

# The NALC Health Benefit Plan



Vol. 20-6



## HBR Report



Fredric V. Rolando, President ■ Stephanie M. Stewart, Director  
20547 Waverly Court Ashburn, VA 20149 - 703.729.4677

December 2020

# Health



### Board of Trustees



Michael J. Gill



Lawrence D. Brown, Jr., Chairman



Mack I. Julion

## Director's Report



### *Health Benefits for 2021*

The NALC Health Benefit Plan prides itself in offering excellent benefits to our membership. Our benefit package is designed to empower each member to take an active role in their health and wellness. Our benefits evolve and change each year so that we can continue providing excellent benefits to cover all aspects of your healthcare needs.

As the new year approaches, I wanted to share with you some of the new benefit changes for 2021. We are constantly monitoring our benefits to ensure that we are giving our members access to the quality care that they need and deserve.

There are many new benefits for 2021. Some of the changes to existing benefits include:

- We now cover the associated office visit for each acupuncture treatment per visit. Previously, we only covered the initial office visit.
- We now cover 25 acupuncture visits per calendar year. Previously, we covered 15 for the High Option and 12 for the CDHP and Value Option.
- We now cover the anesthesia related to a covered vasectomy at 100% when performed by a PPO/In-network provider.

Some of the new benefits we have added for 2021 include:

- We now offer the Accordant Health Management Program for chronic and complex disease management. See brochure for details on this new benefit.
- We now cover up to a 90-day supply, per calendar year, of opioid reversal agents at no member cost share.
- We now cover preexposure prophylaxis medications for individuals at high risk for HIV.

Some of the new 2021 benefits that we have added for each specific plan include:

- For High Option only, we now allow the coinsurance for skilled nursing care visits to count towards the member's catastrophic out-of-pocket maximum.
- For High Option only, we now cover hospital visit charges by a non-PPO provider at the PPO benefit level when services are rendered at a PPO hospital or ambulatory surgical center. Previously, these were covered at 70% after the deductible.



- For our Consumer Driven Health Plan and Value Option plan only, we now cover laboratory services and emergency room visits billed by an out-of-network provider at the In-network benefit level when services are rendered at a PPO hospital or ambulatory surgical center.

Along with the new benefits mentioned above, I am excited to announce the new incentives that we will be offering in 2021! The Plan will start offering valuable health savings rewards that can be used toward eligible medical expenses. From receiving a flu or pneumococcal vaccine, quitting a nicotine habit, or asking your provider for an annual biometric screening, the Plan wants to reward your efforts with valuable health savings.

All members and dependents age 18 and older who are eligible to participate in the incentive programs will receive a debit card from TASC. Once a program or activity is completed, the health savings reward amount associated with the completed program will be added to the card and can be used immediately. Below is a list of programs, screenings, and preventive services that are eligible for a health savings reward. See the Wellness Incentive Programs section in our brochure for guidelines and details.

#### HIGH OPTION

- Your Health First Disease Management Program - \$50
- Healthy Pregnancies, Healthy Babies® Program - \$50
- Quit for Life® Tobacco Cessation Program - \$50
- Annual biometric screening - \$50
- Health Assessment - \$30
- Annual influenza vaccine - \$10
- Annual pneumococcal vaccine - \$10

#### CDHP & VALUE OPTION

- Your Health First Disease Management Program - \$30
- Healthy Pregnancies, Healthy Babies® Program - \$30
- Tobacco Cessation Program - \$30
- Annual biometric screening - \$30
- Health Assessment - \$20
- Annual influenza vaccine - \$5
- Annual pneumococcal vaccine - \$5

Note: You are only eligible to receive one reward amount per person, per program or wellness activity, per calendar year. If you leave the Plan, you forfeit your reward amounts.

To learn about all of the new benefits for 2021, visit our website at [www.nalchbp.org](http://www.nalchbp.org). There is a Quicklinks section on the home page to access our 2021 brochure and other benefit information. For a complete listing of all 2021 changes, please refer to pages 16 and 17 in the 2021 Plan brochure. For more information on our new Wellness Incentives Programs, please refer to pages 87 and 157 of our 2021 Plan brochure.

If you have any questions about the upcoming benefits, do not hesitate to contact us here at the Plan! Call our Customer Service Department toll-free at 888-636-NALC (6252).



# Common Winter Illnesses

Winter can be a tough time for both kids and adults to stay healthy. Learning how to recognize common winter illnesses can make it easier to care for yourself and your child when sick. Knowing the signs and symptoms to look out for can also help you determine whether or not a visit to the physician is needed. Based on symptoms alone, determining which illness can be difficult. The majority have a lot in common, so being able to tell the difference is important.

## Colds

A cold is the most common winter illness. According to the Centers for Disease Control and Prevention (CDC), adults have an average of 2-3 colds per year, and children have even more, that typically lasts 7 to 10 days and can occur at any time of year.

*Symptoms:* Stuffy/runny nose, cough, sore throat, sneezing, and mild fever.

## RSV (Respiratory Syncytial Virus)

RSV is an infection in the lungs and airways that usually last 1 to 2 weeks. RSV can be serious in infants.

*Symptoms:* Cold-like symptoms with a wheezing/whistle-like breathing that can cause rapid breathing that might require hospitalization.

## Influenza (Flu)

Flu vaccinations are available in the fall and can help prevent this viral infection that lasts from 3 to 7 days. If caught within the first 48 hours, Tamiflu can reduce the duration of the flu.

*Symptoms:* Muscle aches, fever, headache, fatigue, dry cough, runny nose, and sore throat.

## Pneumonia

A lung infection caused by a virus or bacteria that can last for 2 to 3 weeks. Bacterial pneumonia can be treated with antibiotics.

*Symptoms:* A cough with yellow or green mucus, chest pain, chills, high fever, and rapid breathing. Symptoms can come on rapidly.

## Strep Throat

A contagious bacterial infection that can last for 1 to 2 days. Strep can be easily and quickly treated with antibiotics.

*Symptoms:* Sore throat, trouble swallowing, fever and stomachache. A cough and runny nose do not accompany strep throat. However, a sandpaper-like rash can develop, resulting in a diagnosis of scarlet fever.

## Stomach Flu

A viral infection in the intestines that can last for 1 to 3 days.

*Symptoms:* Stomach pain, nausea, vomiting, mild fever, fatigue, and watery diarrhea.

## Tips for Dealing with Winter Illnesses

Be sure to keep nasal suction, saline drops, humidifiers, pain relievers, and vapor rubs handy. Sanitize doorknobs and commonly used surface areas to prevent germs from spreading.

- **Fever:** Administer acetaminophen (Tylenol) or ibuprofen (Motrin) based on the dosage provided by your physician.
- **Nausea and vomiting:** Try small doses of electrolytes to keep hydrated. Pay attention to how many times you or your child urinates to determine if they are dehydrated.
- **Stuffy nose and cough:** Vaporizers can help you sleep better at night by loosening up the mucus in the lungs and nose. Vapor rubs and saline drops can also alleviate symptoms.
- **Sore throat:** A teaspoon of honey can help children over 12 months of age. For older children and adults, gargling warm salty water is a quick and easy remedy.

## Tips: Preventing Winter Illnesses

Reducing the risk of common winter illnesses always begins and ends with washing hands frequently.

When you're on the go, sanitizing gels, tissues and wipes are great to keep in your car or bag. Also, teach children to cough or sneeze in a tissue or the crook of their elbow early on to establish healthy habits. This is a good way to keep you and your family healthy all winter long.



For more information go to: <https://carithersgroup.com/common-winter-illnesses/>

# Diabetes



National Institute of  
Diabetes and Digestive  
and Kidney Diseases

[www.niddk.nih.gov](http://www.niddk.nih.gov)



## Diabetes

### Fast Facts

- Diabetes occurs when your blood glucose, or blood sugar, is too high.
- Over time, high blood glucose can cause serious health problems.
- The most common types of diabetes are type 1, type 2, and gestational diabetes.

### What You Need to Know

#### You can lower your risk for type 2 diabetes

You are more likely to develop type 2 diabetes if you are age 45 or older, have a family history of diabetes, are overweight, or are a woman who had gestational diabetes during pregnancy. Ask your health care professional what steps you can take to prevent or delay diabetes.



Being active and maintaining a healthy weight are important for staying healthy.

#### Diabetes is a serious condition

Over time, high blood glucose can lead to health problems such as heart disease, stroke, kidney disease, nerve damage, and eye problems. Managing your diabetes can help prevent or delay diabetes-related health problems.

#### You can take steps to manage diabetes

Work with your health care team to create a plan to manage your blood glucose, blood pressure, and cholesterol. To stay healthy, take medicines as directed, follow a healthy eating plan, stay at a healthy weight, be more physically active, and if you smoke, get help to stop.

To learn more, visit NIDDK's website at [www.niddk.nih.gov](http://www.niddk.nih.gov) or search online for "NIDDK" and "Diabetes."

### Contact Us

#### NIDDK Health Information Center

- Phone: 1-800-860-8747; TTY: 1-866-560-1162
- Email: [healthinfo@niddk.nih.gov](mailto:healthinfo@niddk.nih.gov)
- Hours: 8:30 a.m. to 5 p.m. eastern time, M-F

This content is provided as a service of the National Institute of Diabetes and Digestive and Kidney Diseases (NIDDK), part of the National Institutes of Health. The NIDDK explains and shares research findings to increase understanding about health and disease to patients, health professionals, and the public. Content produced by the NIDDK is carefully reviewed by NIDDK scientists and other experts. This information is not copyrighted. The NIDDK encourages people to share this content freely.



National Institute of  
Diabetes and Digestive  
and Kidney Diseases

April 2017

# Stress Relievers



Stress relievers can help restore calm and serenity to your chaotic life. You don't have to invest a lot of time or thought into stress relievers. If your stress is getting out of control and you need quick relief, try one of these tips.

## Get active

Virtually any form of physical activity can act as a stress reliever. Even if you're not an athlete or you're out of shape, exercise can still be a good stress reliever.

## Eat a healthy diet

Eating a healthy diet is an important part of taking care of yourself. Aim to eat a variety of fruits and vegetables, and whole grains.

## Avoid unhealthy habits

Some people may deal with stress by drinking too much caffeine or alcohol, smoking, eating too much, or using illegal substances. These habits can harm your health.

## Meditate

During meditation, you focus your attention and quiet the stream of jumbled thoughts that may be crowding your mind and causing stress. Meditation can instill a sense of calm, peace and balance that can benefit both your emotional well-being and your overall health. You can also try deep breathing anywhere.

## Laugh more

A good sense of humor can't cure all ailments, but it can help you feel better, even if you have to force a fake laugh through your grumpiness. When you laugh, it not only lightens your mental load but also causes positive physical changes in your body. Laughter fires up and then cools down your stress response. So read some jokes, tell some jokes, watch a comedy or hang out with your funny friends.

## Connect with others

When you're stressed and irritable, your instinct may be to isolate yourself. Instead, reach out to family and friends and make social connections. As this can be tricky right now, try connecting through Zoom.

## Try yoga

With its series of postures and controlled-breathing exercises, yoga is a popular stress reliever. Yoga brings together physical and mental disciplines which may help you achieve peacefulness of body and mind. Yoga can help you relax and manage stress and anxiety.

## Get enough sleep

Stress can cause you to have trouble falling asleep. When you have too much to do — and too much to think about — your sleep can suffer. But sleep is the time when your brain and body recharge.

## Keep a journal

Writing down your thoughts and feelings can be a good release for otherwise pent-up emotions. Don't think about what to write — just let it happen. Write whatever comes to mind. No one else needs to read it, so don't strive for perfection in grammar or spelling.

## Seek counseling

If new stressors are challenging your ability to cope or if self-care measures just aren't relieving your stress, you may need to look for reinforcements in the form of therapy or counseling. Therapy also may be a good idea if you feel overwhelmed or trapped, if you worry excessively, or if you have trouble carrying out daily routines or meeting responsibilities at work, home or school.



## A New Year

The NALC Health Benefit Plan  
would like to wish everyone Happy  
Holidays and a Happy New Year.

NALC Health Benefit Plan  
Recorded Benefit Information  
Prescription Drug Program  
CVS Specialty™ Pharmacy  
PPO Network Providers  
Precertification  
Fraud Hot Line  
Mental Health / Substance Use Disorder

888-636-NALC  
888-636-NALC  
800-933-NALC  
800-237-2767  
877-220-NALC  
877-220-NALC  
888-636-NALC  
877-468-1016