

# The NALC Health Benefit Plan



Vol. 22-1



## HBR Report



Jan/Feb 2022

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



### Board of Trustees



Mack I. Julion



Lawrence D. Brown, Jr., Chairman



Sandra D. Laemmel

## Director's Report



## 2022 Benefits

Over the past few months, we have distributed information about the Plan's 2022 health benefit changes.

If you have not done so, I would like to encourage you to make yourself familiar with these new benefits and schedule some time to share them with your branch. Your efforts to educate our members at the local level is an invaluable resource to make sure every letter carrier is aware of the great benefits the NALC offers.

One of the programs I am very excited about, and I believe will be extremely beneficial to letter carriers, is our new Musculoskeletal MSK Program. One of the many great things about this program is that we are able to offer it at no cost to our members and

dependents. We can all agree that letter carriers face a tough day, every day. In addition to carrying a heavy mail bag, you must add the endless walking, lifting heavy packages, back and knee injuries, and repetitive motion, which causes strains and could be damaging.

Unfortunately, when we spell it out, the facts are disheartening; however, the good news is that as your health benefit plan, we are always looking for programs and benefits that will assist our letter carriers.

Through our partnership with Hinge Health, we want to help each member reduce and manage muscle, joint, or nerve pain. There is no need for a referral, you just sign up from the comfort of your home. You will receive a personalized plan specific to your needs. Each plan is built with the goal of overcoming persistent pain, avoiding surgeries, and reducing medication usage. Depending on the treatment needed, you will receive access to personalized exercise therapy, one-on-one health coaching, motion sensor technology, and physical therapists.

For more information you can call 855-902-2777 or visit [www.hingehealth.com/nalc](http://www.hingehealth.com/nalc). Additionally, a small video clip about the program is located on our website at [www.nalchbp.com](http://www.nalchbp.com) under the 2022 Open Season Page.



## Goals for the New Year

Setting goals is a great way to plan for the year ahead. This allows you to determine which areas of your life you want to improve on. Setting goals can boost your mood and improve your personal life.

### *What Type of Goals Should I Set?*

Goals should be realistic and achievable. This doesn't mean that you shouldn't push yourself—set goals that make you work harder and have a big impact on your life. However, setting too many goals is unrealistic. Determine what is most important to you and set goals that will help you accomplish those things.

### *Here are Some Goals to Strive Toward in the New Year:*

- Read more
- Take a break from social media
- Volunteer
- Practice gratitude
- Practice healthy sleeping habits
- Practice healthy eating and drinking habits
- Increase your physical activity
- Keep your space organized
- Commit to learning
- Improve your communication
- Start a hobby
- Create a new budget
- Practice self-care
- Improve your time management



### *Track your Goals*

Tracking your goals allows you to visually measure your success and see what areas might need improvement. This can keep you motivated to reach your goals.

### *Write your Goals Down*

Keep your goals visible and commit to them by writing them down. Studies show that people who write down their goals are more likely to achieve them.

### *Break your Goals Down*

If a goal seems daunting, try breaking it down into smaller steps that are more achievable. This will make it easier to reach your goal.

For more information go to: [www.indeed.com](http://www.indeed.com), goals-for-the-new-year.

## Who Is Your HBR?

### NALC Health Benefit Plan

#### Who is Your HBR?

We would like to update our Health Benefit Representative (HBR) files. Please report any information that has changed for your branch to the:

NALC Health Benefit Plan  
20547 Waverly Ct  
Ashburn, VA 20149

and

NALC Headquarters  
100 Indiana Ave, NW  
Washington, DC 20001

Branch # \_\_\_\_\_

Branch President's Name: \_\_\_\_\_

Branch Address: \_\_\_\_\_

\_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Branch Phone: \_\_\_\_\_ Branch Fax: \_\_\_\_\_

Branch Email: \_\_\_\_\_

Branch website: \_\_\_\_\_

NALC Region: \_\_\_\_\_ Work Status (Active/Retired): \_\_\_\_\_

HBR's Name: \_\_\_\_\_

Member ID #: N32 \_\_\_\_\_ (This begins with N32+6 numbers)

(\* The member ID # is required to verify coverage in the NALC Health Benefit Plan. See the Constitution of the NALC Health Benefit Plan Article 4, Section 3.)

Home Address: \_\_\_\_\_

\_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Home E-mail: \_\_\_\_\_

Date you filled the position of HBR: \_\_\_\_\_

Are you replacing the current HBR? \_\_\_\_\_

If yes, provide the name of the former HBR: \_\_\_\_\_

Would you like information mailed to your branch or your home? \_\_\_\_\_

Per the NALC Constitution (page 69) Article 4. Sec. 1. The officers of the branch shall include a Health Benefits Representative. Sec. 2. All officers shall be elected for a term of one, two or three years. Sec. 3. With the exception of the office of President, Branches may consolidate the offices of the Branch. However, if there are less than ten (10) active members, the office of the President may be combined with other offices.

Printed Name of the Branch President

Signature of the Branch President

Date

## Branch Printout Request

Below is the Branch Printout Request. Please follow the instructions carefully. In order to receive your reimbursement, you must complete the Branch Printout Request or call the Plan at 888-636-NALC (6252) and ask for the Executive Office to obtain a copy of your Branch membership list. The deadline is April 30, 2022.

NOTE: Please remember to complete the Branch Printout Request below to receive a copy of your branch roster that needs to be included when submitting your Branch Reimbursement Certificate.

### NALC Health Benefit Plan Branch Printout Request

Branch # \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



I request a Branch printout for the Branch Reimbursement Certificate (January 2022).

## Branch Reimbursement

### NALC HEALTH BENEFIT PLAN Branch Reimbursement Instructions

By approval of the Board of Trustees, the Plan will accept requests for branch reimbursement *BEARING A POSTMARK NO LATER THAN APRIL 30, 2022*. Each request must be accompanied by a branch reimbursement certificate and a roster of branch members enrolled on December 31, 2021. **Copies of branch rosters must be ordered by completing the Branch Printout Request, or by calling the Health Benefit Plan 888-636-NALC (6252). If calling, ask to speak to someone in the Executive Office.**

Reimbursement will be either the amount of the expenses attested to on the certificate, or the amount computed at seventy-five (75) cents per eligible member, whichever total is lower. **All requests must include (a) the specific amount of expenses incurred; and (b) the number of members for whom reimbursement is requested.**

Reimbursement will be made only for the employees and annuitants enrolled on December 31, 2021, under Chapter 89, Title 5, United States Code-Health Insurance, effective July 9, 1960.

The request should NOT include:

- Enrollees terminated from the Plan prior to December 31, 2021
- Any type of converted member or dependent nongroup plan, or
- Policyholders under our old program (those who retired before July 1, 1960).

**Reimbursement will be made payable only to the Branch Secretary of record, and only if the certificate for reimbursement is signed by either the Branch President or Branch Secretary. The signature of the Branch Health Benefit Representative or Treasurer will NOT be acceptable.**

**Please send to:**

**NALC Health Benefit Plan  
Attn: Executive Office  
20547 Waverly Court  
Ashburn, VA 20149  
703-729-4677  
888-636-NALC (6252)**

Fredric V. Rolando, President

Stephanie M. Stewart, Director

Mack I. Julion

Board of Trustees  
Lawrence D. Brown, Jr., Chairman

Sandra D Laemmel

**Branch Reimbursement  
CERTIFICATE**

REIMBURSEMENT WILL NOT BE CONSIDERED UNLESS THIS CERTIFICATE IS COMPLETED IN FULL.  
EVERY BLANK MUST BE FILLED IN. PLEASE PRINT.

DEADLINE: April 30, 2022

Branch Number \_\_\_\_\_ Branch Secretary \_\_\_\_\_

Branch Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Branch Phone # \_\_\_\_\_ Branch E-mail \_\_\_\_\_

I certify that for the calendar year 2021, the above-referenced Branch incurred expenses for and on behalf of the NALC Health Benefit Plan. I further certify that expenses were incurred for the following reasons: (a) contacting hospital authorities and physicians to familiarize them with our Plan and to distribute claim forms and similar material relating to the Plan; and (b) assisting enrollees in filing claims properly, and distributing necessary forms to them for submission to the Plan.

I further certify that the number of members shown below includes only employees and annuitants enrolled under the Plans on December 31, 2021, and does not include any enrollment terminated before December 31, 2021, any type of converted members, or any annuitant who retired prior to July 1, 1960.

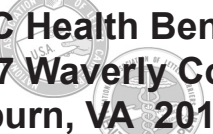
As reimbursement, the Branch is willing to accept (1) seventy-five cents (\$0.75) for each member enrolled in the NALC Health Benefit Plan High Option, CDHP Option or Value Option on December 31, 2021, OR (2) the amount of expenses incurred, whichever amount is less.

PLEASE OBTAIN YOUR BRANCH ROSTER BY CONTACTING THE PLAN AT 888-636-NALC (6252)  
(ASK TO SPEAK TO SOMEONE IN THE EXECUTIVE OFFICE) FOR YOUR BRANCH MEMBERSHIP  
ENROLLED UNDER THE PLANS ON DECEMBER 31, 2021.

1. Number of members \_\_\_\_\_ @ \$0.75 = \$ \_\_\_\_\_

2. Amount of expenses incurred for the calendar year 2021 = \$ \_\_\_\_\_

\_\_\_\_\_  
Date Submitted\_\_\_\_\_  
Name\_\_\_\_\_  
Title (must be Branch President or Secretary)**NALC Health Benefit Plan, 20547 Waverly Court, Ashburn, VA 20149**

**NALC Health Benefit Plan**  
**20547 Waverly Court**  
**Ashburn, VA 20149**

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*Jan/Feb 2022*

## Member Portal & Mobile App

**New  
for 2022**



Don't forget to check out the Health Benefit Plan's new member portal and mobile app. Register and access your account anywhere at any time by downloading the app directly to your smart device. View personal health care information such as benefits, out-of-pocket costs, deductibles, and Personal Care Account balances, when applicable. In addition, one single sign on will connect you directly to our partner sites – Cigna, CVS, Optum, and American Well.

It's created with you in mind. Conveniently take charge and manage your health benefit information.

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