

The NALC Health Benefit Plan



HBR Report
Sep/Oct 2023
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A photograph of pumpkins and autumn leaves on a wooden surface. The pumpkins are orange and the leaves are yellow and green. The background is a rustic wooden wall.

Happy Fall

Brian L. Renfroe, President
Stephanie M. Stewart, Director

Board of Trustees:
Lawrence D. Brown, Jr., Chairman
Sandra D. Laemmel
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Director's Report



Let's talk about Open Season. Starting on November 13 and running through December 11, 2023, all postal and other employees will be given the opportunity to continue their current coverage or enroll in a new health benefit plan.

As a branch Health Benefit Representative (HBR), it is imperative to take this time to speak with letter carriers, attend health fairs, and share why the NALC Health Benefit Plan remains a top choice for health care coverage.

Many topics to talk over with your audience are details about the following:

- Premium Amounts
- Provider Network
- Patient cost share – deductible, co-insurance, or copayments.
- Prescription coverage
- Proactive Health and Wellness and/or Disease Management Programs

Equally as important, this Plan was created by Letter Carriers for Letter Carriers. In summary, put your healthcare in the hands of those you trust.

I am confident they won't be disappointed with the answers.

Additionally, make sure to visit the new Health Benefit Representative Resource Hub located on our website page. Coming soon, we will be adding flyers, open season videos and useful tools for the upcoming 2024 benefit year.

Together, let's make this another great open season.

When times are tough, we're here to help



If you or a loved one has a mental health or substance use crisis, call or text 988 to connect with the 988 Suicide and Crisis Lifeline. If you have an immediate, life-threatening emergency, call 911.



Call 877-468-1016 anytime for 24/7 confidential help.

News Highlights

Hello Heart

Hello Heart is the Plan's blood pressure tracking program that is included in your employee benefits at no cost to you. Members 18 years of age and older that have blood pressure readings of 130/80 and/or take blood pressure medication, are eligible to enroll. Once enrolled, you will receive a free blood pressure monitor that connects to an app on your smartphone. The Hello Heart blood pressure monitor and smartphone app will help you track, understand and manage your heart health from the privacy of your home.

Members can enroll in 3 easy steps:

1. Text NALC to 75706, then click the link and follow the instructions to register for Hello Heart.
2. Download and log in to the Hello Heart app.
3. Wait for your free blood pressure monitor to arrive at your home.

Need help? You can contact the Hello Heart support center for further questions at support@helloheart.com or call 800-767-3471.



Hinge Health

Hinge Health is the Plan's Musculoskeletal Program which offers a convenient way to help members overcome back and joint pain, avoid surgeries, and reduce medication usage - all from the comfort of your home. This program is offered at no cost to you and your dependents. Once enrolled, depending on the treatment needed, this program offers:

- Access to a personal care team, including a physical therapist and health coach
- A tablet and wearable sensors that guide you through the exercises
- Video visits with your care team, delivered through the Hinge Health app

For more information or to enroll call 855-902-2777 or visit www.hingehealth.com/nalc.



Network Access Changes

Despite diligent efforts, we are disappointed to report that Cigna HealthCare Open Access Plus (OAP) Network and Trinity HealthCare were unable to reach an agreement. Trinity terminated on August 15, 2023. Although they were not able to reach agreement by the termination date, Cigna continues to work on behalf of our members in an effort to bring Trinity Health-Care back into the network. If you are a members who utilizes Trinity Health, please urge your providers to negotiate an acceptable agreement.

UC Health System of Northern and Southern California has been extended again so be sure to check back for future updates.

Cigna was able to reach an agreement with Florida Woman Care/ United Women's Healthcare Florida which will be activated on October 1, 2023 as they previously terminated on July 1, 2023. This is great news for members in Florida.



The No Surprises Act

The No Surprises Act (NSA) is a federal law that provides you with protections against “surprise billing” and “balance billing” under certain circumstances. A surprise bill is an unexpected bill you receive for:

- Emergency care – when you have little or no say in the facility or provider from whom you receive care.
- Non-emergency services furnished by nonparticipating providers with respect to patient visit to participating health care facilities.
- Air ambulance service furnished by nonparticipating provider for air ambulance service.

In these cases, you shouldn't be charged more than your plan's copayments, coinsurance and/or deductible. The patient is not responsible for the disallowed amount. If a provider bills you for more than the amount listed as patient's liability, please contact our NALC Health Benefit Plan Customer Service so we can open an inquiry on your behalf.

Remember: You're never required to give up your protections from surprise or balance billing.



Natural Disasters: How CVS Caremark responds to Hurricanes, Tornados, Wildfires and Floods

CVS Caremark has a resolute team called CVS Enterprise Response and Resiliency Team whose sole purpose is to monitor and respond to events that could impact our members receiving life saving medications. They use various sources to anticipate, track and respond to:

- Weather forecasts
- Media reports
- Twitter feeds
- State and Federal Government Agency reports
- Additional sources of potential risk
- Notifications to inform and mobilize teams.

Here's how CVS Health Activates Member Support:

- CVS Pharmacy and CVS Specialty Pharmacy begin outreach to members to urge them to refill medications early (if declaration issued in anticipation of event) and to keep medication with them.
- Mail service pharmacy informs members of any known delays and ships to alternative location if needed.
- CVS allows pharmacists in affected areas greater latitude to fill medications that may not be quite ready to refill via Submission Clarification Code 13 (SCC13). This code permits pharmacies to provide members additional day-supplies of medications, allowing members to remain sheltered with adequate medication on-hand (controlled substances excluded).
- Special support to deliver critical medications coordinated as needed.

Here is more on how they support these emergencies:

- Provide our members with Open/Closed status of CVS Pharmacy locations in the affected geography.
- Volume of mail service prescriptions on hold due to zip code blocks.
- Mobile and/or pop-up pharmacies may be deployed in shelters if there is potential for long-term evacuations.
- Boots on the ground delivery of critical medications (CVS Health employees, couriers, and Red Cross collaboration).
- Cash and in-kind product donations to organizations helping with relief efforts for those affected by emergency declarations.

The Health Plan in partnership with CVS Caremark are always working behind the scenes for you! If you find yourself in need of medication during an emergency situation, please contact CVS Caremark at 800-933-NALC (6252).

Creating a Routine to Benefit Your Mental Health

Most people feel more confident and secure when they know what to expect day to day. Sure, you cannot control everything or predict the future. But you can do your best to create and follow a routine that's good for you and the people in your life.

Creating a routine offers many mental health and well-being benefits, including:

- Giving you more independence and control over what happens in your own life
- Reducing stress, because you know what is coming and how to plan for it
- Helping you plan your time better, including so you can make time for the people and activities you enjoy
- Building healthy habits for getting enough sleep, eating more nutritious foods and being active
- Building organizational skills and discipline that will support many aspects of life
- Strengthening your relationships with others, since you can better trust what to expect from one another
- Some people may worry creating a schedule will give them more things to manage. But a good routine usually makes everyone feel better.

Routine best practices

Many people use milestones or life events, such as the start of the school year, a new job, major birthday, etc., as a trigger to kick off a new schedule. Ideally, the schedule shouldn't be too rigid or taxing. In fact, a good routine is one that is well-planned, achievable and predictable. And it becomes part of your everyday life.

The schedule should give you more free time, because you're not spending time trying to figure out what you're supposed to do next or how to prioritize. And it should allow for flexibility when something changes or pops up. For example, going to bed at the same time each day makes sense when you have to get up to go to school or work at a certain time. But those times can shift during a holiday break.

Create a schedule that accounts for your must-dos and allows for your nice-to-haves. The schedule and related routines should be similar from day to day.

Creating your schedule

Routines can take many forms and shapes but, overall, should be simple and as easy as possible to follow. Start by thinking about your schedule.

- What time do you need to get up for school or work?
- At what times will you be hungry and have time to eat?
- What activities do you enjoy participating in?
- Are there any chores you should get done on a given day or during the week?
- Who relies on your help? When do they need it?
- Do you currently have any commitments you could let go of?
- Do you have any goals you'd like to achieve?

From there, think about the must-dos versus the nice-to-haves. Also think about what you need to do yourself (e.g., get dressed and ready for the day, complete assignments, etc.) versus what someone else could do instead of you.

Next, think about the actions that need to happen to complete the schedule. Those are the elements of the routine you will create for yourself — or help your child or younger sibling follow. For example, a high schooler might take on the responsibility of waking up a younger sibling and helping them get ready for school or be responsible for walking with them to school. Whereas a younger child may be asked to brush their teeth and pick up their toys each night before bed.

From time to time, as priorities change or life events happen, review and adjust the schedule as need be.

Once you and the other members of your home know what they're supposed to do and how to do it, each of you can feel more comfortable and prepared to tackle the day to day. You'll also have more time to relax and have fun.



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Optum Wellbeing

This program should not be used for emergency or urgent care needs. In an emergency, call 911 if you are in the United States, the local emergency services phone number if you are outside the United States, or go to the nearest ambulatory and emergency room facility. This program is not a substitute for a doctor's or professional's care. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against Optum or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and all its components, in particular services to family members below the age of 16, may not be available in all locations and is subject to change without prior notice. Experience and/or educational levels of Employee Assistance Program resources may vary based on contract requirements or country regulatory requirements Coverage exclusions and limitations may apply.

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Important Medicare Information

Make sure to mark your calendars for a Special Enrollment Period (SEP) that will be offered to most Postal Service annuitants and their eligible family members.

Starting in April of 2024, individuals who are eligible for Medicare Part A and are not currently participating in Medicare Part B, will have a six-month opportunity to select Medicare Part B without incurring a late enrollment penalty. As part of the Postal Reform Act, the USPS will pay the late enrollment penalty.

Keep in mind, if you were previously eligible for Medicare Part B and chose not to enroll but now have experienced some regrets, this one-time SEP is significant to your health and finances.

NALC Health Benefit Plan
888-636-NALC

PPO Network Providers
877-220-NALC

Mental Health / Substance Use Disorder
877-468-1016

Prescription Drug Program
800-933-NALC

CVS Specialty™ Pharmacy
800-237-2767

Precertification
877-220-NALC

Fraud Hot Line
888-636-NALC