## The Organization Department Presents: PSEs and APWU Health Benefits



Cliff Guffey President



Martha Shunn-King Director



William Kaczor
Health Plan Director

## Congratulations!

YOU MAY NOW BE ELIGIBLE FOR HEALTH INSURANCE!!

### A Message from APWU President Cliff Guffey:

"One of the union's top priorities during contract negotiations in 2010 and 2011 was to win health insurance for non-career employees. We are thrilled that we were able to achieve this vital goal.

"The Postal Service has employed non-career workers for more than 40 years, but this is the first time non-career employees have had the opportunity to obtain healthcare coverage.

"The APWU Consumer Driven Health Plan offers PSEs important benefits. Because it is a non-profit plan, we are able to keep costs low. For that reason, we were able to persuade the USPS to pay 75% of the premiums – making it affordable for you.

"PSEs are our newest members. We have already won a major benefit for you and we vow to fight to expand your rights at work.

"Welcome to the APWU!"
-Cliff Guffey, APWU President

### Who Is Eligible?

- After an initial appointment of a 360-day term and upon reappointment of another 360-day term, any eligible PSE may participate in the Federal Employees Health Benefit Program (FEHB) on a pre-tax basis.
- The Postal Service will contribute 75% of the total premium for eligible PSEs if they select the APWU Consumer Driven Plan.
- For all other FEHB plans, the PSEs will have to pay 100% of the premium.

### How You Will Be Notified

Your office will inform you of:

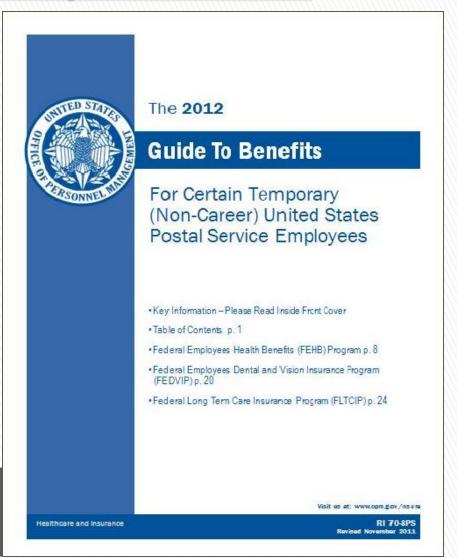
The date of your break in service and when you will return to work.

The job/hours/location you will be going back to.

A Form 50 will be sent to you.

## Office of Personnel Management (OPM) & Eligibility requirements

- When you are eligible, you will be sent a detailed letter and this booklet:
- "Guide to Benefits For Certain Temporary (Non- Career) USPS Employees"



# OPM and Eligibility Requirements (cont'd)

- PSE must meet 3 requirements:
  - 1. Complete one full year (365 calendar days) of continuous employment with no breaks in service of more than five days
  - 2. Have a regular schedule of tour of duty, arranged in advance and expected to last for at least six months
  - 3. Maintain sufficient earnings a pay period to cover the cost of premiums after all of mandatory deductions

Ex: Social Security, Medicare and Federal Taxes.

### What is a Break in Service?

- A break in service is when an employee is off the rolls for 5 continuous days.
  - If a PSE has a break of more than 5 days he/she must start a new period of 365 days.
- A Form 50 is cut and a reappointment is issued.
  - (Annual Leave is not considered a break in service.)
- Union membership carries over to the new appointment, you do not sign up again.

### **How to Enroll**

- To enroll:
  - 1. You must sign up within 60 days from when you become eligible.
  - 2. You must fill out the work sheet on page 35 completely.
  - 3. Call Shared Services or mail the form in.

### **Contact Information**

HRSSC (Shared Services)

Compensation/Benefits PO Box 970400 Greensboro NC 27497-4000

- (877) 477–3273 option 5
- TTY (866) 260–7507
- Make sure you document the date/time, name of the person, and get a confirmation number when you talk to shared services.
- PostalEASE
  - https://liteblue.usps.gov
- Office of Personnel Management (OPM)
  - www.opm.gov/insure/health

### **Enrolled**

- Once enrolled then you may use PostalEASE to make changes.
  - (this may change soon and allow you to use PostalEase to apply for the APWUCD plan only)
- You can only make changes during open season or a Qualifying-Life Event (QLE).
- You cannot dual enroll, federal law prohibits two family members from having different FEHB insurances.

### PostalEASE FEHB Worksheet Changes due to a qualifying life event (QLE) cannot be made via PostalEASE

This worksheet will help you prepare to call PostalEaSE or use PostalEaSE on the Internet th<u>mps://hieblue.usps.gov/i.</u> on an Employee Self-Service Kiosk (now available in some facilities) or on the Postal Service Intranet (from the Blue page). You may contact the Human Resources Shared Service Center (HRSSC) by calling 1-877-477-3273. Opt 5 or TTY, 1-886-260-7507 for assistance if:

- · you are deaf or hard of hearing or
- you cannot use the telephone, Internet, Employee Self Service klosk or Intranet for a needical reason or
   you receive a myssage in PostalEASE directing you to contact the HRSSC when attempting to make a change.

HRSSC, You will required time frat required time frat For more information on • RI 70-2 for Non- • RI 70-8PS for cere • RI 70-8PS for cere Except for open season a period after receipt of this	need to provide ne. QLEs, please ref APWU career U eer U.S. Postal In ain temporary (n and the adding of s form at the HR	documentation showing to the appropriate Guilless employees, RI 70-2; spectors and Office of the oncareer) USPS employee free family members, in SSC. The HRSSC can give	ng that your election de to Benefits maile A for APWU career e e Inspector General es, tost enrollments and	is due to a I to you fo mployees, employees, changes of	QLE and that you FEHB Open Seas RI 70-2EX for PCE enrollment are eff	
Part 1 - Employe Your Name (Last, Firs					Emp	loyee ID
Part 2 - Type Of	Action You	Are Requesting	S			
1) Open Season:	New Er	rollment	Change Cui	rent Enro	lment	Cancel Enrollment
2) New Hire:	New En	rollment	Waive Enro	lment		
3) Special Enrolln	nent				Part 3 - Q	LE Actions
Change Current I (if you are notified that plan is being discontin service area is rec	your current ned or your	(if you are plan is be	I Enrollment notified that your cu- ing discontinued or y ice area is reduced)	our	Marriage: _ Divorce: _ Birth of Chi Dependent Other: _	ocumentaton Needed) (Date) (Date) (Date) (Date) (Date) (Date)
Part 4 – Enrollme	ent Name A	and Code		Upda		List  Yes No
1) New Plan Name:					2) New Enrollm	ent Code:
		are changing plans or c				
1) Do you have at insurance cove under the FEH you are now er already enrolle	ny group heal crage other the B plan in whi nrolling or	th 2) Iden	ntify Type of Other Medicare Par TRICARE or CHAM or Group Insurance	er Insura t A   PUS Poli	nce Coverage Medicare Part B cy No. (if known	)
Part 6 – Persona	l Informati	on				
Your Gender:	☐ Male	Married:	Q Yes	Daytime	Telephone N	lumber (including area code)
	Female		□ No			
November 2011 - US	SPS-24	L				Page 3 of 5

### PostalEASE FEHB Worksheet

Employee Name:				EIN:_			
Part 7 - Depen	dent Information (for Se	lf and Family coverage only	i)				
covered dependent. the <i>PostalEASE</i> Empl	address (if different from the last from the	; information for a dep tps://liteblue.usps.gov	endent wh ), an Emplo	no does n byee Self-	ot reside with y Service Kiosk (	ou, you v available i	vill need to use
1)	☐ Please check here if all dependents reside with you.						
2) Complete the fo	ollowing information for each	ı dependent		****	-		
Family Member (Last, First, Middle		reet, City, State, ZIP)  ifferest from yours)	Gender	Date of Birth	Relationship Code*	SSN	Other Grou Insurance C Name & Policy
			+				
			1				
19 = Child Under Age 09 = Adopted Child U 10 = Foster Child Und 17 = Stepchild Under	inder Age 26 fer Age 26 (Requires Certification	to be Filed With the HR	SSC)		the HRSSC)		
Part 8	or rige to mapping or our o	spirat rasquites certains		aco with	one rinexes		
mployee Signature _				_ Date			
		For HRSSC Use	Only				
REMARKS: Specific documentation, red Processing NOTES:	c information on type of quali uson for verification, etc., show	fying life event, reason dd he provided here.	for correct	tion, type	of certification.	supportin	Ř
Employing Office:	HRSSC COMP & BENEF	TIS U	OTE / UNPROC	CESSED ACT	TON? [	Yes	] No
Address:	PO BOX 970400	D#	NTE RECEIVE	D at HRSSC			
AND DESCRIPTION OF THE PARTY OF	COPPLICACION NO. 37 (4					-	
	GREENSBORO NC 2749	07-0400 QI	E DATE:				
City/State/Zip: PROCESSED BY:	GREENSBURU NC 2/49		E DATE: FECTIVE DAT	TE:			

### Coverage and Payments

Coverage is effective on the first day of the pay period that begins after Shared Services (HRSSC) receives and processes your completed forms for enrollment and follows a pay period in which you are in a pay status.

Insurance cards will be sent once your enrollment is processed.

### Coverage and Payments (contd.)

- Processing may take place several weeks from the effective date when coverage begins.
- If you pay medical expenses during this time, contact your provider to determine if you are entitled to reimbursement.
- You may use Standard Form 2809, Health Benefit Election Form, for proof of your insurance choice.

Federal Employees H	ealth Benefits Elec		
Hoath Benefits Program  Part A - Enrollee and Family Member Information	(Kon additional family wanth or	cura a casanata da a au tata d	Name of the State
1. Enrollee name (last, first, middle initial)	Social Security number	<ol> <li>Date of birth (mm/dd/yyyy)</li> </ol>	4. Sex 5. Are you marrie
			M F Yes N
5. Home mailing address (including ZIP Code)		7. If you are covered by	Medicare Claim Number
		Medicare, check all that apply	ī.
		A B D  9. Are you covered by insurance	other than Medicare?
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(continued on the reverse)

For agency distribution of copies, see page 5 of the instructions.

NSN 7540-01-231-6227 U.S. Office of Personnel Management Standard Form 2809 Revised August 2011 Previous edition is not usable

Plan name	are Currently Enrolled In (if	applicable)	Part C - FEHB Plan You Are Enrolling In or Changing To			
I. Plan name 2. En		2. Enrollment code	1. Plan name	2. Enroll	ment code	
Part D - Event That Permits You To Enroll, Change, or Cancel (see page 2)  Event code  Dute of event			Part E - Election NOT to Enroll (Employees Only)  14s NOT wan to entoll in the FEHB Program.  My signature in Part If certifies that I have read and understand the information in page I regarding this election.			
	CHB certifies that I have read and egarding cancellation of enro		Part G - Suspension of FEHB (Annulants/Former Spouses Only)  ISUSPEND my enrollment.  My signature in Part II certifies that I have read and understand the information to page 4 regarding suspension of caroliment.			
Part H - Signature						
	false statement in this application t more than 5 years, or both. (18		ntation relative thereto is a violati	on of the law punishable by a fine of n	ot more than	
Your signature (do not print)				2. Date (mm/dd/yyyy)		
3. Email address			Preferred telephone number			
Part I-To be completed by REMARKS	agency or retirement system	n				
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Standard Form 2809 Reverse of revised August 2011 Previous edition is not usable

### Pre-Tax versus After-Tax Premium Payments

- Save money with pre-tax premiums
- ▶ To use pre-tax premiums, fill out Form 8202, Waiver for Non-Career Employees.
- Must be in the 60 day-enrollment period
  - Otherwise you will have to wait until Open Season or QLE.
- See Guide for more detail.

### Purpose of Form 8202

PS Form 8202 is used by noncareer employees who are eligible under United States Postal Service® policy and/or collective bargaining agreements when they become eligible for Federal Employees Health Benefits (FEHB) coverage during the FEHB Open Season, or following certain qualifying life events to begin pre-tax treatment of employee FEHB premium payments or to waive pre-tax treatment if it was previously elected.

- See the reverse side of this form for definitions of pre-tax and after-tax treatment and for an important note about Internal Revenue Service (IRS) restrictions on reduction of coverage when pre-tax treatment is in effect.
- See the applicable Guide to Employees Health Benefits Plan (FEHB Guide), provided to you by your personnel office, for information about qualifying life events.

To begin pre-tax treatment, complete Parts A, B, and D below.

To waive pre-tax treatment (only if you waived it previously) complete Parts A, C, and D below.

	. Name (Last, first, middle initial)			f your biweekly earnings s 2. Employee ID		
3. Finance N	nce No. 4. Pay Location		5. Employing Office	5. Employing Office (City, State, and ZIP + 4®)		
6. Participan	t Daytime Telephone No.	7. Participant Mailing Address (	Street, City, State, and ZIP	+ 4)		
Part B - E	egin Pre-Tax Treatn	nent	and the second second second second		Di Cantino de la como	
(Initials)	I elect to begin pre more restrictive IR on the first full pay as a newly eligible pay period after I s	tax treatment of my FEHB S guidelines summarized o period in the following cale noncareer employee or ha ubmit this form. Pre-tax tre 02 during FEHB open seas	health insurance pre n the reverse side of ndar year (FEHB Ope ve a qualifying life eve eatment will continue	mium contributions at this form. My election en Season) unless I a ent, in which case it v into future plan years	nd to adhere to the will become effective am making this election will become effective th unless I later complete	
	the Social Security age 62 at the earlie	because paying my FEHB p Administration, if I begin to est), I may receive a lower \$ vings Plan benefits will not l	collect Social Securi Social Security benefi	ty when I retire (which	n normally occurs at	
Part C - W	aive Pre-Tax Treatn	nent (Complete only if pre-tax tre	atment was previously ele	cted.)	and the second second second	
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Part D - A	uthorization (After rea	ding the Privacy Act Statement on	the reverse side of this for	rm, sign and date below.)	ME TO SEE THE PROPERTY.	
		ge that I have read and unde FEHB health insurance prer		als explaining the pre-t	ax treatment of	
l authorize	payroll deductions for	health insurance premiums	in the manner indicat	ed in Part B or Part C	above.	
or willful mis	ny intentionally false sta representation relative ad to termination of em	thereto is a violation of law	Your Signature (Do not	print)	2. Date	
Part E - Pr		leted by Human Resources person	nnel.)	THE PERSON NAMED IN COLUMN TWO IS NOT THE	的代表的自己一种理论	
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EMARKS (Fo	r use by Human Resource	es personnel only.)				
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Form 8202	, January 2006 (Page 1 or	(2)			EMPLOYER	

# Answers to Frequently Asked PSE Questions

Management cannot assign a break in service of more or less than 5 days just to avoid granting eligibility for health insurance.

PSEs are not eligible for Flexible Spending Accounts (FSA).

### **Answers to PSE Questions**

- When you will receive your leave payment is determined when the Form 50 is cut/processed. If it is done in the pay period in which you take your break, your AL payment will come on that check. Otherwise, it will be on a separate check the PP they process the Form 50.
- Clerk PSEs who held an opted residual duty assignment before their break do not go back to it. According to the CBA Article 37.3 and the Q&A's it will be reposted/reverted

# Let's get down to the nitty gritty of the APWU Health Plan

## Health Plan Eligibility - Family

- A spouse
- Children under age 26 living with the employee in a regular parent-child relationship:
  - Adopted, recognized natural child, step-child or foster child
- Children age 26 or older incapable of selfsupport, if disabling condition began before age 26

## APWU Consumer Driven Option – 25% premium payment

Plan Name	Enrollment Code	Employee Biweekly Premium	USPS Contribution
Self Only	474	\$41.18	\$123.54
Self and Family	475	\$92.64	\$277.92

# Bi-weekly costs of plans -100% payment of premium

Plan Name	Self	Self & Family	USPS Contribution
APWU High Option	\$235.62	\$532.72	\$0.00
Blue-Cross	\$271.33	\$612.83	\$0.00
GEHA-High	\$271.15	\$616.68	\$0.00
NALC	\$260.42	\$535.55	\$0.00

For more options see booklet

- ▶ The Health Plan will pay 100% of the cost for "innetwork" preventive care
  - Examples of: Screenings such as mammograms, colonoscopies, child and adult immunizations.
- Visit any doctor or specialist you wish without the hassles of getting referrals or pre-authorizations.
- ▶ 100% of covered services will be paid from your Personal Care Account:
  - \$1,200 (Self Only enrollment)
  - \$2,400 (Self and Family enrollment)
    - There are NO co-payments and upfront deductibles.

- If you exhaust your Personal Care Account in a coverage period (usually one year), you must satisfy the deductible:
  - \$600 (Self Only) of covered medical expenses
  - \$1,200 (*Self and Family*) of covered medical expenses.
- Once the deductible has been satisfied, the Health Plan will pay 85% of all in-network covered medical expenses. You will be responsible for the remaining 15%.

- Once the deductible has been satisfied, if you choose to use a non-network provider, the Health Plan will pay:
  - 60% of all in-network covered medical expenses. You will be responsible for the remaining 40%.
  - Prescriptions drugs, both brand & generic, are covered at 75%. You will be responsible for the remaining 25%.

- ▶ The out-of-pocket limit:
  - \$3,000 (*Self Only*)
  - \$4,500 (Self and Family)
- This is the maximum out-of-pocket expenses you will have for in-network covered services in a calendar year.

## Eligibity for Federal Employees Dental and Vision Insurance (FEDVIP)

- Must be eligible for FEBH to enroll
- It is a supplemental benefit but you don't have to have health insurance to enroll
- You must apply within 60 days of eligibility (after 365 days)
- You can apply for pre-tax premiums
- You can pay through payroll deductions or direct bill for payment

### **Enrollment in FEDVIP**

- Vision and Dental (FEDVIP) are two individual plans
- You must apply for them separately
- Once you make your choice within the 60 days, you may not change your mind until Open Season or a QLE
- You must apply through link or phone number below, not with form SF2809 that is used for Health Benefits
  - www.benefits.com
  - · 1-877-888-3337

### Who is covered under FEDVIP?

- A spouse
- Unmarried dependent children under age 22 living with the employee in a regular parentchild relationship:
  - Adopted, recognized natural child, step-child or foster child
- Children age 22 or older incapable of selfsupport, if disabling condition began before age 22

### **Dental Plans and Rates**

- National Plans
  - Aetna
  - GEHA
  - MetLife
  - United Concordia
- Regional Plans
  - Humana
  - GHI
  - Triple S Salud
- Dental Plans are determined by where you live, the plan and options you choose.

```
Self Only ranges from $12-$25 bi-weekly. Self & Family ranges from $25-$70 bi-weekly.
```

### Vision Plans and Rates

Plan Name	Plan Option	Biweekly Premium		Monthly Premium	
		Self Only	Self & Family	Self Only	Self & Family
FEP Blue Vision	Standard	\$3.77	\$11.29	\$8.17	\$24.46
	High	\$4.75	\$14.25	\$10.29	\$30.88
United Healthcare	Standard	\$3.00	\$8.71	\$6.50	\$18.87
Vision Plan	High	\$4.23	\$12.28	\$9.16	\$26.60
VSP (Vision Service Plan)	Standard	\$4.13	\$12.38	\$8.95	\$26.82
	High	\$6.17	\$18.50	\$13.37	\$40.08

### **UNIONS**

- Exist to represent workers and give them a voice at work.
- Are dedicated to improving the lives of working families, to bring fairness and dignity to the workplace, and to secure equity in the Nation.
- Our goal is to create a work environment where workers are valued, respected and rewarded.

### Unions (cont'd)

- We work to better ourselves, to build dreams and to support families.
- Work cures, creates, builds, innovates and shapes the future. Work connects us all.
- The labor movement works for social and economic justice in America and the world.

### **But It's Much More**

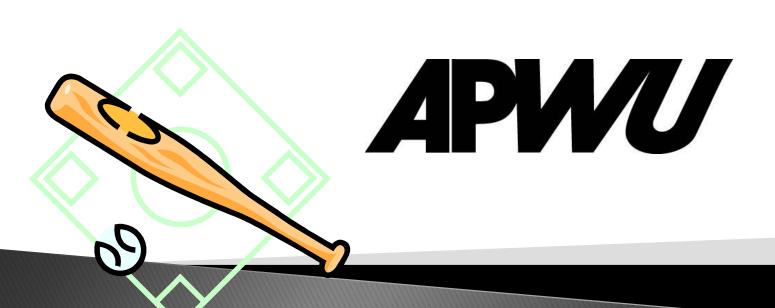
- The Labor Movement fights for the American way of life for all workers, not just union members.
- We need your support to keep US strong.
- Because of the Union, we continue to have a job and a decent income.

### We Bring Benefits to Our Community

- Stronger economy.
- Union workers make 28% more.
- Health care and disability benefits.
- ▶ Guaranteed pensions–77% vs. 23%.
- Raise the standard of living.
- Jobs.
- Stability.

## IF YOU HAVEN'T ALREADY

COME JOIN OUR TEAM



# Contractual Rights to Organizing

### Orientations

- Article 17.6 states: The union "shall be provided <u>ample</u> opportunity to address new employees" at orientation, and
- When a current employee is reassigned to the APWU bargaining unit
- When a PSE employee become eligible for health insurance

### Article 17.6 cont'd

- Article 13.4.M mandates written notification to be provided to the local president when an injured employee is reassigned into an APWU Craft, thus allowing the union to meet with the employee under the CBA
- No health benefit enrollment information or forms will be provided at orientation until the union has given their presentation.

### REGULAR ARBITRATION PANEL

In the Matter of the Arbitration )
between )

UNITED STATES POSTAL SERVICE and

AMERICAN POSTAL WORKERS UNION, AFL-CIO Grievant: CLASS ACTION

Post Office: WICHITA, KS

USPS Case #: 194C-11-C 98055456

APWU Case #: 97-114

BEFORE: James P. Martin, Arbitrator

APPEARANCES:

For the USPS: CHARLES STEVENS

For the APWU: CHRIS PRUITT

Place of Hearing: WICHITA, KS

Date of Hearing: SEPTEMBER 28, 2000

Date of Award: NOVEMBER 10, 2000

Relevant Contract Provisions: ARTICLE 17.6

Contract Year: 1994

Type of Grievance: Contract

### Award Summary

Management violated the Agreement, and more particularly Article 17.6, when it reduced the Union orientation time from 1 hour to 30 minutes, without discussion as to whether that reduced time was ample, as required by the Agreement. The Union is to be given 1 hour for orientation. The Union is to be given 30 additional minutes for orientation of all employees who received orientation within the last 6 months.

James P. Martin



M-00644

### EMPLOYEE AND LABOR RELATIONS GROUP Washington, DC 20260

MAY 20 1977

Mr. Thomas D. Riley Assistant Secretary-Treasurer National Association of Letter Carriers 100 Indiana Avenue, NW Washington, DC 20001

ARTICLE /	7
SECTION	
SUBJECT_	
DRIENTAT	LON
AMPLE	

Re: NALC Branch San Jose, CA NC-W-5872 W2364-86N

Dear Mr. Riley:

On May 12, 1977, we met with you to discuss the abovecaptioned grievance at the fourth step of our contractual grievance procedure.

The matters presented as well as the applicable contractual provisions have been reviewed and given careful consideration.

Based on the evidence presented in this grievance, we find that local management will in future instances allow "ample" time for the local union to participate in new employee orientation in conformance with Article XVII, Section 7 of the National Agreement Therefore, the issues raised are resolved and this grievance is closed.

Sincerely,

Labor Relations Department

NOTEL Management informed the local union that time to speak to new employees dur orientation would be only 15 minutes.

COMMENT: Webster's Dictionary defines "Ample as generous or more than adequate, enough to satisfy; more than enough.



### UNITED STATES POSTAL SERVICE 475 L'Enfant Plaza, SW Washington, OC 20200

August 26, 1981

Mr. Gerald Anderson Executive Aide, Clerk Craft American Postal Workers Union, APL-CIO 817 - 14th Street, NW Washington, DC 20005 ARTICLE /7
SECTION
SUBJECT
SUBJECT

Re: APWU - Local Santa Monica, CA 90406 H8C-5B-C-17845

Dear Mr. Anderson:

On August 6, 1981, we met with you to discuss the above-captioned grievance at the fourth step of our contractual grievance procedure.

The matters presented by you as well as the applicable contractual provisions have been reviewed and given careful consideration.

The question in this grievance is whether or not management violated Article XVII of the National Agreement with regard to the Union's participation in new employee orientation.

In this MSC, new employee orientation for the entire sectional center is conducted at the main office. The Union representative in that office participates in the orientation program.

By this grievance, a Union representative in one of the associate offices where some of the employees will be assigned feels that he should participate in the program.

Contractually, it is our position that the obligations under section 6 are met when a representative of the Union participates in the program regardless of where he is from. However, we have learned that in the interests of good labor relations, many associate offices do allow the local officer a brief period at that office for introduction and familiarization with local Union activities.

The Local Union Officer under the circumstances of this case, is not allowed to travel or participate in the formal orientation on-the-clock.

Accordingly, as we find no violation of the National Agreement, this grievance is denied.

Sincerely,

Robert L. Eugene

Labor Relations Department

## Article 31 Section 1 Membership Solicitation

The Union may solicit employees for membership and collect dues at work

Must be in non-work areas

Cannot interfere with the operations of the post office

# Definitions of Healthcare Terms

- Allowed amount is the amount of covered services that the plan pays for.
- If an out-of-network provider charges more than the allowed amount, you may have to pay the difference.
  - ex: If an out-of-network hospital charges \$1,500 for an overnight stay and the allowed amount is \$1,000, you may have to pay the \$500 difference. (This is called balance billing).

- ▶ Co-insurance is your share of the costs of a covered service which is calculated as a percentage of the allowed amount for the service
  - This may change if you have not met your member responsibility.
    - ex: If the plan's allowed amount for an overnight stay in the hospital stay is \$1,000, your coinsurance payment of 20% would be \$200.
- ▶ Co-payments are fixed dollar amounts
  - You pay for covered health care, usually, when you receive the service.
    - ex: \$15 co-pay when you visit the doctor.

- Deductible is the amount you must pay if you have exhausted your Personal Care Account
  - In-network providers may be encouraged by the plan by charging lower deductibles, copayments and co-insurance amounts.

- Out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services.
  - This limit helps you plan for health care expenses.
- Personal Care Account (PCA) is an established benefit amount which is available for you to use to first pay for covered hospital, medical, prescriptions, dental and vision care expenses.