Welcome to your 2026 Postal Service Health Benefits (PSHB) Program.

APWU HEALTH PLAN

Consumer Driven Option for postal support employees (PSEs) who have completed one year of service

YEARS STRONG

Proudly serving the postal workforce since 1960.

Postal proud

Nationwide network

Low premiums

2026 premiums

PSEs must complete one year of service to enroll in our Consumer Driven Option plan.

Self	Self Plus One	Self & Family
PSHB enrollment code 23D	enrollment code 23F	enrollment code 23E
Biweekly	**Biweekly**	**Biweekly**
$91.10	$198.00	$216.01

Together. Better Health. Since 1960.

apwuhp.com

Consumer Driven Option

Access care from 1.8 million+ providers in the UnitedHealthcare® network.

As of 2025

2026 benefits	In-network you pay
Preventive care	
Well-child care, immunizations, well-woman care, adult routine exams, preventive screenings	$0 — No PCA used Receive a $25 wellness incentive for each family member who completes an annual physical exam, mammogram, cervical cancer screening, or colonoscopy/Cologuard
Medical visits	
Office, specialist, & virtual visits	15% of Plan allowance (Plan allowance: The maximum amount a plan will pay for a covered healthcare service)
Maternity	
Complete maternity care, including prenatal, delivery, postnatal, and initial exam of newborn covered under family enrollment	$0 — No PCA used
Hospital/facility care	
Diagnostic tests or imaging	15% of Plan allowance
Outpatient surgery	15% of Plan allowance
Inpatient	15% of Plan allowance
Cancer Centers of Excellence	10% of Plan allowance
Infertility treatment	
Diagnostic and treatment services	15% of Plan allowance
Emergency care	
Accidental injury (within 24 hours)	15% of Plan allowance
Urgent care	15% of Plan allowance
Emergency room	15% of Plan allowance
Ambulance	15% of Plan allowance
Air ambulance	15% of Plan allowance
Hearing services	
Diagnostic hearing tests	15% every 2 years
Hearing aids	All charges in excess of $1,500 (every 3 years)
Orthotics	
Custom orthotics from any podiatrist	All charges in excess of $200 (annually)
Mental health/substance use	
Office visits	15% of Plan allowance
Virtual visits	15% of Plan allowance
Outpatient treatment	15% of Plan allowance
Diagnostics, inpatient, and outpatient services	15% of Plan allowance

Elevate your benefits as a PSE.

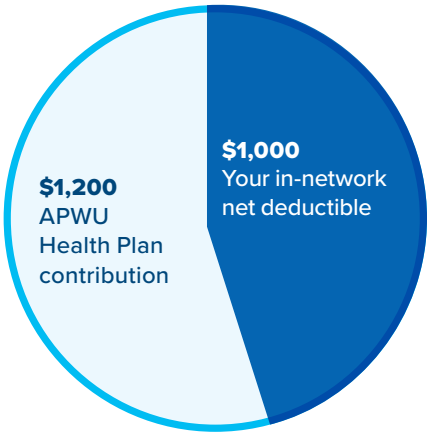
1. When you're hired as a PSE, you are eligible for the USPS health plan for non-career employees.

2. After you complete one year of service, you become eligible for our Consumer Driven Option. (If you choose to enroll in any other PSHB health plan, you must pay the full premiums for that plan, both the employee and government premiums.) **With the Consumer Driven Option, the USPS pays up to 75% of your premium.**

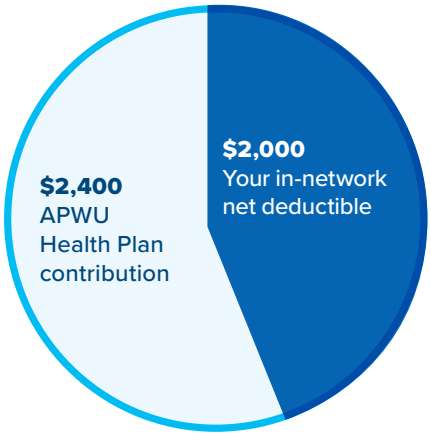
3. Once you convert to career and have been in PSHB for one year, **the premium drops to the APWU special rate, where the USPS pays up to 95%.** Time enrolled as a PSE in the Consumer Driven Option counts toward the one-year requirement when you convert to career.

Your Personal Care Account helps cover your healthcare expenses and lowers any deductible you may have to pay.

Self
$2,200 Plan deductible



Self Plus One or Family
$4,400 Plan deductible



Overall plan features		
Personal Care Account (PCA) In January each year, the Health Plan funds a PCA members can use for covered medical services. Members are covered 100% until the PCA is exhausted.		**Roll over unused funds in your PCA** As long as you stay enrolled in this plan, any unused balance in your PCA at the end of the calendar year may be rolled over to subsequent years. The maximum amount allowed in your PCA balance in any given year is $5,000 for Self and $10,000 for Self Plus One and Self & Family.
Self	$1,200	
Self Plus One / Self & Family	$ 2,400	

Net deductible			
	In-network	**Out-of-network**	**Coinsurance** Once the deductible is met, you pay coinsurance for in-network or out-of-network services and prescription drugs. A deductible is the amount you pay before the Health Plan begins to pay.
Self	$1,000	$1,500	
Self Plus One / Self & Family	$2,000	$3,000	

Out-of-pocket maximum			
Both medical and prescription drugs	**In-network**	**Out-of-network**	The Plan has a built-in out-of-pocket maximum that, when reached, allows the rest of your annual healthcare costs to be paid at 100% (medical, prescription drugs, and PCA). PCA and net deductible expenses are included in accumulation of out-of-pocket expenses.
Self	$6,500	$12,000	
Self Plus One / Self & Family	$13,000	$24,000	

How your PCA works

1
Your full PCA balance is available in January. Use your PCA for any eligible expenses.

2
If you use up your PCA funds, you need to satisfy your annual net deductible.

3
After you satisfy the annual plan deductible, you pay coinsurance — a percentage of the cost of covered healthcare — and the Plan pays the rest.

4
If you reach the out-of-pocket maximum, the Plan pays 100% of your covered healthcare costs for the rest of the year.

CELEBRATING 65 YEARS STRONG

Enroll today.

The USPS pays up to 75% of the premiums for PSEs.

- PSEs must complete one year of service to enroll in our Consumer Driven Option plan.
- Enroll within 60 days of completing your 360-day initial appointment.
- Or enroll during Open Season, after completing your 360-day initial appointment.

Enroll in your 2026 PSHB health plan during Open Season.

Visit **openseason.apwuhp.com** from Nov 10 to Dec 8, 2025.

Scan to enroll

Contact APWU Health Plan to enroll during Open Season.

APWU Health Plan
800-PIC-APWU (Open Season)
800-222-2798
800-622-2511 (TTY)
apwuhp.com

Sarah J. Rodriguez
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Already a member? Contact UnitedHealthcare customer service.

Consumer Driven Option
855-808-3003
whyuhc.com/apwuhp

Stay connected to your plan.

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