

# The NALC Health Benefit Plan



Vol. 22-5



## HBR Report



Sep/Oct 2022

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*Happy  
Halloween*



### Board of Trustees



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## Director's Report



## Season of Change

During the month of September, we welcome the first days of fall and begin to enjoy the changing of colors, cool weather, and start to prepare for the upcoming holiday season. This is also the time of year where we all have exposure to common illnesses, like colds or the flu.

With that in mind, I would like to encourage each of you to make sure that you are taking the time to protect yourself and family.

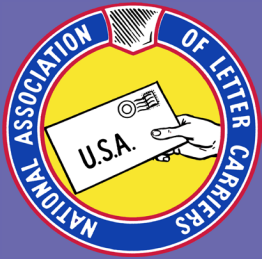
To do this, start with a positive plan that includes preventive care. Valuable habits to apply are washing your hands regularly, daily exercise, and scheduling or receiving preventive care checkups and immunizations that are recommended by the U.S. Preventive Services Task Force (USPSTF) and Centers for Disease Control (CDC).

From services for blood pressure, mammograms, well-child visits, vaccinations against diseases, cholesterol tests, and much more, we want to help you make the health transformation.

Remember, the NALC Health Benefit Plan covers certain preventive care and routine immunizations at 100% when you see an In-Network provider, this means no cost to you, so why not make the appointment.

Additionally, when enrolled in the High Option Plan eligible member can receive \$10 in health savings rewards for receiving the annual influenza vaccine or receive \$5 in health savings rewards when enrolled in the CDHP or Value Option Plan.

Let's make this season of change a positive health experience.



# OPEN SEASON

## November 14-December 12

### ***2023 NALC Health Benefit Plan***

Are you looking for a health benefit plan that delivers? Letter Carriers know they can put their trust in the NALC. When it comes to your health, look no further than the NALC Health Benefit Plan.

The 2023 Open Season page is currently under construction, and we are working hard to finalize the material about our health insurance plan. This site will be active beginning on October 21, 2022 and will assist you in making a well-informed decision regarding your healthcare needs.

Inclusive and designed just for Letter Carriers to include the following:

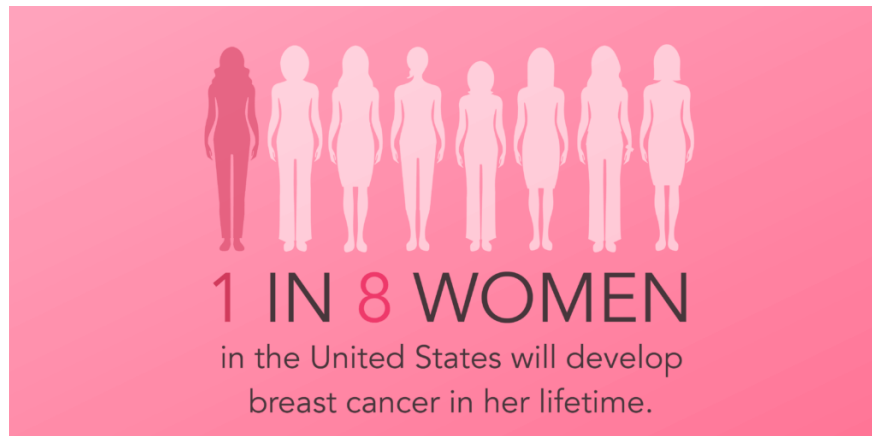
- ***Plan Brochures***
- ***Branch marketing materials***
- ***Updated videos***
- ***Pre-recorded training sessions, addressing a variety of topics our members have requested;***
- ***and much more***

The NALC Health Benefit Plan - is the Plan that Delivers!

Please make sure to check out this information at [www.nalchbp.org](http://www.nalchbp.org).

**Be on the lookout for more information as we work hard to bring you another great benefit package!**

## Breast Cancer Awareness



### **Facts About Breast Cancer In The United States**

- In 2022, an estimated 287,500 new cases of invasive breast cancer will be diagnosed in women in the U.S. as well as 51,400 new cases of non-invasive (in situ) breast cancer.
- 65% of breast cancer cases are diagnosed at a localized stage (there is no sign that the cancer has spread outside of the breast), for which the 5-year relative survival rate is 99%.
- This year, an estimated 43,550 women will die from breast cancer in the U.S.
- Although rare, men get breast cancer too. In 2022, an estimated 2,710 men will be diagnosed with breast cancer in the U.S. and approximately 530 men will die from breast cancer.
- 1 in 8 women in the United States will be diagnosed with breast cancer in her lifetime.
- Breast cancer is the most common cancer in American women, except for skin cancers. It is estimated that in 2022, approximately 30% of all new women cancer diagnoses will be breast cancer.
- There are over 3.8 million breast cancer survivors in the United States.
- On average, every 2 minutes a woman is diagnosed with breast cancer in the United States.

### **A Global Burden**

According to the World Health Organization, breast cancer is the most common cancer among women worldwide, claiming the lives of hundreds of thousands of women each year and affecting countries at all levels of modernization.



### **Good News About Breast Cancer Trends**

In recent years, perhaps coinciding with the decline in prescriptive hormone replacement therapy after menopause, we have seen a gradual reduction in female breast cancer incidence rates among women aged 50 and older. Death rates from breast cancer have been declining since about 1990, in part due to better screening and early detection, increased awareness, and continually improving treatment options.

<https://www.nationalbreastcancer.org/breast-cancer-facts>

## Breast Cancer Risk Factors

### Genetic Factors

<b>GENDER</b>	Breast cancer occurs nearly 100 times more often in women than in men.
<b>AGE</b>	Two out of three women with invasive cancer are diagnosed after age 55.
<b>RACE</b>	Breast cancer is diagnosed more often in Caucasian women than women of other races.
<b>OBESITY</b>	Obesity is a risk factor for both men and women.
<b>FAMILY HISTORY &amp; GENETIC FACTORS</b>	If your mother, sister, father or child has been diagnosed with breast or ovarian cancer, you have a higher risk of being diagnosed with breast cancer in the future. Your risk increases if your relative was diagnosed before the age of 50.
<b>PERSONAL HEALTH HISTORY</b>	If you have been diagnosed with breast cancer in one breast, you have an increased risk of being diagnosed with breast cancer in the other breast in the future. Also, your risk increases if abnormal breast cells have been detected before (such as atypical hyperplasia, lobular carcinoma in situ (LCIS) or ductal carcinoma in situ (DCIS)).
<b>MENSTRUAL &amp; REPRODUCTIVE HISTORY</b>	Early menstruation (before age 12), late menopause (after 55), having your first child at an older age, or never having given birth can also increase your risk for breast cancer.
<b>CERTAIN GENOME CHANGES</b>	Mutations in certain genes, such as BRCA1 and BRCA2, can increase your risk for breast cancer. This is determined through a genetic test, which you may consider taking if you have a family history of breast cancer. Individuals with these gene mutations can pass the gene mutation onto their children.
<b>DENSE BREAST TISSUE</b>	Having dense breast tissue can increase your risk for breast cancer and make lumps harder to detect. Several states have passed laws requiring physicians to disclose to women if their mammogram indicates that they have dense breasts so that they are aware of this risk. Be sure to ask your physician if you have dense breasts and what the implications of having dense breasts are.

### Environmental and Lifestyle Risk Factors

<b>LACK OF PHYSICAL ACTIVITY</b>	A sedentary lifestyle with little physical activity can increase your risk for breast cancer.
<b>POOR DIET</b>	A diet high in saturated fat and lacking fruits and vegetables can increase your risk for breast cancer.
<b>BEING OVERWEIGHT OR OBESE</b>	Being overweight or obese can increase your risk for breast cancer. Your risk is increased if you have already gone through menopause.
<b>DRINKING ALCOHOL</b>	Frequent consumption of alcohol can increase your risk for breast cancer. The more alcohol you consume, the greater the risk.
<b>RADIATION TO THE CHEST</b>	Having radiation therapy to the chest before the age of 30 can increase your risk for breast cancer.
<b>COMBINED HORMONE REPLACEMENT THERAPY (HRT)</b>	Taking combined hormone replacement therapy, as prescribed for menopause, can increase your risk for breast cancer and increases the risk that the cancer will be detected at a more advanced stage.

## Brain Aneurysm Awareness

Awareness of brain aneurysms is critical to saving lives and better patient outcomes. The incidence of brain aneurysms is higher than most people realize. About 6.5 million people in the United States – or 1 in every 50 people in this country – has an unruptured brain aneurysm. The annual rate of ruptured aneurysms in the United States is about 8 to 10 in 100,000 people, or about 30,000 people a year. Every 18 minutes, a brain aneurysm ruptures. The Brain Aneurysm Foundation is working hard to change these statistics, and we need your help. Awareness matters!

### **What is a brain aneurysm?**

A brain aneurysm is a weak, bulging area in an artery in the brain, analogous to a thin balloon or a weak spot on a tire's inner tube. Because its walls may be weak and thin, an aneurysm is at risk of rupturing. If an aneurysm ruptures, blood spills into the space between the skull and the brain, a serious type of stroke known as a subarachnoid hemorrhage (SAH).

### **Causes/Risk Factors**

Brain aneurysms develop silently. Some people may have inherited a tendency for weak blood vessels, which may lead to the development of aneurysms. Aneurysms in children are rare, and most aneurysms probably develop as a result of wear and tear on the arteries throughout a person's lifetime. Occasionally, severe head trauma or infection may lead to the development of an aneurysm.

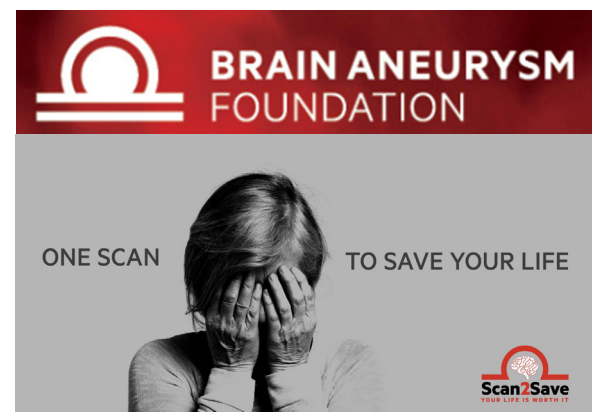
There are a number of risk factors that contribute to the formation of aneurysms, listed below. Two of the most significant are, fortunately, ones that can be controlled: cigarette smoking and high blood pressure (hypertension).

- Smoking
- High blood pressure (hypertension)
- Strong family history of brain aneurysms (familial aneurysms)
- Age (over 40)
- Gender: women have an increased risk of aneurysms
- Race: people of color have an increased risk of ruptured aneurysms
- Other disorders: Ehlers-Danlos syndrome, autosomal dominant polycystic kidney disease, Marfan syndrome, and fibromuscular dysplasia
- Presence of an arteriovenous malformation (AVM)
- Congenital abnormality in the artery wall
- Drug use, particularly cocaine
- Excessive alcohol use
- Infection
- Severe head trauma

### **Diagnosis and Screening**

Through imaging screening techniques, individuals at high risk of harboring a brain aneurysm can be identified easily with non-invasive imaging tests. Some risk factors for developing brain aneurysms include cigarette use, chronic hypertension and history of cerebral aneurysms in closely related family members. An aneurysm is often diagnosed using a variety of imaging equipment. Some methods include CT Scan, CTA, MRI and MRA.

<https://www.bafound.org/brain-aneurysm-awareness/>



# Mental Health Awareness

You are NOT  
**ALONE**

Millions of people are affected by mental illness each year. Across the country, many people just like you work, perform, create, compete, laugh, love and inspire every day.



1 in 5 U.S. adults experience mental illness

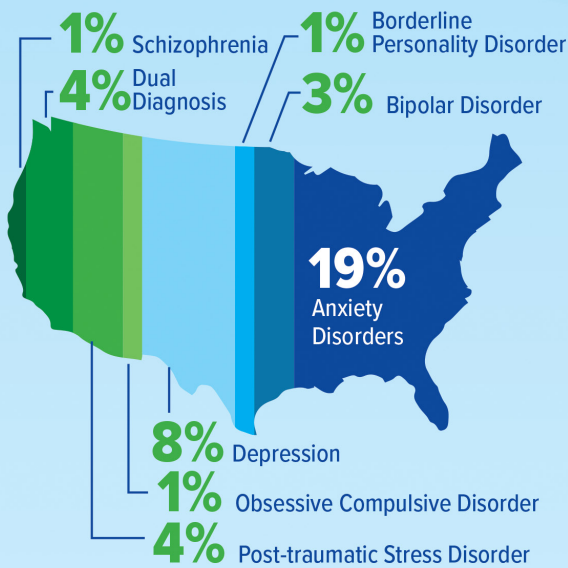
**1 in 20**

1 in 20 U.S. adults experience serious mental illness

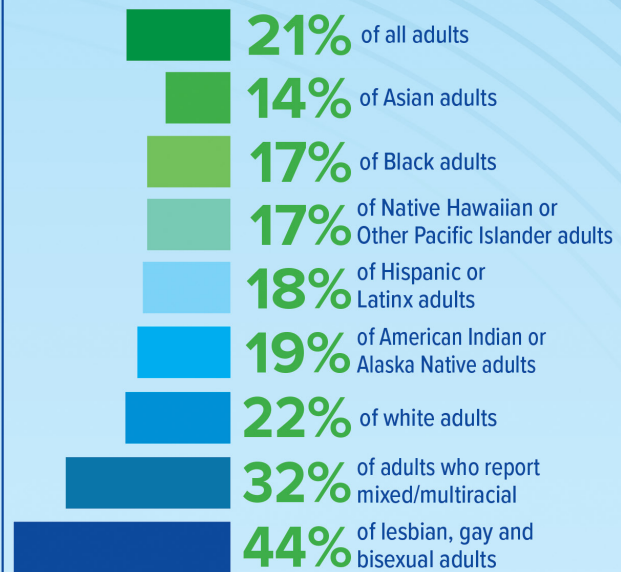
**17%**

of youth (6-17 years) experience a mental health disorder

### 12 MONTH PREVALENCE OF COMMON MENTAL ILLNESSES (ALL U.S. ADULTS)



### 12 MONTH PREVALENCE OF ANY MENTAL ILLNESS (ALL U.S. ADULTS)



### WAYS TO REACH OUT AND GET HELP



Talk with a health care professional



Call the NAMI HelpLine at 800-950-NAMI (6264)



Connect with friends and family



Join a support group

Data from CDC, NIMH and other select sources. Find citations for this resource at [nami.org/mhstats](http://nami.org/mhstats)

NAMI HelpLine  
800-950-NAMI (6264)

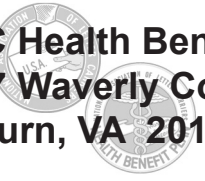
NAMI

NAMICommunicate

NAMICommunicate

[www.nami.org](http://www.nami.org)

**nami**  
National Alliance on Mental Illness



## Healthy Candy Alternatives



If you are looking forward to handing out treats, here are some yummy, healthy Halloween candy alternatives for your trick-or-treaters:

Granola bars  
Mini box of raisins  
Cuties or clementines  
Fruit  
Popcorn  
Peanut butter or cheese cracker packs  
Babybell cheese rounds

Packs of nuts (be aware of allergies)  
Trail Mix/Chex Mix  
Goldfish cracker bags  
Pretzel Bags  
Animal crackers  
Sugar-free gum  
Natural fruit snacks

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