

The NALC Health Benefit Plan



HBR Report
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*Happy
Holidays*

Brian L. Renfroe, President
Stephanie M. Stewart, Director

Board of Trustees:
Lawrence D. Brown, Jr., Chairman
Sandra D. Laemmel
Charles P. Heege

Director's Report



Dear Health Benefit Representative,

As we close out another year, I would like to thank you for your support of the NALC Health Benefit Plan. I would also like to motivate you to enter 2024 with a mindset of continuing to bring more letter carriers into the Plan, as our opportunities do not close at the end of a calendar year or Open Season. This is especially important as we near the 2025 Postal Service Health Benefits (PSHB).

I would also like to recognize and thank the 406 registrants representing almost 300 branches for their attendance at the Health Benefit Representative Seminar in Las Vegas, NV. Although this year's event structure was significantly different than prior years, the feedback was positive confirming attendees enjoyed the new format.

If you were unable to attend the HBR Seminar, I encourage you to take some time to view the classroom presentations, which are located on the Plan's website at www.nalchbp.org.

I hope each of you enjoy a wonderful holiday season and wish the best for another great new year.

A Special Thank You to the following:

Brian Renfroe, NALC President, for attending and speaking at the Seminar

Larry Brown, Sandy Laemmel and Charlie Heege, Trustees for attending the Seminar

Kenneth Hoskins and Cody Trail for the Opening Prayers

Glenn Norton for helping to coordinate the Post Office

Our Vendors for the incredible Health Fair, fabulous guest speakers and assistance in making the event a success

Why is NALC Health Benefit Plan (the Plan) partnering with SilverScript? Frequently Asked Questions.

We are always looking for additional benefits to offer our members. By partnering with SilverScript, we can offer our members benefit enhancements such as:

- i. For Med B members, you will receive up to an annual \$600 Medicare Part B premium reimbursement per enrollee from the Plan. However, if you Opt-Out, you won't be eligible for the \$600 reimbursement.
- ii. You will also be allowed to obtain 30-day fills of maintenance medications. Under the Plan, you are required to fill 90-days after your initial fill and refill.
- iii. You will also be allowed to fill 60 to 90-day fills at any participating SilverScript pharmacy like Walgreens, Walmart, Costco, and many others. Please note that a 90-day fill received anywhere other than mail order or a CVS pharmacy, may have higher copays or cost sharing.

My spouse/dependent is NOT Medicare eligible; will they move to SilverScript with me?

If they are NOT Medicare eligible, they will remain under their current NALC Health Benefit Plan.

Can I enroll or am I auto enrolled if I only have Medicare Part A?

Eligible Medicare Part A members will be auto enrolled in the SilverScript program; however, they will not receive the \$600 Medicare Part B reimbursement.

Will I receive a new SilverScript card?

Yes, each SilverScript member will receive their own SilverScript ID card with your welcome materials. Starting 1/1/24, you must present your new Identification card when picking up prescriptions from the pharmacy.

Will I see a change of copays or prescription benefits moving to the SilverScript prescription plan?

The SilverScript prescription benefit plan mirrors the existing High Option Plan's prescription benefits. As a result, your prescription benefits will never cost more than your current coverage through the NALC Health Benefit Plan, and in some cases it will be lower. Members will never see a higher cost share.

What happens if I enroll in another Medicare Part D plan?

You will lose the SilverScript Medicare Part D plan through the NALC HBP if you enroll in any other Medicare Part D plan.

Do I have to use CVS pharmacy? What other retail pharmacies are in the SilverScript pharmacy network?

There is NO requirement to use a CVS Pharmacy to fill prescriptions. The Medicare Part D National Network consists of approximately 66,000 pharmacies nationwide, including (Costco, Walgreens, Walmart, and Target). Please verify your pharmacy by calling customer care, visiting Caremark.com, or reviewing your SilverScript member materials mailed to you. Keep in mind, your cost share may be higher if you fill a 90-day prescription at a pharmacy other than CVS retail or mail-order.

Where do I fill maintenance medications?

SilverScript members can obtain a 90-day supply of a maintenance medication at CVS Caremark Mail Service Pharmacy or at any local in-network pharmacy. You are encouraged to use Caremark mail order pharmacy or a local CVS pharmacy to save money.

Where do members fill specialty medications?

Members may fill specialty medications in one of two ways:

- At any participating retail pharmacy.
- Through CVS Specialty pharmacy, selecting delivery to their home, office, or a designated CVS Pharmacy for pick up. CVS Specialty Customer Care: 800-237-2767 (TTY: 711) (M-F 8am – 8pm EST)

How do I get the \$600 part B subsidy?

Through your Medicare Part B Reimbursement Account (MRA) program sponsored by the NALC Health Benefit Plan and administered by HealthEquity www.healthequity.com/wageworks. Through this program, the NALC Health Benefit Plan has put tax-free money into your MRA to reimburse you up to \$600 for your Medicare Part B premiums when you remain enrolled in Medicare Parts A and B and the SilverScript Employer Prescription Drug Plan (PDP) sponsored by NALC Health Benefit Plan. You can unlock this money by sending proof of your Medicare Part B premium payment through the HealthEquity portal, by fax or mail. Once proof is received, you'll receive your reimbursement via direct deposit or check. See the Quick Start Guide for more info about how to file a claim. Members can call 844-768-5644 for help.

- Each eligible participant will have their own HealthEquity account and use their information when submitting claims.
- Know what expenses are eligible. Only Medicare Part B premiums paid by you are eligible for reimbursement from this account.
- Proof of expenses. Examples of proof are canceled check, copy of credit card statement, copy of bank statement or Social Security "Cost of Living Adjustment" (COLA) statement.

Is the \$600 paid all up front, monthly, quarterly?

The MRA reimbursement is based on your proof of payment.

- Example) you submit receipts for \$300 worth of Part B premiums, you'll be sent \$300. You can do this until you've received your max benefit of \$600.
- Example) You submit your yearly COLA statement; you'll receive the amount listed up to \$600.

What if I want to Opt-Out?

While we encourage members to consider remaining in, you will be able to call SilverScript or the NALC Health Benefit Plan and Opt-Out over the phone prior to January 1, 2024. Effective January 1, 2024, your request must be in writing.

Can I opt back in later?

If you change your mind, you can opt-back in.

The SilverScript logo features the word "SilverScript" in a bold, sans-serif font. The "S" is significantly larger and more prominent than the other letters, and the "i" has a dot. A registered trademark symbol (®) is located at the top right of the "t".

Seminar Photo Highlights



President Brian Renfroe



Stephanie Stewart, Director



Above: Trustees: Larry Brown, Ch, Sandy Laemmel, and Charlie Heege.
Below: Kevin Newman, NALC HBP instructor





30 Year HBR Award Recipients



20 Year HBR Award Recipients



10 Year HBR Award Recipients



Important Medicare Information

Make sure to mark your calendars for a Special Enrollment Period (SEP) that will be offered to most Postal Service annuitants and their eligible family members.

Starting in April of 2024, individuals who are eligible for Medicare Part A and are not currently participating in Medicare Part B, will have a six-month opportunity to select Medicare Part B without incurring a late enrollment penalty. As part of the Postal Reform Act, the USPS will pay the late enrollment penalty.

Keep in mind, if you were previously eligible for Medicare Part B and chose not to enroll but now have experienced some regrets, this one-time SEP is significant to your health and finances.

NALC Health Benefit Plan
888-636-NALC

PPO Network Providers
877-220-NALC

Mental Health / Substance Use Disorder
877-468-1016

Prescription Drug Program
800-933-NALC

CVS Specialty™ Pharmacy
800-237-2767

Precertification
877-220-NALC

Fraud Hot Line
888-636-NALC