

The NALC Health Benefit Plan



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HBR Report



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



*Ways to Help Protect You and
Your Family*

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Director's Report



Health Screenings

The NALC Health Benefit Plan's mission is to provide our members accessibility to quality medical care, and we take pride in offering excellent benefits to you, our valued members. Having excellent benefits goes beyond access to treatment when you are sick or facing a medical crisis. Excellent benefits mean covering all aspects of your healthcare needs, including preventive care. Preventive care can help lower your chances of developing certain medical conditions or diseases, and can detect many health issues in the early stages when treatment can be more successful.

The year 2020 is almost over, but it is never too late to start taking advantage of this valuable benefit. We want to keep you and your children as healthy as possible. Make it a practice to not just go to the doctor when you are ill. Preventive care services will help you live a longer and healthier life. Remember, if your preventive services are rendered by a PPO provider, these services are rendered at no cost to you.

Some preventive care services can be age or gender specific, but all age groups, adults and children, can benefit from being proactive in their healthcare. Whether a physical exam, lab work, testing, immunizations, or preventive medicine counseling, you are investing in you and your family's health by using these valuable benefits.

Get actively involved in your health. Follow up with your physician to get the recommended health screenings and get counseling and guidance on prevention and reducing health risks. Use the whole-body approach when it comes to your health, by also maintaining a healthy diet and exercising regularly. Our preventive care services can be implemented as part of a routine for all family members to help keep your minds, bodies, and overall well-being in a healthy state.

All covered preventive care services are recommended by the CDC, the U.S. Preventive Services Task Force, the American Academy of Pediatrics, and the Advisory Committee on Immunization Practices. We follow these organization's guidelines to determine which preventive care services and screenings are necessary for us to provide to our members. We are constantly monitoring their recommendations against our benefits to make sure we offer you the best care possible.

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 age and gender.

Visit our website at www.nalchbp.org to access Plan information. There is a Quicklinks section to access our 2020 brochure for a list of covered preventive services, a link to access recommended immunization schedules, and so much more! If you have any questions about the benefits you have available to you, do not hesitate to contact us here at the Plan. Call us toll-free at 888-636-NALC (6252).

Fall Into Healthier Habits

School is back in session and Fall has arrived. The cooler weather and kick off to the holidays can easily lead to a dip in will power and a spike in calories. Here are five things you can do to avoid packing on the winter weight.

1. Nothing Drastic

That's right: do nothing. Sometimes the best plan is to not have one. Making dramatic changes to your diet and exercise routine typically sets you up for failure. Restrictive fad diets, completely cutting out certain foods, and committing to 100% more exercise may spark initial motivation, but unrealistic expectations often leaves you bitter, disappointed, and frustrated. For long-term success, set small and attainable goals like cutting back on sugar, trying a new exercise class, or increasing your daily water intake. When one goal is accomplished, set your next small and realistic goal.

2. Be More Mindful

Before grabbing another snack, check in and ask yourself a few questions. Am I really hungry? How much did I just eat? Taking an extra moment to assess your behavior can really help cut down on bad dietary habits.

3. Find A New Exercise Plan

For many parts of the country, the fall means cooler temperatures and a lot less daylight. Instead of sinking into the couch, change up your routine. Switch your workout times, days or favorite activities. Remember, no drastic change to your routine is needed. Try visiting a new yoga studio, or taking advantage of a new customer deal at a local gym or spin studio. If you exercise at home, try a new workout video or change up your home exercise routine. These small changes can help keep you motivated until the warmer weather returns.

4. Eat Seasonally

Many famous fall foods are bursting with nutrients. It's prime season for apples, pears, butternut squash, pumpkin, sweet potato and hardy greens like kale and Swiss chard. Hit up your local farmers' market (you may need a sweater) and snatch up some of these quintessential foods. Not only are they tasty, they hold up in cozy recipes like soups, stews and casseroles.

5. Avoid Holiday Hoopla

It seems like the holiday food fest sets in earlier every year. Holiday schwag is displayed on store shelves before Labor Day and it can be difficult to resist the temptation to buy everything drenched in chocolate, pumpkin spice and peppermint. Commit to buying candy the day before Halloween, not several weeks beforehand and plan holiday menus that feature some fruits and vegetables instead of only fat and sugar.

Health Screenings for Men



Get healthier
today

Getting preventive care and recommended screenings can help detect health issues earlier, when they're often easier and less costly to treat. Your health is worth it.

Here is some general information on when men should get health screenings. If you have a higher risk for a disease because of your health history, you may need to get a test earlier or more often. Talk to your doctor.

Important screenings for men

- › Blood pressure – Adults should start getting screened at age 18.¹
- › Colon cancer – Starting at age 50. You may need to get screened earlier if you have other risks, such as family history.¹
- › Cholesterol – Talk with your doctor about when and how often to get your cholesterol checked.
- › Prostate cancer – Start talking with your doctor at age 50, or earlier if you have risk factors.²
- › Depression – Ask for a screening if you feel sad, hopeless or lose interest in activities you used to enjoy.
- › Diabetes – Get blood glucose checked as part of your cardiovascular assessment when you are age 40 or older and are overweight or obese.¹
- › Overweight and obesity – Keep track of your body mass index (BMI) from your doctor or online resources.
- › Abdominal aortic aneurysm (a dangerous bulge in a blood vessel) – Starting between age 65 and 75, if you have ever been a smoker.¹
- › Any other screenings you're concerned about, such as glaucoma, hepatitis C, mental health, sexually transmitted diseases (STDs) or skin cancer.



- › Be physically active and make healthy food choices.
- › Maintain a healthy weight.
- › Get the vaccinations your doctor recommends.
- › Be tobacco-free.
- › If you drink alcohol, limit it to two drinks or fewer a day. One drink is a 12-ounce bottle of beer or wine cooler, a 5-ounce glass of wine or 1.5 ounces of 80-proof liquor.³

Together, all the way.®



1. U.S. Preventive Services Task Force. "USPSTF A and B Recommendations."

<http://www.uspreventiveservicestaskforce.org/Page/Name/uspstf-a-and-b-recommendations> (current as of February 2019).

2. Mayo Foundation for Medical Education and Research. "Prostate cancer screening: Should you get a PSA test?"

<https://www.mayoclinic.org/tests-procedures/psa-test/in-depth/prostate-cancer/art-20048087> (February 5, 2019).

3. Centers for Disease Control and Prevention. "Alcohol and Public Health – Frequently Asked Questions."

<https://www.cdc.gov/alcohol/faqs.htm> (last reviewed March 29, 2018).

This is general health information and not medical advice or services. Always consult with your doctor for appropriate examinations, treatment, testing and care recommendations.

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Health Screenings for Women



Get healthier
today

Getting preventive care and recommended screenings can help detect health issues earlier, when they're often easier and less costly to treat. Your health is worth it.

Here is some general information on when women should get health screenings. If you have a higher risk for a disease because of your health history, you may need to get a test earlier or more often. Talk to your doctor.

Important screenings for women

- › Blood pressure – Adults should start getting screened at age 18.*
- › Colon cancer – Starting at age 50. You may need to get screened earlier if you have other risks, such as family history.*
- › Cholesterol – Talk with your doctor about when and how often to get your cholesterol checked.
- › Depression – Ask for a screening if you feel sad, hopeless or lose interest in activities you used to enjoy.
- › Diabetes – Get blood glucose checked as part of your cardiovascular assessment when you are age 40 or older and are overweight or obese.*
- › Breast cancer – Starting at age 40, talk with your doctor about when and how often to get a mammogram.*
- › Cervical cancer – Get a Pap test starting at age 21. If your test is normal, you can wait three years before your next Pap test. Starting at age 30, your doctor can advise if you should get a Pap test alone every three years, get HPV testing alone every five years, or get both a Pap test and a human papillomavirus (HPV) test every five years.*
- › Osteoporosis – After age 65, unless you have other risk factors.*
- › Overweight and obesity – Keep track of your body mass index (BMI) from your doctor or online resources.



- › Be physically active and make healthy food choices.
- › Maintain a healthy weight.
- › Get the vaccinations your doctor recommends.
- › Be tobacco-free.
- › If you drink alcohol, limit it to two drinks or fewer a day. One drink is a 12-ounce bottle of beer or wine cooler, a 5-ounce glass of wine or 1.5 ounces of 80-proof liquor.**

** U.S. Preventive Services Task Force. "USPSTF A and B Recommendations."

<http://www.uspreventiveservicestaskforce.org/Page/Name/uspstf-a-and-b-recommendations> (current as of Feb 2019).

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Influenza 2020-2021

Prevent Flu This Fall and Winter

It's likely that flu viruses and the virus that causes COVID-19 will both spread this fall and winter. Healthcare systems could be overwhelmed treating both patients with flu and patients with COVID-19. This means getting a flu vaccine during 2020-2021 is more important than ever.

While getting a flu vaccine will not protect against COVID-19, there are many important benefits, such as:

1. Flu vaccines have been shown to reduce the risk of flu illness, hospitalization, and death.
2. Getting a flu vaccine can also save healthcare resources for the care of patients with COVID-19.

Flu Vaccines for the 2020-2021 Season

For the 2020-2021 flu season, providers may choose to administer any licensed, age-appropriate flu vaccine (IIV, RIV4, or LAIV4) with no preference for any one vaccine over another.

Vaccine options this season include:

- › Standard dose flu shots.
- › High-dose shots for people 65 years and older.
- › Shots made with adjuvant for people 65 years and older.
- › Shots made with virus grown in cell culture. No eggs are involved in the production of this vaccine.
- › Shots made using a vaccine production technology (recombinant vaccine) that do not require having a candidate vaccine virus (CVV) sample to produce.
- › Live attenuated influenza vaccine (LAIV). – A vaccine made with attenuated (weakened) live virus that is given by nasal spray.

Flu Vaccine Timing

There is no change in CDC's recommendation on timing of vaccination this flu season. Getting vaccinated in July or August is too early, especially for older people, because of the likelihood of reduced protection against flu infection later in the flu season. September and October are good times to get vaccinated. However, as long as flu viruses are circulating, vaccination should continue, even in January or later.

Flu and COVID-19

Influenza (Flu) and COVID-19 are both contagious respiratory illnesses, but they are caused by different viruses. COVID-19 is caused by infection with a new coronavirus (called SARS-CoV-2) and flu is caused by infection with influenza viruses. Because some of the symptoms of flu and COVID-19 are similar, it may be hard to tell the difference between them based on symptoms alone, and testing may be needed to help confirm a diagnosis. Flu and COVID-19 share many characteristics, but there are some key differences between the two.

While more is learned every day, there is still a lot that is unknown about COVID-19 and the virus that causes it. To learn more go to www.cdc.gov.



Take Action to Lower Your Breast and Ovarian Cancer Risk

Knowing your cancer risk and being proactive about your health may help you take steps to lower your risk for getting breast or ovarian cancer, or find it at an early stage.

Learn Your Family History of Cancer



Asking relatives about their cancer histories can be hard. Follow these tips:

1. Share that you have learned that cancers can run in families.
2. Explain that you are creating a record of your family's history of cancer.
3. Encourage family members to respond in a way that is most comfortable to them.
4. Word your questions carefully, be a good listener, and respect their privacy.
5. Write down who had cancer, age when diagnosed, and type of cancer.

New - Open Season Virtual Experience

New this year, we are excited to announce our first Open Season virtual experience. From October 26 - December 9, 2020, we will be hosting live virtual sessions, which will include information about the 2021 benefits. While this will be a change, we believe this is a great opportunity to reach more people and help current and potential members learn about the Plan. A link for the sessions will be added to our website in the near future, so please spread the word to all eligible members.

We will also be adding several new options to our website, which will include electronic copies of all booklets or brochures, the “New” Open Season video, small video clips about key benefits, and a comparison PowerPoint.

Please let us know if you have any questions. It is our goal to make this the best Open Season yet.

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