

The NALC Health Benefit Plan



Vol. 16-3



HBR Report



May 2016

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Director's Report



Open Season

Open Season Results

Here are the open season enrollment numbers as of March 31, 2016.

	<u>Net Gain/Loss</u>		<u>Overall Gain</u>
<u>High Option</u>	<u>Gain</u>	<u>Loss</u>	
Postal	2,426	(618)	1,808
Associate	1,348	(425)	923
Annuitant	1,919	(330)	1,589
Subtotal	5,693	(1,373)	4,320
<u>CDHP & Value Option</u>	<u>Gain</u>	<u>Loss</u>	
Postal	688	(84)	604
Associate	633	(196)	437
Annuitant	300	(60)	240
Subtotal	1,621	(340)	1,281
TOTAL New Enrollments			5,601

Convention

The NALC 70th Biennial Convention is August 15-19, 2016 in Los Angeles, CA. Stay tuned for more information.



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Rights & Responsibilities

The NALC Health Benefit Plan believes that taking an active role in one's health care must be supported by a framework of rights and responsibilities. We encourage members to become familiar with these and have included them below.

NALC Health Benefit Plan Member Rights & Responsibilities

Member Rights:

- a. You have the right to receive up-to-date information about your health plan, benefits available, the health care professionals, hospitals and other providers that participate in this Plan's PPO Network and your rights and responsibilities.
- b. You have the right to receive a copy of the Notice of the NALC Health Benefit Plan's Privacy Practices that outlines your rights and how to designate a personal representative which allows the Plan to discuss your protected health information.
- c. You have the right to privacy and confidentiality of your protected health information in accordance with applicable laws.
- d. You have the right to be treated with courtesy, dignity, and respect.
- e. You have the right to access quality care, regardless of race, color, national origin, sex, age, or disability.
- f. You have the right to participate fully with your network providers in decision making.
- g. You have the right to receive an explanation of benefits describing the benefits we pay, as well as to be informed of the reason for any adverse determination on a claim for benefits, including the specific utilization review criteria, guidelines or benefit provisions used in the determination.
- h. You have the right to appeal our decision in accordance with the Disputed Claims Process in Section 8 and to voice complaints.
- i. You have the right to request further information concerning anything you do not understand.
- j. You have the right to know that utilization management decisions are based only on the appropriateness of care and your current coverage. The NALC Health Benefit Plan does not reward network providers or others for denying coverage.
- k. You have the right to make suggestions and recommendations regarding the NALC Health Benefit Plan's Member Rights and Responsibilities statement.

Rights & Responsibilities

- l. You have the right to receive a prompt reply when you ask us questions or request information.
- m. You have the right to know that neither you nor your health care provider can be punished for disputing a claim.
- n. You have the right to refuse to participate in research.

Member Responsibilities:

- a. Read the information the Plan provides you and ask us questions when you need to know more.
- b. Make sure you understand your benefits under the NALC Health Benefit Plan, including your costs for services as outlined in Section 4 of our brochure.
- c. Accept personal responsibility for any charges not covered by this Plan, if applicable.
- d. Provide information the Plan needs to process your claims (to the extent possible) including other health insurance coverage your family may have.
- e. Keep your provider informed about your medical history and your current health status including the medications you take so they can effectively treat you and manage your care.
- f. Inform your provider about any living will, medical power of attorney, or other directive that could affect your care.
- g. Participate with your provider to understand your health condition and develop mutually agreed upon treatment goals to the degree possible.
- h. Follow your provider's instructions and treatment plan, ask questions if you don't understand them.
- i. Treat your health care provider, their staff and others respectfully and honestly.
- j. Voice your opinions, concerns or complaints to our customer service and /or your health care provider.
- k. Make sure you obtain authorization required under the Plan for certain services.

Healthy Rewards

HEALTHY CHOICES DESERVE HEALTHY DISCOUNTS

Start saving today with Cigna Healthy Rewards®*

Just use your medical insurance ID card when you pay and let the savings begin.

Get discounts on the health products and programs you use every day for:

- › Weight management and nutrition
- › Fitness
- › Mind/body
- › Vision and hearing care
- › Alternative medicine
- › Healthy lifestyle

Real brands. Real discounts. Real awesomeness.

*Healthy Rewards is a discount program. Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. If your health plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. Healthy Rewards programs are separate from your plan benefits. **A discount program is NOT insurance, and you must pay the entire discounted charge.** All goods, services and discounts offered through Healthy Rewards are provided by third parties who are solely responsible for their products, services and discounts.



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Online Resources

Healthy tips and valuable health information are just a mouse click away. Visit our website www.nalchbp.org under High Option, **Providers** tab to get started.

Cigna

Under the Cigna tab you have the following resources available: the Online Provider Directory, Find a Lab, the Provider Nomination Form, the Hospital Comparison Tool and Cigna Resources. Under **Cigna Resources** is the Cigna Mix Six for Healthy Balance Toolkit. It is available to members by clicking on **Healthy Challenge**. The Cigna Mix Six for Healthy Balance toolkit is designed to help individuals and families take small steps toward a healthy lifestyle. Here are the Mix Six selections offered:



- Colorful Plates
- Smart Servings
- Snack Attacks
- Minutes in Motion
- Power Breakfast
- Drink Think

Start by completing a Personal Healthy Habit Inventory or Family Healthy Habit Inventory Assessment. Take inventory of your family's eating and physical activity habits. See if you or your family might like some healthy changes. The Toolkit will help guide you down a healthy path with tips for healthy habits.

CVS/Caremark

Your health is important so we're making it convenient and easy to manage your prescription benefits. Simply visit Caremark.com or download the CVS/caremark mobile app and get the access you need, anywhere and anytime.



Easy Refills

- Refill online or use our mobile app to scan the barcode on your prescription label.
- You can order new prescriptions and renewals online. CVS takes care of contacting your doctor.



Timesaving Tools

- Manage delivery by mail, auto refill at a CVS pharmacy, find a pharmacy and more.
- Choose from retail and mail options for 90-day prescriptions.



Convenient Savings

- See how much you've spent and where you might have savings opportunities. Even break down your costs by family member.
- See savings options by prescription and print a report so your doctor can help you choose.

Get started:
Register today at Caremark.com
or download the CVS/caremark
mobile app.

Online Resources

OptumHealth

Under the OptumHealth tab you can go to: www.liveandworkwell.com, the Healthy Family, Solutions for Caregivers and the Provider Locator. OptumHealth offers extensive member resources at liveandworkwell.com. Members have confidential access to information and tools developed by doctors, clinicians, and industry experts. The liveandworkwell.com portal focuses on mind-body integration for a practical approach to wellness and well-being. The portal provides member access to care and benefit self-management tools, prevention programs, educational materials, videos and more. The website's wealth of resources and information on health and wellness help members manage chronic diseases and find ways to alleviate stress and take charge of their overall health and wellbeing.

Liveandworkwell.com provides members with exceptional information and tools including:

- Mental Health Condition Centers
- Life Stage Resource Centers
- Interactive Self-Assessments
- Self-Help Programs
- Clinician Search Tools
- Useful calculators to manage care and credit card payments, lose weight and more
- Information on family and relationships, education, career skills, and financial matters

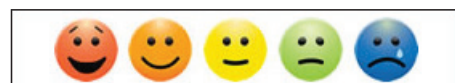
There are **three centers** that offer valuable information on numerous topics.

The **LiveWell** area provides guidance and support for challenges in relationships, aging well, chronic conditions, major life changes, (e.g. divorce), special needs, and caregiving for chronic conditions and disaster.

The **BeWell** area addresses healthy living, healthy aging, recovery, addictions, mental health conditions and chronic medical conditions and includes significant co-dependent behavioral elements. Clinical topics such as depression, stress, attention deficit hyperactivity disorder (ADHD), autism, post-traumatic stress disorder (PTSD), grief and alcoholism are included.

The **WorkWell** area provides support for work issues, self-improvement, communication skills, help in the workplace, and stress management. Self-help programs can be found on how to manage daily stress and there are webinars addressing difficult behaviors and improving communications skills, and specific resources that address controlling anger and emotional health.

Track Your Mood!



MinuteClinic

Did you know that the CVS MinuteClinic's nurse practitioners and physician assistants provide members with affordable and convenient health care services to our members across the country?

After more than 18 million patient visits, MinuteClinic is proud of its 95% customer satisfaction rate. MinuteClinic, the medical walk-in clinic inside select CVS pharmacy stores, is largest provider of retail health care in the United States.

MinuteClinic is the first retail health care provider to receive accreditation (2006) and reaccreditation (2009, 2012 & 2015) from The Joint Commission, the national evaluation and certifying agency for health care organizations and programs across the United States. MinuteClinic is also a proud partner of the National Patient Safety Foundation.

MinuteClinics can be found in more than 1,100 CVS pharmacy stores. They are open 7 days-a-week, including evenings and weekends. Appointments are not necessary. The MinuteClinic walk-in medical clinics are staffed by nurse practitioners and physician assistants, who provide treatment for common family illnesses, injuries and skin conditions, administer vaccinations, conduct physicals and wellness screenings, and offer monitoring for chronic conditions.*

Practitioners can:

- Diagnose, treat and write prescriptions (when clinically appropriate) for common family illnesses such as strep throat, bladder infections, pink eye and infections of the ears, nose and throat
- Provide a variety of vaccinations including flu, pneumonia, pertussis, and hepatitis, among others
- Treat minor wounds, abrasions, joint sprains and skin conditions such as poison ivy, ringworm, lice and acne
- Provide a wide range of wellness services, including sports and camp physicals, and health screenings
- Education for those with diabetes, high cholesterol and high blood pressure

Every MinuteClinic patient visit follows nationally established clinical practice guidelines. MinuteClinic uses an Electronic Medical Records system to ensure that all procedures are followed consistently. It allows for consistent care across all clinics, as well as easy sharing of the patient record with primary care providers, with patient permission.



MinuteClinic



MinuteClinic provides:

- High Quality - certified nurse practitioners and physician assistants who can diagnose, treat and write prescriptions when medically appropriate
- Affordability - most insurance plans accepted; cash, checks and credit cards also welcome
- Convenience - no appointment needed, open 7 days-a-week, evenings and weekends, and located inside your neighborhood CVS pharmacy store
- Coordination - visit summary sent to your primary care provider, with permission, or assistance finding a provider, if you don't have one

Most services are available for those age 18 months and older, but ages for specific services may vary. For a list of services and guidelines, please visit www.minuteclinic.com/services.

MinuteClinic is a participating provider in the Cigna Shared Administration Open Access Plus (OAP) Network of providers. We recommend that you call the Cigna Provider Locator Line at 1-877-220-NALC (6252) prior to visiting to verify participation. Call the NALC Health Benefit Plan at 1-888-636-NALC (6252) to verify coverage of the specific service, as well as any copayments, coinsurance and/or deductibles. Confirming this information in advance will help avoid unforeseen costs.



You can visit www.minuteclinic.com/locations or call 1-866-389-ASAP (2727) to find a clinic near you.

Please note MinuteClinic does not provide emergency care, treatment for major injuries or wound care. If you have a medical emergency or require immediate assistance, please call 911.

** Select services may not be covered by the NALC Health Benefit Plan. Detailed benefit information can be found in the Plan's official approved brochure (RI 71-009).*

Preventive Benefits & Plan Tools

Preventive Plan Benefits¹

Take advantage of the Plan's adult and childhood preventive healthcare benefits. Where listed, preventive care procedures and services are paid in full when rendered by a preferred provider. Covered adult preventive services include an annual routine physical exam, certain adult routine immunizations endorsed by the CDC, and certain routine test such as: colorectal screening, diabetes screening, annual ECG/EKG, high blood pressure screening, a screening mammogram, osteoporosis screening, pap test, PSA test, total blood cholesterol, annual urinalysis and an annual chest x-ray.

In addition, the Plan has the following tools to help you track and assess your health:

Personal Health Record (PHR)

The NALC Health Benefit Plan understands the importance of having an organized accounting of your health related information. Our on-line Personal Health Record at <https://members.nalchbp.org/> is a helpful tool our members can utilize to create and keep up-to-date records of medications, immunization, allergies, medical conditions, physicians, and emergency contacts. Your personal health information is stored in a single safe, password-protected place accessible by only you or your designated personal representative.

Simply go to <https://members.nalchbp.org/> and where you can register and sign in to your account. The Personal Health Record is easy to navigate, so you can update information at your convenience. The **Blue Button** feature on the Personal Health Record home page allows you to access and download your Personal Health Record Information into a simple text file that can be read, printed or stored on any computer.

Electronic Health Record (EHR)

Once you register on our secure website <https://members.nalchbp.org/>, you may view your claim history, get real-time deductible, out-of-pocket amounts, and print copies of your Explanation of Benefits safely and conveniently from the comfort of your home.

Health Risk Assessment (HRA)¹ - High Option Plan

When you fill out our free Health Risk Assessment (HRA) at www.nalchbp.org, you are taking a positive step toward better physical and mental health. The HRA is an online program that analyzes your health related responses and gives you a personalized plan to achieve specific health goals. Your HRA profile may be used to spark discussion with your physician, or simply provide tips you may follow. You can find the link to the HRA on the home page under Quick Links.

As a bonus for being proactive, we offer a choice of valuable incentives. When you complete the HRA, you may either choose to be enrolled in the CignaPlus Savingssm discount dental program and we will pay the CignaPlus Savingssm discount dental premium for the remainder of the calendar year in which you completed the HRA provided you remain enrolled in our Plan, or you may choose to receive a \$40 CVS gift card or choose a wearable activity tracking device. For example, if one covered member completes the HRA, you may choose the Self only CignaPlus Savingssm discount dental program, a \$40 CVS gift card, or a wearable activity tracking device. If two or more covered family members (including the member) complete the HRA, you may choose either the Family CignaPlus Savingssm discount dental program, a \$40 CVS gift card per person (limit 2 cards per enrollment), or a wearable activity tracking device (limit 2 devices per enrollment).

¹ This is a summary of some of the features of the NALC Health Benefit Plan. Detailed information on the benefits for the 2016 NALC Health Benefit Plan can be found in the official brochure. Before making a final decision, please read the Plan's official approved brochure (RI 71-009). All benefits are subject to the definitions, limitations, and exclusions set forth in the official brochure.

Preventive Benefits & Plan Tools

Health Risk Assessment (HRA)¹ - Consumer Driven Health Plan and Value Option Plan

Complete your Health Risk Assessment (HRA) at www.nalchbp.org, and take a positive step toward better physical and mental health. The HRA is an online program that analyzes your health related responses and gives you a personalized plan to achieve specific health goals. Your HRA profile may be used to spark discussion with your physician, or simply provide tips you may follow.

As a bonus for being proactive, we offer a valuable incentive. When you complete the HRA, you will be enrolled in the CignaPlus Savingssm discount dental program and we will pay the CignaPlus Savingssm discount dental premium for the remainder of the calendar year in which you completed the HRA provided you remain enrolled in this Plan. If you have a Self Plus One or a Self and Family enrollment, when at least two family members* complete the HRA, we will enroll you and your covered family members in the CignaPlus Savingssm discount dental program and pay the family CignaPlus Savingssm discount dental premium for the remainder of the calendar year in which both HRAs were completed provided you remain enrolled in this Plan.

How to get started:

You can find the link to the HRA on our home page (www.nalchbp.org) under Quick Links and follow these steps:

1. Under the Consumer Driven Health Plan or the Value Option Plan tab, click on Member Resources.
2. Follow the links to the HRA.
3. Log in or register on myCigna.com.
4. Click on the Manage My Health tab.
5. Select My Health Assessment.
6. On the next page click Take My Health Assessment.
7. Please read and follow the instructions as prompted.

The process will take approximately 20 minutes to complete.

**You must be 18 years or older to be eligible to complete the HRA.*



¹ This is a summary of some of the features of the NALC Health Benefit Plan. Detailed information on the benefits for the 2016 NALC Health Benefit Plan can be found in the official brochure. Before making a final decision, please read the Plan's official approved brochure (RI 71-009). All benefits are subject to the definitions, limitations, and exclusions set forth in the official brochure.

NALC Food Drive



NALC Food Drive is coming! Mark your calendars for May 14, 2016.

NALC Health Benefit Plan
Recorded Benefit Information
Prescription Drug Program
CVS/caremark Specialty Pharmacy
PPO Network Providers
Precertification
Fraud Hot Line
Mental Health / Substance Abuse

1-888-636-NALC
1-888-636-NALC
1-800-933-NALC
1-800-237-2767
1-877-220-NALC
1-877-220-NALC
1-888-636-NALC
1-877-468-1016