

The NALC Health Benefit Plan



Vol. 20-4



HBR Report



May 2020

Fredric V. Rolando, President ■ Stephanie M. Stewart, Director
20547 Waverly Court Ashburn, VA 20149 - 703.729.4677



Board of Trustees



Michael J. Gill



Lawrence D. Brown, Jr., Chairman



Mack I. Julion

Director's Report



Your Wellness and Preventive Care Benefits

According to the Centers for Disease Control and Prevention (CDC), chronic disease can be prevented by eating well, being physically active, avoiding tobacco, and getting regular health screenings. The NALC Health Benefit Plan is your partner in health, and we strive to provide Plan members with all recommended health screenings and recommended preventive care services, so that you can remain as healthy as possible. In this HBR Report you will find information on Preventive Care screenings including breakouts for Men, Women and Children.

When a PPO provider is used, preventive care services, screenings, immunizations and counseling are available to you at no cost. All covered preventive care services for both adults and children are recommended by the CDC, the U.S. Preventive Services Task Force, the American Academy of Pediatrics, and the Advisory Committee on Immunization Practices. Preventive care services can be age or gender specific. We follow these organization's guidelines when determining which preventive care services and screenings we need to provide to members of certain ages or genders. Some of the preventive care services include, but are not limited to:

- Basic or comprehensive metabolic panel blood test—one annually
- Biometric screening—one annually
- Chest x-ray—one annually for adults
- Colorectal cancer screening for adults age 50 to 75
- Complete blood count—one annually
- Electrocardiogram (ECG/EKG)—one annually
- Urinalysis—one annually, starting at age 5
- Fasting lipoprotein profile (total cholesterol, LDL, HDL, and triglycerides—one every five years for adults age 20 and older
- High blood pressure screening
- Lung cancer screening with low-dose computerized tomography scan—one annually for adults age 55 through 80 who have a 30 pack a year smoking history, currently smoke, or have quit within the past 15 years

Routine physical exams are covered at no cost to you when using a PPO provider. Members ages 3 and older are allowed one routine physical exam annually. Along with the routine exam, we also cover preventive medicine counseling by a covered primary care provider as recommended by the U.S. Preventive Services Task Force. All of these services are offered to you at no cost, if you use a PPO provider.

As previously mentioned, some preventive services are gender or age specific. Below are some, but not all, of the preventive care services that are for a specific age or gender:

Preventive Care

Preventive Care - Adult Men

- Abdominal aortic aneurysm screening by ultrasonography—one in a lifetime, for men age 65 through 75 with smoking history
- Prostate specific antigen (PSA) test—one annually for men age 40 and older

Preventive Care - Adult Women

- Routine mammogram age 35 through 39—one during this five-year period
- Routine mammogram age 40 and older—one every calendar year
- Cervical cancer screening (pap smear) age 21 to 65—one annually
- Cervical cancer screening (pap smear) over age 65—one every two years
- Human papillomavirus (HPV) testing age 30 through age 65—one every three years
- Osteoporosis screening

Preventive Care - Children

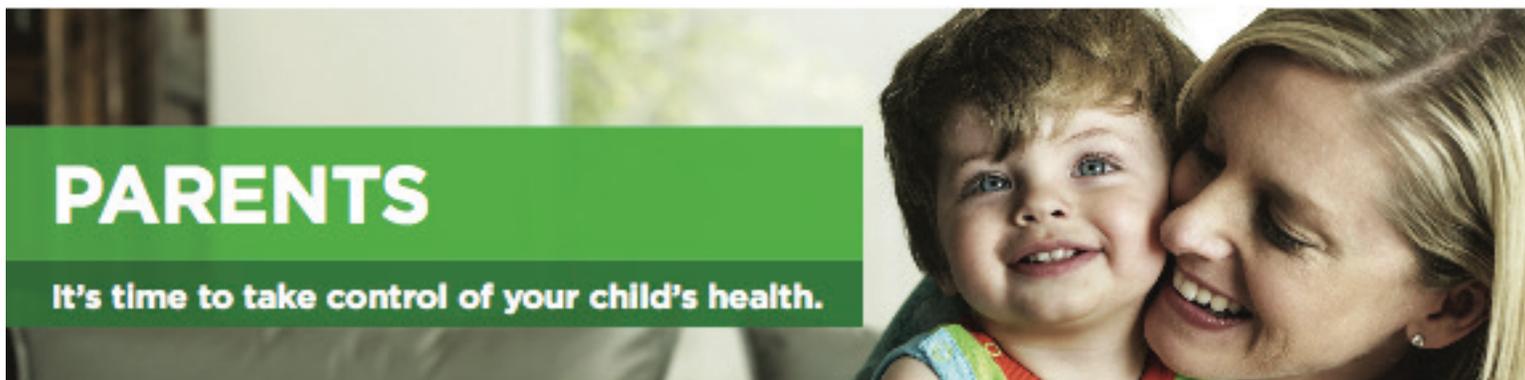
- Newborn screening hearing test—one in a lifetime
- Newborn metabolic screening panel
- Hearing screening for ages 3 through 10, and those at high risk
- Oral health assessments—one ages 12 to 18 months and one annually through age 6
- Developmental surveillance and behavioral assessment as recommended for age 21 and younger

Remember, preventive care focuses on the entire well-being of a person. Beyond the physical exams, lab work, testing, or immunizations one may receive, we recognize that there are times when a provider may need to just speak with you and provide proper counseling as needed. Preventive medicine counseling by a covered primary care provider can help you improve your overall well-being, mind and body. These areas include, but are not limited to:

- alcohol and drug use
- aspirin for the prevention of cardiovascular disease
- depression
- obesity
- fall prevention for age 65 and older
- sexually transmitted infections
- skin cancer prevention
- tobacco/E-cigarette use

It is our goal to keep you and your children as healthy as possible. Don't just go to the doctor when you are sick. Take advantage of the preventive care services available to you at no cost, if seeing a PPO doctor. These preventive care services, screenings, and immunizations can help keep your family healthy and possibly avoid developing future chronic conditions.

For a complete listing of all High Option, Consumer Driven, and Value Option preventive care services that are covered by the Plan, please refer to pages 37 through 44 and 104 through 111 in the 2020 Plan brochure. The list of covered preventive care services is broken down by adults and children. As always, if you have any questions, do not hesitate to contact us here at the Plan.



PARENTS

It's time to take control of your child's health.

Let's stay better together.

At the NALC Health Benefit Plan, we're committed to helping you and your family get and stay healthy. And providing easy-to-use tools and resources is one of the many ways we do it.

Children's wellness checklist

Recommended immunization schedule	Birth	1 month	2 months	4 months	6 months	9 months	12 months	15 months	18 months	19–23 months	2–3 years	4–6 years
Hepatitis B	HepB	HepB					HepB					
Rotavirus			RV	RV	RV							
Diphtheria, tetanus, pertussis			DTaP	DTaP	DTaP			DTaP				DTaP
Haemophilus influenzae type b			Hib	Hib	Hib		Hib					
Pneumococcal			PCV	PCV	PCV		PCV					PPSV
Inactivated poliovirus			IPV	IPV			IPV					IPV
Influenza							Influenza (yearly)					
Measles, mumps, rubella							MMR					MMR
Varicella							Varicella					Varicella
Hepatitis A								HepA				HepA series
Meningococcal							MCV4					

Recommended immunization schedule	7–10 years	11–12 years	13–18 years
Tetanus, diphtheria, pertussis	Tdap	Tdap	Tdap
Human papillomavirus		HPV (3 doses)	HPV series
Meningococcal	MCV4	MCV4	MCV4 booster at 16 yrs
Pneumococcal	Pneumococcal		
Influenza	Influenza (yearly)		
Hepatitis A	HepA series		
Hepatitis B	HepB series		
Inactivated poliovirus	IPV series		
Measles, mumps, rubella	MMR series		
Varicella	Varicella series		

Range of recommended ages
 Range of recommended ages and certain high-risk groups
 Catch-up immunizations
 Certain high-risk groups

Technology Break

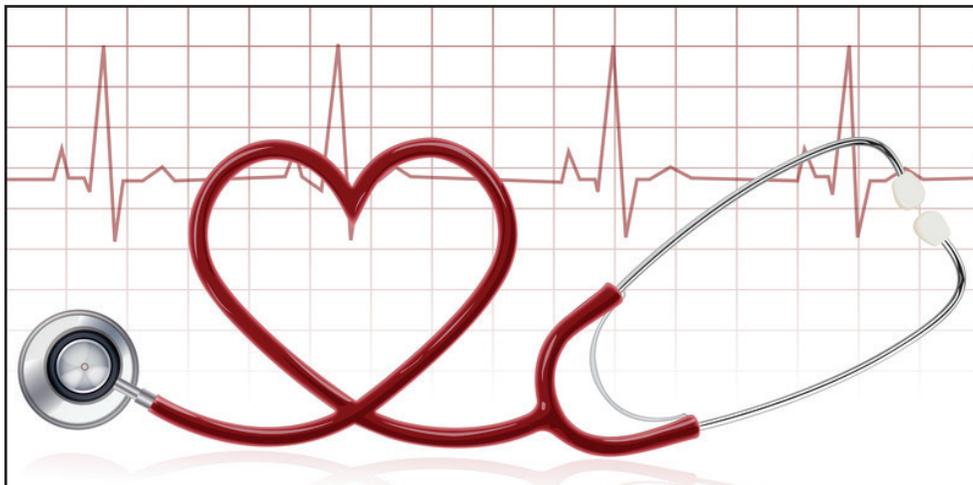
Benefits of Taking a Technology Break

Despite many people thinking they don't have issues putting the phone down, the reality is that adults spend more time behind a screen these days than they do sleeping. And, while it may not be a surprise, the average teen spends at least nine hours a day using media or technology of some form and can check their social media accounts up to 100 times per day. There is little doubt that taking a break from technology is beneficial. Among the benefits are:

- **Closer relationships.** Put the phone away when spending time with someone. Studies have shown that the presence of a phone, even if turned off, creates feelings of being less connected or listened to.
- **More productivity and increased focus.** While many people think they can multitask, the reality is that it is a myth. Constant texts and emails disrupt focus and can lead to tasks taking longer.
- **Increased self-worth.** Seeing the carefully curated images on social media can lead to feelings of inadequacy or missing out. It's important to keep in mind that reality is very different than what may be pictured.
- **More mindful.** It is easy to be distracted by trying to capture the right shot. Instead, just focus on the moment and the savor the experience.
- **Reduced stress.** It's easy to feel like work is never done when the email inbox is overflowing. Create boundaries by checking email at designated times – and definitely not first thing in the morning or on vacation.
- **Increased physical health.** Too much time spent in front of a screen can mean less time being physically active. Get out and take a walk.

Copyright © 2020 University of Wisconsin Hospitals and Clinics Authority

<https://www.uwhealth.org/health-wellness/taking-a-technology-break-can-help-your-health/52660>



Branch Reimbursement

**Deadline Extended
to May 31, 2020**

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 EXTENDED TO MAY 31, 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: Extended to May 31, 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.

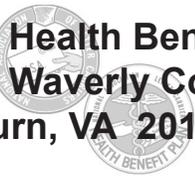
1. Number of members _____ @ \$0.75 =\$ _____

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

Date Submitted

Name

Title (must be Branch President or Secretary)



Skin Cancer Awareness



MAY is Skin Cancer Awareness Month

With over 5 million cases diagnosed in the United States each year, skin cancer is America's most common cancer. Fortunately, skin cancer is also one of the most preventable forms of cancer. About 90 percent of nonmelanoma skin cancers and 85 percent of melanoma cases are associated with exposure to ultraviolet radiation from the sun. By sharing facts about the dangers of unprotected exposure and encouraging people to check their skin for warning signs, we can and will save lives. For additional information go to www.skincancer.org.

©2020 The Skin Cancer Foundation - A 501(c)(3) nonprofit organization

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