



2023 and Beyond



How do we decide on benefits?

- Annual OPM Call Letter
- Member Suggestions
- U.S Preventive Service Task Force (USPFTF) and Center of Disease Control (CDC)
- Brochure Committee Suggestions
- Value Added Programs



New Benefits in 2023

Weight Loss Drugs

- Must be FDA-approved
- Prior Authorization Required
- Call CVS Caremark® at 800-294-5979



Wegovy® is a Formulary Drug

High Option

Retail	Up to 30-day (Formulary)	30%
Mail Order	90-day (Formulary)	\$90

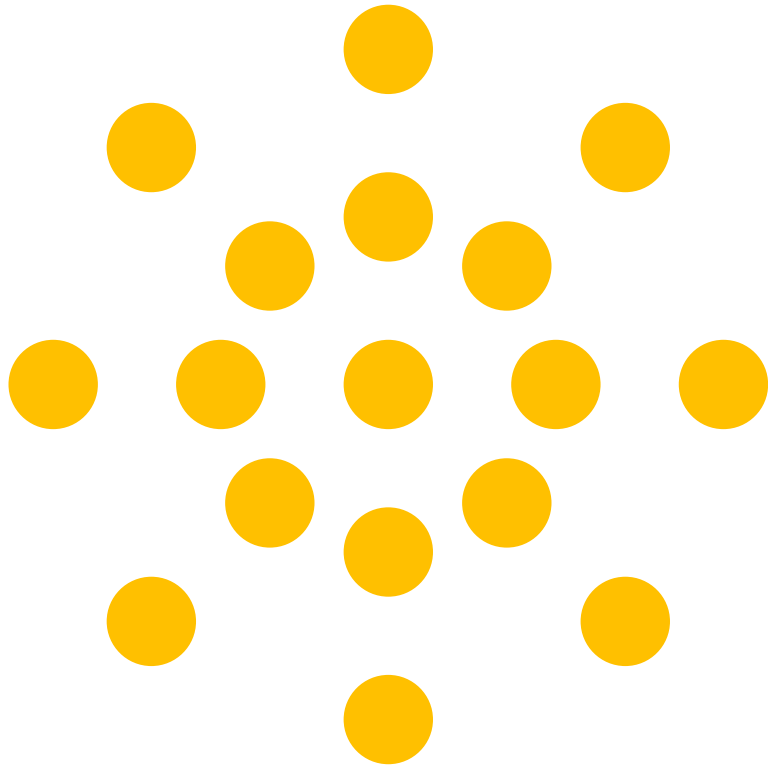
CDHP

Retail	Up to 30-day (Formulary)	\$40
Mail Order	90-day (Formulary)	\$90



Whole Health

New Benefits in 2023



Infertility Drugs

- Up to \$2,500 Per Person
- Some drugs may be Specialty Drugs
- Call CVS Specialty[®] at 800-237-2787



High Option Specialty Drug Copays

30-day	\$200
60-day	\$300
90-day	\$400

CDHP Specialty Drug Copays

30-day	\$250
90-day	\$450

New Benefit in 2023



- Remote Care for Cardiac Conditions
- Free Blood Pressure Cuff
- Track Your Blood Pressure
- Send Data to Your Doctor
- **NO COST TO YOU**

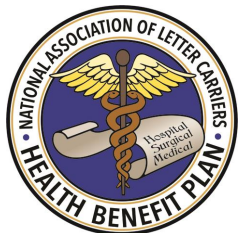


New Benefit in 2023

Incentive for Well Child Visit

- *Completed 6 Well Child Visits in the First 15 months*
- *Essential for Tracking Growth and Developmental Milestones*
- *\$50 (High Option) \$30 (CDHP)*

Breastfeeding Equipment Coverage



**New
in
2023**

Doula Services – High Option Only

- *Provided by a Certified Doula*
- *\$500 Coverage per Pregnancy*

Dengue Vaccination

- *CDC recommendation for member in endemic areas*



Whole Health

New Benefit in 2023 – High Option

nutrition
counseling

- Trained Registered Dietitians
- Available to All Ages
- 7 Days a Week

**NO
COPAY**

women's
health

- For Women Health Issues
- Women 18 and older
- 7 Days a Week

lactation
support

- Board Certified Lactation Consultants
- Breastfeeding Questions and Concerns
- Setup Appointment at Your Convenience

NALC Telehealth powered by Amwell



Whole Health

New Benefit in 2023 for High Option

- ❖ Physical, Occupational, Cognitive and Speech therapy benefit will be a coinsurance instead of copay
- ❖ Increased PPO office visit copayment to \$25 per visit
 - Same \$25 copayment for Specialty visits





NALC High Option Plan — Aetna Medicare Advantage

Introducing a new 2023 Medicare Advantage plan designed exclusively for NALC Health Benefit Plan High Option annuitants

NALCHBP.org/Annuitant
1397254-01-01 (10/22)

New Benefit in 2023 for High Option

Medicare Advantage Program

- No additional premium cost
- \$900 per year Medicare Part B premium reduction
- \$0 deductible and coinsurance for medical care
- Unlimited physical, occupational and speech therapy
- Prescription drug coverage as low as \$0
- Dental and Vision coverage
- See any doctor who is eligible to receive Medicare and accepts Aetna Medicare Advantage.
- Additional programs:
 - SilverSneakers®
 - Healthy Home Visits
 - Home-delivered meals after inpatient stay
 - Non-emergency transportation program



Whole Health

To Join Call the Aetna at 866-241-0262

New Benefits in 2024

Infertility Services

- We cover 3 cycles of IVF-related drugs per person, annually
 - Some are considered Specialty drugs
 - Call CVS Specialty® at 800-237-2787
- We cover 3 cycles of certain Assisted Reproductions Technology (ART) limited too:
 - Intravaginal insemination (IVI)
 - Intracervical insemination (ICI)
 - Intrauterine insemination (IUI)



Whole Health

New Benefit in 2024



 **CVS caremark**[®]

- All FDA-approved vaccinations can be administered at a participating CVS pharmacy



**New
in
2024**

Gender Affirming Surgeries

- *Added Coverage for Facial Feminization/Musculature Surgeries*
- *Reduced Requirements for Prior Auth*
- *877-220-6252 (High), 855-551-1893 (CDHP)*

Bariatric Surgeries

- *Reduced Required BMI to 35*
- *Reduced Age Requirement to 13*
- *877-220-6252 (High), 855-551-1893 (CDHP)*



Whole Health

New in 2024

- We now count spinal and extraspinal manipulations on the same day as one manipulation toward the yearly maximum.
- We now cover non-surgical strapping treatment for immobilizing of a joint.



Whole Health

New in 2024



Removed Diagnoses Limitation for Nutritional Therapy



Annual A1C Test for ages 18 and older



Annual Skin Cancer Screening



Genetic Counseling (with or without authorized genetic test)

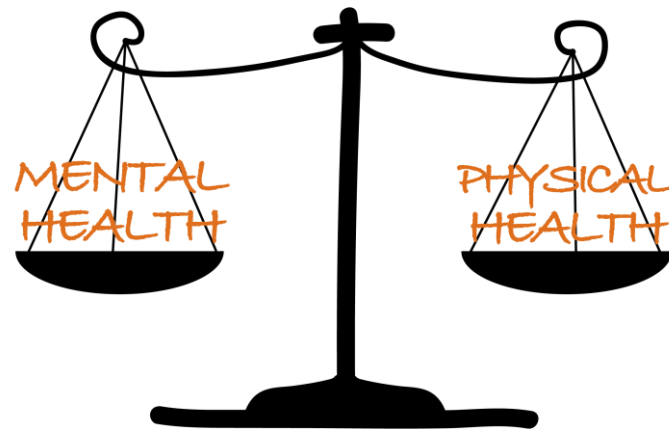


Whole Health

New in 2024

- Screening for anxiety in children
- Screening for depression and suicide risk in children

- Partial Hospitalization (PHP) and Intensive Outpatient Program (IOP) treatment are payable under outpatient benefit



New in 2024 for High Option

Increased



**TWO PAIRS OF CUSTOM
FUNCTIONAL FOOT
ORTHOTICS ANNUALLY**

Increased



**WIGS FOR HAIR LOSS DUE TO
THE TREATMENT OF CANCER
TO A MAXIMUM PAYMENT OF
\$350 PER LIFETIME**

Increased



**UP TO 30 DAYS IN A
SKILLED NURSING CARE
FACILITY PER PERSON
ANNUALLY**



Whole Health



New in 2024 for High Option

- Increased hearing aid coverage to a maximum payment of \$2,500 with replacements covered every 3 years.
- Added hearing aids coverage for children (up to the age of 18), maximum payment of \$2,500 with replacements covered annually.
- Hearing aid related examinations will be covered with a coinsurance and no longer included in the dollar maximum.

New in 2024 for High Option



We offer **SilverScript** Prescription Drug Plan (PDP), an Employer Group Waiver Plan (EGWP), for High Option retirees and their dependents who have Medicare A or Medicare A and B as primary payor.

- We pay your Medicare Part D Premium
- Benefits will be equal to or better than current coverage
- Part B reimbursement **up to \$600 annually**
- We will pay Part D late penalty, if any
- Auto Enrollment
- You have an Option Opt-Out



New in 2024 for High Option

Virtual Dermatology through NALC HBP Telehealth

- Adults and children of any age
- Help manage conditions like acne, rosacea, psoriasis
- available 24 hours per day, 7 days per week
- Can prescribed medications if medically necessary

Bend's Behavioral Health Coaching Program

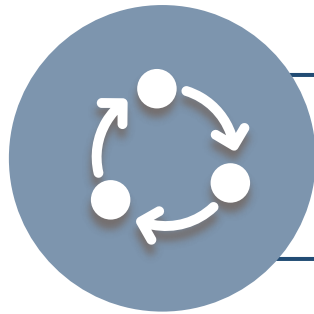
- Offered through Optum Health
- Live video-based service
- Supports children and families
- Age and symptom-specific care program
- Interactive content, resources, parenting tips and tools
- Peer community support (for caregivers)
- Enroll Online at www.bendhealth.com/NALC.

bend

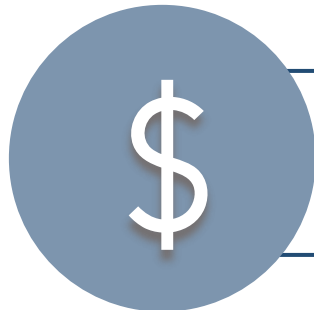


Whole Health

New in 2024 for High Option



Remove NALCSelect, NALCPreferred, and NALCSenior Antibiotic drug list

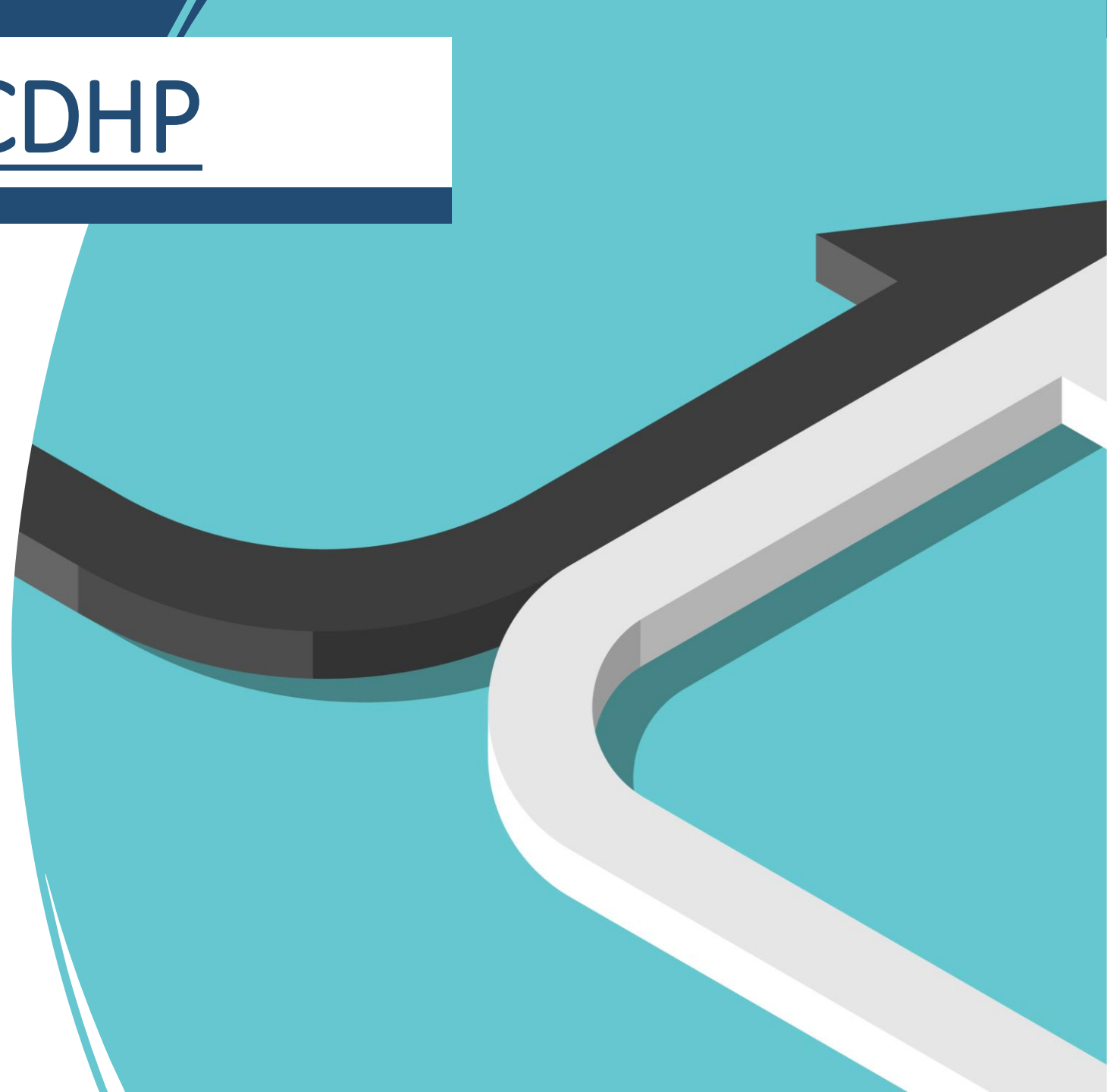


You now pay 35% of the Plan allowance for out-of-network benefits.



Whole Health

New in 2024 for CDHP

- Merged Value Option Plan into the Consumer Driven Health Plan (CDHP)
 - Decreased the Self Plus One and Self and Family Catastrophic to \$12,000
- 

New in 2024 for CDHP



Cover 2 pairs of Custom Functional Foot Orthotics Annually



Added Wig Coverage for Hair Loss Due to Treatment of Cancer with a maximum payment of \$200 per lifetime



Whole Health

A close-up, over-the-shoulder view of a young child with short brown hair, wearing a white hearing aid in their left ear. The child is looking down at an open book with colorful illustrations. The background is softly blurred, showing a white surface and a dark shadow.

New in 2024 for CDHP

- Increased hearing aid coverage to a maximum payment of \$1,500 with replacements covered every 3 years.
- Added hearing aids coverage for children (up to the age of 18), maximum payment of \$1,500 with covered annually.



Questions??



Thank you!