

Plan your vacation with the Plan



**Stephanie
Stewart**

The countdown has begun. School will be out soon, sunshine and warm spring days will top the horizon, and most important, that long-awaited vacation will arrive. Will you be traveling? If so, there are a few things to remember, as sometimes we need extra assistance when everything doesn't go as anticipated. We are here to help, no matter your destination.

Let's take a moment to go over some key benefits the Plan offers.

24-hour nurse helpline

Get help in the middle of the night, wherever you may be.

CareAllies Health Information Line uses healthcare clinicians to

provide appropriate level-of-care information to members who call with symptom-based questions or concerns. The information provided by the caller guides the clinician, who references guidelines to help determine the recommended level of care. The clinician can help you determine when to call emergency services, help you locate a doctor or hospital, or assist you in dealing with minor health issues yourself. Based on the symptoms and responses, the clinician can help members select a course of action and a timeline for seeking the recommended care. They also provide self-care techniques and suggest how to increase member comfort levels until additional medical help is received. Call 877-220-NALC (ext. 6252) to speak with these trained professionals 24 hours a day, seven days a week.

Telehealth virtual visits

Can't get to a doctor? Just grab that electronic device.

Receive high-quality, affordable care for minor or acute conditions wherever you are! A virtual visit with a physician or nurse practitioner for things such as sinus problems, allergies, abrasions and/or minor wounds can save you time and money. If appropriate, prescriptions for medications can even be ordered. All for a low \$10 copayment per visit. Download the mobile app, visit nalchbptelehealth.org or call 888-541-7706 to access this service.

Foreign claims

For covered services you receive from providers and hospitals outside the United States and Puerto Rico, send the itemized bills to the following addresses. For High Option members, you will send them to NALC Health Benefit Plan, 20547 Waverly Court Ashburn, VA 20149. If enrolled in the CDHP or Value Option Plans, you can mail them to P.O. Box 188050 Chattanooga, TN 37422-8050. Claims for prescrip-

tion drugs and supplies purchased outside the United States and Puerto Rico must include receipts that show the patient's name, prescription number, name of drug or supply, prescribing provider's name, date of fill, total charge, metric quantity, days' supply, name of pharmacy and if available, the currency used and country where purchased. Complete the short-term prescription claim form, attach the drug receipts and mail to the NALC Prescription Drug Program at P.O. Box 52192 Phoenix, AZ 85072-2192

Claims for overseas (foreign) services must include an English translation. Charges will be converted to U.S. dollars using the exchange rate at the time the expenses were incurred.

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wherever you may be.”**

Cigna Healthcare Open Access Plus (OAP) Network

We encourage you to use the OAP Network to obtain the Plan's network benefits, because it results in the best value for your health care dollars. When you select an OAP provider not only will you receive deeper discounts, you can rest assured that you are able to see quality healthcare providers who meet all of Cigna's rigorous credentialing standards, and are a part of a network that has received accreditation from the National Committee for Quality Assurance (NCQA).

You can locate an OAP provider or hospital, or verify that your provider participates in the Cigna HealthCare OAP network, by calling 877-220-NALC (6252) or visiting our website at nalchpb.org.

Out of network

We understand that there may be certain times when our out-of-network benefit may be needed. If an OAP provider is not available, or if you choose not to use an OAP provider, the standard non-network benefits apply.

In this case, non-network facilities and providers do not have special agreements with us. Our payment is based on our allowance, which is the amount we use to determine our payment and your coinsurance for covered services. Billed amounts can be much higher than the allowance on which our benefit percentage is based. As a result, excessive amounts could be billed to the member.

Please keep in mind that no matter which provider you choose, it is not guaranteed that services rendered will be covered by the Plan. For benefit coverage information, please refer to the official 2020 brochure.

As I said at the start, we are here to help, and I hope that these programs and benefits will assist as you move forward with your summer plans.