

Preparing for the 2023 benefit package



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The Plan's diligent efforts to provide members with the most comprehensive and cost-effective Federal Employee Health Benefit (FEHB) benefits package does not end with the close of Open Season. Here at the Plan, we recognize the need for our members to get the best value for each health-care dollar spent, and we are constantly evaluating cost-saving strategies that will benefit our members.

Although it may seem early, we will begin thinking about the 2023 benefit package as early as the press date of this issue. I would like to offer some background regarding the process we follow.

First, you should be aware that the Office of Personnel Management (OPM) always sends correspondence known as a call letter to each FEHB Program. This letter outlines the guidelines and initiatives that each plan should follow when considering the next benefit year.

Upon receiving the call letter, the Plan's staff will begin meeting on a regular basis to prepare our proposal of benefit and rate for our OPM submittal. I believe it's noteworthy to report that not only are we looking at OPM's guidelines, but we also review medical directives that may have changed, Centers for Disease Control and Prevention and U.S. Preventive Services Task Force guidelines that may have been revised, as well as additional benefits that could be cost-effective or beneficial for our members' health and wellness.

Another step that we feel is vital to our success is reviewing feedback that we have received from our members via phone calls or written correspondence. Although we are not able to accommodate all requests, we do present the information at the aforementioned staff meetings and discuss the recommendations.

Once cost, quality and all guidelines are considered and finalized, the benefit package submission is delivered to OPM on or before May 31 for final approval or revisions.

As an example, one of the programs that we considered and added to our benefit package for 2022 was the Musculoskeletal Program through Hinge Health. Upon learning about this program, I firmly believed that letter carriers needed this benefit. From back pain, slips and falls, to the overall physical stress on the body, it was a necessity. Now that I've given you a teaser about the program, let me add a little more information. Through our partnership with Hinge Health, we can help each member reduce and manage muscle, joint or nerve pain at no additional cost and

from the comfort of whatever location he or she chooses (home, office, etc.).

You will receive a personalized plan specific to your needs. Each plan is built with the goal of overcoming persistent pain, avoiding surgeries, and reducing medication usage. Depending on the treatment needed, you will receive access to personalized exercise therapy, one-on-one health coaching, motion-sensor technology or physical therapists.

For more information, you can call 855-902-2777 or visit hingehealth.com/nalc.

2021 statistics

The NALC Health Benefit Plan continues to grow as we work hard to be the best we can be. With that said, I would like to share some information that I feel makes us stand out as your union health benefit plan.

In 2021, our Customer Service Department answered more than 785,000 calls, mailed more than 6 million pieces of mail or packages, and spent more than \$3 million in postage.

I am extremely proud of these numbers. I believe you will agree with me that this is an outstanding achievement, and that we continue to do our part supporting our letter carriers.

Open Season

Although we do not have the final numbers, I am happy to report that this Open Season was another success and membership in our plans has continued to grow. I would like to take this opportunity to welcome new members and say thank you for joining our family. I also would like to thank each person who attended health fairs, answered questions and supported our union plan. The positive numbers each year are a reflection of the hard work done by these individuals.

Member portal/app

Don't forget to check out the Plan's new member portal and mobile app. Create an online account and access your health benefit plan information anytime, anywhere.

With the new member portal or app, we make it easy to manage your personal health information while on the go. With this resource, members can now upload documents, check claim status, find up-to-date deductible and out-of-pocket information, and much more, directly from their smart device.

For more information, contact the Plan at 888-636-6252 or check out our Open Season page at nalchbp.org, where you can find a small video overview of how the member portal and app work.