

# Safeguard your health



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In my January *Postal Record* article, I talked about starting your new year off right, and highlighted some of the programs the NALC Health Benefit Plan offers. This month, I would like to expand on that topic and remind each of you about taking preventive measures to guard your overall well-being. There is no better time than the start of a new year to make sure you are proactive about your health.

Preventive care is important to overall health and the key to long-term good health. We want you to be aware of preventive care services available to you in 2018 at no cost.

Covered adult preventive services, when rendered by a PPO provider, include but are not limited to:

- **Routine physical exam**—one annually, age 22 and older.
- **Biometric screening**—one annually, including calculation of body mass index (BMI); waist circumference measurement, total blood cholesterol, blood pressure check and fasting blood sugar.
- **Chest X-ray**—one annually.
- **Complete blood count**—one annually.
- **Diabetes screening**—as recommended by the U.S. Preventive Services Task Force (USPSTF).
- **Prostate specific antigen (PSA) test**—one annually for men, age 40 and older.
- **Osteoporosis screening**—limited to women ages 40 to 64 at increased risk, as recommended by the USPSTF.
- **Well woman care**—based on current recommendations, such as:
  - **Routine mammogram**—ages 35 to 39, one during this five-year period, and age 40 and older, one every calendar year. New in 2018 is breast tomosynthesis (3D mammogram), which is considered a preventive care screening test as long as it is performed in conjunction with a routine screening mammography.
  - **Cervical cancer screening (Pap smear)**—one annually, ages 21 to 65.
  - **HPV testing**—ages 30 to 65, one every three years.
  - **Counseling for sexually transmitted infections.**
  - **Counseling and screening for human immunodeficiency virus for sexually active women.**
  - **Contraception counseling with reproductive capability as prescribed.**
  - **Screening and counseling for interpersonal and domestic violence.**

## Preventive medicine counseling

The Plan covers preventive medicine counseling for adults, when rendered by a covered PPO primary care provider, and as recommended by the USPSTF, limited to: alcohol misuse; aspirin use for the prevention of cardiovascular disease; breast cancer chemoprevention; depression; fall prevention—age 65 and older; obesity—includes dietary counseling for adults at higher risk for chronic disease; sexually transmitted infections; skin cancer prevention for adults age 24 and younger; and tobacco use.

## Lab savings program

The lab savings program provides diagnostic services through LabCorp and Quest Diagnostics. LabCorp has more than 1,700 facilities nationwide and Quest Diagnostics has more than 2,200 facilities nationwide. When members or physicians choose LabCorp or Quest Diagnostics for covered laboratory services, the Plan pays 100 percent of the negotiated rate. Be sure to ask your doctor to use LabCorp or Quest Diagnostics for laboratory processing. Other laboratory facilities are subject to the Plan's standard benefits.

To locate a LabCorp or Quest Diagnostics laboratory, call the PPO locator service at 877-220-NALC (6252).

## Flu season

According to the Centers for Disease Control and Prevention (CDC), everyone 6 months and older should get a flu vaccine every year—by the end of October, if possible, though into January or even later is all right.

When the NALC Health Benefit Plan is the primary payor for medical expenses, the Herpes Zoster (Shingles) vaccine, the seasonal flu vaccine and adult pneumococcal vaccine will be paid in full when administered by a pharmacy that participates in the NALC Flu and Pneumococcal Vaccine Administration Network. A full list of participating pharmacies is available at nalchbp.org, or you may call CVS Caremark Customer Service at 800-933-NALC (6252) to locate a participating pharmacy.

## Open Season update

Although we do not have the final numbers for the 2017 Open Season, I am happy to report that as of January, our Open Season totals reflect a gain of 7,149 new members.

**Note:** A complete listing of High Option, Consumer Driven and Value Option Plan Adult Preventive Care benefits can be found in our official 2018 brochure. For High Option, please see Section 5(a) and for CDHP and Value Option, please see Section 5.

The information located in this article is only a summary of some of the NALC Health Benefit Plan benefits. Detailed information can be found in the NALC Health Benefit Plan's official 2018 brochure (RI 71-009). All benefits are subject to the definitions, limitations and exclusions set forth in the official brochure.