

The NALC Health Benefit Plan



HBR Report
Mar/Apr 2023
Vol. 23-2



Brian L. Renfroe, President
Stephanie M. Stewart, Director

Board of Trustees:
Lawrence D. Brown, Jr., Chairman
Sandra D. Laemmel
Charles P. Heege

Director's Report

NALC HBP 2023 Seminar



The seminar countdown has begun, and I am sending you a personal reminder. Please don't forget to register and make your preparations to attend our 36th NALC Health Benefit Plan seminar.

Our event line up will feature special speakers, panel discussions, and include breakouts to assist and inspire our Health Benefit Representatives concerning the day-to-day role of the position and how they contribute to the success of our Health Plan.

From Sunday through Wednesday, meet with onsite vendors such as CVS Caremark, Cigna, Optum Health, Amwell, Hello Heart, and Hinge Health to learn more about why our plan is the best option for you and your local branch members.

If you are not familiar with the Health Benefit Representative position or history about this event, I would like to encourage you to read the March Postal Record. In my article, I explain how more than 60 years ago at the 43rd National Convention, history changed the Health Benefit Plan's course and created a position that would provide a personal branch liaison for years following.

Registration is open and the dates have been locked down from October 15 through October 18, 2023, at the Tropicana Las Vegas. Additionally, registration has launched at \$149 plus a \$20 resort room, per night until September 15, 2023.

Planning is in full swing, and we are excited to make this an event you won't forget.

To register for the seminar or make your room reservation, please see pages 4 & 5 of this report.

We look forward to seeing you soon.

April is Stress Awareness Month

April is National Stress Awareness Month to raise awareness of the negative impact of stress. There is no single definition for stress, but the most common explanation is physical, mental, or emotional strain or tension. While not all stress is bad, long-term stress can have harmful impacts on physical and mental health.

It's critical to recognize what stress and anxiety look like, take steps to build resilience and manage stress, and know where to go for help. Life can be stressful—you may feel stressed about performance at school, traumatic events (such as a pandemic, a natural disaster, or an act of violence), or a life change. Everyone feels stress from time to time.

What is stress?

Stress is the physical or mental response to an external cause, such as having a lot of homework or having an illness. A stressor may be a one-time or short-term occurrence, or it can happen repeatedly over a long time.

What is anxiety?

Anxiety is your body's reaction to stress and can occur even if there is no current threat. If that anxiety doesn't go away and begins to interfere with your life, it could affect your health. You could experience problems with sleeping, or with your immune, digestive, cardiovascular, and reproductive systems. You also may be at higher risk for developing a mental illness such as an anxiety disorder or depression. Read more about anxiety disorders.

Coping With Stress and Anxiety

Learning what causes or triggers your stress and what coping techniques work for you can help reduce your anxiety and improve your daily life. It may take trial and error to discover what works best for you. Here are some activities you can try when you start to feel overwhelmed:

- Keep a journal.
- Download an app that provides relaxation exercises (such as deep breathing or visualization) or tips for practicing mindfulness, which is a psychological process of actively paying attention to the present moment.
- Exercise, and make sure you are eating healthy, regular meals.
- Stick to a sleep routine, and make sure you are getting enough sleep.
- Avoid drinking excess caffeine such as soft drinks or coffee.
- Identify and challenge your negative and unhelpful thoughts.
- Reach out to your friends or family members who help you cope in a positive way.

Recognize When You Need More Help

If you are struggling to cope, or the symptoms of your stress or anxiety won't go away, it may be time to talk to a professional. Psychotherapy (also called talk therapy) and medication are the two main treatments for anxiety, and many people benefit from a combination of the two.

<https://www.nimh.nih.gov/health/publications/so-stressed-out-fact-sheet>



2023 NALC Health Benefit Plan Seminar

NALC Health Benefit Plan Seminar – Room Reservations

The Seminar is coming back! The 36th National Health Benefit Seminar will be held at the **Tropicana** in Las Vegas, NV. The dates for the seminar are **October 15, 2023 through October 18, 2023**.

The NALC Health Benefit Plan room rate at the Tropicana is **\$149 plus \$20 resort fee & tax, per room, per night** for the Club Deluxe room (over a double occupancy will incur additional charges). Reservations for the Tropicana can be made by calling 800-634-4000, state that it is for the NALC Health Benefit Plan Seminar 2023. In addition, reservations can be made online at:
<https://book.passkey.com/go/NALCHBP>

Please be aware that the Tropicana has an Early Departure Fee. If you check out prior to your reserved checkout date, the hotel will add an Early Departure Fee of \$50.00 (subject to change). In order to avoid this fee you must advise the Tropicana of any changes before you check-in.

Any incidentals charged to your room must be paid in full prior to your departure, please check with the hotel before you leave to ensure incidental charges are paid.

The rate guarantee cutoff for room reservations for the NALC Health Benefit Seminar is **September 15, 2023**.

NALC Health Benefit Plan Seminar – HBR Award Certificate

If you are planning to attend this year's seminar in Las Vegas and have been the Branch Health Benefit Representative for 10, 20, 30, 40, 50, or 60 years and have not received a recognition award at any of our previous HBP Seminars, please fill out the form below and mail it to the NALC Health Benefit Plan Attention: NALC HBP Seminar, PO Box 6, Ashburn, VA 20146 by **September 6, 2023** in order to receive an award at the Seminar.

HBR Award Recognition Form

I have been an HBR for 10, 20, 30, 40, 50, or 60 years and **I will be at the 36th National Health Benefit Seminar in Las Vegas.**

Name: _____

Branch: _____

Street: _____

City/State/Zip: _____

Contact number: _____ Email address: _____

I have been the Branch HBR for _____ years.

NALC Health Benefit Plan

36th National Health Benefit Seminar Registration

Tropicana, Las Vegas, NV, October 15 - 18, 2023

Name:	
Title:	Branch #:
Street Address:	
City:	State & Zip:
Email*:	Phone #:
HBR for _____ Years <i>(Pls give an estimate)</i>	# of Seminars attended: _____

Seminar Registration Fee: \$175.00

Payable to the **NALC Health Benefit Plan**

The Registration fee must be included with your Registration form. (We cannot accept credit cards.)
 The fee includes: Seminar Materials, Breakfast (Mon, Tues & Wed), Meet & Greet with drink tickets on Sunday, Lunch on Monday & Tuesday and the Closing Reception on Wednesday.

*Your Seminar Registration Confirmation will only be emailed.

You must provide an email address if you would like a Registration Confirmation.

Be aware that there will be no refund of your Registration fee if you cancel within 30 days of the Seminar. We must receive your cancellation request by September 15, 2023.

Lunch and Dietary Restrictions:

Monday Lunch Choices (Choose 1): Turkey Sub _____ Ham Sub _____ Greek Salad (Veggie) _____

Tuesday Lunch Choices (Choose 1): Turkey w Bacon Wrap _____ Grilled Vegetable Wrap _____
 Southwest Chicken Caesar Wrap _____

Dietary Restrictions: Gluten _____ Vegetarian _____

Guest Tickets:

If you would like a Guest to attend the Closing Reception on Wednesday a ticket must be purchased. Payment must be included with your Registration form. A Guest ticket cost is \$150.00 per Guest.

_____ # of Guest tickets



Mail Registration form and check to:

NALC Health Benefit Plan
2023 Seminar Registration
PO Box 6
Ashburn, VA 20146





NALC Health Benefit Plan 36th National Health Benefit Draft Seminar Schedule



Sunday, October 15th

12:00pm – 6:00pm	Registration	Registration Desk
12:00pm – 4:30pm	Claims Inquiries	Monticristo Room 2
12:00pm – 4:30pm	Health Fair	Cohiba Rooms 3-5
4:30pm – 6:00pm	Meet&Greet	Havana Room

Monday, October 16th

7:30am – 8:45am	Claims Inquiries&Vendors	Monticristo Rooms 2&3
8:00am – 8:45am	Registration	Registration Desk
8:00am – 9:00am	Breakfast	Cohiba Rooms 1-4
9:00am – 12:00pm	General Session&Awards	Cohiba Rooms 6-9
12:00pm – 1:00pm	Lunch	Cohiba Rooms 1-4
12:00pm – 1:00pm	Claims Inquiries&Vendors	Monticristo Rooms 2&3
1:00pm – 2:00pm	Training	See Schedule for Room
2:00pm – 2:15pm	Break	Cohiba Rooms 1-4
2:15pm – 3:15pm	Training	See Schedule for Room
3:15pm – 3:30pm	Break	Cohiba Rooms 1-4
3:30pm – 4:30pm	Training	See Schedule for Room
4:00pm – 4:30pm	Claims Inquiries&Vendors	Monticristo Rooms 2&3

Tuesday, October 17th

7:30am – 8:45am	Claims Inquiries&Vendors	Monticristo Rooms 2&3
8:00am – 9:00am	Breakfast	Cohiba Rooms 1-4
9:00am – 12:00pm	General Session& Guest Speakers	Cohiba Rooms 6-9
12:00pm – 1:00pm	Lunch	Cohiba Rooms 1-4
12:00pm – 1:00pm	Claims Inquiries&Vendors	Monticristo Rooms 2&3
1:00pm – 2:00pm	Training	See Schedule for Room
2:00pm – 2:15pm	Break	Cohiba Rooms 1-4
2:15pm – 3:15pm	Training	See Schedule for Room
3:15pm – 3:30pm	Break	Cohiba Rooms 1-4
3:30pm – 4:30pm	Training	See Schedule for Room
4:00pm – 4:30pm	Claims Inquiries&Vendors	Monticristo Rooms 2&3

Wednesday, October 18th

7:30am – 8:45am	Claims Inquiries&Vendors	Monticristo Rooms 2&3
8:00am – 9:00am	Breakfast	Cohiba Rooms 1-4
9:00am – 12:00pm	General Session& Guest Speakers	Cohiba Rooms 6-9
12:00pm – 1:00pm	Lunch	(On Your Own)
12:00pm – 1:00pm	Claims Inquiries&Vendors	Monticristo Rooms 2&3
1:00pm – 2:00pm	Training	See Schedule for Room
2:00pm – 2:15pm	Break	Cohiba Rooms 1-4
2:15pm – 3:15pm	Training	See Schedule for Room
3:15pm – 3:30pm	Break	Cohiba Rooms 1-4
3:30pm – 4:30pm	Training	See Schedule for Room
6:00pm – 9:30pm	CLOSING RECEPTION	Havana Room

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, 2023.

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: _____

Branch Address: _____



I request a Branch printout for the Branch Reimbursement Certificate (January 2023).

**Please note: Branch Printouts
can only be mailed to the Branch
Address due to the sensitive
nature of data that they contain.**

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, 2023*. Each request must be accompanied by a branch reimbursement certificate and a roster of branch members enrolled on December 31, 2022. **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, 2022, 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, 2022
- 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)**

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

Brian L. Renfroe, President · **Stephanie M. Stewart, Director**

Board of Trustees
Sandra D Laemmel **Lawrence D. Brown, Jr., Chairman** **Charles P. Heege**

Branch Reimbursement Certificate

REIMBURSEMENT WILL NOT BE CONSIDERED UNLESS THIS CERTIFICATE IS COMPLETED IN FULL.
EVERY BLANK MUST BE FILLED IN. PLEASE PRINT. MAIL THE COMPLETED FORM TO THE
ADDRESS ABOVE.

DEADLINE: April 30, 2023

Branch Number _____ Branch Secretary _____

Branch Address _____

City _____ State _____ Zip _____

Branch Phone # _____ Branch E-mail _____

I certify that for the calendar year 2022, 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, 2022, and does not include any enrollment terminated before December 31, 2022, 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, 2022, 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, 2022.

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

2. Amount of expenses incurred for the calendar year 2022 = \$ _____

Date Submitted

Name

Title (must be Branch President or Secretary)

Stress Management



NALC Health Benefit Plan
888-636-NALC
PPO Network Providers
877-220-NALC
Mental Health / Substance Use Disorder
877-468-1016
Prescription Drug Program
800-933-NALC
CVS Specialty™ Pharmacy
800-237-2767
Precertification
877-220-NALC
Fraud Hot Line
888-636-NALC