

# The NALC Health Benefit Plan



Vol. 22-2



## HBR Report



Mar/Apr 2022

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



### Board of Trustees



Mack I. Julion



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## Director's Report



## Open Season

Open Season officially closed on March 31, 2022, and I am happy to report another successful Open Season and positive membership gain.

Below, you will find the final count for new members during the “2021” Open Season period. I again want to thank everyone for their outstanding help. Every year, I am amazed at the efforts contributed by each branch represented.

Postal	2,205
Associate	740
Annuitant	386
<b>TOTAL</b>	<b>3,331</b>

On that note, I would also like to take this opportunity to talk about continuing promotion of our great Health Benefit Plan throughout the rest of the year. Although the official Open Season dates may be over, our goal is to make sure letter carriers are frequently educated on what the NALC Health Benefit Plan offers.

From the NALC Health Benefit Plan’s website, our benefit structure, health and wellness programs, mailed flyers, to the new mobile app, ongoing communication with our members about the resources available to them is vital to ensure our members are engaged in their health.

I encourage all HBR’s to continue plan promotion throughout the year so that letter carriers will not hesitate to enroll in our plan when they have the opportunity. I believe in this plan, which is your plan, and know that we remain a competitive choice in a world where healthcare is crucial.



## What is Autism?



Autism, or autism spectrum disorder (ASD), refers to a broad range of conditions characterized by challenges with social skills, repetitive behaviors, speech and nonverbal communication. According to the Centers for Disease Control, autism affects an estimated 1 in 44 children in the United States today.

We know that there is not one autism but many subtypes, most influenced by a combination of genetic and environmental factors. Because autism is a spectrum disorder, each person with autism has a distinct set of strengths and challenges. The ways in which people with autism learn, think and problem-solve can range from highly skilled to severely challenged. Some people with ASD may require significant support in their daily lives, while others may need less support and, in some cases, live entirely independently.

Several factors may influence the development of autism, and it is often accompanied by sensory sensitivities and medical issues such as gastrointestinal (GI) disorders, seizures or sleep disorders, as well as mental health challenges such as anxiety, depression and attention issues.

Signs of autism usually appear by age 2 or 3. Some associated development delays can appear even earlier, and often, it can be diagnosed as early as 18 months. Research shows that early intervention leads to positive outcomes later in life for people with autism.

If you have concerns about your child's development, early intervention is important. Learning the signs, examining your child's developmental milestones, and getting an evaluation and treatment as early as possible can make a lifetime of difference.

The Autism Speaks Kindness Campaign encourages acceptance, understanding and inclusion with daily acts of kindness. The Kindness Campaign is a great way to celebrate World Autism Month or World Autism Day in April. Learn more about these options at [www.autismspeaks.org](http://www.autismspeaks.org). Your commitment to kindness gets us one step closer to a world where all people with autism can reach their full potential.



*\* In 2013, the American Psychiatric Association merged four distinct autism diagnoses into one umbrella diagnosis of autism spectrum disorder (ASD). They included autistic disorder, childhood disintegrative disorder, pervasive developmental disorder-not otherwise specified (PDD-NOS) and Asperger syndrome.*

<https://www.autismspeaks.org/what-autism>



## What is ABA Therapy?

Applied Behavior Analysis (ABA) is a therapy based on the science of learning and behavior. ABA therapy applies our understanding of how behavior works to real situations. The goal is to increase behaviors that are helpful and decrease behaviors that are harmful or affect learning.

ABA therapy programs can help:

- Increase language and communication skills
- Improve attention, focus, social skills, memory, and academics
- Decrease problem behaviors

The methods of behavior analysis have been used and studied for decades. They have helped many kinds of learners gain different skills – from healthier lifestyles to learning a new language. Therapists have used ABA to help children with autism and related developmental disorders since the 1960s.

### **Positive Reinforcement**

Positive reinforcement is one of the main strategies used in ABA.

When a behavior is followed by something that is valued (a reward), a person is more likely to repeat that behavior. Over time, this encourages positive behavior change.

First, the therapist identifies a goal behavior. Each time the person uses the behavior or skill successfully, they get a reward. The reward is meaningful to the individual – examples include praise, a toy or book, watching a video, access to playground or other location, and more.

Positive rewards encourage the person to continue using the skill. Over time this leads to meaningful behavior change.

### **Antecedent, Behavior, Consequence**

Understanding antecedents (what happens before a behavior occurs) and consequences (what happens after the behavior) is another important part of any ABA program.

The following three steps – the “A-B-Cs” – help us teach and understand behavior:

1. An antecedent: this is what occurs right before the target behavior. It can be verbal, such as a command or request. It can also be physical, such as a toy or object, or a light, sound, or something else in the environment. An antecedent may come from the environment, from another person, or be internal (such as a thought or feeling).
2. A resulting behavior: this is the person’s response or lack of response to the antecedent. It can be an action, a verbal response, or something else.
3. A consequence: this is what comes directly after the behavior. It can include positive reinforcement of the desired behavior, or no reaction for incorrect/inappropriate responses.

### ***Looking at A-B-Cs Helps Us Understand***

Why a behavior may be happening? How different consequences could affect whether the behavior is likely to happen again?

EXAMPLE:

- **Antecedent:** The teacher says “It’s time to clean up your toys” at the end of the day.
- **Behavior:** The student yells “no!”
- **Consequence:** The teacher removes the toys and says “Okay, toys are all done.”

How could ABA help the student learn a more appropriate behavior in this situation?

- **Antecedent:** The teacher says “time to clean up” at the end of the day.
- **Behavior:** The student is reminded to ask, “Can I have 5 more minutes?”
- **Consequence:** The teacher says, “Of course you can have 5 more minutes!”

With continued practice, the student will be able to replace the inappropriate behavior with one that is more helpful. This is an easier way for the student to satisfy the child’s needs!

### ***ABA Techniques and Philosophy***

The instructor uses a variety of ABA procedures. Some are directed by the instructor and others are directed by the person with autism.

Parents, family members and caregivers receive training so they can support learning and skill practice throughout the day.

The person with autism will have many opportunities to learn and practice skills each day. This can happen in both planned and naturally occurring situations. For instance, someone learning to greet others by saying “hello” may get the chance to practice this skill in the classroom with their teacher (planned) and on the playground at recess (naturally occurring).

The learner receives an abundance of positive reinforcement for demonstrating useful skills and socially appropriate behaviors. The emphasis is on positive social interactions and enjoyable learning.

The learner receives no reinforcement for behaviors that pose harm or prevent learning.



## What is ABA Therapy?



### ***What is the evidence that ABA works?***

ABA is considered an evidence-based best practice treatment by the US Surgeon General and by the American Psychological Association.

“Evidence based” means that ABA has passed scientific tests of its usefulness, quality, and effectiveness. ABA therapy includes many different techniques. All of these techniques focus on antecedents (what happens before a behavior occurs) and on consequences (what happens after the behavior).

More than 20 studies have established that intensive and long-term therapy using ABA principles improves outcomes for many but not all children with autism. “Intensive” and “long term” refer to programs that provide 25 to 40 hours a week of therapy for 1 to 3 years. These studies show gains in intellectual functioning, language development, daily living skills and social functioning. Studies with adults using ABA principles, though fewer in number, show similar benefits.

### ***What questions should I ask?***

It’s important to find an ABA provider and therapists who are a good fit for your family. The first step is for therapists to establish a good relationship with your child. If your child trusts his therapists and enjoys spending time with them, therapy will be more successful – and fun!

The following questions can help you evaluate whether a provider will be a good fit for your family. Remember to trust your instincts, as well!

1. How many BCBAs do you have on staff?
2. Are they licensed with the BACB and through the state?
3. How many behavioral therapists do you have?
4. How many therapists will be working with my child?
5. What sort of training do your therapists receive? How often?
6. How much direct supervision do therapists receive from BCBAs weekly?
7. How do you manage safety concerns?
8. What does a typical ABA session look like?
9. Do you offer home-based or clinic-based therapy?
10. How do you determine goals for my child? Do you consider input from parents?
11. How often do you re-evaluate goals?
12. How is progress evaluated?
13. How many hours per week can you provide?
14. Do you have a wait list?
15. What type of insurance do you accept?

For additional information go to: <https://www.autismspeaks.org/applied-behavior-analysis>

### **NALC Health Benefit Plan ABA Therapy Coverage**

The NALC Health Benefit Plan covers Applied Behavioral Analysis (ABA) therapy for children with autism spectrum disorder, through the age of 18, when rendered by a participating provider. If you use a PPO provider, the Plan pays 85% of the Plan allowance after the calendar year deductible has been met, leaving the member responsible for the deductible (if applicable) and a 15% coinsurance.

We do require prior authorization for ABA therapy. You can call OptumHealth at 877-468-1016 for assistance in locating a participating provider and to obtain prior authorization. Please keep in mind that ABA therapy not prior authorized or billed by a non-participating provider is not covered.



# Who Is Your HBR?

Only submit this form if the following information for your branch has changed in the last year.



## 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 NALC Health Plan 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**

## 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