

Open Season is around the corner



Stephanie Stewart

This year's Open Season is from Nov. 12 through Dec. 10. It is my hope that every letter carrier, active or retired, who is not currently in the Health Benefit Plan (HBP) takes the time to review our Open Season material. As letter carriers, you trust NALC with your job, so why would you trust someone else with your health care? I think you will be surprised by both the benefits and the quality of service the Plan offers. If you have questions about the Plan, you can always speak with one of our customer service representatives at 888-636-NALC (6252).

Card replacement

During the month of October, the Plan will send replacement HBP identification cards to all its members. These membership/identification cards should replace any HBP identification card previously sent.

Keep in mind, your identification card is the key to receiving medical services when needed. The reverse side of the card contains all the information necessary for filing a claim. Non-Medicare medical claims should be submitted to Cigna, Electronic Payor ID# 62308, or mailed to P.O. Box 18804, Chattanooga, TN 37422-8004. Medicare claims should be submitted directly to the Plan through the Medicare Crossover Program.

If you need to pre-certify a hospital confinement, locate a participating provider, find an NALC CareSelect pharmacy or speak to one of our Plan representatives, the following telephone numbers can be found on the back of the card:

- **HBP customer service**—888-636-NALC (6252)
- **Cigna provider locator/precertification**—877-220-NALC (6252) (pre-certify hospital admissions, outpatient high-tech radiology and spinal surgeries)
- **CVS/Caremark pharmacy locator or prescription questions**—800-933-NALC (6252)
- **Mental health and substance abuse claim service**—866-512-3767

Always make sure to protect your identification card and number with the same level of security awareness you use with your Social Security number and credit cards. Upon receiving a new card, we recommend that you shred or cut up the old one before disposing of it. If you lose your card or it is stolen, notify the Plan immediately at 888-636-NALC (6252). If you need additional cards, please call the Plan at 888-636-NALC (6252).

Your Health First®

If you have a chronic health condition, there may be times when you need some extra help. The HBP continues to offer Cigna's Your Health First® program to help you get healthy and live well. Your Health First is a coaching program, available over the phone or online, at no extra cost to members. You can connect with a health advocate trained as a nurse, health educator or behavioral health specialist. You can also access 24/7 online support, including articles and podcasts on hundreds of health topics to better understand your condition and make informed treatment decisions. Your Health First includes coaching on health, wellness and lifestyle management as well as treatment decision support.

Through a clinical identification process, individuals are identified who have a chronic condition such as:

- Asthma
- Coronary artery disease
- Type 1 and Type 2 diabetes
- Chronic Obstructive Pulmonary Disease (COPD)
- Behavioral concerns: depression, anxiety, bipolar disorder
- Heart disease
- Congestive heart failure
- Osteoarthritis
- Low back pain
- Metabolic syndrome

When you connect with a health advocate, you can expect the following:

- **Confidentiality**—Coaches are required to comply with privacy laws
- **Tools and assessments**—Learn more about your health risks and steps to improve your health
- **Information**—Coaches to answer questions and provide guidance on ways to better manage your condition
- **Set goals**—Coaches to help you set up and achieve health goals
- **Referrals**—Support to help you navigate all your health needs

High Option members can learn more about Your Health First by calling 877-220-6252; CDHP or Value Option members can learn more by calling 855-511-1893.

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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.