

A Plan changing along with you



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I'd like to begin this article by thanking NALC membership for giving me the opportunity to serve as health benefits director. It is truly an honor that I don't take lightly. I realize the immeasurable effort that has been invested in this company, and I pledge to see to it that the Health Benefit Plan (HBP) continues on the path of success.

I would also like to take this opportunity on behalf of the employees and staff at the Plan to wish you and your family a happy and safe holiday season. Thank you for all the support and confidence you have shown in the HBP.

Open Season: Nov. 12-Dec. 10

Although the weeks have slipped away, and the Open Season is coming to a close, there are still a few days left for you to join the HBP. While maintaining low premiums, we offer a comprehensive and affordable health care package for 2019.

We understand that when it comes to choosing a health plan that is right for you and your family (and let's not forget your wallet), it is imperative that you make the right decision. Although a daunting task, it is necessary. If a serious illness should occur, choosing the wrong plan could mean financial devastation.

As a fee-for-service plan with an Open Access Plus (OAP) network, we provide you the freedom to choose your physicians, hospitals and other health care providers. You take control and are involved in your health care.

First Class Benefits, Packaged and Delivered.

Qualifying life events outside of Open Season

If you have a qualifying life event (QLE) such as conversion to career status, marriage, divorce or the birth of a child outside of the Federal Benefits Open Season, you may be eligible to enroll in the FEHB program, change your enrollment or cancel coverage. For a complete list of QLEs, visit the FEHB website at opm.gov/healthcare-insurance/life-event. If you need assistance, please contact your employing agency, tribal benefits officer, personnel/payroll office or retirement office.

2019 Health Benefit Plan brochure

Below you will find a summary of the 2019 benefit changes. Detailed information can be found in the official

2019 HBP brochure, or on our website at nalchbp.org.

Changes to the Plan:

- We now require prior authorization for genetic testing.
- We now cover gender reassignment surgery for a diagnosis of gender dysphoria.
- We now offer lower co-payments and co-insurance for medication used to treat hypertension, diabetes and asthma.
- We now cover one preventive medicine counseling visit associated with a low-dose CAT scan.
- We now cover pre-eclampsia screening for pregnant women.
- We now cover obesity screening for adolescents and children 6 years of age and older.
- We now cover screening for post-partum diabetes mellitus after pregnancy.
- We now cover screening for urinary incontinence under Well Woman care.
- We now cover the Shingrix vaccine for the prevention of herpes zoster or shingles.
- We have updated the medical requirements to qualify for statin medication.
- We now cover skin cancer prevention counseling for children age 6 months through 21 years.
- We now offer the Transform Diabetes Care Program under "Wellness and Other Special Features."
- We no longer apply manufacturers' discounts on specialty medications to the patient's deductible or out-of-pocket maximum.

Changes to our High Option Plan only:

- Your share of the non-Postal premium will increase for Self Only, Self Plus One and Self and Family options.
- We no longer require prior authorization for the shingles vaccine.
- We now cover speech-generating devices, limited to \$1,250 per year.
- You now pay \$20 for a spinal or extraspinal manipulation rendered by a PPO provider. Previously you paid 15 percent.

Changes to our Value Option or Consumer-Driven Health Plans:

- Your share of the non-Postal premium will increase for Self Only, Self Plus One and Self and Family options.
- We now cover the initial office visit or consultation to assess a patient for acupuncture treatment.

Note: This is a summary of some of the features of the NALC Health Benefit Plan. Detailed information on the benefits for the 2019 NALC Health Benefit Plan can be found in the official brochure. All benefits are subject to the definitions, limitations and exclusions set forth in the official brochure.