

The NALC Health Benefit Plan



Vol. 20-3



HBR Report



March 2020

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Board of Trustees



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Mack I. Julion

Director's Report



Spring Cleaning, Real Appeal and Colorectal Cancer Awareness

As we get ready for warm weather, it is a great time to think of Spring Cleaning. Spring cleaning has many health benefits from removing lingering germs after flu season to improving your mental health. Start by disinfecting your bathrooms, wiping down surfaces with antibacterial products, washing all your sheets and bedding and letting in the fresh air. Keeping your hands clean is just as important as keeping your house clean, be sure you wash with warm water and soap for at least 30 seconds. And get ready for Spring!

A new program for 2020 is the Real Appeal® Program through Optum®. It is an online weight loss program that offers group and one on one personalized coaching through an online and mobile platform. The program focuses on weight loss through proper nutrition, exercise, sleep and stress management. Members will have access to a Transformation Coach and a suite of online tools to help track food and activity. Members will also receive a Success Kit to support their weight loss journey including a food and weight scale, resistance band, workout DVDs and more!

Coaching sessions are scheduled online at the members' convenience and educational content is provided throughout the year. Coaches will be able to see the participants' progress throughout the course of the program and be able to offer personalized support. Real Appeal® encourages members to make small changes toward larger long-term health results with sustained support throughout the duration of the program.

Members can enroll in the Real Appeal® Program online at www.nalchbp.org.

Colorectal Cancer Awareness

Colorectal cancer is the third most common cancer in the US, and the second leading cause of cancer death. Screening saves lives. Colorectal cancer (cancer of the colon or rectum), when discovered early, is highly treatable.

In 2020, the Plan covers the following colorectal screenings at 100% when performed by a PPO provider. Colorectal cancer screenings for adults age 50 through 75:

- Fecal occult blood test - one annually
- Sigmoidoscopy screening - one every 5 years
- Colonoscopy screening (with or without polyp removal) - one every 10 years
- Fecal immunochemical test (FIT) – one annually
- Double contrast barium enema (DCBE) – one every 5 years
- Computed Tomographic (CT) Colonography – one every 5 years
- Stool based DNA test such as ColoGuard – one every 3 years
- Initial office visit associated with a covered routine sigmoidoscopy or colonoscopy screening test.

Spring Cleaning for Your Health

Spring Cleaning for Your Health

Here's how a little cleanliness and organization can work double time for you. Seven Surprising Health Benefits of Spring Cleaning:

- Cleaning supports a strong immune system.
- Cleaning reduces stress.
- Cleaning can improve heart health.
- A clean bedroom will help you get a good night's sleep.
- A clean space helps increase your productivity.
- Cleaning can improve your mood and make you feel accomplished.
- Cleaning encourages a healthier lifestyle.

<https://www.parsleyhealth.com/blog/health-benefits-spring-cleaning>

Spring Cleaning for Your Mental Health

When we think of spring cleaning, we picture deep cleaning our homes, organizing drawers and closets or prepping our yards — but what about clearing our mental and emotional space? Just as it can feel satisfying to dust and declutter your home, a mental spring cleaning can provide a sense of relief as well as an emotional boost.

Let's take a look at a few ways you can clean up your emotional and mental space and have a happy, healthy season! Your first step: Remember that each day is a fresh start—just like spring.

Straighten out your priorities. Ask yourself: "What's most important to me?" "What's most important for my recovery?" Is it self-care, support from family and friends, hobbies, relaxation? Taking time to answer these questions can help reduce decision fatigue and eliminate the mental clutter that comes with trying to decide where to place your time and energy.

Let go of a grudge. Forgiving yourself or someone else can help clear away negative energy so you can focus on more positive aspects of your life. While it's normal to feel anger and hurt from past events in your life, allowing these feelings to fill your heart can harm your emotional health.

Sweep away self-criticism. This can take some practice, but it is doable. Start by swapping negative self-talk with positive phrases like "I'm doing my best." Try to remind yourself that life is about progress, not perfection.

Focus on your physical health. A big part of sustaining your mental well-being is maintaining your physical wellness. This spring, vow to clean up your exercise and eating routine. For example, start your morning with a 20-minute walk, replace your soda habit with iced water, or swap sugary snacks for fresh fruit.

Write it down. Journaling is a great way to sort, organize and declutter your emotions. In turn, you'll free up some head space so you feel calmer, think more clearly and stay focused.

Renew your spirit. A few minutes of yoga, meditation, prayer or deep breathing is great for mental cleansing. These relaxation strategies can help you unwind, stay in the present, ignite your inner spirit and reduce the negative energy and thoughts consuming your day.

<https://www.makanapath.com/blog/spring-cleaning-for-your-mental-health/>

Real Appeal®

WEIGHT LOSS SUPPORT

Happier, Healthier: Your Year Is Here

Make the change you've always wanted with help from Real Appeal®, a free* online weight loss program proven to help you achieve your New Year's goals — and live healthy for years to come.

Lose Weight and Feel Great This New Year

Real Appeal is available to you and eligible family members at no additional cost as part of your medical insurance.



Small steps. Lasting change.

Set achievable weight loss goals, then track your progress from your daily dashboard.



Support and guidance. Committed to you.

Focus on your goals with online group sessions led by coaches with a community of members.



Tools and resources. Delivered to your door.

You'll receive a Success Kit with weight and food scales, exercise tools, food guides, and more.

Your Year Starts Here

nalc.realappeal.com

Have your health insurance ID card handy when enrolling.



*Real Appeal is available at no additional cost to members with the National Association of Letter Carriers medical insurance, their covered spouse and dependents 18 or over with a BMI of 23 or higher, subject to eligibility.

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Ready for a Fresh Start?



Answer "yes" to most of these questions and you're ready to start losing weight!

- ☐ Motivated to make life changes?
- ☐ Free of major distractions?
- ☐ Have realistic weight loss goals?
- ☐ Have a solid support system?

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, 2020.

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: _____

Address: _____



I request a Branch printout for the Branch Reimbursement Certificate (January 2020).

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, 2020*. Each request must be accompanied by a branch reimbursement certificate and a roster of branch members enrolled on December 31, 2019. **Copies of branch rosters must be ordered by completing the Branch Printout Request, or by calling the Health Benefit Plan 888-636-NALC (6252), 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, 2019, 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, 2019
- 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)**

Fredric V. Rolando, President

Stephanie M. Stewart, Director

Board of Trustees
Michael J. Gill Lawrence D. Brown, Jr., Chairman Mack I. Julion

Branch Reimbursement CERTIFICATE

REIMBURSEMENT WILL NOT BE CONSIDERED UNLESS THIS CERTIFICATE IS COMPLETED IN FULL.
EVERY BLANK MUST BE FILLED IN. PLEASE PRINT.

DEADLINE: April 30, 2020

Branch Number _____ Branch Secretary _____

Branch Address _____

City _____ State _____ Zip _____

Branch Phone # _____ Branch E-mail _____

I certify that for the calendar year 2019, 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, 2019, and does not include any enrollment terminated before December 31, 2019, 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, 2019, 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, 2019.

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

2. Amount of expenses incurred for the calendar year 2019 = \$ _____

Date Submitted Name Title (must be Branch President or Secretary)

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

Colorectal Cancer Awareness

Screening Saves Lives

Since the mid-1980s, the colorectal cancer survival rate has been increasing, due in part to increased awareness and screening. By finding polyps and cancer in the earlier stages, it is easiest to treat. Improved treatment options have also contributed to a rise in survival rates.

All men and women should be screened for colorectal cancer. Your individual risk factors – such as ethnicity, lifestyle and family history – will determine when you should start getting checked.



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