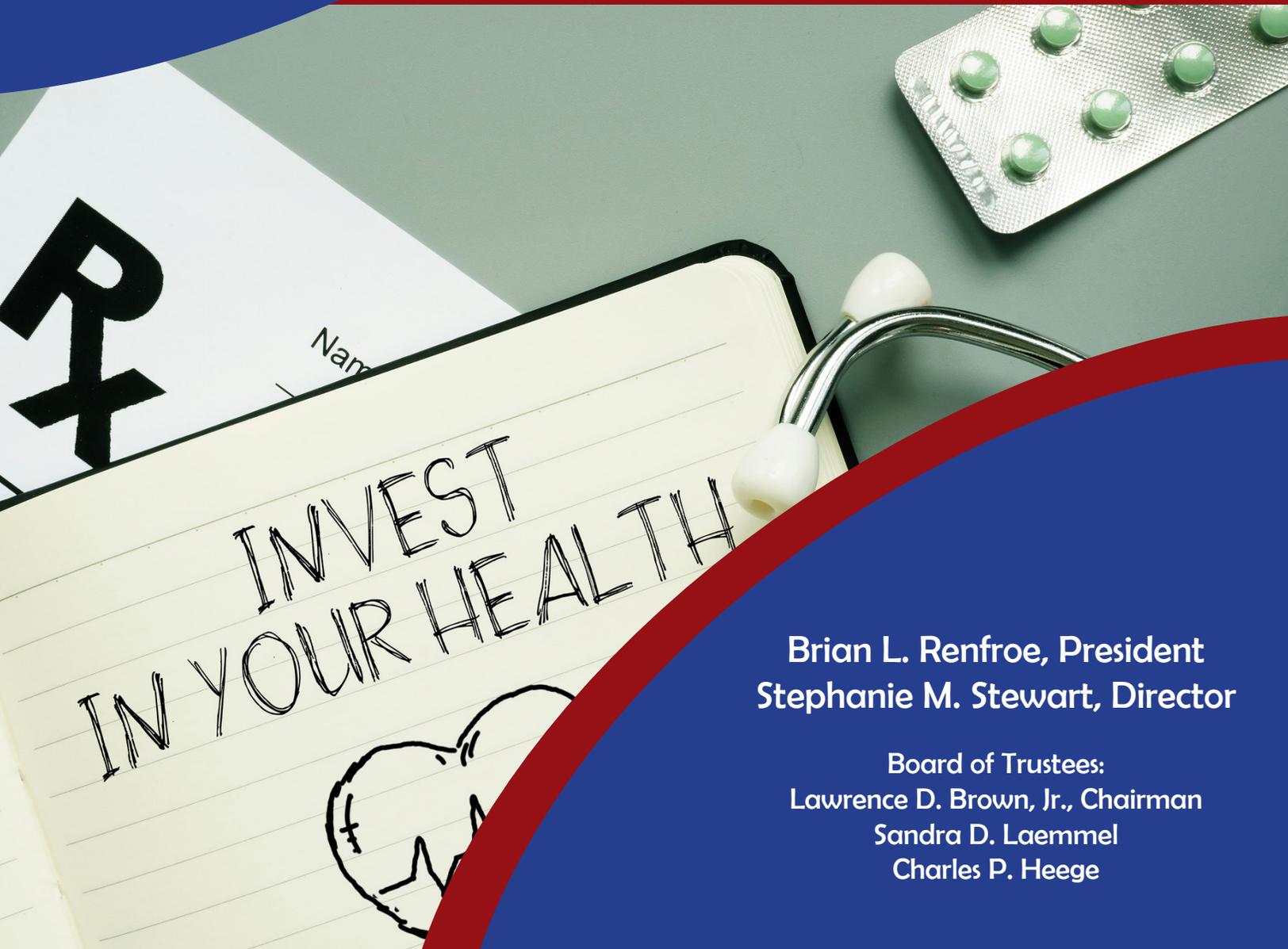


The NALC Health Benefit Plan



HBR Report
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Stephanie M. Stewart, Director

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



Open Season

Summer is officially over, fall has arrived, and more importantly this means, open season is right around the corner.

As many of you are aware, 2025 will bring many changes, to include the Postal Service Health Benefits (PSHB) program. As we have stated over the course of the last two years during many training sessions, this is a new program within the Federal Employees Health Benefits Program for all Postal employees and their eligible family members.

From November 11 through December 9, 2024, an opportunity to choose a plan within this program will be offered to each postal employee (active or annuitant).

As a letter carrier, I continue to support our union knowing this is the health benefit plan built by letter carriers, for letter carriers and operated by letter carriers. We continue to evolve each year listening to our letter carriers, and I assure you that we won't stop.

There is no time like the present to get out there and talk to your branch members about the NALC Health Benefit Plan. Let's work together to make this an incredible open season.



PSHB 2025

Check out the NALC Health Benefit Plan website at: www.nalchbp.org for the most up-to-date information.

2025 PSHB High Option	Enrollment Codes
Self Only	77A
Self Plus One	77C
Self and Family	77B

2025 PSHB CDHP	Enrollment Codes
Self Only	77D
Self Plus One	77F
Self and Family	77E

PSHB High Option Benefit Highlights

	PPO
Office Visits Primary Care Specialists Urgent Care Mental Health	\$25 copay
Preventive Care	Nothing
Virtual Visits NALC HBP Telehealth Telemental Health	\$10 copay
Maternity	Nothing
Inpatient Hospital*	\$350 copay per admission
Outpatient Hospital	15% after \$300 deductible
Surgery*	15% with no deductible
Accidental Injury*	Nothing in 72 hours
Medical Emergencies	15% after \$300 deductible
Preferred Lab* (Quest or LabCorp)	Nothing
Diagnostic Services*	15% after \$300 deductible

*Coverage restrictions may apply. See the official Plan brochure for full coverage details.

This is a summary of some of the features of the NALC Health Benefit Plan PSHB High Option. Since it is only a summary, it cannot be considered a legal document. The benefits described in this summary are subject to change and do not guarantee future benefits. Detailed information on the benefits for the 2025 NALC Health Benefit Plan can be found in the official brochure. Before making a decision, please read the Plan's officially approved brochure (RI 71-024). All benefits are subject to the restrictions, definitions, limitations, and exclusions set forth in the official brochure.

NALC Health Benefit Plan Seminar 2025

SAVE THE DATE: November 2 - November 5, 2025

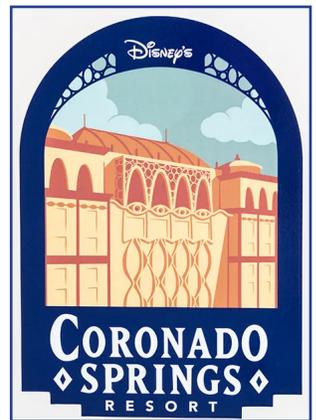
The 37th National Health Benefit Seminar will be held at the **Disney Coronado Springs Resort** in Orlando, FL.

Reservations

The NALC HBP Seminar will be held at the Disney Coronado Springs Resort. The room rate is \$249 plus tax, per room, per night for the Standard / Preferred Run of the House Room, Single/Double occupancy. An additional person (18 or older) is \$25 per person per night.

Reservations can be made through the Disney Group Reservations Phone Team by calling (407) 939-4686 and mentioning the NALC Health Benefit Plan Seminar 2025 or by using the group's online booking website: <https://mydisneygroup.com/nalc2025/>

Please be aware that the rate guarantee cutoff for room reservations is **September 28, 2025**.



Airport Transportation

Walt Disney World ended the Magical Express airport shuttle service; therefore, there is no complimentary transportation between the resort and the airport. There is a paid bus service available. Go to: www.mearsconnect.com for more information. An additional transportation option would be Uber or Lyft.

Transportation to Parks

Disney provides guests regularly scheduled complimentary transportation between the Hotel and various Walt Disney World® Resort theme parks and other selected locations. This includes Disney Springs, with over 150 shopping, dining and entertainment venues, featuring some of the world's most iconic brands and restaurants.

Draft Seminar Schedule

Sunday, Nov. 2

12:00pm – 6:00pm Registration
12:00pm – 4:30pm Claims Inquiries
12:00pm – 4:30pm Health Fair
5:30pm – 8:30pm OPENING RECEPTION*

Monday, Nov. 3

8:00am – 8:45am Registration
8:00am – 9:00am Breakfast
9:00am – 12:00pm General Session & Awards
12:00pm – 1:00pm Lunch
1:00pm – 4:30pm Training

Tuesday, Nov. 4

8:00am – 8:45am Registration
8:00am – 9:00am Breakfast
9:00am – 12:00pm General Session & Guest Speakers
12:00pm – 1:00pm Lunch
1:00pm – 4:30pm Training

Wednesday, Nov. 5

8:00am – 8:45am Registration
8:00am – 9:00am Breakfast
9:00am – 12:00pm General Session & Guest Speakers
12:00pm – 1:00pm Lunch
1:00pm – 4:30pm Training
5:00pm – 6:30pm Closing Reception

***Please note when making travel arrangements, that we have moved the larger Dinner/Reception to Sunday as the Opening Reception. The Closing Reception on Wednesday will be a smaller event with light fare served.**





It's about you.

A small step can make a big difference to your health – and your life.

Schedule a Pap test or an HPV test today.

Cervical cancer is one of the easiest cancers to prevent with regular screening tests and follow-ups. Two screening tests can help find cervical cancer early.

- The Pap test (or Pap smear) looks for precancerous cell changes on the cervix that might become cervical cancer if they are not treated.
- The HPV test looks for the virus (human papillomavirus) that can cause these cell changes. Almost all cervical cancers are caused by human papillomavirus (HPV). This is a common virus that can be passed from one person to another during sex. HPV usually causes no symptoms, so you can't tell that you have it. For most people, HPV will go away on its own; however, if it does not, there is a chance that over time it may cause cervical cancer. And the earlier your health care provider finds it, the easier it can be to treat and cure.

The most important thing you can do to help prevent cervical cancer is to have regular Pap tests starting at age 21.*,**

Your provider will recommend the frequency of the testing based on your risk factors. People who had a hysterectomy and still have their cervix should continue to have Pap tests.

Other things can increase your risk of cervical cancer:**

- Smoking
- Having HIV (the virus that causes AIDS) or another condition that makes it hard for your body to fight off health problems
- Using birth control pills for a long time (five or more years)
- Giving birth to three or more children
- Having different sexual partners



Take the right step and call your primary care provider or OB/GYN to schedule your exam today. Routine cervical cancer screenings are covered at 100% when you use an in-network provider. See your brochure for details, or call **888.636.NALC** (888.636.6252) for the High Option or **855.511.1893** for the CDHP.



* Pap tests are covered at 100% when you use an in-network provider and meet the guidelines listed in brochure (RI 71-009 & RI 71-024).
 ** Centers for Disease Control and Prevention, "Cervical Cancer." <http://www.cdc.gov/cancer/cervical/index.htm>. Page last reviewed January 12, 2021.
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Opioid Safety

The Plan is committed to keeping patients safe, and in doing so, adopted utilization management criteria that is aligned with the Guideline for Prescribing Opioids for Chronic Pain issued by the Centers for Disease Control and Prevention (CDC) in March 2016 and the updated Guideline released in November 2022.



- Seven Day Supply Limit for New Prescriptions - Members who are newly prescribed opioid therapy are covered for up to 7 days of an immediate-release opioid in a 90-day period. A prescriber can submit a prior authorization (PA) request if the patient needs to exceed the seven-day limit.
- Limit Quantity Dispensed - The quantity of opioid products prescribed (including those that are combined with acetaminophen, ibuprofen, or aspirin) will be covered up to current FDA labeling guidelines or for a quantity that corresponds with typical initial dosing, up to 90 MME/day. Prescribers who believe a patient requires a quantity more than the maximum limits can submit a PA request for additional medication in some cases.
- Require Step Therapy - Use of an immediate-release (IR) formulation will be required before moving to an extended-release (ER) formulation, unless the member has a previous claim for an IR or ER product in his/her prescription history, or the prescriber submits a PA.

Members with pain associated with cancer, sickle cell disease, a terminal condition, or pain being managed through hospice or palliative care are exempted from most restrictions.

- TIRF Prior Authorization: TIRF stands for Transmucosal Immediate Release Fentanyl and includes products such as Abstral, Subsys, Actiq and Fentora. These agents are only indicated for the management of breakthrough cancer pain in patients 18 years of age and older (16 for Actiq) who are already receiving and who are tolerant to around-the-clock opioid therapy for underlying persistent cancer pain. Due to the patient having to have cancer-related pain, and the fact that these agents are only indicated for the treatment of breakthrough cancer-related pain, an initial PA is the appropriate utilization management tool. Additionally, part of gaining approval for TIRF products includes the prescriber submitting chart notes or other documentation supporting a diagnosis of cancer-related pain and listing the type of cancer.

Aetna Medicare Advantage

If you are currently enrolled in our Aetna Medicare Advantage Plan, all you need to do is select the NALC High Option Plan during Open Season and you will be placed back in the Aetna Medicare Advantage Plan automatically.

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