

New year, new start



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Start the new year off right with help from the NALC Health Benefit Plan. How many times have we heard or said, “It’s a new year; time for a new start”? Whether it’s to stop smoking, to lose weight or just to become an overall healthier you, we all make those resolutions.

The good news is that you are not alone. A lot of resolutions have been made, and even better news: The Plan wants to help you lead a healthier lifestyle. Maybe money is an issue, so let’s start with a few programs that are cost-free to our members.

Health assessment—free and receive an incentive upon completion (High Option)

It’s time to fill out another health assessment to keep your health information current. In 2018, the Plan continues to offer incentives from which you can choose. Based on your answers to simple questions in our health assessment, we will suggest a clear, personalized approach to a healthier you.

When you complete the health assessment, you have a few options for an incentive: You may choose to be enrolled in the Self Only CignaPlus Savings[®] discount dental program and we will pay the premium for the remainder of the calendar year in which you completed the Health Assessment (provided you remain enrolled in our Plan); you may choose the waiver of two \$20 PPO medical office visit copayments (when the Plan is primary payor) incurred in the same year as the Health Assessment is completed; or you may choose a wearable activity tracking device.

When two or more covered family members (including the member) complete the health assessment, you may choose between the Family CignaPlus Savings[®] discount dental program, the waiver of four \$20 PPO medical office visits or a wearable activity tracking device (limit two devices per enrollment).

Quit for Life[®] program through Optum[®] (High Option)

Need help quitting tobacco use? Quitting is easier when you have the support you need. You don’t have to do it on your own. Our cost-free Quit for Life program offers a variety of tools to help you succeed at quitting smoking, including a Quit Coach[®] staff member who will work with you to create an individualized plan to make it a successful quitting process. You can even receive free nicotine replacement therapy products (gum or patches) if it’s part of your

personalized Quitting Plan. To learn more about the Quit for Life program through Optum, call 866-784-8454 or visit quitnow.net/nalc.

If you choose not to participate in the Quit for Life program, over-the-counter medications for tobacco cessation (prescription required) will be paid at 100 percent when you purchase the medication through an NALC CareSelect retail pharmacy or mail order program.

Weight Talk[®] program through Optum[®] (High Option)

The Weight Talk program through Optum is a free weight-loss program to help members achieve a healthier lifestyle. This specialized coaching program is designed to help members achieve measurable, sustainable weight loss. The Weight Talk program is delivered through regular phone-based coaching sessions with a dedicated coach, supported by specialized calls with registered dietitians. The experience is highly personalized, supportive and proven effective. Participants set realistic weight-loss goals and then learn through small, tailored changes how to achieve and maintain a healthy weight for the rest of their lives. Weight Talk incorporates the following components:

- Up to 11 planned phone-based coaching sessions.
- Specialized protocols for those who are severely obese, those who are diagnosed with Type 2 diabetes and those who are post-bariatric surgery.
- Unlimited access to coaches for ongoing support for up to one year.
- A welcome kit, including a weight-loss workbook, food journal and tape measure.
- Unlimited access to Optum’s Wellbeing interactive web and mobile support tools.
- Fitbit[®] Zip wireless activity tracker that tracks and uploads steps, calories burned, distance and activity duration to the Weight Talk program portal.

Members can enroll in the Weight Talk program online at nalcwellbeing.com or call the toll-free number at 844-305-0758. A personal dedicated coach is available seven days a week—Sunday through Friday, 7 a.m. to 3 a.m., and Saturday, 9 a.m. to 12 a.m. (Eastern Time).

Open Season numbers

As of December, the Plan had a positive gain of 1,431 new members. Please keep in mind that this is not a final number.

Note: This is a summary of some of the features of the NALC Health Benefit Plan High Option. Detailed information on the benefits for the 2018 NALC Health Benefit Plan High Option can be found in the official brochure. All benefits are subject to the definitions, limitations and exclusions set forth in the official brochure.