

What to consider when choosing a health care plan



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Starting in November, our main goals are to give Open Season updates, focus on new membership, grow our plan and share why choosing health care coverage should be extremely important to you. If you are thinking about selecting another coverage, a window of opportunity to enroll or change will be presented during Open Season, which runs from the second Monday of November through the second Monday of December.

It is important to note that there are many federal employee health benefit plan options, and it can become overwhelming very quickly. So, where do you start? I believe we should start with the basics.

- Research all health benefit plans available to you.
- Compare health plan premiums.
- Review the provider network benefits.
- Compare out-of-pocket costs—for example: deductibles, coinsurance, copayments and catastrophic out-of-pocket maximums.
- Ask yourself what benefits are essential to your family's health.
- Review whether the plan covers your prescription needs.
- Review the extra programs available.

After considering the basics and all of your personal needs, I'm confident you will find the NALC Health Benefit Plan on your list of plan options to consider.

I also would like to discuss what I believe sets us apart from other choices and makes us a first-rate contender for your health insurance needs:

- **History and dedication**—Our Plan was created in 1950 by letter carriers for letter carriers. In 1960, we became a part of the Federal Employees Health Benefits Program, which helped us quadruple our membership numbers. This was a great accomplishment, but with that said, we had to make sure our member connection was not lost. Two years later in 1962, during the 43rd national convention, the position of health benefit representative was established. The health benefit representatives' day-to-day contact with the members and federal agencies plays a major role in helping the Plan attain its goal of providing personalized service to our membership, and they also explain the benefits and protection

provided by enrollment in their own union plan. In summary, this means that members have a local connection at each NALC branch when needed.

- **Union strong**—We are rich in union history, which means that we are union-owned, union-operated and a not-for-profit plan.
- **Tenure and knowledge**—Our employee tenure speaks volumes for our company's development over the years and is a testament to the expertise you will receive when calling for assistance. Many of our employees have been with us for more than 30 years, while some with 40-plus years have retired only recently. With more than 350 employees located in Ashburn, VA, we make sure your claims are handled with the competence they deserve. Your calls are not outsourced and will be handled by one of these employees when you call our main telephone number at 888-636-NALC (6252) during normal business hours.
- **Injury on the job**—If you become injured on the job and a compensation claim is filed, we will pay the claims in good faith until a decision is reached.
- **Benefit package**—We provide our members with a viable and competitive benefit package, with coverage to include:
 - Office visits (your cost—\$20)
 - Specialist visits (your cost—still only \$20, and no referral needed)
 - Excellent prescription coverage
 - Telehealth visits from the comfort of your home or office
 - Preventive care benefits to keep you on the path of wellness
 - Mental health and substance use assistance
 - Chiropractic care
 - Physical, occupational and speech therapy
 - Lab coverage
 - Numerous wellness and health programs

These are only highlights of our plan, as time and space limit what I am able to share. For more information, please review the insert included in this *Postal Record*.

You also can visit our website at nalchbp.org, where you will find a page dedicated to the 2021 Open Season. From videos, brochures and helpful links, it is our priority to make your search seamless. If you have additional questions, please feel free to reach out to one of our customer service representatives.

In closing, I would like to wish you and your family a great Thanksgiving and wonderful holiday season.