

National Association of Letter Carriers Health Benefit Plan Seminar



More Than a Health Plan

We Are More Than A Health Plan

We go above and beyond for our members.

We always keep letter carriers in mind.

We have your back!

We are your #1 choice.



Whole Health

We Go Above and Beyond

- We are a Union Owned, Union Operated, and Not-For-Profit plan.
- Employees of the Plan are represented by the Office and Professional Employees International Union (OPEIU). Many of our employees remain with the company for 30+ years and/or until retirement.
- Our entire customer service team works at our Ashburn, VA office. We do not have off-site customer service representatives.
- Members will always speak with a live agent when calling the Plan. All members are placed at the top of our call queue to ensure that their calls are answered first. Our phone system is not automated to answer questions of any kind.
- We offer personalized assistance in times of need, including helping members contact a vendor. Our representative will remain on the line to ensure our member is connected.



We Go Above and Beyond

- All branches should have a Health Benefits Representative (HBR).
- The NALC Health Benefit Plan Director was a letter carrier and understands the needs of letter carriers and postal employees. She remains local and takes time to visit our branches. She is open to suggestions and ensures those suggestion are brought back to the Plan for review.
- If an incomplete claim is received, we assist with obtaining the information needed to get the claim processed as quickly as possible.
- Members may ask to speak with a supervisor or manager if additional assistance is needed. We are all here to help in any way we can.



Whole Health

Preauthorization Reviews

As an extra courtesy to our members, our in-house medical team will review an appeal if all vendor appeals have been exhausted.

Examples of Appeals may be:

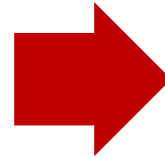
- Inpatient Admissions
- Spinal Surgeries
- High Tech Radiology
- Genetic Testing
- Prescriptions, including specialty medications



We Go Above and Beyond

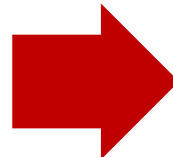


We received several inquiries regarding the RSV vaccines in 2023



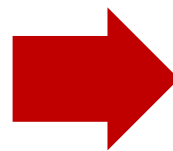
As a result, we changed our pharmacy vaccine benefits mid-year to allow the RSV vaccine to be covered at an in-network pharmacy...paid at 100%.

We received an inquiry during a past Convention regarding continuous glucose monitors (CGM) not being available at the pharmacy.



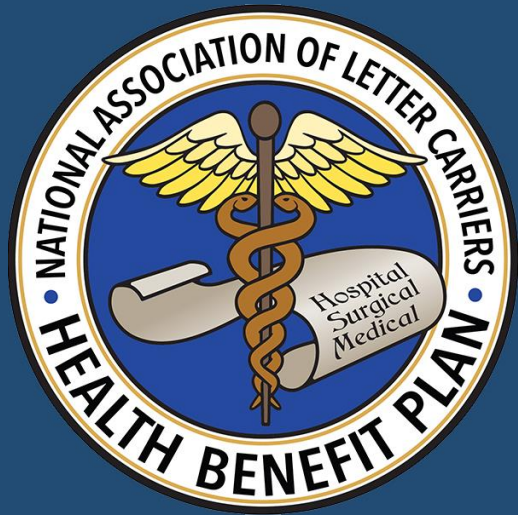
As a result, The Director met with CVS to coordinate allowing CGMs at the pharmacy level. The benefit was implemented within 1 month.

When members write to the Plan, each letter is reviewed by one of our employees.



After carefully reviewing your letter, the Plan will mail you a written response.

For Our Members



Low Deductibles

- No Increase since 2010!

Low Out-Of-Pocket Maximums

- No Increase since 2015!

\$25 Copay for Primary and Specialist Office Visits



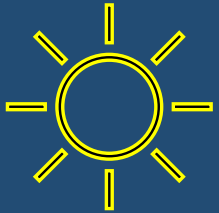
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We Keep Letter Carriers in Mind

High Option Changes for 2024



- We will cover 2 pairs of custom foot orthotics annually without a Plan payment maximum.



- We will cover 1 skin cancer screening annually. If a PPO provider is used, we will pay 85% of the Cigna contracted Plan allowance.



- We will cover nutritional therapy for any diagnosis.



Whole Health

We Support Letter Carriers

NALC Health Benefit Plan Postage Totals in 2021-2022

Total Pieces Mailed:

10,447,629

Postage Paid:

\$5,462,180

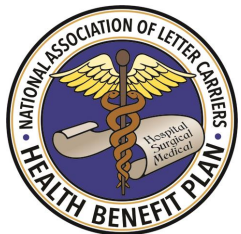


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We Are Here For Our Members

**NALC Health Benefit Plan
Answered Calls Total in 2022**

796,293



OWCP Benefits

OWCP = The Office of Workers' Compensation Program
Established in 1916 under FECA

Federal Employees who have sustained an on-the-job injury could be entitled to:

- ✓ **Medical care**
- ✓ **Lost wages**
- ✓ **No co-pays for OWCP accepted conditions**
- ✓ **Schedule award for a permanent injury to specific limbs or organs**



2022 U.S. OWCP Statistics



182,000+ new cases



\$2.9 billion in benefits to more than 179,000 workers and survivors

\$2 billion+ for wage loss compensation
\$716 million for medical and rehab services
\$156 million for death benefit payments to surviving dependents



Information obtained from <https://www.dol.gov/agencies/owcp/FECA/about>

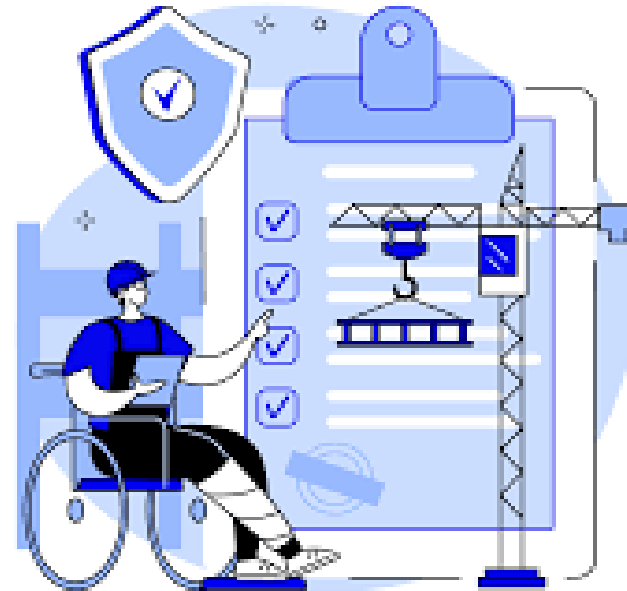


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Necessary Information

Members who have a work-related injury or illness should notify the Plan about the information submitted to OWCP. The Plan will need the following information to ensure the claim is being processed at an accurate and timely manor:

- **Date of Injury**
- **Compensation Claim Number**
- **All Approved Conditions**
- **Name of Related Prescription Drugs Dispensed**
- **Copies of any OWCP correspondence**



**WORK
INJURY**



**What if my OWCP case
Is under review?**



**We understand the barriers surrounding
a work injury. It could take years for
OWCP to approve or deny a case.**

**Most insurance companies do not cover
charges during this time.**





The rendering physician will need to sign a form that is sent out by the Plan agreeing to reimburse the amount paid, should the OWCP case be accepted.

Once the form is completed by the physician and returned to the Plan, we will document the file and continue processing claims.

If the Plan needs additional information, we will reach out to the member.



OWCP Form

Section 1 *(to be completed by the Member)*

Name/Address of OWCP office
where claim was filed:

OWCP Case #

OWCP Phone #

OWCP Contact Person:

Nature of illness/injury:

Date of onset of illness/injury:

Section 2 *(to be completed by the Provider)*

Provider's Name: _____

Address: _____

Phone # _____

Dates of service to be filed with OWCP: _____

I understand that all occupation-related claims will be filed with the Office of Workers' Compensation (OWCP). Once OWCP has paid the claim, I will refund in full any payments that the NALC Health Benefit Plan made for an occupation-related claim.

(signed) _____

(Member)

(Provider)

Date

Date



Whole Health

NALC Health Benefit Plan



**We take suggestions and
concerns from our
members seriously.**



Whole Health



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Thank you for your participation!