

# The NALC Health Benefit Plan



Vol. 21-3



## HBR Report



October 2021

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



## BREAST CANCER AWARENESS

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Mack I. Julion

## Director's Report



## NALC Health Benefit Plan & Open Season

I would like to take this opportunity to thank each Health Benefit Representative who takes time to support the Plan and promote us at health fairs or branch events. I realize that without your help, we would miss opportunities and the connection to many letter carriers across the nation.

Although this Open Season will be different, as we are limited to physical appearances, health fairs, or meetings, I still believe it is imperative that we get the open season message out and bring more letter carriers into our plan.

I am proud to say that for over seventy plus years, we have faithfully served letter carriers and continued to keep our plan a competitive choice for each member's health insurance needs.

No matter what the situation or budget, we have a plan for everyone. The NALC offers three great plans to choose from and all include an excellent benefit package. However, that's not all. Coming in 2022, our benefits will only become better.

Please make sure to become familiar with our 2021 Open Season page at [www.nalchbp.org](http://www.nalchbp.org). There you will find our Open Season video, short video links for specific programs, booklets, and brochures.

If we can be of assistance, or if there is material you need for an event, please reach out to us at 888-636-NALC (6252).

I am confident that with your commitment, we will make this another great Open Season.

## Breast Cancer Awareness Month

### CANCER PREVENTION WORKS: THINGS YOU SHOULD KNOW

There are things you should know to understand what breast cancer is, know your chances for getting it, and how to find it early. Finding breast cancer early is critical because when it is found early, it is easier to treat. Read to learn more about the common symptoms of breast cancer and the best way many women find breast cancer early.

#### What is breast cancer?

Breast cancer is the second most common cancer among women, after skin cancer. It is a disease in which cells in the breast grow out of control.

Cancer cells can also spread, or metastasize, to other parts of the body.



#### What symptoms should I look for?

Some warning signs of breast cancer are:

- New lump in the breast or underarm (armpit).
- Thickening or swelling of part of the breast.
- Irritation or dimpling of breast skin.
- Redness or flaky skin in the nipple area or the breast.
- Pulling in of the nipple.
- Nipple discharge other than breast milk, including blood.
- Any change in the size or shape of the breast.
- Pain in the breast.

These symptoms can happen with other conditions that are not cancer. If you notice any of these symptoms, talk to your health care provider right away.

#### What can I do to find breast cancer early?

Breast cancer screening involves checking a woman's breasts for cancer before there are signs or symptoms of the disease.

A mammogram is an X-ray picture of the breast. Doctors use a mammogram to look for early signs of breast cancer. The United States Preventive Services Task Force (USPSTF) recommends that most women who are at average risk and are 50 to 74 years old get one every 2 years. USPSTF recommendations state that women with a parent, sibling, or child with breast cancer are at a higher risk for breast cancer and may benefit from beginning screening in their 40s. Weighing the benefits and risks of screening is important when considering your screening options. If you're 40 to 49 years old, talk to your health care provider about when to start screening.

## Breast Cancer Awareness Month

### Are you concerned that you cannot afford to have a mammogram?

Most health insurance plans cover the cost of screening mammograms. If you have a low income or do not have insurance, you may qualify for a free or low-cost mammogram through CDC's National Breast and Cervical Cancer Early Detection Program.

### What can I do to lower my chance of getting breast cancer?

One of the most important things you can do to lower your risk of breast cancer is to know your risk of breast cancer. Talk to your doctor about what that means for you.

Your doctor will consider factors that cannot be changed, like:

- Your personal history of breast problems.
- Your family's history of breast cancer.
- Your breast density (the amount of connective and fatty tissue in your breasts).
- Your age. Most breast cancers are found after age 50.
- Your menstrual and childbirth history.
- Your history of radiation treatment therapy to the chest or breasts.
- If you took the drug diethylstilbestrol (DES), which was given to some pregnant women in the United States between 1940 and 1971 to prevent miscarriage, you have a higher risk. Women whose mothers took DES while pregnant with them are also at higher risk.
- If you or close family members have known mutations (changes) in your breast cancer genes (BRCA1 or BRCA2). Women who have inherited these genetic changes are at higher risk of breast and ovarian cancer. You will only know if you have a mutation if you have had genetic testing. Even in the absence of having abnormal genes when tested, it is important to know your family history; we don't know all the genes that cause breast cancer.

Your doctor will also consider factors that can be changed, like any hormone replacement use. Here are some things you can do to reduce your chance of getting breast cancer:

- Keep a healthy weight.
- Engage in regular physical activity.
- Don't drink alcohol, or limit alcoholic drinks to no more than one per day.

To learn more about breast cancer, visit [www.cdc.gov/cancer/breast/](http://www.cdc.gov/cancer/breast/)

© [www.cdc.gov/cancer/breast/pdf/breast-cancer-fact-sheet-508.pdf](http://www.cdc.gov/cancer/breast/pdf/breast-cancer-fact-sheet-508.pdf)



**National Breast and Cervical Cancer  
Early Detection Program**

To learn more about the program,  
call (800) CDC-INFO or visit  
[www.cdc.gov/cancer/nbccedp/](http://www.cdc.gov/cancer/nbccedp/).

# **NEW for 2021**

## **NALC Health Benefit Plan Wellness Incentive Program for High Option Members**

Beginning January 1, 2021, you and your eligible family members age 18 and older can earn valuable health savings rewards by participating in several wellness incentive programs. Upon completion of one or more of the wellness programs, screenings, or preventive services listed below, each eligible member will receive a debit card. The corresponding monetary reward will be loaded to the card. The money you earn can be used on eligible medical expenses not covered by your insurance plan. Eligible expenses are defined by Section 213 (d) of the Internal Revenue Code. A description of each activity can be found in our 2021 Plan brochure or on our website.



**Your Health First Disease Management Program - \$50**

**Healthy Pregnancies, Healthy Babies® - \$50**

**Quit for Life® Tobacco Cessation Program - \$50**

**Annual biometric screening - \$50**

**Health Assessment - \$30**

**Annual influenza vaccine - \$10**

**Annual pneumococcal vaccine - \$10**

**COVID-19 vaccine - \$50\***





# **NEW for 2021**

## **NALC Health Benefit Plan Wellness Incentive Program for CDHP/Value Option Members**

Beginning January 1, 2021, you and your eligible family members age 18 and older can earn valuable health savings rewards by participating in several wellness incentive programs. Upon completion of one or more of the wellness programs, screenings, or preventive services listed below, each eligible member will receive a debit card. The corresponding monetary reward will be loaded to the card. The money you earn can be used on eligible medical expenses not covered by your insurance plan. Eligible expenses are defined by Section 213 (d) of the Internal Revenue Code. A description of each activity can be found in our 2021 Plan brochure or on our website.



**Your Health First Disease Management Program - \$30**

**Healthy Pregnancies, Healthy Babies® - \$30**

**Quit for Life® Tobacco Cessation Program - \$30**

**Annual biometric screening - \$30**

**Health Assessment - \$20**

**Annual influenza vaccine - \$5**

**Annual pneumococcal vaccine - \$5**

**COVID-19 vaccine - \$50\***



## Frequently Asked Questions about our Wellness Incentives

### 1. How long does it take after completing an activity before the money is available for use on my TASC debit card?

A: It may take up to two weeks after the wellness activity is completed before the reward amount is loaded to your card. For the biometric screening, pneumococcal vaccine, and the flu vaccine, the Plan must receive a bill or statement verifying that you had the services.



### 2. Will I get a new card each year?

A: No. Please keep the TASC card you receive for future use while you are enrolled in one of the NALC Health Benefit Plans.

### 3. Can I keep the money if I am no longer a NALC Health Benefit Plan member?

A: Any monetary rewards you earn while a member of the NALC Health Benefit Plan are available for use up to 30 days after disenrollment.

### 4. Can I participate if I have Medicare?

A: Yes. All members age 18 and older are eligible to participate in the incentive programs, whether or not they are Medicare primary. Keep in mind that the Plan must receive a statement or bill showing you received a biometric screening, pneumococcal vaccine or a flu vaccine. These services are often paid at 100% by Medicare and no bill is sent to the Plan.

### 5. What types of items can be purchased with my health savings dollars?

A: Like a flexible spending account or FSA, funds can be used to purchase medical items or services not covered by your health insurance. Examples include dental treatment, eye glasses, and over the counter medication. The complete list can be found on our website.

### 6. Can I earn more than one reward?

A: You can earn health savings rewards for all wellness incentives that you qualify for. You may not qualify for all programs. However; you are only eligible to receive one (1) reward amount per person, per program or wellness activity, per calendar year.

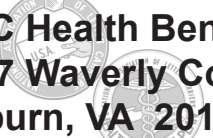
### 7. How can I check the balance of available funds on my card?

A: You can contact TASC by phone at 800-422-4661 or visit their website, [www.tasconline.com](http://www.tasconline.com).

### 8. Where can I get additional information on the wellness programs and incentives?

A: You can visit the NALC Health Benefit Plan website at [www.nalchbp.org](http://www.nalchbp.org) where you will find links to our Wellness Incentives page and the list of eligible medical expenses. You may also call our Customer Service Department at 888-636-6252, M-F 8:00 AM to 3:30 PM EST.

\* Not part of the original incentive package. Subject to dosing requirements. May be discontinued in the future.

NALC Health Benefit Plan  
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Ashburn, VA 20149



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  
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800-237-2767  
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