



# Consumer Driven Option

Many people believe that to get high quality, you have to spend more money... but that's not true with APWU Health Plan's Consumer Driven Option.

For active postal employees who are members of APWU, the APWU Health Plan's Consumer Driven Option is a high quality health plan at a rock-bottom cost.

*Take a look at the Consumer Driven Option advantage:*



- ◆ Premium costs are the best deal in the Federal Program
- ◆ No copayments, coinsurance or upfront deductibles
- ◆ Preventive care is free, covered 100% when you use in-network doctors
- ◆ A Personal Care Account (PCA) gives you flexibility and choices, and 100% coverage for medical and prescription drug expenses. You pay nothing up to \$1,200 for individuals/\$2,400 for families
- ◆ Rollover PCA dollars not used in a year for future healthcare expenses
- ◆ Use PCA dollars for most dental and vision care expenses (\$400 for individuals/\$800 for families)

High quality for a *low* price—now that's a real bargain

*APWU Health Plan*  
Live Life Well

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

