

# The NALC Health Benefit Plan



**HBR Report**  
**Jul/Aug 2023**  
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# Director's Report



## Changes Ahead

As part of our ongoing effort to provide valuable information about the NALC Health Benefit Plan to our Health Benefit Representatives (HBR), modifications have been introduced to this edition of the HBR Report.

These changes come after hearing from many of you. With your comments and suggestions and our understanding of the need to provide you with essential updates - we hope the revised report will better serve the needs of our members.

Going forward, we will incorporate information on topics such as: provider network updates, alert members of potential prescription issues, and make other Plan announcements in each report.

With these changes, our goal is to ensure everyone has the information necessary to promote the Plan, alert members of potential issues and keep all letter carriers informed. We realize communication is vital to your success and ensuring every letter carrier understands the value of belonging to the NALC Health Benefit Plan is the key.

Another great resource for all HBR's is quickly approaching. The Health Benefit Seminar is scheduled in Las Vegas from October 15-18, 2023. This is an event you will not want to miss. Please note, our hotel block is filling up quickly. Register soon and reserve your stay with the Tropicana Las Vegas.

We are looking forward to seeing you there.

### When times are tough, we're here to help



If you or a loved one has a mental health or substance use crisis, call or text 988 to connect with the 988 Suicide and Crisis Lifeline. If you have an immediate, life-threatening emergency, call 911.



Call 1-877-468-1016 anytime for 24/7 confidential help.

# News Highlights

## Drug Shortages

Over the last year, the NALC Health Benefit Plan has been made aware of the nationwide drug shortages that continue to affect our members. We realize that this is a serious issue and continue to work diligently with our pharmaceutical benefit manager CVS Caremark concerning this matter.

Our partnership with CVS Caremark, one of the world's largest providers of pharmaceuticals, offers unparalleled ability to locate and purchase medications-which is a positive for our members.

Keep in mind, drug shortages can occur based on several factors, which may also include regulation impacts and distribution processes, which in turn may affect the ability to locate certain medications. Although we cannot guarantee specific fulfillment due to manufacturer issues, we are committed to finding a solution to meet your health needs.

If you have been affected by a drug shortage and are having trouble obtaining a medication, please contact our customer service at 888-636-NALC (6252) or reach out to CVS Caremark at 800-933-6252.



## Network Access

Through the Plan's partnership with the Cigna Healthcare Open Access Plus (OAP) Network, our members have access to an extensive network of primary care physicians, specialists and facilities. In every case, Cigna must negotiate with the medical professionals in their network and agree on acceptable payment terms for their services. However, from time to time, those contracts expire and the negotiation process must again be completed and a new agreement reached.

The main goal for Cigna during these provider contract negotiations is to ensure our members receive the services they need at a competitive rate. Rest assured, Cigna diligently works on behalf of the NALC Health Benefit Plan member to make sure that a fair agreement is reached. We want you to have the best value from your health care dollar. Just like the NALC contract negotiations, these can take time and the parties may agree to extend negotiations in the hopes of coming to an agreement.

Provider negotiations in progress with high number of members potentially impacted:

Trinity HealthCare in multiple states and UC Health System of Northern and Southern California

If you are a member affected by these negotiations, please reach out to your provider and urge them to accept a fair and reasonable price for services and settle their contract with Cigna. If an agreement cannot be reached, the provider will be terminated from the network.

For any members effected by a termination or cancellation, we do have a transitional care benefit in place to assist our members as they transition to a new provider. If a member or their dependent has a chronic or disabling condition and lose access to their PPO specialist because a contract is terminated for reasons other than for cause, they may be able to continue seeing their specialist and receiving PPO benefits for up to 90 days after they received notice of the change. Please see page 18 and 19 of the 2023 NALC Health Benefit Plan brochure for details.

Although an exact timeline cannot be given for each provider negotiation, please know that we take these issues seriously and monitor network access on a regular basis and will keep you updated if your provider chooses not to remain with Cigna.



# News Highlights

## Mental Health Resources for Youth

Many youth around the world are facing mental health concerns. Research shows when they feel seen, heard and validated, they are more likely to trust someone to help them.

Even if your kids are talking to you, they are also likely heavily influenced by social media and those around them. So, if you're looking for a tool to share with your kids to help them cope with everyday life, Self Care by AbleTo now offers direct access for your teen.

This means they will get confidential access to content that has been curated specifically for teens ages 13-19. Whether it's staying calm, remaining focused while studying, getting motivated, or navigating relationships, the Self Care program is available 24/7 on the AbleTo app or website using access code "teen".

To begin:

- Visit [ableto.com/begin](https://ableto.com/begin)
- Click "Get started"
- Enter access code "teen" in the Group number/Access code field
- Follow the prompts to complete registration

Or

- Download the AbleTo app
- Click "Create an account" then "I have an access code"
- Select United Healthcare/Optum Behavioral Health as program sponsor
- Enter access code "teen" in the Group number/Access code field
- Follow the prompts to complete registration



## NALC HBP Telehealth powered by Amwell – Making members aware of their options.

When NALC HBP Telehealth was introduced to our membership, it was to be used for Urgent Care services such as a sore throat, rashes, lacerations, urinary tract infections, etc. For these medically related services members have a \$10.00 copayment. We're proud to say we now have three additional platforms within the NALC HBP Telehealth program to go along with Urgent Care.

Women's Health is free of charge and offers specialized and convenient care to women ages 18+ for women-specific health concerns, including birth control, endometriosis, premenstrual syndrome, menopause, and prenatal advice.

Lactation Support is free of charge and offers board-certified lactation consultants who are available by appointment for women ages 18+. The consultants are there to assist with breastfeeding questions or concerns, including latching issues, milk supply, pumping, mastitis, thrush, and more.

Nutrition Counseling is free of charge and offers trained dietitians to help design personalized nutrition plans for patients of all ages, for a variety of chronic conditions and health concerns, such as diabetes, digestive disorders, food allergies, gout, sports nutrition, and weight management.

For questions about NALC HBP Telehealth, members may visit [www.nalchbptelehealth.org](https://www.nalchbptelehealth.org) or they can call 888-541-7706.





# News Highlights

## ***NALC HBP Member Portal – Protecting a child’s online personal health information***

The Member Portal gives parents the capability to have access to important medical information when it comes to their children. However, with it being a digital platform we must conform to different regulations.

For children 11 and younger, a parent registered with the Member Portal will have unlimited access of their child’s online personal health information.

At the age of 12, due to Children’s Online Privacy Protection Act (COPPA) regulations a child’s online personal health information becomes protected where a registered parent will no longer be able to access their child’s online data. For a parent to regain access there are two avenues that can be taken. First, the Plan receives verbal consent from the child to release online access to the Parent. For this option they can contact our Digital Service Department at 888-636-NALC (6252). Second, the Plan would need the child to complete a HIPAA form while specifying “Member Portal Access”. This form can be mailed to the Plan, or they can fax the completed form to 703-729-0076. <https://www.nalchbp.org/high-option-plan/member-resources/forms/body/HO-HIPAA-Privacy-Rule-Authorized-Representative-Form-Fillable-Version.pdf>

For children ages 13 and up, due to COPPA and HIPAA regulations a child’s online personal health information is still protected, however they can now create a member profile of their own. Once created they can adjust their sharing preferences within the settings tab of their profile. If this is not an option, a parent can still gain access if the child gives the Plan verbal consent, or if they complete a HIPAA form and return it to the Plan.

Although these standards could be seen as an inconvenience, it is in good faith to protect our members children and their online personal health information. For questions that members may have pertaining to the NALC HBP Member Portal, they may contact our Digital Service Department at 888-636-NALC (6252), or they may message one of our representatives through the online ticketing system within the NALC HBP Member Portal.

## ***Do you need to contact the Plan on behalf of the member?***

By the requirements of the Privacy Rule of the Health Insurance Portability and Accountability Act of 1996 (HIPAA), you need to be designated as an Authorized Representative. The Authorized Representative is a representative that our member or adult dependent over 18 has given authority for the Plan to disclose Protected Health Information (PHI). The Plan’s HIPAA Privacy Rule Authorized Representative Form is available on the website [www.nalchbp.org](http://www.nalchbp.org). We strive to safeguard PHI for our members.

## ***Non-Formulary Glucose Monitor***

In June of 2020, the NALC Health Benefit Plan (the Plan) implemented additional coverage for the Continuous Glucose Monitor (CGM) and structured the product to process under the pharmacy benefit through CVS Caremark. This was a very exciting change, and we were happy to offer our members another area of CGM access. Unfortunately, with that said, when the process was finalized through CVS Caremark, the coding inadvertently allowed a non-formulary CGM, the Freestyle Libre, to bypass all prior authorization guidelines.

Once the oversight was found, a correction was applied, which has regrettably led to the non-formulary Freestyle Libre to deny for Prior Authorization as it should.

Please keep in mind, while the current preferred product is the Dexcom CGM, if a member’s provider believes they should continue receiving the non-formulary Freestyle Libre, a prior approval must be submitted for review and consideration.

# 2023 NALC Health Benefit Plan Seminar

## NALC Health Benefit Plan Seminar – Room Reservations

The Seminar is coming back! The 36<sup>th</sup> 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 for that year on service, 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 1, 2023** in order to receive an award at the Seminar.

### ***HBR Award Recognition Form (Please mail with your Registration 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 10, 20, 30, 40, 50 or 60 years. (Please circle one)

# NALC Health Benefit Plan

## 36th National Health Benefit Seminar Registration

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

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

### 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 Choices 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**



## Supply Request Form Update

The NALC HBP recently sent a Supply Request Form to each branch. This form has a typo for the Pocket Calendar, it should say 2024 Pocket Calendar.

In addition we have been questioned regarding the different zip codes for our address. The zip codes included in the mailing are correct. Our mailing address zip code is 20149. The zip code for the BRE envelope is 20147. This is not a typo, the BRE envelope is processed for the return postage at the Post Office therefore has a different zip code.



**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**