for our members:

- Diabetes medications available through mail-order: \$0 copay for generic oral medication, formulary blood glucose test strips and lancets (used to reduce blood sugar)
- \$25 copay for a 30-day supply of certain insulin and non-insulin drugs to treat diabetes

Visit our website to learn more about our mail-order program for diabetes medications!

<https://www.apwuhp.com/postal-member/high-option/pharmacy/>

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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.

The Importance Of Medication Adherence



Anything we do on a regular basis – whether making a monthly car payment or taking a daily medication for an ongoing health condition - requires us to think about how well we do it.

What is medication adherence?

Adherence can actually be measured and is traditionally defined as taking a medication as prescribed at least 80% of the time. This may seem easy to accomplish, yet nearly 50% of Americans do not achieve it!

We tend to over-evaluate our own compliance and may not realize how many doses we actually miss over time. Even if the goal of 100% adherence is not achieved, we need to follow a prescriber's orders and take our medication an average of at least 6 days out of every week to surpass the 80% threshold.

Taking a medication as directed will give us the best chance of experiencing the most benefits and improved quality of life. Managing a chronic medical condition can provide healthier outcomes both now, and in the future. Knowing this, let us be motivated to manage the various factors which can lead to non-adherence.



Patients do not take their medicine as prescribed about **half the time.**

What are common obstacles to proper medication adherence?

- Forgetfulness (busy, distracted, low priority)
- Cost
- Complicated dosing regimens
- Incomplete understanding of medical condition
- Unclear clinical goals or endpoints
- Absence of noticeable symptoms
- Concerns about side effects

How might some of these challenges be solved?

- Organize medications (pill box, strategic location)
- Reminders (calendar to-do, phone/watch alarm)
- Recruit a friend or family member to help keep you on track
- Simplify dosing regimens
- Fewer # of tablets (combination pills, if appropriate)
- Fewer doses per day (once/day dose, if possible)
- Fewer trips to pharmacy (3-month supply and/or delivery)
- Understand clinical goals (ex., blood sugar levels)
- Recognize positive benefits of staying adherent as motivation

How can the APWU Health Plan help?

All High Option Members use Express Scripts by Evernorth for all their prescription needs. You can always count on the team at Express Scripts to help you stick to your regime. They are dedicated to helping you achieve your health and overall wellness goals so please contact them at 1-800-846-4008 to speak to one of their pharmacists for help on managing your prescriptions!



For more information please visit the Express Scripts website at:
<https://www.express-scripts.com/>.

Maven Is Included With Your Benefits

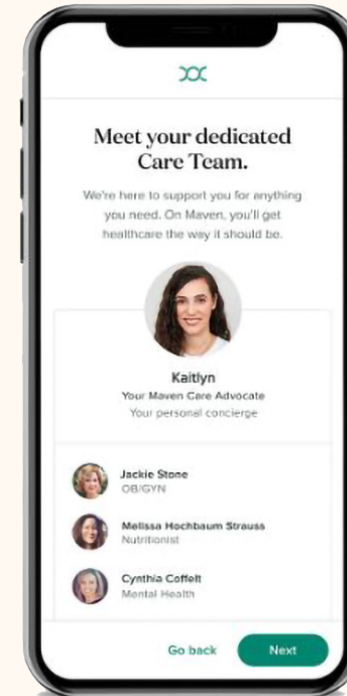


On-demand virtual support for all your pregnancy and postpartum needs

As part of your health benefits, you have free, 24/7 access to Maven for support throughout your pregnancy and up until your child's first birthday. Members can video chat or message with any of Maven's providers anytime, anywhere.

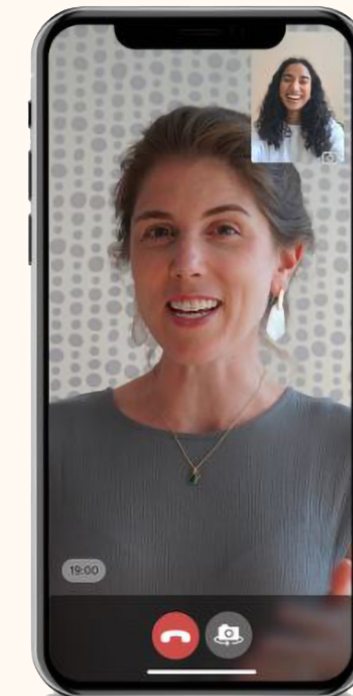
How it Works

Sign up for free



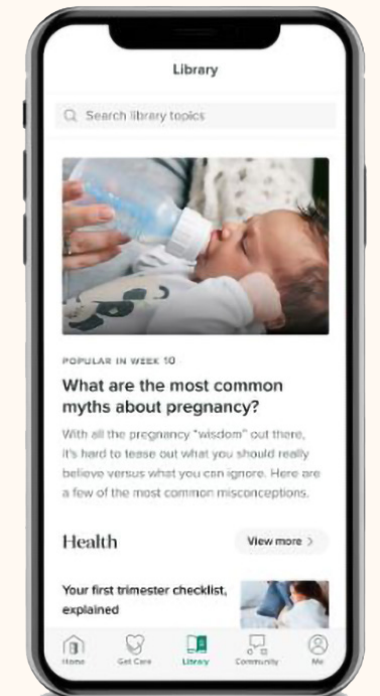
Download Maven to get 24/7 expert support in the palm of your hand. Your Care Advocate is here to answer questions and help you get the most out of Maven.

Find a provider



Video chat or message with top-rated providers at no cost (it's covered by your health plan) — from OB-GYNs, doulas, and pediatricians to lactation consultants and infant sleep coaches.

Get support 24/7



Browse a library of articles and daily tips, and connect with members and providers through virtual classes.



For more information, call 1-866-569-2064 or visit
<https://www.mavenclinic.com/>



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.

Your annual checkups are covered at 100% when you stay in-network!

Well-child visits

Did you know regular **well-child visits** are one of the most important things you can do to keep your child healthy? Preventive care promotes healthy growth and development. Well-child visits also provide you with the opportunity to discuss any questions or concerns you may have about your child's health.

Each visit includes a complete physical exam. At this exam, the healthcare provider will check the child's growth and development in order to find or prevent problems.

The provider will record your child's height, weight, and other important information. Hearing, vision, and other screening tests will be part of some visits. So will immunizations.

Even if your child is healthy, well-child visits are a good time to focus on your child's wellness. Talking about ways to improve care and prevent problems helps keep your child healthy.

Annual well-child visits help to manage the development of your child.

My Goals

- Call my Primary Care Physician to schedule my annual checkup
- Set up well-child checkups for covered children with their pediatrician and get an immunization schedule for the year
- Get my blood pressure checked for Hypertension (High Blood Pressure)
- Ask my Primary Care Physician what immunizations I'm due for this year

What to expect at my annual checkup

An **annual checkup visit** (also called annual physical) is a preventive care visit focused on detecting health conditions before they appear. You can discuss any doubts or questions on your health, and receive health advice from your primary care provider.

The annual physical is an extensive visit compared to other office visits. It is typically performed by a doctor, a nurse practitioner and a medical assistant trained in preventive services. They will ask about your current lifestyle including sleeping, eating and exercise habits, and perform a complete physical examination. After that, they will explain to you what habits should be changed and how to keep your body in good health.

Annual visits also address the need for screening tests that look for metabolic diseases, sexually transmitted infections and cancer.

What are the signs and symptoms of high blood pressure?

Usually, **high blood pressure** causes no signs or symptoms. That's why healthcare providers call it a "silent killer." You could have high blood pressure for years and not know it. In fact, the World Health Organization estimates that 46% of adults with hypertension don't know they have it.

When your blood pressure is 180/120 mmHg or higher, you may experience symptoms like headaches, heart palpitations or nosebleeds. Blood pressure this high is a hypertensive crisis that requires immediate medical care.

Hypertension screening tests are considered preventive and are covered at 100% when you stay in-network.



Healthy Habits: Antibiotic Do's and Don'ts

Antibiotics can save lives when used the right way — to fight bacterial infections. The problem is they're frequently prescribed for infections like colds and coughs caused by viruses. And antibiotics don't work against viruses. That means taking them for a virus won't cure your infection or make you feel better. It can also be dangerous.

Antibiotics ONLY treat certain infections caused by bacteria, such as:

- Strep throat
- Whooping cough
- Urinary tract infection (UTI)
- Some infections caused by bacteria can still get better without antibiotics. You DO NOT need antibiotics for some common bacterial infections, including many sinus infections and some ear infections.

Antibiotics DO NOT work on viruses.

Viruses are germs different from bacteria. Antibiotics do not treat infections caused by viruses such as those that cause:

- Colds and runny noses, even if the mucus is thick, yellow or green
- Most sore throats (except strep throat)
- Flu
- Most cases of chest colds (bronchitis)

Antibiotics will NOT make you feel better if you have a virus.

Taking antibiotics when you do not need them will not help you, and their side effects can still cause harm. Talk to a healthcare professional about the best treatment for you when you are sick. Never pressure a healthcare professional to prescribe an antibiotic.



Reminder

Antibiotics aren't always the answer when you're sick. Ask a healthcare professional for tips on how to feel better while your body fights off an infection.

Source: <https://www.cdc.gov/antibiotic-use/about/index.html>

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

Before July 1, 2024: APWU Health Plan | PO Box 1358, Glen Burnie, MD 21060-1358

After July 1, 2024: 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.



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

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**TOGETHER.
BETTER HEALTH.**

*Thank you for being a Health Plan Member,
On behalf of our team, we wanted to take a moment to express our sincerest gratitude
for choosing APWU Health Plan. We're so glad to have you join our family! And for
those that have stayed with us, we appreciate your continued loyalty.
We look forward to serving you in the upcoming year.
Have a healthy and happy 2025!*

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.

