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LABOR RELATIONS



November 15, 2021

Mr. Ivan Butts
President
National Association of Postal
Supervisors
1727 King Street, Suite 400
Alexandria, VA 22314-2753

Dear Mr. Butts:

As a matter of general interest, by letter dated August 20 you were notified that the Postal Service's non-career Health Benefit Plan would be transitioned from United Healthcare to CareFirst Blue Cross/Blue Shield (BCBS) on January 1, 2022. No action will be required from current participants as they will be automatically transferred to the new plan.

Enclosed are the premiums and a summary of benefits and coverage.

Please contact Bruce Nicholson at extension 7773 if you have questions concerning this matter.

Sincerely,

A handwritten signature in blue ink, appearing to read "David E. Mills".

David E. Mills
Director
Labor Relations Policies and Programs

Enclosures

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services

United States Postal Service (USPS) BlueChoice Advantage EPO

Coverage Period: 01/01/2022 – 12/31/2022
Coverage for: Individual | Plan Type: POS



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE: Information about the cost of this plan (called the premium) will be provided separately.**

This is only a summary. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can see the Glossary at www.carefirst.com/sbcg or call 1-855-258-6518 to request a copy. For more information about your coverage, or to get a copy of the complete terms of coverage, please visit www.carefirst.com.

| Important Questions | Answers | Why This Matters: |
|---|--|---|
| What is the overall <u>deductible</u> ? | In-Network: \$2,000 individual/\$4,000 family | Generally, you must pay all the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family member(s) on the <u>plan</u> , each family member may need to meet their own individual <u>deductible</u> , OR all family members may combine to meet the overall family <u>deductible</u> before the <u>plan</u> begins to pay, depending upon plan coverage. Please refer to your contract for further details. |
| Are there services covered before you meet your <u>deductible</u> ? | Yes, all In-Network preventive care services, as well as the following (non-hospital facilities only, when applicable): Primary care, Specialist, Retail health, Diagnostic testing, Prescription drugs, Emergency room, Urgent care, Mental health office visit and Rehabilitation services | This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ . |
| Are there other <u>deductibles</u> for specific services? | There are no other specific deductibles. | You don't have to meet <u>deductibles</u> for specific services. |
| What is the <u>out-of-pocket limit</u> for this <u>plan</u> ? | Medical and Prescription Drug combined: In-Network: \$7,000 individual/\$14,000 family | The <u>out-of-pocket limit</u> is the most you could pay in a <u>plan</u> year for covered services. If you have other family member(s) on the <u>plan</u> , each family member may need to meet their own <u>out-of-pocket limits</u> , OR all family members may combine to meet the overall family <u>out-of-pocket limit</u> , depending upon plan coverage. Please refer to your contract for further details. |
| What is not included in the <u>out-of-pocket limit</u> ? | Premiums, balance-billing charges, health care this plan doesn't cover, copayments for certain services, and penalties for failure to obtain pre-authorization for services. | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> . |
| Will you pay less if you use a <u>network provider</u> ? | Yes. See www.carefirst.com or call 855-258-6518 for a list of Network providers. | This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the provider's charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services. |

| | | |
|--|----|--|
| Do you need a <u>referral</u> to see a <u>specialist</u> ? | No | You can see the <u>specialist</u> you choose without a <u>referral</u> . |
|--|----|--|

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|--|---|--|---|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If you visit a health care <u>provider's</u> office or clinic | Primary care visit to treat an injury or illness | Provider: \$30 copay per visit Hospital Facility: Deductible, then 30% of Allowed Benefit | Not Covered | If a service is rendered at a Hospital Facility, the additional Facility charge may apply |
| | <u>Specialist</u> visit | Provider: \$60 copay per visit Hospital Facility: Deductible, then 30% of Allowed Benefit | Not Covered | If a service is rendered at a Hospital Facility, the additional Facility charge may apply |
| | Retail health clinic | \$30 copay per visit | Not Covered | None |
| | <u>Preventive care/screening/immunization</u> | No Charge | Not Covered | Some services may have limitations or exclusions based on your contract |
| If you have a test | <u>Diagnostic test</u> (x-ray, blood work) | Lab Test: Non-Hospital: \$30 PCP/\$60 Specialist copay per visit Hospital: Deductible, then 30% of Allowed Benefit X-Ray: Non-Hospital: \$30 PCP/\$60 Specialist copay per visit Hospital: Deductible, then 30% of Allowed Benefit | Not Covered | In-Network Lab Test benefits apply only to tests performed at LabCorp |
| | Imaging (CT/PET scans, MRIs) | Non-Hospital: \$30 PCP/\$60 Specialist copay per visit Hospital: Deductible, then 30% of Allowed Benefit | Not Covered | None |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|--|---|--|---|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.carefirst.com/rxgroup | Generic drugs | \$10 copay per visit | Paid As In-Network | For all prescription drugs: Prior authorization may be required for certain drugs; No Charge for preventive drugs or contraceptives; Copay applies to up to 34-day supply for retail non-maintenance drugs; Up to 90-day supply of mail order non-maintenance and all maintenance drugs is 2 copays; Specialty Drugs: Participating Providers: covered when purchased through the Exclusive Specialty Pharmacy Network Non-Participating Providers: Not Covered |
| | Preferred brand drugs | 30% of Allowed Benefit up to \$250 | Paid As In-Network | |
| | Non-preferred brand drugs | 40% of Allowed Benefit up to \$350 | Paid As In-Network | |
| | Preferred Specialty drugs | Paid same as generic, preferred brand and non-preferred brand drugs above | Not Covered | |
| If you have outpatient surgery | Non-preferred Specialty drugs | Paid same as generic, preferred brand and non-preferred brand drugs above | Not Covered | None |
| | Facility fee (e.g., ambulatory surgery center) | Non-Hospital & Hospital: Deductible, then 30% of Allowed Benefit | Not Covered | |
| If you need immediate medical attention | Physician/surgeon fees | Non-Hospital & Hospital: Deductible, then 30% of Allowed Benefit | Not Covered | None |
| | Emergency room care | \$300 copay per visit, then 30% of Allowed Benefit | Paid As In-Network | Limited to Emergency Services or unexpected, urgently required services; Additional professional charges may apply; Copay waived if admitted within 48 hours |
| | Emergency medical transportation | Deductible, then 30% of Allowed Benefit | Not Covered | None |
| | Urgent care | \$50 copay per visit | Not Covered | Limited to unexpected, urgently required services |
| If you have a hospital stay | Facility fee (e.g., hospital room) | Deductible, then 30% of Allowed Benefit | Not Covered | Prior authorization is required |
| | Physician/surgeon fees | Deductible, then 30% of Allowed Benefit | Not Covered | None |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|---|---|--|---|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | Office Visit: \$30 copay per visit Hospital Facility: No Charge | Not Covered | For treatment at an Outpatient Hospital Facility, additional charges may apply |
| | Inpatient services | Deductible, then 30% of Allowed Benefit | Not Covered | Prior authorization is required; Additional professional charges may apply |
| | Office visits | No Charge | Not Covered | For routine pre/postnatal office visits only. For non-routine obstetrical care or complications of pregnancy, cost sharing may apply. |
| If you are pregnant | Childbirth/delivery professional services | Deductible, then 30% of Allowed Benefit | Not Covered | None |
| | Childbirth/delivery facility services | Deductible, then 30% of Allowed Benefit | Not Covered | Additional professional charges may apply |
| | Home health care | Deductible, then 30% of Allowed Benefit | Not Covered | Prior authorization is required |
| | Rehabilitation services | Provider & Hospital Facility: \$60 copay per visit | Not Covered | If a service is rendered at a Hospital Facility, the additional Facility charge may apply Benefits for Speech, Physical and Occupational Therapies are limited to 60 days per benefit period |
| If you need help recovering or have other special health needs | Habilitation services | Provider & Hospital Facility: \$60 copay per visit | Not Covered | If a service is rendered at a Hospital Facility, the additional Facility charge may apply |
| | Skilled nursing care | Deductible, then 30% of Allowed Benefit | Not Covered | Prior authorization is required Benefits are limited to 100 days per benefit period |
| | Durable medical equipment | Deductible, then 30% of Allowed Benefit | Not Covered | None |
| | Hospice services | Deductible, then 30% of Allowed Benefit | Not Covered | Prior authorization is required |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|--|----------------------------|--|--|--|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If your child needs dental or eye care | Children's eye exam | \$10 copay per visit | Plan pays \$33; Member pays balance | Benefits are limited to 1 visit/benefit period |
| | Children's glasses | Discount programs available to all Members | Not Covered | Benefits are limited to 1 set of glasses/lenses per benefit period |
| | Children's dental check-up | Not Covered | Not Covered | None |

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- | | | |
|---|--|--|
| <ul style="list-style-type: none"> • Bariatric surgery • Cosmetic surgery • Coverage provided outside the US. See www.carefirst.com | <ul style="list-style-type: none"> • Dental care (Adult) • Infertility treatment • Long-term care | <ul style="list-style-type: none"> • Non-emergency care when travelling outside the US • Private-duty nursing • Routine foot care • Weight loss programs |
|---|--|--|

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- | | | |
|---|---|--|
| <ul style="list-style-type: none"> • Abortion • Acupuncture | <ul style="list-style-type: none"> • Chiropractic care • Hearing aids | <ul style="list-style-type: none"> • Routine eye care |
|---|---|--|

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Labor Employee Benefits Security Administration, <http://www.dol.gov/ebsa/healthreform>, or call 1-866-444-EBSA (3272); or Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, <http://www.cciio.cms.gov>, or call 1-877-267-2323 x61565. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Department of Labor Employee Benefits Security Administration, <http://www.dol.gov/ebsa/healthreform>, or call 1-866-444-EBSA (3272); or Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, <http://www.cciio.cms.gov>, or call 1-877-267-2323 x61565.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the [Marketplace](#).

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-258-6518.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-258-6518.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-258-6518.

Navajo (Dine): Dinek ehgo shika atohwol ninisingo, kwilijigo holne' 1-855-258-6518.

_____ *To see examples of how this plan might cover costs for a sample medical situation, see the next section.* _____

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

| | |
|---|---------|
| ■ The <u>plan's</u> overall <u>deductible</u> | \$2,000 |
| ■ <u>Specialist Copayment</u> | \$60 |
| ■ Hospital (facility) <u>Coinurance</u> | 30% |
| ■ Other <u>Copayment</u> | \$30 |

This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
 Diagnostic tests (*ultrasounds and blood work*)
 Specialist visit (*anesthesia*)

| | |
|---------------------------|-----------------|
| Total Example Cost | \$12,700 |
|---------------------------|-----------------|

In this example, Peg would pay:

| Cost Sharing | |
|-----------------------------------|----------------|
| Deductibles | \$2,000 |
| Copayments | \$0 |
| Coinurance | \$2,400 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$10 |
| The total Peg would pay is | \$4,410 |

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

| | |
|---|---------|
| ■ The <u>plan's</u> overall <u>deductible</u> | \$2,000 |
| ■ <u>Specialist Copayment</u> | \$60 |
| ■ Hospital (facility) <u>Coinurance</u> | 30% |
| ■ Other <u>Coinurance</u> | 30% |

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
 Diagnostic tests (*blood work*)
 Prescription drugs
 Durable medical equipment (*glucose meter*)

| | |
|---------------------------|----------------|
| Total Example Cost | \$5,600 |
|---------------------------|----------------|

In this example, Joe would pay:

| Cost Sharing | |
|-----------------------------------|----------------|
| Deductibles | \$1,890 |
| Copayments | \$3,300 |
| Coinurance | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$0 |
| The total Joe would pay is | \$5,190 |

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

| | |
|---|---------|
| ■ The <u>plan's</u> overall <u>deductible</u> | \$2,000 |
| ■ <u>Specialist Copayment</u> | \$60 |
| ■ Hospital (facility) <u>Copayment</u> | \$300 |
| ■ Other <u>Copayment</u> | \$30 |

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
 Diagnostic test (*x-ray*)
 Durable medical equipment (*crutches*)
 Rehabilitation services (*physical therapy*)

| | |
|---------------------------|----------------|
| Total Example Cost | \$2,800 |
|---------------------------|----------------|

In this example, Mia would pay:

| Cost Sharing | |
|-----------------------------------|----------------|
| Deductibles | \$2,000 |
| Copayments | \$370 |
| Coinurance | \$12 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$2,382 |

The plan would be responsible for the other costs of these EXAMPLE covered services.

| | Self | | Self Plus One | | Family |
|------------------------------------|--------------|--|---------------|--|--------------|
| 2022 Biweekly Premium Rates | 2022 | | 2022 | | 2022 |
| Total Premium | \$190 | | \$432 | | \$612 |
| \$125 Subsidy | | | | | |
| Employee | \$65.00 | | \$307.00 | | \$487.00 |
| USPS | \$125.00 | | \$125.00 | | \$125.00 |
| 75% Subsidy | | | | | |
| Employee | \$65.00 | | \$108.00 | | \$153.00 |
| USPS | \$125.00 | | \$324.00 | | \$459.00 |
| 65% Subsidy | | | | | |
| Employee | \$65.00 | | \$151.20 | | \$214.20 |
| USPS | \$125.00 | | \$280.80 | | \$397.80 |

| Total Bi-Weekly Premium | | | |
|----------------------------|------------|----------|----------|
| Self | Self + One | Family | |
| MH Value | 223.87 | 530.43 | 541.02 |
| MH HDHP | 305.59 | 676.28 | 710.09 |
| Employee Bi-Weekly Premium | | | |
| Self | Self + One | Family | |
| MH Value | 98.87 | \$206.43 | \$82.02 |
| MH HDHP | 180.59 | \$352.28 | \$251.09 |