



A health plan for living well

Living well starts with confidence in your coverage. Explore the UnitedHealthcare PSHB plan designed to support your health, your budget and your goals – so you can focus on what matters most.

The Choice Plus Primary Postal plan is available for those who live or work in AZ, NV, OR and WA.



Learn more inside and visit uhcfeds.com

United
Healthcare

Your helping hand in health care

UnitedHealthcare has been providing coverage to federal employees, retirees and their family members for over 40 years with plans designed for a simpler and convenient health care experience. Members can choose from over 1.9 million providers and over 5.6 thousand hospitals with our nationwide network.*

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Manage your plan with ease

The **UnitedHealthcare app®** and **myuhc.com** are designed to help you find a provider, manage your claims, share your digital ID card and so much more.



24/7 care from anywhere

Get same-day care for a wide range of health conditions with 24/7 Virtual Visits with a \$0 copay.



Health support and advocacy

Get support navigating your health and plan with resources and advocacy programs. From managing health conditions to understanding benefits, these programs make it simple to get the care you need.



UHC PSHB Health Engagement Nurses

Your dedicated health support

Get personalized health and wellness support from a UnitedHealthcare Health Engagement Nurse. This dedicated staff can help you create a plan to address lifestyle behaviors such as physical activity, nutrition counseling, chronic condition management and disease prevention – all to help you reach your health goals.

*As of July 2026.



Better health starts here

Feel your best with UnitedHealthcare programs designed to support weight management, physical activity and nutrition.

NEW!



Enjoy access to Wondr, a personalized, science-backed digital weight management program designed to help build healthier habits that lead to lasting results. Through short weekly video lessons, tailored content and a supportive community, members learn skills related to nutrition, physical activity, sleep and stress management. Wondr focuses on sustainable behavior change rather than restrictive dieting – helping individuals meet their health and wellness goals.

Beginning January 1, 2027, UnitedHealthcare PSHB will cover only select anti-obesity medications for weight management. Enrollment in Wondr is required as part of the prior authorization process to support member engagement and improved health outcomes.



**Scan the QR code
to download the
UnitedHealthcare® app**

More fitness and nutrition programs

UnitedHealthcare Rewards

With UHC Rewards, you can earn rewards for reaching goals and taking care of your health. Simply complete healthy activities like tracking steps or getting an annual checkup and you can earn up to \$300 toward a One Pass Select® membership.



Once you activate UHC Rewards, subscribers and enrolled spouses can get started with One Pass Select, a subscription-based fitness membership and well-being network that gives you access to fitness centers, digital fitness classes and more.



Redefine your relationship with food by getting personalized, goal-focused content based on your daily tracking, plus curated recipe collections and meal plans.



Visit uhcfeds.com

Programs you can count on

Every UnitedHealthcare plan includes programs and benefits built to support you and your family's needs.

Care, anywhere

24/7 Virtual Visits

Get same-day, urgent care for a wide range of conditions with \$0 copay. Simply use the UnitedHealthcare app to connect to a network provider from the comfort of your home.



Enjoy convenient and quality care from anywhere with virtual appointments from Doctors on Demand by Included Health.



Teladoc™ connects you to a primary care provider (PCP) of your choice by phone or video for a personalized care experience.



Experience a different type of urgent health care. DispatchHealth brings medical care where you're the most comfortable – right at home.



Amwell meets your unique needs with hybrid care and a provider who can diagnose and treat your health conditions.

Well-being support



Calm offers a wide range of features including guided meditations, soothing sleep stories, breathing exercises and more.

Mental and behavioral health

Access our large network of nearby mental and behavioral health providers with options for either in-person or telehealth.

NEW! Doula Wellness Benefit

This benefit provides coverage for certified doula support services with an allowance of up to \$1,500 per pregnancy, paid at 100% with no deductible.

Save on everyday needs

UHC Store

Designed to help you live healthier, UHC Store offers health, wellness and lifestyle offerings you can purchase – many at a discount – to help support your needs and goals.



Easily manage your prescriptions with Optum Rx®. This pharmacy service provider makes it simple to compare medication costs, find network pharmacies and enjoy reliable medication delivery to your home.



The federal TrumpRx initiative provides access to manufacturer-direct pricing on select medications. Members using the platform can compare options and determine what works best for their needs.



Review the Choice Plus Primary Postal Plan ^(KE)



To enroll in this plan, you must live or work in one of these areas: Arizona (Phoenix and Tucson; Mohave and Yavapai Counties), Nevada, Oregon, Washington

Key benefits include: No copays for primary care, no referrals required to see a specialist, network and out-of-network benefits and access to a nationwide network.

Health plan details		Choice Plus Primary Postal (KE)	
Plan type	Open access		
Deductibles and out-of-pocket limits		Network	Out-of-network
Annual deductible amounts:	Self	\$750	\$3,000
The amount you pay before the plan starts sharing costs	Self plus one	\$1,500	\$6,000
	Self and family	\$1,500	\$6,000
Out-of-pocket limits:	Self	\$7,350	\$15,000
The most you could pay for covered services in a plan year	Self plus one	\$14,700	\$30,000
	Self and family	\$14,700	\$30,000
Medical copays and coinsurance	Network	Out-of-network	
Doctors and specialists			
Preventive care visit*	\$0; not subject to deductible	Not covered	
Primary care visit (illness or injury)	\$0; not subject to deductible	40% after deductible**	
Virtual visit (online doctor)	\$0; not subject to deductible	Not covered	
Urgent care visit	\$60; not subject to deductible	40% after deductible**	
Specialist visit	\$60; not subject to deductible	40% after deductible**	
Lab and X-ray	25% after deductible	Not covered	
Major diagnostic and imaging (MRI, CT scan, PET scan)	25% after deductible	Not covered	
Emergency care			
Emergency room	25% after deductible	25% after deductible	
Emergency transportation	25% after deductible	25% after deductible	
Other care			
Mental health visit (office visit)	\$0 copay, not subject to deductible	40% after deductible**	
Applied behavioral analysis (office visit)	\$0 copay, not subject to deductible	40% after deductible**	
Mental health hospitalization	25% after deductible	40% after deductible**	
Surgery – outpatient	Freestanding center: 25% after deductible	Freestanding center: 40% after deductible**	
	Hospital-based center: 25% after deductible plus \$250 per occurrence deductible	Hospital-based center: 40% after deductible**	
Hospital – inpatient stay	25% after deductible	40% after deductible**	

Benefit changes for 2027 – Plan KE:

- 20% coinsurance benefit has been updated to 25% coinsurance
- Pharmacy copays have been updated to 15/60/150/300 and Specialty Pharmacy Tier 1 has been updated to \$25
- Hospital based center per occurrence deductible of \$250 has been added for outpatient surgery

Enrollment type	Enrollment code	Biweekly	Monthly
Choice Plus Primary Postal (KE)			
Self only	KEA	\$99.26	\$215.06
Self plus one	KEC	\$213.40	\$462.38
Self and family	KEB	\$234.74	\$508.61

Pharmacy benefits

Pharmacy copays		Retail up to 30-day supply	Specialty pharmacy up to 30-day supply
Prescription tier level 1		\$15	\$25
Prescription tier level 2		\$60	\$150
Prescription tier level 3		\$150	\$350
Prescription tier level 4		\$300	\$500
Pharmacy deductibles		Retail / Mail order	Specialty pharmacy
Prescription tier level 3 & 4	Self	\$250	N/A
	Self plus one	\$500	N/A
	Self and family	\$500	N/A

Home Delivery (90-day supply) options are 2.5x the retail price

GLP-1 Weight Management (New for 2027): Effective 1/1/2027, Zepbound will be the only covered GLP-1 medication for weight management, available at 50% coinsurance based on the Wholesale Acquisition Cost (WAC). Wondr enrollment and participation are required as part of the prior authorization process.



Scan the QR code to use the OptumRx drug price search tool

Preventive Dental PPO*** Plan****

You can see any licensed dentist.
Just present your separate PPO dental ID card to access benefits.

What it offers:

\$0 deductible
\$500 annual maximum per person per year
\$0 oral exam;**** prophylaxis (cleaning);**** X-rays and sealants' (100% for covered services)

Visit uhcfeds.com for additional information and to find a participating dentist near you. For dental coverage above and beyond what your health plan includes, explore the FEDVIP dental plans at uhcfeds.com.

*Age-appropriate preventive care services are covered at 100% when received in the plan network. This is a summary of the features of the Choice Plus Primary Postal West plan. Before making a final decision, please read the plan's officially approved brochure, RI 73-932, all benefits are subject to the definitions, limitations, and exclusions set forth in the official brochure.

**Of allowable charges and any difference between allowed and billed amount.

***PPO = Preferred Provider Organization.

****Non-PSHBP benefit.

*****Limited to 2 times per consecutive 12 months.

[†]Available to children under the age of 16.



Visit uhcfeds.com

Let's enroll!

The UnitedHealthcare PSHB plan is available for those who live or work in AZ, OR, NV and WA. If that's you, it's time to enroll!



Step 1: Enroll online

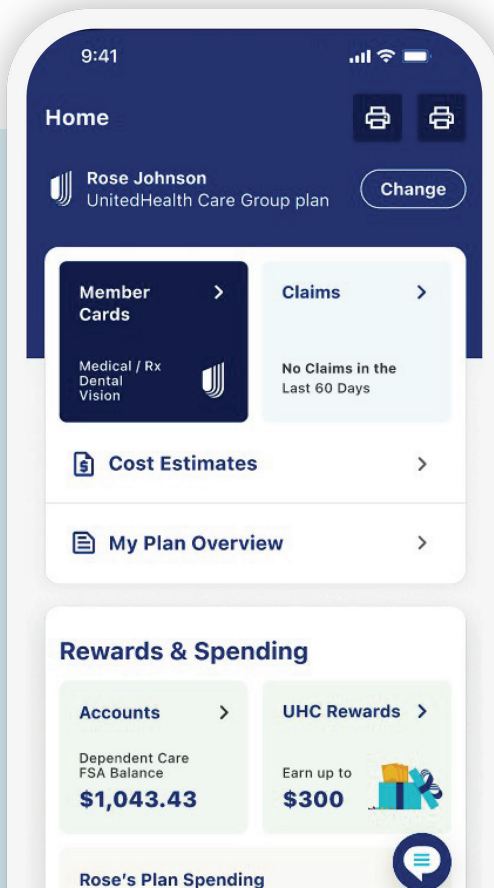
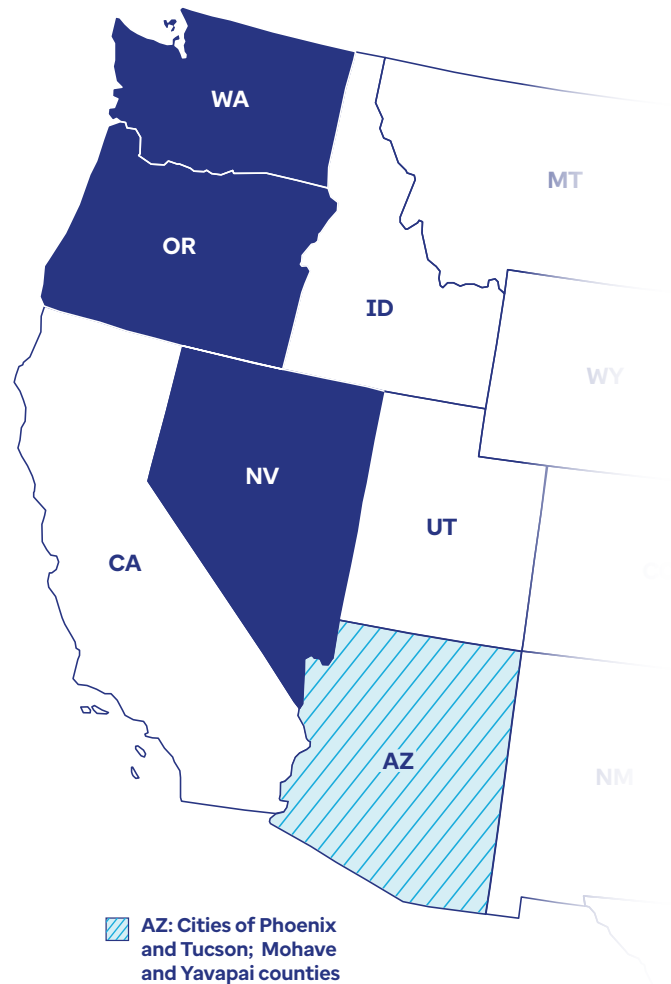
Sign up for your plan at health-benefits.opm.gov/pshb. Access additional plan details at uhcfeds.com.



Step 2: Get enrollment help

If you have questions or need assistance, call:

- Postal Service employees - **877-477-3273**
- Annuitants - **888-767-6738**
- Compensationers - **202-513-6860**



What's next?

After you enroll, you'll be sent a welcome letter and a new member checklist to help you access your benefits and download a digital ID card. Also download the **UnitedHealthcare® app** for 24/7 plan access. Your coverage will begin Jan. 1 of that plan year if you sign up during Open Season.



Scan the QR code to download the **UnitedHealthcare® app**

Medicare options for Postal retirees

As a part of the Postal Service Health Benefits Program, you will be automatically enrolled into a Part D prescription drug plan for your prescription drug benefits unless you choose to opt in to the UnitedHealthcare Retiree Advantage (PPO) plan, which includes Part D prescription drugs. Find more information at retiree.uhc.com/postal or call **1-844-481-8821, TTY 711**, 8 a.m.–8 p.m. local time, Monday–Friday.

2027 plan choices	PSHB Retiree Advantage Medical and Part D prescription drugs	PSHB Health Plan Medical coverage paired with PSHB Part D prescription drugs
	You pay	You pay
Medical coverage overview¹		
Deductible	\$0	\$750
Out-of-pocket limit	\$0	\$7,350
Primary care visit	\$0	\$0
Specialist visit	\$0	\$60
Emergency room and ambulance	\$0	25% after deductible
Inpatient hospital	\$0	25% after deductible
Hearing aids	\$0 up to \$1,500	25% after deductible
Pharmacy coverage overview		
Part D Prescriptions ²	✓	✓
Deductible	\$0	\$0
Out-of-pocket limit	\$2,400	\$2,400
Retail Tier 1	\$5	\$10
Retail Tier 2	\$25	\$45
Retail Tier 3	\$60	\$100
Retail Tier 4	\$90	\$100
Mail order – 90 day supply	2 times retail copay	2.5 times retail copay
Extras		
Part B premium subsidy	\$150 per month	\$0
Nationwide network	✓	✓
Referrals required		
Worldwide routine coverage	✓	
Free gym membership	✓	
\$40 quarterly over the counter item credit	✓	
Vision benefit - \$100 annual allowance for glasses or contacts	✓	
One plan - no need to coordinate benefits	✓	

The Retiree Advantage plan is available to you at no additional cost to your UnitedHealthcare Choice Plus Primary Postal plan. If you elect to enroll in the Retiree Advantage plan, you must continue to pay your Choice Plus Primary Postal plan premium and your Medicare Part B premiums. Do not suspend or cancel your Choice Plus Primary Postal plan or you will be automatically disenrolled from the Retiree Advantage plan.

¹Benefits, features and/or devices vary by plan/area. Limitations and exclusions apply.

²Coupons and copay assistance programs cannot be used under either the Retiree Advantage plan or the Part D prescription.



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The fine print

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

All trademarks are the property of their respective owners.

Member phone number services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through the member phone number service is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Member phone number services are not an insurance program and may be discontinued at any time.

The health care reform law requires the coverage of certain preventive services, based on your age, gender and other health factors, with no cost-sharing. The preventive care services covered are those preventive services specified in the health care reform law. UnitedHealthcare also covers other routine services, which may require a copay, coinsurance or deductible. Always refer to your plan documents for your specific coverage.

Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

Benefits, features and/or devices vary by plan/area. Limitations, exclusions and/or network restrictions may apply. OTC benefits have expiration timeframes. Call your plan or review your Evidence of Coverage (EOC) for more information.

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard

related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico.

One Pass Select is a voluntary program featuring a subscription-based nationwide gym network, digital fitness and grocery delivery service. The information provided under this program is for general informational purposes only and is not intended to be nor should it be construed as medical advice. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships, digital fitness or grocery delivery services may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships or services under this program, as applicable. One Pass Select is a program offered by Optum. Subscription costs are payable to Optum.

Wellos should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through Wellos is for informational purposes only and provided as part of your health plan. The Wellos team cannot diagnose problems or recommend treatment and is not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Wellos is not an insurance program and may be discontinued at any time.

UHC Store provides a member-direct purchase of health and wellness offerings. UHC Store is not a product, program nor service, is not insurance, and is not a substitute for health plan benefits nor professional medical advice, diagnosis, or treatment. UnitedHealthcare does not endorse nor guarantee offerings available through UHC Store. UnitedHealthcare is not responsible or liable for services, or advice given by a UHC Store participant of these offerings. Individuals are responsible for understanding potential risks associated with using these offerings. Purchasing any offerings may have tax implications. Individuals should consult with a tax specialist to determine whether they have any tax obligations from purchasing offerings from the UHC Store, subscriptions' Health Savings Account (HSA)/Flexible Spending Account (FSA) eligibility, and to determine if a subscription provides medical care that may impact HSA eligibility. Components subject to change. UHC Store is not available in all states or for all members. Some products are not available in all states.