

The NALC Health Benefit Plan



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HBR Report



Nov/Dec 2022

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Director's Report



Thank You

Dear Health Benefit Representative:

As another Open Season and year comes to a close, I would like to thank you for your contribution to the NALC Health Benefit Plan. During this season, and throughout the year, many of you take time to attend health fairs, speak with members, and promote the NALC Health Benefit Plan daily. The value of what you offer cannot be estimated, and I personally would like to send a heartfelt message of gratitude.

This year more than others, I know you have faced a barrage of questions and concerns regarding the 2023 benefit package, with most focusing on the new NALC High Option Plan – Aetna Medicare Advantage. Although we have done the best we can to provide information, I do realize that many of you feel overwhelmed.

With that said, I implore you to check out the Plan's Open Season page, which includes the NALC High Option Plan – Aetna Medicare Advantage Medicare Guide and a FAQ. Additionally, several articles that I have written for the NALC Postal Record over the last few months cover the re-occurring questions, which many of you have faced.

We continue to strive for excellence, and we truly appreciate your support. If you have additional questions or comments that you are unable to resolve, please let us know. We will do our best to make sure you have the answers you need.

May 2023 brings peace and health to you and your families.



2023 High Option Highlights

Wellness Incentive Programs

The NALC Health Benefit High Option Plan wants to reward you for reaching your health and wellness goals! You can now earn valuable health savings to use toward eligible medical expenses.*



- Your Health First Disease Management - \$50
- Healthy Pregnancies, Healthy Babies® - \$50
- ****New**** Completion of 6 well-child visits - \$50
- Quit for Life® Tobacco Cessation - \$50
- Annual biometric screening - \$50
- Health Assessment - \$30
- Annual influenza vaccine - \$10
- Annual pneumococcal vaccine - \$10

* You are only eligible to receive one reward amount per person, per program or wellness activity, per calendar year. See the Wellness Incentive Programs section in our brochure for guidelines and details.

****New**** Hello Heart

An essential tool for remote care of cardiac conditions. Hello Heart enables you to measure your blood pressure using a free FDA-cleared monitor and allows you to send the data privately to our doctor. This program empowers you to improve your lifestyle through coaching on your smartphone or tablet. You will have access to the most advanced hypertension management tools on the market, all at no cost.

NALC Health Benefit Plan members with blood pressure reading of 130/80 mmHg or above, or those taking blood pressure medication are eligible to enroll. Hello Heart is available at no cost to you. For more information, see the official Plan brochure.

Text **NALC** to **75706** or visit
www.join.helloheart.com/NALC
to register.



****New**** Prescription Drugs for Weight Loss



FDA-approved prescription weight loss drugs require prior authorization. Call CVS Caremark® at 800-294-5979 to obtain a list of medications or to obtain prior authorization.

2023 High Option Highlights

****New** Doula Services**

The Plan now covers doula services provided by a certified doula, limited to a maximum Plan payment of \$500 per pregnancy. Note: Maximum payment is based on the Plan allowance, not charged amount.

****New** Prescription Drugs for Infertility**

The Plan now covers prescription drugs for the treatment of infertility, limited to a maximum Plan payment of \$2,500 each calendar year per person.

****New** Well-Child Visits**

The Plan covers well-child visits, examinations, and other preventive services as described in the Bright Future Guidelines provided by the American Academy of Pediatrics. Please see Section 5(h). Wellness and Other Special Features for details. You can now **earn \$50 in health savings rewards** for completing 6 well-child visits through age 15 months as recommended above.

****New** Nutrition Counseling Program**

Receive virtual nutrition counseling from the comfort of your home to improve your health and well-being. Trained registered dietitians will design nutrition plans for a variety of chronic conditions and health concerns, such as diabetes, digestive disorders, food allergies, gout, sports nutrition, and weight management. A video chat allows a dietitian to support patients of all ages by reviewing food labels together and suggesting strategies for success.



****New** Women's Health Services**

NALCHBP Telehealth offers specialized and convenient care for women throughout every life stage, ranging from prenatal and postnatal support to menopause care. Clinicians can provide virtual treatment for a variety of women's health concerns, including birth control, endometriosis, urinary tract infections, and premenstrual syndrome.

To access Nutrition Counseling and Women's Health, download the NALCHBP Telehealth mobile app from Google Play™ or the Apple App Store, visit www.nalchbptelehealth.org, or call 888-541-7706, for these services.



2023 High Option Highlights

****New** NALC High Option Plan - Aetna Medicare Advantage**

If you are currently an annuitant enrolled in the NALC High Option Plan and have Medicare parts A and B, as your primary coverage, you are eligible to join our Medicare Advantage enhanced level of benefits starting in January of 2023. Opt in or out of the NALC High Option Plan - Aetna Medicare Advantage at any time during the year with no additional premium.

Exciting benefits will include:



- \$75 monthly reduction in Part B premium
- SilverSneakers® (a registered trademark of Tivity Health Inc.)
- Dental Benefits
- Vision Benefits
- No copayments or coinsurance for covered services;
- And much more

Musculoskeletal (MSK) Program

Our Virtual Musculoskeletal Program through Hinge Health offers a convenient way to help you overcome back and joint pain, avoid surgeries, and reduce medication usage - all from the comfort of your home. This program is offered at no cost to you and your dependents aged 18 and older.



Hinge Health

For more information or to enroll, call 855-902-2777 or go to www.hingehealth.com/nalc.

Telehealth Virtual Visits

Receive high quality, affordable care for minor acute conditions wherever you are! On-demand virtual visits are available 24 hours-per-day, 7 days-per-week. All for a low \$10 copayment per visit. To access this service, download the NALCHBP Telehealth mobile app from Google Play™ or the Apple App Store, visit www.nalchbptelehealth.org, or call 888-541-7706, for these services.

Telemental Health

Telemental health/virtual visits are offered for added convenience. To locate an In-Network telemental health provider, call Optum® at 877-468-1016 or visit www.liveandworkwell.com. When services are provided by an In-Network provider, members will pay a \$10.00 copayment.

COPD Awareness

What is COPD? What do You Need to Know About COPD Symptoms?

COPD, or chronic obstructive pulmonary disease, is an umbrella term used to describe chronic lung diseases, encompassing emphysema, and chronic bronchitis. The disease is characterized by increasing breathlessness.

Unfortunately, the disease can progress for years if it is undiagnosed. It's important to talk to a health care provider as soon as you experience symptoms, which can include increased shortness of breath, frequent coughing, wheezing, chest tightness, and unusual tiredness. Your health care provider can order a Spirometry test and help you establish a COPD care and management plan.

Currently, COPD is an incurable disease; however, a person diagnosed with COPD who receives the correct diagnosis and treatment can breathe better, thrive, and enjoy their quality of life.

November is National COPD Awareness Month, and a great opportunity to help educate yourself about COPD. According to the American Lung Association, an estimated 15.3 million Americans suffer from COPD, and several additional millions likely have COPD and don't even know it. Early diagnosis and treatment can help people with COPD improve their quality of life and health.

COPD FACTS

Nearly **16 MILLION** Americans are diagnosed with COPD, and estimates suggest that up to **16 MILLION** more have COPD but are **UNDIAGNOSED**.^{1,2}

Cases of COPD are expected to **INCREASE WORLDWIDE** due to exposure to smoke, pollution, and other inhaled irritants.⁴

Nearly **ONE OUT OF EVERY FIVE PATIENTS** 40 years or older in U.S. hospitals has a diagnosis of COPD.³

More than **320 MILLION** people are affected by COPD worldwide.⁵

¹Ford E. et al. COPD Surveillance-United States, 1999-2011. *CHEST* 2013; 144(1):284-305.
²Ford, E. et al. Trends in the Prevalence of Obstructive and Restrictive Lung Function Among Adults in the United States. *CHEST* 2013; 143(5):1395-1406.
³Wier, LM, Elixhauser, A, Pluntner A, Au, DH. Overview of Hospitalizations among Patients with COPD, 2008. HCUP Statistical Brief #106. February 2011. Agency for Healthcare Research and Quality. <https://www.hcup-us.ahrq.gov/reports/statbriefs/sb106.pdf>
⁴Global Initiative for Chronic Obstructive Pulmonary Disease (2021) "Global Strategy for the Diagnosis, Management, and Prevention of Chronic Obstructive Pulmonary Disease." https://goldcopd.org/wp-content/uploads/2020/11/GOLD-REPORT-2021-v1.1-25Nov20_WMV.pdf
⁵Wang, Dongming, et al., Association of Silica Dust Exposure and Cigarette Smoking With Mortality Among Mine and Pottery Workers in China. *JAMA Network Open* 2020; 3(4). <https://jamanetwork.com/journals/jamanetworkopen/fullarticle/2764378>

Diabetes Awareness

November is Diabetes Awareness Month. Diabetes is the seventh leading cause of death and one of the leading causes of disability in the United States. More than 34 million Americans have diabetes and approximately one in three people in the United States are at a high risk of developing type 2 diabetes.

What is Diabetes?

Diabetes is a chronic disease that affects how your body turns food into energy. Diabetes can develop either due to inadequate or non-production of insulin or result from your body's inability to use or respond to the insulin it does produce.

There are three main types of diabetes:

Type 1 diabetes, once known as juvenile diabetes or insulin-dependent diabetes, is a chronic condition in which the pancreas produces little or no insulin. Although type 1 diabetes usually appears during childhood or adolescence, it can develop at any age.

Type 2 diabetes, once known as adult-onset diabetes, is a chronic condition in which the body resists the effects of insulin or does not produce enough insulin to maintain normal glucose levels. Today more children are being diagnosed with the disorder, probably due to the rise in childhood obesity.

Gestational diabetes is a type of diabetes that is diagnosed in a woman during pregnancy. Gestational diabetes causes high blood sugar that can affect the pregnancy and the baby's health.

Early detection and diagnosis of diabetes is key to treatment. It is important to identify and recognize the various signs and symptoms of diabetes and get screened and tested to help decrease your risk of developing complications.

Reduce Your Risk

Here are recommendations that may help prevent, manage, or lower your risk of developing diabetes:

- Work with your primary care physician or medical health professional to help manage your blood sugar, blood pressure, and cholesterol levels.
- Develop or maintain a healthy diet. Work with a dietitian or diabetes educator to fine tune an eating plan that will help manage blood sugar.
- Get moving. Find activities you love and do them as often as you can.
- Stop smoking or using tobacco products.
- Learn ways to manage stress.

Contact your physician if you have questions about diabetes and before you start any new diet or exercise plan. For resources and scientifically accurate information about diabetes visit the Centers for Disease Control and Prevention diabetes website <https://www.cdc.gov/diabetes/index.html>.

<https://www.dhs.gov/employee-resources/blog/2020/11/05/diabetes-awareness-month>

HBR Updates

Since many branches have elections at the end of the year, this is a reminder to please notify the Plan with HBR updates and changes. Thank you.



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