

CONSUMER DRIVEN OPTION HELPING YOU LIVE LIFE WELL



- ◆ The Consumer Driven Option gives members of APWU a price break with rock-bottom premium costs, and also provides cost-free services and resources to help with healthcare needs

- ◆ Call the Nurse Advisory Line for assistance from registered nurses, available 24 hours a day, seven days a week, at 866-833-3463:

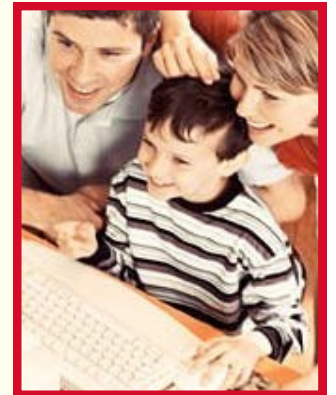
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| * Routine illnesses | * Men's, women's and children's health |
| * Minor injuries | * Heart health |
| * Chronic conditions | * Identifying symptoms |
| * Medication safety | * Working with your physician |

- ◆ Take a Health Assessment, a voluntary questionnaire to help you identify health risks. If you have a risk factor, you'll receive feedback to improve your health. It's online at www.myuhc.com, or call 800-821-5635:

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| * Private and confidential | * Get instant feedback |
| * Receive help with risk factors* you may have | * Available to members, spouses, and children over age 18 |



- ◆ A personal, private website is available with your Personal Care Account/HRA balance and activity, and claims history
- ◆ Online health calculators give you information on medical and wellness topics
- ◆ Find information for your healthcare needs with the online health encyclopedia and interactive services



- ◆ See cost information about medical treatments and procedures with the online Treatment Cost Estimator
 - ◆ Compare provider quality with online quality information



***APWU Health Plan
A Better Plan, A Better Cost***

