

What to consider during Open Season



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Although earlier than usual, I would like to start talking about the upcoming Open Season. By now, each branch should have received a supply request form, which includes any material branches may need during the open enrollment period.

We requested the form be returned by the Aug. 31 deadline to ensure we order the appropriate number of brochures, giveaways and 2023 pocket calendars. I know the date may have seemed early, but with the supply chain issues, it was necessary for us to plan months ahead. Although we do our best to send what each branch has request-

ed, please understand that there are times when we had to reduce quantities to comply with OPM green mandates.

If you did not submit the form by the deadline, please send it in right away and we will do our best to get you the requested supplies. If you need a replacement supply request form, you can locate a copy on our website at nalchbp.org. The form also has been included in the July/August *Health Benefit Representative Report*.

Open enrollment will begin on the second Monday of November and go through the second Monday of December. During this time, members will have the opportunity to select a health plan that meets their financial and health needs, or make changes to their existing coverage. Here at the Plan, we know that this is a crucial decision and should not be taken lightly, as it could affect your life in every sense of the word.

So, what should you consider when making this decision?

Although many individuals consider the premium amount first, which is important, you also should thoroughly review the benefit structure and patient liability that may be passed down to you. Examples of these costs may include deductible, coinsurance, copayments and the maximum out-of-pocket amount for the year. Unfortunately, these amounts can add up quickly depending on the required care.

It also is very important to review the health plan networks to determine if your individual and family needs will be met within the area you live or locations where you may travel. While some insurers may place strict perimeters around which health care providers, hospitals and pharmacies you can use, others may only encourage members to use their network to obtain the most comprehensive and cost-effective benefit package. Be sure that

you understand how the insurance network operates, and determine whether you can continue to see your current providers. Specialties to consider include primary care, physical therapists, chiropractic care, certain facilities, urgent care centers and more.

Another area to consider is wellness programs and incentives. From weight loss, certain preventive care, to helping you kick the nicotine habit and much more, these programs can be beneficial to your overall health and wallet.

In summary, health care insurance can be complicated, but considering the following questions can be a good place to start:

- Should I pay more for premiums each month, or less for the premiums and more for the health benefits when I need care?
- How much health care do my family and I use on an annual basis?
- Do I want a low-deductible or high-deductible plan?
- Is my provider, facility or pharmacy in the network?
- Do I have any upcoming surgeries or medical needs?
- What kind of prescriptions am I currently taking, and will the insurer cover them?
- What wellness programs and incentives are offered?

With that said, it would be remiss of me not to ask you to include the NALC Health Benefit Plan in your comparison. I believe you will find that we are a competitive choice for all of your health insurance needs. From premiums and outstanding benefits, to a network of quality providers for your medical care, we are an outstanding choice.

Lastly, if you are feeling overwhelmed, remember that we are here to help. If you do not understand one of our benefits or need a better explanation, please make sure to reach out to us. We want to make sure you have what you need to make an informed decision.

Although the new 2023 updates have not been added yet, we encourage you to become familiar with our website's Open Season page, where you can view short video clips about key benefits, read through brochures, and check out a great comparison slideshow, "What to consider when choosing a health plan."

In closing, if you are a branch representative, it is my hope that each of you will help us to share information about the NALC Health Benefit Plan. You can do this by attending health fairs, speaking at your local branch, and simply helping us to get the word out. Let's work together to increase our membership and have another outstanding Open Season.