

# Built by letter carriers and run by letter carriers



**Stephanie  
Stewart**

**O**pen Season for the 2024 benefits year will officially begin on Nov. 13 and run through Dec. 11.

From your health and wellness to your financial situation, this is the time of year to consider what is best for you and your family. For some, it is all about premium cost. For others, the choice is entirely based on the benefits included within the health insurance plan. Should you pay more for a monthly premium and have a richer benefit, or should you pay the least amount possible and worry when sickness arrives at the door? Understandably, it can be an overwhelming

task and sometimes the answers seem complex.

Look no further, as I will try to simplify the matter. Here at the NALC Health Benefit Plan, we offer comprehensive benefits for all individuals no matter which of our plans you choose—the High Option Plan or the Consumer Driven Health Plan (CDHP). We offer both plans at a very competitive rate, and it's very important to mention that we continue to become better each year, as we make your health our priority. If you have not recently looked at the NALC Health Benefit Plan's benefits and premiums, you should take the time this year, consider the switch and take action. The NALC Health Benefit Plan is the only plan that works for you and keeps the unique needs of letter carriers at the forefront when establishing benefits each year.

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As an example, I would like to tell you about two specific items we incorporated into our 2024 benefits with you in mind.

Custom Functional Foot Orthotics—As a letter carrier, I know that many of you walk miles and miles and I fully understand the need for good support. The days can be excruciating as your feet, back or knees ache with

each step you take. I also know that walking without proper support can have a negative long-term effect on your health. Beginning in 2024, we have increased our custom functional foot orthotic benefit. Letter carriers will be able to receive two pairs of orthotics each year without a maximum plan payment amount.

Now, let's talk about the sun. As letter carriers, we spend most of our days exposed to intense sunlight, which we all know has risks. As a result, new for 2024, we will cover annual skin cancer screenings. These preventive measures help to detect skin disorders before they become cancerous and can also be a tool in preventing skin cancer from spreading to other areas of the body.

I talk about the above highlights because I want you to understand that when you choose the NALC Health Benefit Plan, you're not just choosing a health insurance plan, you are choosing to extend your union family. Our plan is the only plan that has letter carriers working on your behalf. So, I have to ask, do you want a seat at the table, or do you want a CEO determining what you might need in health care? Something we say often is “a health benefit plan built by letter carriers and run by letter carriers.”

From the addition of wellness programs, infertility services, gender affirmation, a Medicare Part B reimbursement for all our eligible members, and more, our benefits speak for themselves this year.

For more information about our excellent benefits, please make sure to review the special insert included in this edition of *The Postal Record* or call one of our knowledgeable customer service representatives at 888-636-NALC (6252). Without a doubt, I firmly believe we are the best option for all letter carriers around the nation.

## **Attn: Value Option Plan members**

In the early part of October, you should have received a letter about the approaching changes to the Value Option Plan. Beginning on Jan. 1, 2024, all Value Option members will be reassigned to our Consumer Driven Health Plan (CDHP). This reassignment will allow you to continue obtaining the same high-quality health benefits and also provide you with a significant increase to your personal care account, from \$100 to \$1,200 for “self only” and from \$200 to \$2,400 for “self plus one” or “self and family.” This is an automatic change, so you don't need to take any action to enjoy this additional benefit.

Those affected can continue to use the Value Option member ID card until they receive the new CDHP member ID card.