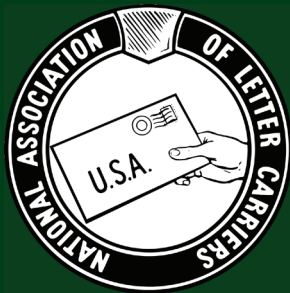
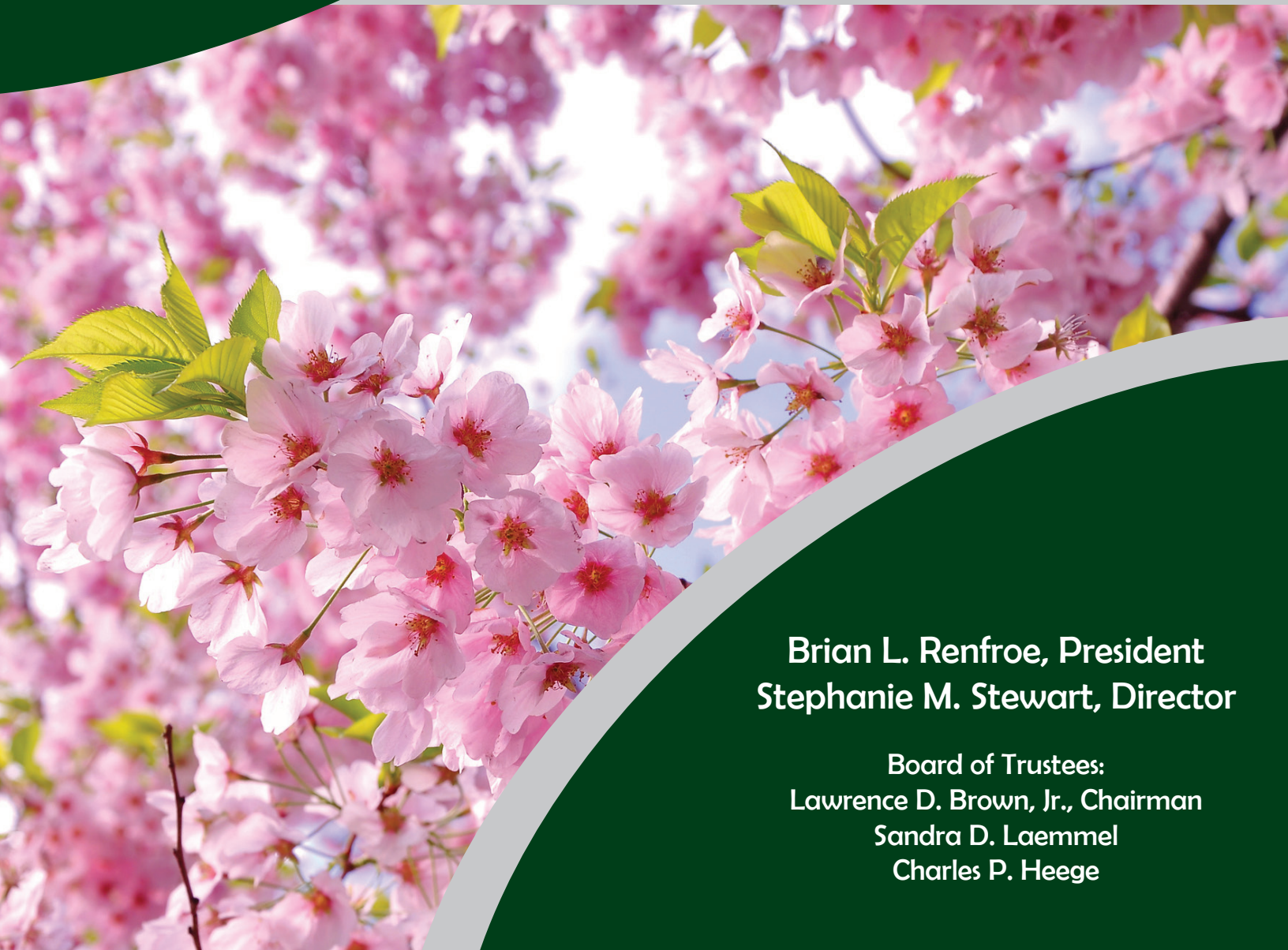


# The NALC Health Benefit Plan



**HBR Report  
May/Jun 2024  
Vol. 24-3**



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

**Board of Trustees:  
Lawrence D. Brown, Jr., Chairman  
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# Director's Report



Dear Health Benefit Representative:

I would like to thank you for taking the time to review this publication and for everything you do to support the NALC Health Benefit Plan.

Covering topics that will help your role as the Health Benefit Representative remains our primary goal as we move toward the upcoming Postal Service Health Benefits (PSHB) and what will be a monumental change for all letter carriers.

From provider network changes, prescription issues, to future developments, we want to empower you with the tools you need.

Additionally, another great resource that I encourage you to read is my monthly Postal Record article. Over the last few months many topics have been published that I feel are pertinent to our membership and will assist with the responsibility you hold. Highlights of 2024 include:

- May - Fraud, Waste and Abuse (How you can protect yourself)
- April - NALC Health Benefit Plan Portal (Important changes and Resources available)
- March – The Hinge Health Program (Also highlighted within this publication)
- January – SilverScript (Enrollment, Misconceptions, and Health Equity)

In closing, I want to personally thank each branch that is recognized on page 3. Their organizing efforts during Open Season and commitment to grow our health plan is remarkable and is an inspiration for all.

***A Special CONGRATULATIONS  
to Branch 38, Branch 11,  
Branch 989, and Branch 849!***

# Seminar Open Season Challenge

## ★ Branch Winners ★

At the NALC HBP Seminar in October of 2023, Stephanie challenged branches with the following goals for new members enrollments.

Branch Population	Enrollment Goal
1-99	Achieve 100% or enroll 6 members
100-199	Enroll 10 New Members
200-349	Enroll 15 New Members
350-499	Enroll 20 New Members
500-699	Enroll 25 New Members
700-999	Enroll 40 New Members
1000-1499	Enroll 55 New Members
1500-1999	Enroll 70 New Members
2000+	Enroll 100 New Members

The Open Season Branch Winners that were represented at the Seminar and made the goal for new members are:

**Branch 38 NJ Merged Branch** – 107 New Members (Category 2000+)

**Branch 11 Chicago, IL** – 104 New Members (Category 2000+)

**Branch 989 Santa Fe, NM** – 18 New Members (Category 100–199)

**Branch 849 Fort Collins, CO** – 11 New Members (Category 100–199)

Honorable Mention: A Branch that was not represented at the seminar, but had great open season results.

**Branch 238 Hall of Fame Branch** – 39 New Members (Category 350-499)

***Thank you for all the hard work. Great Job!***





# Mammograms



Sister Letter Carriers,

For 35 years I worked as a letter carrier, and I remain a loyal member of NALC Union Branch 1100. My retirement included a position as secretary with the Union. I am also a breast cancer survivor.

At the age of 50, my cancer was diagnosed. Thankfully, I started my regular mammograms at the age of 40. This routine saved my life by detecting my cancer in the early stages. According to the American Cancer Society, breast cancer detected early has a 99% 5-year survival rate.

Understandably, some of us skip getting mammograms on a regular basis because we are nervous about pain or discomfort, or we tell ourselves we don't feel a lump, so we are fine.

Please consider the detection survival rate, and the facts below:

- 1 in 8 women in the U.S. develops breast cancer every year; and
- Families with a history of cancer have a greater chance of being diagnosed with breast cancer.

Be confident and have faith in your decision for regular mammograms. Include monthly breast self-exams as well, leading up to your mammogram. Do it for you and your loved ones and make breast care your priority.

Respectfully,  
Marilyn D Youman  
Retired Letter Carrier





You're invited to this virtual event.



## Connecting the Dots: Mental Health and Movement

Thursday, May 23, 2024 at 12 PM EST

Save your seat: [hinge.health/nalchbp-webinar](https://hinge.health/nalchbp-webinar)

Join us for this free virtual event about you. If you struggle with persistent back, knee, neck or other joint pain, your mental and emotional health may be impacted as well.

Present by Hinge Health, this event will discuss what pain is, why it occurs, and how movement using exercise therapy can help improve your overall mental and emotional well-being.

### 3 things you will take away from “Connect the Dots.”

- What pain is and why it occurs
- The connection between mental and physical health
- How regular exercise can improve your mood

Visit [hinge.health/nalchbp-webinar](https://hinge.health/nalchbp-webinar) to save your seat.

*Employees, dependents 18+ and Medicare Advantage members enrolled in the NALC Health Benefit Plan are eligible.*

*Questions? Email: [hello@hingehealth.com](mailto:hello@hingehealth.com) | Phone: 1-855-511-1941 (TTY: 711) to speak to a real person.*

# Talk to Your Doctor About Safe Antibiotic use

## What is the right way to take antibiotics?

If you need antibiotics, take them exactly as prescribed. Never save your antibiotics for later use or share them with family or friends.\*

Taking antibiotics only when needed helps keep us healthy now, helps fight antibiotic resistance and ensures that these life-saving drugs will be available for future generations.\*

Talk with your health care provider if you have any questions about your antibiotics, including how they could interact with other medications you are taking, or if you develop any side effects.\*

## Don't antibiotics cure everything?

Antibiotics are powerful medicines, but they cannot cure everything. Antibiotics do not work against illnesses that are caused by a virus. They do not help illnesses such as the following:

- Common colds
- Influenza (flu)
- Most cases of acute bronchitis
- Most sore throats not caused by strep
- Runny noses
- Most ear infections

These illnesses usually go away by themselves. Ask your doctor what you can do to feel better.\*\*

## Why does taking antibiotics lead to antibiotic resistance?

Any time you take antibiotics, they can cause side effects and contribute to the development of antibiotic resistance.

Antibiotic resistance is one of the most urgent threats to the public's health.\*

## Always remember:

- Antibiotic resistance does not mean the body is becoming resistant to antibiotics; it means bacteria are developing the ability to defeat the antibiotics designed to kill them\*
- When bacteria become resistant, antibiotics cannot fight them and the bacteria multiply\*
- Some resistant bacteria can be harder to treat and can spread to other people\*

To learn more about antibiotic prescribing and use, visit [www.cdc.gov/antibiotic-use](http://www.cdc.gov/antibiotic-use) or call 1-800-CDC-INFO.



## How can I stay healthy?

You can stay healthy and help keep others healthy by:

- Cleaning hands by washing with soap and water for 20 seconds or using a hand sanitizer that contains at least 60% alcohol\*
- Covering your mouth and nose with a tissue when you cough or sneeze or using the inside of your elbow\*
- Getting recommended vaccines, such as the flu vaccine\*

Talk to your health care provider about steps you can take to help prevent illness.

**Talk to your  
doctor about  
safe antibiotic use.**



\*Centers for Disease Control and Prevention (CDC). Be Antibiotics Aware Partner Toolkit. <https://www.cdc.gov/antibiotic-use/week/toolkit.html>. Page last reviewed November 1, 2021.

\*\*Cigna Healthcare. "Using Antibiotics Wisely." Wellness Library. <https://www.cigna.com/individuals-families/health-wellness/hw/using-antibiotics-wisely-hw63605spec>. Page last updated July 1, 2021.

*This information is for educational purposes only and is not medical advice. Always consult with your doctor for appropriate examinations, treatment, testing and care recommendations.*

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## Important Medicare Information

Make sure to mark your calendars for a Special Enrollment Period (SEP) that will be offered to most Postal Service annuitants and their eligible family members.

Starting in April of 2024, individuals who are eligible for Medicare Part A and are not currently participating in Medicare Part B, will have a six-month opportunity to select Medicare Part B without incurring a late enrollment penalty. As part of the Postal Reform Act, the USPS will pay the late enrollment penalty.

Keep in mind, if you were previously eligible for Medicare Part B and chose not to enroll but now have experienced some regrets, this one-time SEP is significant to your health and finances.

**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**