

The NALC Health Benefit Plan



Vol. 21-1



HBR Report



February 2021

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

Heart Health



Board of Trustees



Michael J. Gill



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Mack I. Julion

Director's Report



Start the Year Off Right

Did you know that February is American Heart Month? Over the past 57 years, the month of February has been used to highlight and raise awareness about heart disease in the United States. According to the Centers for Disease Control, heart disease is the leading cause of death for men, women, and people of most racial and ethnic groups in the United States. In the U.S. alone, they report that one person dies every 36 seconds from cardiovascular disease, and 655,000 Americans die from heart disease each year.

The facts can be sobering, but it is important to know that heart disease is preventable, and even if diagnosed, there are actions that you can take to combat this disease. It is all about healthy lifestyle changes you can take to lower your risk. A healthy diet, regular exercise, and stress control are three ways to beat heart disease. Other ways include getting enough sleep, not overindulging in alcohol, and kicking that tobacco habit.

Continue to make it a practice to not just go to the doctor when you are ill. Preventive care services will help you live a longer and healthier life. Preventive care services can help your doctor find symptoms of any developing heart issues. Prevention is the key in living a longer and healthier life. Take advantage of the many preventive care services paid at 100% if rendered by a PPO provider. Whether a physical exam, lab work, testing, or preventive medicine counseling, you are investing in you and your family's health by using these valuable benefits.

According to the American Heart Association, this year's heart health month is even more important due to the impact of the coronavirus on the public's heart health, including potential harmful effects on heart and vascular systems. They state that many have engaged in unhealthy lifestyles during this pandemic and put off provider visits that may have been necessary to treat underlying heart disease. Now is the time to take steps to recover.

The NALC Health Benefit Plan takes pride in offering excellent benefits to you, our valued members. Having excellent benefits means covering all aspects of your healthcare needs. We want to be your partner in preventing and effectively treating heart disease. Take advantage of the free programs offered to all members. There is something for everyone!

You can start by completing your annual Health Assessment. This online program can help you gauge your current health status. It can offer suggestions on ways to improve your health and provide heart healthy goals you can work towards. Join a weight-loss program, or finally quit your tobacco habit for good by participating in a tobacco cessation program. Remember that starting in 2021, you can earn incentive rewards by completing the Health Assessment and certain screenings, and for participation in selected programs.

We are here to help you remain heart healthy! Visit our website at www.nalchbp.org to access Plan information. In the Quicklinks section on the main page, there are direct links to access the Health Assessment and the 2021 Plan brochure. Under the High Option and the CDHP and Value Option plans, refer to our Wellness and Other Special Features section to view valuable heart healthy resources for you and your family. If you have any questions about the benefits you have available to you, do not hesitate to contact us here at the Plan. Call us toll-free at 888-636-NALC (6252).

Heart Health

Heart Disease is the Leading Cause of Death for Both Men and Women

You can make healthy changes to lower your risk of developing heart disease. Controlling and preventing risk factors is also important for people who already have heart disease. To lower your risk:

- **Eat Smart** - Healthy eating starts with healthy food choices. You don't need to be a chef to create nutritious, heart-healthy meals your family will love. Learn what to look for at the grocery store, restaurants, your workplace and any eating occasion.
- **Move More** - A good starting goal is at least 150 minutes a week, but if you don't want to sweat the numbers, just move more! Find forms of exercise you like and will stick with, and build more opportunities to be active into your routine.
- **Be Well** - How do you want to live? Along with eating right and being active, real health includes getting enough sleep, practicing mindfulness, managing stress, keeping your mind and body fit, connecting socially, quitting smoking and more.

As always, consult with a physician before starting a new exercise routine. Take small steps and build on your success. Taking the steps to a healthier you is a journey, not a race.

Heart Attack and Stroke Symptoms: Warning Signs of Heart Attack & Stroke

Heart Attack Symptoms

CHEST DISCOMFORT

Most heart attacks involve discomfort in the center of the chest that lasts more than a few minutes, or that goes away and comes back. It can feel like uncomfortable pressure, squeezing, fullness or pain.

DISCOMFORT IN OTHER AREAS OF THE UPPER BODY

Symptoms can include pain or discomfort in one or both arms, the back, neck, jaw or stomach.

SHORTNESS OF BREATH with or without chest discomfort.

OTHER SIGNS may include breaking out in a cold sweat, nausea or lightheadedness.

Stroke Symptoms

Spot a stroke **F.A.S.T.**

FACE DROOPING

Does one side of the face droop or is it numb? Ask the person to smile.

ARM WEAKNESS

Is one arm weak or numb? Ask the person to raise both arms. Does one arm drift downward?

SPEECH DIFFICULTY

Is speech slurred, are they unable to speak, or are they hard to understand? Ask the person to repeat a simple sentence, like "the sky is blue." Is the sentence repeated correctly?

TIME TO CALL 9-1-1

If the person shows any of these symptoms, even if the symptoms go away, call 9-1-1 and get them to the hospital immediately.

You can find additional information at:
<https://www.heart.org/>.



Fight Stress



American Heart Association
Healthy for Good™

FIGHT STRESS WITH HEALTHY HABITS

1. **Slow down.**

Plan ahead and allow enough time to get the most important things done without having to rush.

2. **Snooze more.**

Try to get seven to nine hours of sleep each night. To fight insomnia, add mindfulness and activity.

3. **Let worry go.**

The world won't end if a few things fall off of your plate. Give yourself a break and just breathe.

4. **Laugh it up.**

Laughter makes us feel good. Don't be afraid to laugh out loud, even when you're alone.

5. **Get connected.**

A daily dose of friendship is great medicine. Make time to call friends or family so you can catch up.

6. **Get organized.**

Use "to do" lists to help you focus on your most important tasks and take big projects one step at a time.

7. **Practice giving back.**

Volunteer your time or spend time helping out a friend. Helping others helps you.

8. **Be active every day.**

Exercise can relieve mental and physical tension. Find something you think is fun and stick with it.

9. **Give up the bad habits.**

Too much alcohol, tobacco or caffeine can increase blood pressure. Cut back or quit to decrease anxiety.

10. **Lean into things you can change.**

Make time to learn a new skill, work toward a goal, or to love and help others.

Learn more at heart.org/HealthyForGood

EAT SMART MOVE MORE BE WELL

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Health Assessment

Complete your Health Assessment

This online program 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 health. Once you complete your Health Assessment, you can retake it at any time to track your progress*. Your health dashboard will monitor your personal health information, set up health goals, reminders and more.

While both High Option members and CDHP/Value Option members receive the same Health Assessment experience, there is a difference in the free incentives.

HIGH OPTION MEMBERS

Who wouldn't want the chance to be eligible for one of many valuable incentives just for taking a few minutes to complete the Health assessment?

Any eligible member or dependent over the age of 18 can earn \$30 in health savings rewards by completing the Health Assessment. Or, you may be eligible to choose from the following:

When one covered member completes the Health Assessment, you may choose one of the following:

- Self Only CignaPlus Savings® discount dental program
- Waiver of two \$20 PPO medical office visit copayments
- A wearable activity tracking device

When two or more covered family members (including the member) complete the Health Assessment, you may choose one of the following:

- Family CignaPlus Savings® discount dental program
- Waiver of four \$20 PPO medical office visit copayments
- A wearable activity tracking device (limit 2 devices per enrollment)

All members and dependents 18 years of age and older can complete the Health Assessment. Log onto our website at www.nalchbp.org, to access the Health Assessment under QuickLinks, and for complete details, eligibility and restrictions.

CDHP/VALUE OPTION MEMBERS

Don't miss the chance to complete your Health Assessment to receive one of the following incentives:

- Any eligible member or dependent 18 years or older can earn \$20 in health savings rewards for completing the online Health Assessment, or,
- If you have Self Only coverage with our Plan, we will enroll you in a Self Only CignaPlus Savings® discount dental program for the remainder of the year when you complete the Health Assessment.
- If you have Self Plus One or Self and Family coverage with our Plan, we will enroll you and your covered family members in the CignaPlus Savings® discount dental program for the remainder of the year when at least two family members complete the Health Assessment.

All members and dependents 18 years of age and older can complete the Health Assessment. Log onto our website at www.nalchbp.org (CDHP or Value Option/Member Resources) or www.mycigna.com to access the Health Assessment and for complete details, eligibility and restrictions.

**You may complete the health assessment as many times as you like; however, you are only eligible for the incentives once per calendar year.*

Helping Children Handle Stress

As children reach their school-age years, they may experience pressure from a number of sources. They could be creating pressure on themselves, as well as from parents, teachers, peers and the larger society.

This pressure can take many forms, to which children must respond and adapt. Whether these events are lasting, like the divorce of their parents, or merely a minor hassle like losing their homework, these demands or stresses are a part of children's daily lives.

There is a silver lining when children experience setbacks at younger ages. They develop resiliency and the tools needed to be an independent adult and handle future challenges.

Dealing with Stress in Daily Life

Children welcome some events and are able to adapt to them with relative ease. Other events may feel to them like threats to their own or the family's daily routines or general sense of well-being. These stresses can be more troublesome. Most stress faced by children is somewhere in the middle: neither welcomed nor seriously harmful, but rather a part of accomplishing the tasks of childhood and learning about themselves.

Children may have to cope with a bully on the playground, a move to a new neighborhood, a parent's serious illness or the disappointment of a poor sports performance. They might feel a constant, nagging pressure to dress the "right" way, or to achieve the high grades that can put them on track toward the "right" college. Children may also worry about making friends, dealing with peer pressure, or overcoming a physical injury or disability.

Children are sensitive not only to the changes around them, but also to the feelings and reactions of their parents. This is true even if those feelings are not communicated directly in words. If a parent loses a job, children will have to adjust to their family's financial crisis; they must deal not only with the obvious family budgetary changes but also with the changes in their parents' emotional states.

Good and Bad Stress

Not all stress is a bad thing. Moderate amounts of pressure from a teacher or a coach, for example, can motivate a child to keep her grades up in school or to participate more fully in athletic activities. Successfully managing stressful situations or events enhances a child's ability to cope in the future.

Children are future adults, and through these experiences, they develop resilience and learn how to deal with life's inevitable bumps and hurdles. However, when the stress is continuous or particularly intense, it can take a toll on both the psyche and the body.

Major events, especially those that forever change a child's family, such as the death of a parent, can have lasting effects on children's psychological health and well-being. Minor daily stresses can also have consequences.

Sudden stressful events will accelerate your child's breathing and heartbeat, constrict blood vessels, and increase blood pressure. It can create muscle tension, and cause stomach aches and headaches. As stress persists, it can make a child more susceptible to illness, and they may experience fatigue, loss of

sleep, nightmares, and depression. They may grind their teeth, have a poor appetite, and act out by tantrums. Children may become irritable, have bad behavior, and their willingness to cooperate may change. Their school grades may also suffer.

How Stress Can Affect Children

A child's age and development will help determine how stressful a given situation may be. Changing teachers at midyear may be a major event for a child in the first grade and merely an annoyance for a sixth-grader. How a child perceives and responds to stress depends in part on development, in part on experience, and in part on a child's individual temperament.

How Different Children Cope with Stress

Children's temperaments vary, and so can their ability to cope with stress and daily hassles. Some are easygoing by nature and adjust easily to events and new situations. Others are thrown off balance by changes in their lives.

All children improve in their ability to handle stress if they:

- previously succeeded in managing challenges and feel able to do so.
- have a strong sense of self-esteem.
- have emotional support from family and friends.

Children who have a clear sense of personal competence, and who feel loved and supported, generally do well.

Remember

Talk with your pediatrician about ways to help your child manage stress.



<https://www.healthychildren.org/English/healthy-living/emotional-wellness/Pages/Helping-Children-Handle-Stress.aspx>

Last Updated 12/29/2020 Source Adapted from *Caring for Your School-Age Child: Ages 5 to 12*, 3rd edition (Copyright © 2018 American Academy of Pediatrics)

The information contained on this article should not be used as a substitute for the medical care and advice of your pediatrician. There may be variations in treatment that your pediatrician may recommend based on individual facts and circumstances.

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, 2021.

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 2021).

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, 2021*. Each request must be accompanied by a branch reimbursement certificate and a roster of branch members enrolled on December 31, 2020. **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, 2020, 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, 2020
- 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

Board of Trustees
Michael J. Gill Lawrence D. Brown, Jr., Chairman Mack I. Julion

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, 2021

Branch Number _____ Branch Secretary _____

Branch Address _____

City _____ State _____ Zip _____

Branch Phone # _____ Branch E-mail _____

I certify that for the calendar year 2020, 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, 2020, and does not include any enrollment terminated before December 31, 2020, 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, 2020, 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, 2020.

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

2. Amount of expenses incurred for the calendar year 2020 = \$ _____

Date Submitted _____

Name _____

Title (must be Branch President or Secretary) _____

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

GO RED

G: GET YOUR NUMBERS

Ask your doctor to check your blood pressure and cholesterol.

O: OWN YOUR LIFESTYLE

Stop smoking, lose weight, exercise, and eat healthy. It's up to you. No one can do it for you.

R: REALIZE YOUR RISK

We think it won't happen to us, but heart disease kills one of three women.

E: EDUCATE YOUR FAMILY

Make healthy food choices for you and your family. Teach your kids the importance of staying active.

D: DON'T BE SILENT

Tell every woman you know that heart disease is our No. 1 killer.

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