Enhance your High Option coverage in retirement.

2027 Federal Employees Health Benefits

Find out how to enroll. Scan to enroll:

Your health, handled with care.

MEDICARE ADVANTAGE

- **$0 copays** for covered medical services
- **$100 monthly** Part B premium subsidy
- **$60 quarterly** over-the-counter item allowance
- Vision eyewear allowance

Receive all benefits at no additional cost.

Just pay your High Option premium and Part B premium, and pay nothing more.

To enroll, call:
855-383-8793
711 (TTY)

United Healthcare

Nationwide UnitedHealthcare® network

1.8 million+
providers as of August 2026

APWU HEALTH PLAN

Together. Better Health.
apwuhp.com

2027 HIGH OPTION PREMIUMS

Your employment status	Self FEHB enrollment code 471	Self Plus One FEHB enrollment code 473	Self & Family FEHB enrollment code 472
Employee	**Biweekly premium** $191.92	**Biweekly premium** $374.71	**Biweekly premium** $461.61
Retiree	**Monthly premium** $415.83	**Monthly premium** $811.87	**Monthly premium** $1,000.15

2027 CONSUMER DRIVEN OPTION PREMIUMS

Your employment status	Self FEHB enrollment code 474	Self Plus One FEHB enrollment code 476	Self & Family FEHB enrollment code 475
Employee	**Biweekly premium** $102.63	**Biweekly premium** $223.06	**Biweekly premium** $243.34
Retiree	**Monthly premium** $222.36	**Monthly premium** $483.29	**Monthly premium** $527.23

All federal employees and retirees are eligible to enroll.

You don't need to work for the USPS to enroll in APWU Health Plan. When you enroll as a federal employee or retiree, you will become an associate member of the APWU and be billed a $35 annual fee.

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

The information provided is for general informational purposes only and is not intended to be medical advice or a substitute for professional health care. You should consult an appropriate health care professional for your specific needs and to determine whether making a lifestyle change or decision based on this information is appropriate for you. Some treatments mentioned may not be covered by your health plan. Please refer to your benefit plan documents for information about coverage.

Health plan coverage provided by or through UnitedHealthcare Insurance Company, UHC of California and UnitedHealthcare Benefits Plan of California. Administrative services provided by United Healthcare Services, Inc., OptumRx or OptumHealth Care Solutions, Inc. Behavioral health products are provided by U.S. Behavioral Health Plan, California (USBHPC).

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Choose your 2027 health plan.

100% coverage for many in-network services

- Checkups
- Screenings
- Maternity care
- Contraception

HIGH OPTION

- **NEW for 2027:** Optum Rx® administers pharmacy benefits and offers up to a 90-day supply of prescriptions at in-network pharmacies
- **$25** for office visits, including specialists
- **$10** for a virtual visit ($0 for first 2 visits)
- **$30** for urgent care
- **$0** for visits to a registered dietician or nutritionist
- **$0** for generic oral diabetes medications
- **$10** for retail non-specialty Tier 1 drugs

CONSUMER DRIVEN OPTION

- Your own Personal Care Account (PCA) helps pay for medical expenses
- The Plan funds the PCA at **$1,200/year for Self** or **$2,400/year for Self Plus One or Self & Family**
- No deductible, coinsurance, or copay until you exhaust your PCA
- **$0 for covered preventive care** with no deductible or PCA use

800-222-2798
Mon – Fri, 8:30 am – 6:30 pm ET

APWU HEALTH PLAN

2027 High Option & Consumer Driven Option

2027 Medicare Advantage

Foam board sign for
Federal Employees Health Benefits