

The NALC Health Benefit Plan



Vol. 18-4



HBR Report



Aug 2018

Fredric V. Rolando, President ■ Brian Hellman, Director
20547 Waverly Court Ashburn, VA 20149 - 703.729.4677

Immunization Awareness Month



Board of Trustees



Michael J. Gill



Lawrence D. Brown, Jr., Chairman



Mack I. Julion

Director's Report



Health Assessment

Did you know that you can get a free Health Assessment? The Health Assessment is an online program that analyzes your health related responses and gives you a personalized plan to achieve specific health goals. Your Health Assessment profile provides information to put you on a path to good physical and mental health.

Health Assessment (HA)¹ - High Option Plan

When you fill out the free Health Assessment at www.nalchbp.org, you are taking a positive step toward better physical and mental health. Your Health Assessment profile may be used to spark discussion with your physician, or simply provide tips you may follow. You can find the link to the Health Assessment on the home page under Quick Links.

As a bonus for being proactive, we offer a choice of valuable incentives. When you complete the Health Assessment, you may either choose to be enrolled in the Self Only CignaPlus Savings[®] discount dental program and we will pay the premium for the remainder of the calendar year in which you completed the Health Assessment provided you remain enrolled in our Plan, you may choose the waiver of two \$20 PPO medical office visit copayments (when the Plan is the primary payor) incurred in the same year as the Health Assessment is completed or choose 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 2 devices per enrollment).

Health Assessment (HA)¹ - Consumer Driven Health Plan and Value Option Plan

Complete your Health Assessment (HA) at www.nalchbp.org, and take a positive step toward better physical and mental health. The HA is an online program that analyzes your health related responses and gives you a personalized plan to achieve specific health goals. Your HA profile may be used to spark discussion with your physician, or simply provide tips you may follow.

1. Under the Consumer Driven Health Plan or the Value Option Plan tab, click on Member Resources.
2. Follow the links to the HA.
3. Log in or register on myCigna.com.
4. Click on the Manage My Health tab.
5. Select My Health Assessment.

When you complete the HA, you will be enrolled in the CignaPlus Savings[®] discount dental program and we will pay the CignaPlus Savings[®] discount dental premium for the remainder of the calendar year in which you completed the HA provided you remain enrolled in this Plan. If you have a Self Plus One or a Self and Family enrollment, when at least two family members* complete the HA, we will enroll you and your covered family members in the CignaPlus Savings[®] discount dental program and pay the family CignaPlus Savings[®] discount dental premium for the remainder of the calendar year in which both HAs were completed provided you remain enrolled in this Plan. (*You must be 18 years or older to be eligible to complete the HA).

1 This is a summary of some of the features of the NALC Health Benefit Plan. Detailed information on the benefits for the 2018 NALC Health Benefit Plan can be found in the official brochure. Before making a final decision, please read the Plan's official approved brochure (RI 71-009). All benefits are subject to the definitions, limitations, and exclusions set forth in the official brochure.



GET MORE THAN A HEALTH ASSESSMENT

Get a connection to better health

Our health assessment is more than a list of questions. It's a quick, easy way to understand where you are with your health today. So we can help you learn more about what you can do to improve your health in the future.

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

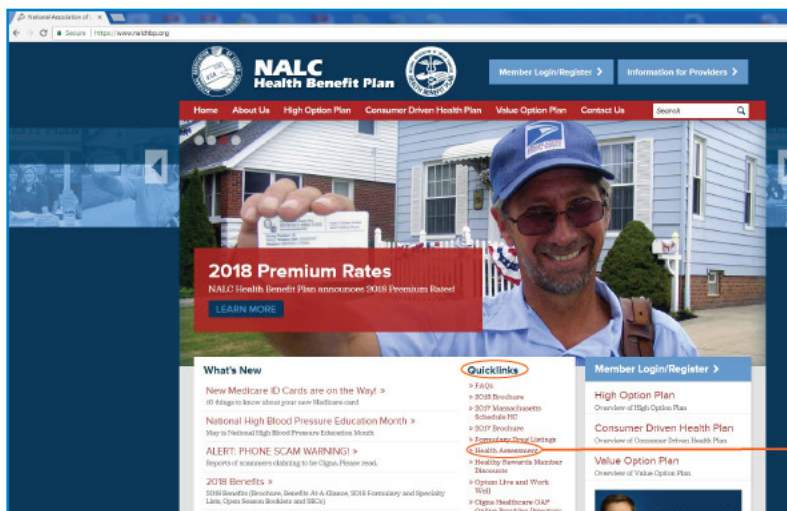
- › Choose your game piece
- › Answer questions to complete the steps of your assessment journey
- › Finish with information, recommendations and connections to health improvement opportunities



So, come play

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

Questions? Call **888.636.6252** for more information.



All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, Cigna Behavioral Health, Inc., and Cigna Health Management, Inc. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. All pictures are used for illustrative purposes only.

Immunization Awareness Month

In the U.S., vaccines have greatly reduced or eliminated many infectious diseases that once routinely killed or harmed infants, children, and adults. However, the viruses and bacteria that cause these diseases still exist and you can still get these diseases if you aren't vaccinated.



You May Be at Risk for Serious Disease

Every year thousands of adults in the U.S. become seriously ill and are hospitalized because of diseases that vaccines can help prevent. Many adults even die from these diseases. By getting vaccinated, you can help protect yourself from much of this unnecessary suffering.

Even if you received the vaccines you needed as a child, the protection from some vaccines can wear off. You may also be at risk for other diseases due to your job, lifestyle, travel, or health conditions. Find out what vaccines you may need based on different risk factors.

You Can Protect Yourself and Your Loved Ones from Disease

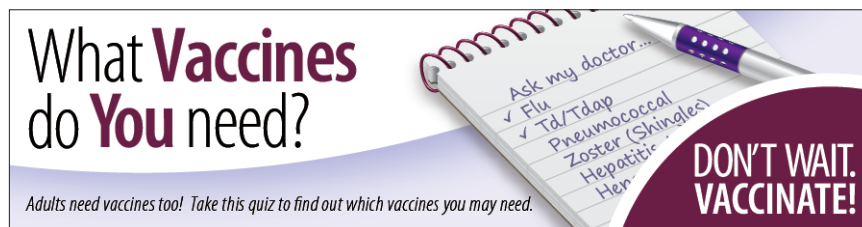
Vaccines can lower your chance of getting certain diseases.

Vaccines work with your body's natural defenses to help you safely develop immunity to disease. This lowers your chances of getting certain diseases and suffering from their complications. For instance:

- Hepatitis B vaccine lowers your risk of liver cancer.
- HPV vaccine lowers your risk of cervical cancer.
- Flu vaccine lowers your risk of flu-related heart attacks or other flu-related complications from existing health conditions like diabetes and chronic lung disease.

Vaccines lower your chance of spreading disease.

- Some people in your family or community may not be able to get certain vaccines due to their age or health condition. They rely on you to help prevent the spread of disease.
- Infants, older adults, and people with weakened immune systems (like those undergoing cancer treatment) are especially vulnerable to infectious disease. For example, newborn babies are too young to be vaccinated against whooping cough. Unfortunately, whooping cough can be very dangerous or even deadly for them. Pregnant women should get the Tdap vaccine during every pregnancy to help protect their babies from whooping cough. Anyone who is around babies should be up to date with their whooping cough vaccine.



What Vaccines do you need? Vaccines are recommended for adults based on age, health conditions, job, travel, and other factors.* Take the quiz! * This quiz provides information for people age 19 years and older.

Go to <https://www2.cdc.gov/nip/adultImmSched/> to take the quiz.

For more information go to www.cdc.gov/vaccines.

Immunization Awareness Month

Five Important Reasons to Vaccinate Your Child

You want to do what is best for your children. You know about the importance of car seats, baby gates and other ways to keep them safe. But, did you know that one of the best ways to protect your children is to make sure they have all of their vaccinations?

Immunizations can save your child's life. Because of advances in medical science, your child can be protected against more diseases than ever before. Some diseases that once injured or killed thousands of children are no longer common in the U.S. – primarily due to safe and effective vaccines. Polio is one example of the great impact that vaccines have had in the United States. Polio was once America's most feared disease, causing death and paralysis across the country, but thanks to vaccination the United States has been polio-free since 1979. Due to continual worldwide vaccination efforts, Afghanistan and Pakistan are the only two countries in the world that have never interrupted the spread of wild poliovirus, and only small pockets of polio still exist in these countries

Vaccination is very safe and effective. Vaccines are only given to children after careful review by scientists, doctors, and healthcare professionals. Vaccine side effects are almost always mild such as redness or swelling at the site of the shot, but this is minimal compared to the pain, discomfort, and risk of injury and death from the diseases these vaccines prevent. Serious side effects following vaccination, such as severe allergic reaction, are very rare. The disease-prevention benefits of getting vaccinated are much greater than the possible side effects for almost all children.

Immunization protects others you care about. Children in the U.S. still get vaccine-preventable diseases. In fact, we have seen resurgences of measles and whooping cough (pertussis) over the past few years. For example, in 2014, there were 667 cases of measles in 27 states, the greatest number of cases since measles was eliminated in 2000. The following year saw measles cases as well. During 2015, 147 people were part of a large, multi-state measles outbreak linked to an amusement park in California. Almost one in 10 people who became sick with measles in this outbreak were babies too young to be vaccinated. While some babies are too young to be protected by vaccination, others may not be able to receive certain vaccinations due to severe allergies, weakened immune systems from conditions like leukemia, or other reasons. To help keep them safe, it is important that you and your children who are able to get vaccinated are fully immunized. This not only protects your family, but also helps prevent the spread of these diseases to your friends and loved ones.

Immunizations can save your family time and money. A child with a vaccine-preventable disease can be denied attendance at schools or daycare facilities. Some vaccine-preventable diseases can result in prolonged disabilities and can take a financial toll because of lost time at work, medical bills or long-term disability care. In contrast, getting vaccinated against these diseases is a good investment and usually covered by insurance. The Vaccines for Children program is a federally funded program that provides vaccines at no cost to children from low-income families. To find out more, visit the CDC VFC site, or ask your child's health care professional.

Immunization protects future generations. Vaccines have reduced and, in some cases, eliminated many diseases that killed or severely disabled people just a few generations ago. For example, smallpox vaccination eradicated that disease worldwide. Your children don't have to get smallpox shots anymore because the disease no longer exists anywhere in the world. By vaccinating children against rubella (German measles), we have dramatically reduced the risk that pregnant women will pass this virus on to their fetus or newborn, and birth defects associated with that virus are seen in only rare cases in the United States when a pregnant woman who was never vaccinated against rubella is exposed to someone who contracted rubella in another country. If we continue vaccinating now, and vaccinating completely, parents in the future may be able to trust that some diseases of today will no longer be around to harm their children in the future.

For more information about the importance of infant immunization, visit CDC's vaccine website for parents at www.cdc.gov/vaccines/programs/vfc/index.html.

Immunization Awareness Month

INFORMATION SERIES FOR ADULTS

3 Important Reasons For Adults to Get Vaccinated

You may not realize that you need vaccines throughout your adult life. Vaccines are still important to your health and here are just three reasons why.

1. You may be at risk for serious diseases that are still common in the U.S.

Each year thousands of adults in the United States get sick from diseases that could be prevented by vaccines — some people are hospitalized, and some even die.

Even if you got all your vaccines as a child, the protection from some vaccines can wear off over time. You may also be at risk for other diseases due to your age, job, lifestyle, travel, or health conditions.

2. You can't afford to risk getting sick.

Even healthy people can get sick enough to miss work or school. If you're sick, you may not be able to take care of your family or other responsibilities.

3. You can protect your health and the health of those around you by getting the recommended vaccines.

Vaccines lower your chance of getting sick.

Vaccines work with your body's natural defense to lower the chances of getting certain diseases as well as suffering complications from these diseases.

Vaccines lower your chance of spreading certain diseases.

There are many things you want to pass on to your loved ones; a vaccine preventable disease is not one of them. Infants, older adults, and people with weakened immune systems (like those undergoing cancer treatment) are especially vulnerable to vaccine preventable diseases.

Vaccines are one of the safest ways to protect your health.

Vaccine side effects are usually mild and go away on their own. Severe side effects are very rare.

Getting Vaccinated

Adults can get vaccines at doctors' offices, pharmacies, workplaces, community health clinics, health departments, and other locations. To find a vaccine provider near you, go to vaccine.healthmap.org.

Most health insurance plans cover the cost of recommended vaccines. Check with your insurance provider for details and for a list of vaccine providers. If you do not have health insurance, visit www.healthcare.gov to learn more about health coverage options.



What vaccines do you need?

All adults should get:

- Flu vaccine every year to protect against seasonal flu
- Td/Tdap to protect against tetanus, diphtheria, and pertussis (whooping cough)

Based on your age, health conditions, vaccines you received as a child, and other factors, you may need additional vaccines such as:

- Chickenpox
- Hepatitis A
- Hepatitis B
- Human Papillomavirus (HPV)
- MMR
- Meningococcal
- Pneumococcal
- Shingles

DON'T WAIT. VACCINATE!



U.S. Department of
Health and Human Services
Centers for Disease
Control and Prevention

INFORMATION SERIES FOR ADULTS

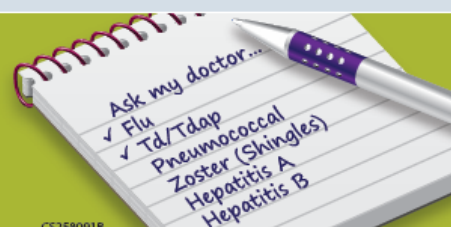
Diseases and the vaccines that help prevent them	How the disease can affect you
Influenza "Flu" Seasonal flu vaccine	Fever or feeling feverish/chills, cough, headache, runny or stuffy nose, sore throat, muscle or body aches, and fatigue (very tired), and some people may have vomiting and diarrhea, though this is more common in children than adults. Disease Complications: Pneumonia (infection in the lungs), worsening of chronic health conditions, hospitalization, possibly resulting in disability, or even death
Hepatitis A Hep A vaccine	Fever, tiredness, stomach pain, loss of appetite, vomiting, jaundice (yellowing of skin and eyes), and dark urine; however, there may be no symptoms. Disease Complications: Liver failure; arthralgia (joint pain); and kidney, pancreatic, and blood disorders
Hepatitis B Hep B vaccine	Flu-like illness with loss of appetite, fever, tiredness, weakness, nausea, vomiting, jaundice, and joint pain; however, there may be no symptoms. Disease Complications: Chronic liver infection, liver failure, and liver cancer
Human Papillomavirus (HPV) HPV vaccine	Frequently, there are no symptoms for years until cancer appears. Disease Complications: Cervical cancer in women, anal cancer, and genital warts in both women and men
Measles MMR	Fever, runny nose, cough and a rash all over the body. Disease Complications: Ear infection, pneumonia, swelling in the brain due to infection, or even death
Meningococcal Disease Meningococcal vaccine	Nausea, vomiting, stiff neck, fever, headache, increased sensitivity to light, confusion, tiredness, and rash. Disease Complications: Brain damage, loss of arms or legs, loss of hearing, seizures, strokes, or even death
Pneumococcal Disease Pneumococcal vaccine	Fever, chills, difficulty breathing, chest pain, stiff neck, earache, increased sensitivity to light, and cough. Disease Complications: Infections of the lung, middle ear, or sinuses, heart problems, brain damage, loss of hearing, loss of arms or legs, or even death
Shingles Zoster vaccine	Painful rash on one side of the face or body, which blisters and then typically scabs, headache, fever, chills, and upset stomach. Disease Complications: Severe pain that can last for months or years after the rash goes away, pneumonia, loss of eyesight and hearing, or even death
Tetanus Td/Tdap vaccine	Serious, painful spasms and stiffness of all muscles, lockjaw (difficulty opening mouth), difficulty swallowing or breathing, muscle spasms, and fever. Disease Complications: Broken bones, breathing difficulty, or even death
Whooping Cough (Pertussis) Tdap vaccine	Prolonged cold symptoms (cough and runny nose) leading to violent coughing or choking making it hard to breathe, drink, or eat. Disease Complications: Rib fractures, pneumonia, or even death

For a full list of all diseases that can be prevented by vaccines, visit: www.cdc.gov/vaccines/vpd-vac

DON'T WAIT. VACCINATE!

Talk with your healthcare professional to make sure you are up-to-date with the vaccines recommended for you.

For more information on vaccines or to take an adult vaccine quiz to find out which vaccines you might need, go to www.cdc.gov/vaccines/adults.



Summer Safety

Summer brings a lot of fun and a lot of health and safety challenges. Take a few minutes to be safe and healthy.

- Use U.S. Coast Guard-approved life jackets on the water.
- Put on sunscreen and a wide-brimmed hat to protect your skin from the sun.
- Drink plenty of water even if you don't feel thirsty.
- Put on insect repellent.
- Wash your hands often.

For additional tips and information visit: www.cdc.gov.

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