

Health Assessments can pay off in more ways than one



Stephanie Stewart

Over the past few weeks, I have been working with the Health Benefit Plan's senior management as we start planning for another great Open Season. Immense work has been invested in this company. The mission of the Plan is to provide our members accessibility to quality medical care while maintaining a comprehensive benefit package. The Plan continues to offer excellent benefits with affordable premiums.

Health Assessment reminder

It's already September, and I have a question for you. Have you completed your free Health Assessment for this year? If not, I would like to encourage you to fill it out and take that positive step toward better physical and mental health. It's available at no extra cost, and you receive an incentive for completing it.

The Health Assessment is an online program that analyzes your responses and gives you a personalized plan to achieve specific health goals. Your Health Assessment profile may be used to spark discussion with your physician, or simply provide tips you may follow.

To make it even easier, it works like a game:

1. Choose your game piece.
2. Answer questions to complete the steps of your assessment journey.
3. Finish with information, recommendations and connections to health improvement opportunities.

To get started:

- Go to nalchbp.org.
- Click on "Health Assessment under the "Quick-links" menu.
- Log in or register on nalc.yourcareallies.com.
- Select the "My Health" tab.
- Click on "Take Your Health Assessment."
- Get started.

For the Consumer Driven Health Plan (CDHP) and Value Option plans, for being proactive and completing the Health Assessment, you will be enrolled in the Self Only CignaPlus Savings® discount dental program. We will pay the program fee for the remainder of the calendar year in which you completed the Health Assessment, provided you remain enrolled in our Plan.



From l: Stephanie Stewart with previous HBP Directors Brian Hellman, Timothy O'Malley and Tom Young.

If two or more covered family members (including the member) complete the Health Assessment, you and all covered dependents will be enrolled in the Family Cigna Plus Savings® discount dental program.

For the High Option, we offer a choice of valuable incentives as a bonus for being proactive. When you complete the Health Assessment you can choose one of the following incentives:

- The CignaPlus Savings® discount dental program mentioned above for the CDHP and Value Option members;
- Two \$20 PPO medical office visit co-payments waived (when the Plan is primary payor) when incurred in the same year as the Health Assessment is completed; or
- A wearable activity tracking device.

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

Note: This is only a summary of some of the features of the NALC Health Benefit Plan. Detailed information on the benefits for the NALC Health Benefit Plan can be found in the official 2018 brochure (RI 71-009). All benefits are subject to the definitions, limitations, and exclusions set forth in the official brochure.

CignaPlus Savings is a dental discount program and is not insurance. It is not protected by any state Life and Health Guaranty Association and is not available in all states or areas. Members are responsible for paying the full discounted charge directly to participating dentists. All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company or its affiliates. The Cigna name and other Cigna marks are owned by Cigna Intellectual Property Inc. As to Cigna content/properties, © 2018 Cigna. All rights reserved.