The NALC Health Benefit Plan





HBR Report



Aug 2017

Fredric V. Rolando, President

Brian Hellman, Director 20547 Waverly Court Ashburn, VA 20149 - 703.729.4677

NALC Health Benefit Plan Seminar



- Seminar dates Oct. 15 19, 2017.
- Hotel rate cut off is Sept 16, 2017.
- Get your reservations done early. The hotel room block can sellout & you may be put at another hotel.
- Don't forget to reserve Disney's **Magical Express for airport trans**portation.

** Please note the change to the Seminar schedule on page 6. We will have speakers in our Training Classes throughout the week and will have Training on Wednesday morning. Please plan your travel accordingly.

Board of Trustees



Michael I. Gill



Lawrence D. Brown, Jr., Chairman



Randall L. Keller

Director's Report



Rights & Responsibilities

The NALC Health Benefit Plan believes that taking an active role in one's health care must be supported by a framework of rights and responsibilities. We encourage members to become familiar with these and have included them below.

NALC Health Benefit Plan Member Rights & Responsibilities

Member Rights:

- a. You have the right to receive up-to-date information about your health plan, benefits available, the health care professionals, hospitals and other providers that participate in this Plan's PPO Network and your rights and responsibilities.
- b. You have the right to receive a copy of the Notice of the NALC Health Benefit Plan's Privacy Practices that outlines your rights and how to designate a personal representative which allows the Plan to discuss your protected health information.
- c. You have the right to privacy and confidentiality of your protected health information in accordance with applicable laws.
- d. You have the right to be treated with courtesy, dignity, and respect.
- e. You have the right to access quality care, regardless of race, color, national origin, sex, age, or disability.
- f. You have the right to participate fully with your network providers in decision making.
- g. You have the right to receive an explanation of benefits describing the benefits we pay, as well as to be informed of the reason for any adverse determination on a claim for benefits, including the specific utilization review criteria, guidelines or benefit provisions used in the determination.
- h. You have the right to appeal our decision in accordance with the Disputed Claims Process in Section 8 and to voice complaints.
- i. You have the right to request further information concerning anything you do not understand.

- j. You have the right to know that utilization management decisions are based only on the appropriateness of care and your current coverage. The NALC Health Benefit Plan does not reward network providers or others for denying coverage.
- k. You have the right to make suggestions and recommendations regarding the NALC Health Benefit Plan's Member Rights and Responsibilities statement.
- I. You have the right to receive a prompt reply when you ask us questions or request information.
- m. You have the right to know that neither you nor your health care provider can be punished for disputing a claim.
- n. You have the right to refuse to participate in research.

Member Responsibilities:

- Read the information the Plan provides you and ask us questions when you need to know more.
- Make sure you understand your benefits under the NALC Health Benefit Plan, including your costs for services as outlined in Section 4 of our brochure.
- c. Accept personal responsibility for any charges not covered by this Plan, if applicable.
- d. Provide information the Plan needs to process your claims (to the extent possible) including other health insurance coverage your family may have.
- e. Keep your provider informed about your medical history and your current health status including the medications you take so they can effectively treat you and manage your care.
- f. Inform your provider about any living will, medical power of attorney, or other directive that could affect your care.
- g. Participate with your provider to understand your health condition and develop mutually agreed upon treatment goals to the degree possible.
- h. Follow your provider's instructions and treatment plan, ask questions if you don't understand them.
- i. Treat your health care provider, their staff and others respectfully and honestly.
- j. Voice your opinions, concerns or complaints to our customer service and /or your health care provider.
- k. Make sure you obtain authorization required under the Plan for certain services.

Seminar Reservation Information

Seminar 2017 - Room Reservations

The 33rd National Health Benefit Seminar will be held at the **Disney Coronado** Springs Resort in Orlando, FL. The dates for the seminar are October 15, 2017 through October 18, 2017. The NALC HBP room rate is \$135 plus tax, per room, per night for the Run of the House room. Reservations can be made through the Disney Group Reservations Phone Team by calling (407) 939-4686 and mentioning the NALC Health Benefit Plan Seminar 2017 or by using the group's online booking website: https://aws.passkey.com/go/NALCHealth2017.



Please be aware that the rate guarantee cut off for room reservations is **September 16, 2017**.

My Disney Experience & Online Check-In Service

I want to inform you about the My Disney Experience tab on the **Disneyworld.com** website. Once you register online, there are a multitude of tools available that will really enhance your trip. You can also download the mobile app "My Disney Experience" to access your plans and park information on the go. You may also use the My Disney Experience site to participate in the Online Check-In Service. Your guests may shorten their check in process by logging into the following link: https://disneyworld.disney. go.com/plan/ within 60 days of their arrival date. When they arrive at their hotel, they will simply need to show a photo ID at the designated online check-in area.

Disney's Magical Express - Deadline 10 Days Prior to Arrival

Disney's Magical Express (DME) is a complimentary airport service between guests staying at a Walt Disney World Owned and Operated Resort Hotels and the Orlando International Airport.

DME also includes complimentary luggage delivery service to the guest room for flights that arrive between 5:00 AM and 10:00 PM. Guests arriving after 10:00 PM on either a scheduled or delayed flight will need to claim their luggage and bring it with them on the motorcoach.

Advanced reservations are required to use Disney's Magical Express.

How do you book a DME reservation? You may go online to https://disneyworld.disney.go.com or call (407) 939-4686 to reserve Disney's Magical Express. **NOTE:** room reservations need to be made before a DME reservation can be made.

Prior to arrival at Orlando International Airport

Pre-tagged luggage (United States and Canada). For guests in the United States and Canada, approximately one week prior to departure for Orlando your Disney's Magical Express (DME) booklet with 1 luggage tag per person should arrive at the address provided. The DME luggage tag should be placed on the luggage bag that will be checked at the airport.

NOTE: reservations made less than 10 days prior to arrival will not receive a DME booklet. The guests should collect their own luggage and proceed to the Disney Welcome Center located on the B Side on Level 1.





NALC Health Benefit Plan 33rd National Health Benefit Seminar October 15-18, 2017 Disney Coronado Springs Resort

REGISTRATION FEE: \$100.00 Please complete a SEPARATE form for each Registrant

Name:	Title:				
Branch #:	ch #: Branch City:				
Branch Address:					
Number of Years HBR:	Number of Seminars Attended:				
(Please do not leave the above information blank. P	lease give an estimate but please do not write ALL.)				
Mailing Address for Confirming Your Regis	stration:				
Street:					
City:	State: Zip:				
Contact Phone #:	E-Mail Address:				
Arrival Date:	Departure Date:				
Guest Tickets					
·	cluded with this form (please indicate the # of tickets needed below):				
Meet & Greet (Sun.) \$45 Cont. Breakt	fast \$30 (per day) Lunch (Mon.) \$45 Reception (Tues.) \$75				
Registration Fee Includes:					
All Seminar Materials	Sunday Meet and Greet				
 Health Fair (During Registration) Continental Breakfast (Mon. Tues, Wed) 	· · · · · · · · · · · · · · · · · · ·				
 Continental Breakfast (Mon, Tues, Wed) 	 Tuesday Closing Reception 				

Please make the Registration Fee (\$100.00) payable to the NALC Health Benefit Plan. The Registration Fee must accompany this form. (We are sorry but the NALC HBP cannot accept Credit Card payments.)

Mail registration form with your check to: NALC Health Benefit Plan

ATTN: 2017 Seminar 20547 Waverly Court Ashburn, Virginia 20149

A buffet is provided for meals. Please call for Special Dietary Needs.

QUESTIONS??? - Please Call (703) 729-8103

For NALC Health Benefit Plan Use ONLY:

Branch Chk OR Personal Chk

Check #: _____

Check amount: _____

33rd National Health Benefit Plan Seminar Disney Coronado Springs Resort October 15-18, 2017

See schedule change below:

**We will have speakers in our Training
Classes throughout the week and will
have Training on Wednesday morning.
Please plan your travel accordingly.

DRAFT SCHEDULE

(Subject to change)

Sunday, October 15		Tuesday, October 17	
Registration	Noon – 6:00 pm North Regis. Ctr	Fun Walk	7:00 – 7:30 am Casidas Courtyard
Office/Claims Inquiries	Noon – 4:30 pm <i>El Paso 1</i>	Continental Breakfast	8:00 – 9:00 am <i>Coronado K</i>
Health Fair	Noon – 4:30 pm Coronado L	Claims Inquiries/ Vendors	7:30 – 8:45 am 12:00 – 1:00 pm 4:30 – 5:15 pm <i>El Paso 1</i> & 2
Meet & Greet	4:30 – 6:00 pm <i>Coronado K</i>	Training Classes	9:00 am – Noon (See Seminar Badges for Rooms)
Monday, October 16		Morning Prook	10:30 – 10:45 am
Registration	8:00 – 9:00 am North Regis. Ctr	Morning Break	(Outside Classrooms)
Continental Breakfast	8:00 – 9:00 am	Lunch Break	Noon – 1:00 pm (On your own)
Commonal Broamact	Coronado K	Training Classes	1:00 – 4:30 pm
Claims Inquiries/ Vendors	7:30 – 8:45 am 12:00 – 1:00 pm 4:30 – 5:30 pm <i>El Paso 1 & 2</i>	Afternoon Break	(See Seminar Badges for Rooms) 2:30 – 2:45 pm (Outside Classrooms)
General Session	9:00 – 11:15 am Coronado L	CLOSING RECEPTION	6:30 – 9:30 pm <i>TBD</i>
		Wednesday, October 18	
Morning Break	10:30 – 10:45 am Outside Coronado L	Fun Walk	7:00 – 7:30 am Casidas Courtyard
Awards Presentation	11:15 am – Noon Coronado L	Continental Breakfast	8:00 – 9:00 am Coronado K
Luncheon*	Noon – 1:00 pm Coronado K	Claims Inquiries	8:00 – 9:30 am <i>El Paso 1</i>
Training Classes	1:00 – 4:30 pm (See Seminar Badges for Rooms	Training Classes**	9:00 am – Noon (See Seminar Badges for Rooms)
Afternoon Break	2:30 – 2:45 pm (Outside Classrooms)	Morning Break	10:30 – 10:45 am (Outside Classrooms)

^{*}Awards will be presented during the General Session with pictures afterwards. If you have a guest that would like to see you receive an award they are invited to sit in the back of the room. We will still provide lunch on Monday for Seminar registrants.

Seminar Events

NALC HBP Seminar - HBR Award Certificate

If you are planning to attend this year's seminar in Orlando and have been the Branch Health Benefit Representative for 10, 20, 30, 40, 50, or 60 years and have not received a recognition award at any of our previous HBP Seminars, please fill out the form below and mail it to the NALC Health Benefit Plan Attention: HBP Seminar, 20547 Waverly Ct., Ashburn, VA 20149 by **September 1, 2017** in order to receive an award at the Seminar.

HBR Award Recognition Form I have been an HBR for 10, 20, 30, 40, 50, or 60 years and I will be at the 33rd National Health Benefit Seminar in Orlando. I have not received a recognition award from the NALC Health Benefit Plan for the years of service indicated below.			
Name:			
Branch:			
Street:			
City/State/Zip:			
Contact number:			
I have been the Branch HBR for years.			

Join Us for a Fun Walk

Come out and walk! We will be hosting a Fun Walk at the Seminar on Tuesday, October 17th and Wednesday, October 18th at 7:00 am by the Casidas Courtyard. We can all walk together to improve our health and get some fresh air. Don't forget comfortable walking shoes. Please complete the registration form below and mail back to the Plan.

Please check with your doctor before beginning an exercise routine to make sure it is safe for you. If you are not able to walk, we would love for you to join us in the courtyard to cheer on everyone.

You must complete the information below to participate in the walk. The deadline to register for the walk is **October 1, 2017**.

NALC Health Benefit Plan Seminar Fun Walk
Name:
Branch #
<u>Waiver and Release:</u> I wish to participate in the NALC Health Benefit Plan Fun Walk. I understand that submission of the registration form is acceptance of this Waiver and Release and is a prerequisite for participation in this Event.
I agree to assume all risks and to release and hold harmless the NALC, the NALC Health Benefit Plan and the Disney properties.
Lacknowledge that Lam physically capable of participating in and completing this Event.

NALC Health Benefit Plan 20547 Waverly Court Ashburn, VA 20149

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August 2017

Seminar Branch Article Award

Best Branch Newsletter Article Award - Deadline October 1, 2017

Send us your original newsletter articles!

The Plan will be presenting an award at the Seminar for the best Branch original newsletter article. The article can be on Plan benefits, human interest stories about how the HBP helped branch members, or any other health related articles that you feel are of interest to the membership.

Please forward a copy of your 2017 newsletter article to: NALC Health Benefit Plan, Attention Beth Morris, 20547 Waverly Ct., Ashburn, VA 20149. The deadline to receive your article is October 1, 2017.

NALC Health Benefit Plan	888-636-NALC
Recorded Benefit Information	888-636-NALC
Prescription Drug Program	800-933-NALC
CVS/caremark Specialty Pharmacy	800-237-2767
PPO Network Providers	877-220-NALC
Precertification	877-220-NALC
Fraud Hot Line	888-636-NALC
Mental Health / Substance Abuse	877-468-1016