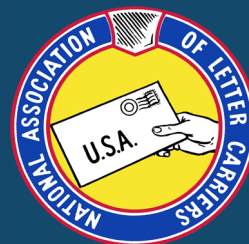


NALC

Health Benefit Plan

PSHB
High Option

2026



Welcome



Hello and thank you for taking the time to review the NALC Health Benefit Plan's 2026 benefit package. As we look ahead, we are excited about the future and hope you will make the decision to join the plan that delivers.

Since 1950, we have made it our mission to deliver comprehensive benefits at a competitive cost.

The NALC Health Benefit Plan has years of experience, knowledge, and works hard to offer our members the high-quality health benefits they deserve and rely on.

Learn more about our provider partnerships through Cigna®, Optum®, CVS Caremark®, Amwell®, and how they can assist you with a healthy lifestyle. From medical care, behavioral solutions, wellness programs, to your prescription needs, we are ready to deliver.

Our dedicated team is here to assist with any questions you may have. Please don't hesitate to reach out to us.

Stephanie M. Stewart
Director

PSHB High Option
888-636-NALC (6252)
www.nalchbp.org

2026 Premiums

	Enrollment Codes	Biweekly Employees Pay	Monthly Annuitants Pay
Self Only PSHB High Option	77A	\$121.14	\$262.47
Self Plus One PSHB High Option	77C	\$293.31	\$635.51
Self and Family PSHB High Option	77B	\$267.42	\$579.41

**Premiums listed above exclude the employer portion. CCA's eligible for participation in PSHB, must pay the total cost of the premium as there is no Postal Service contribution.*



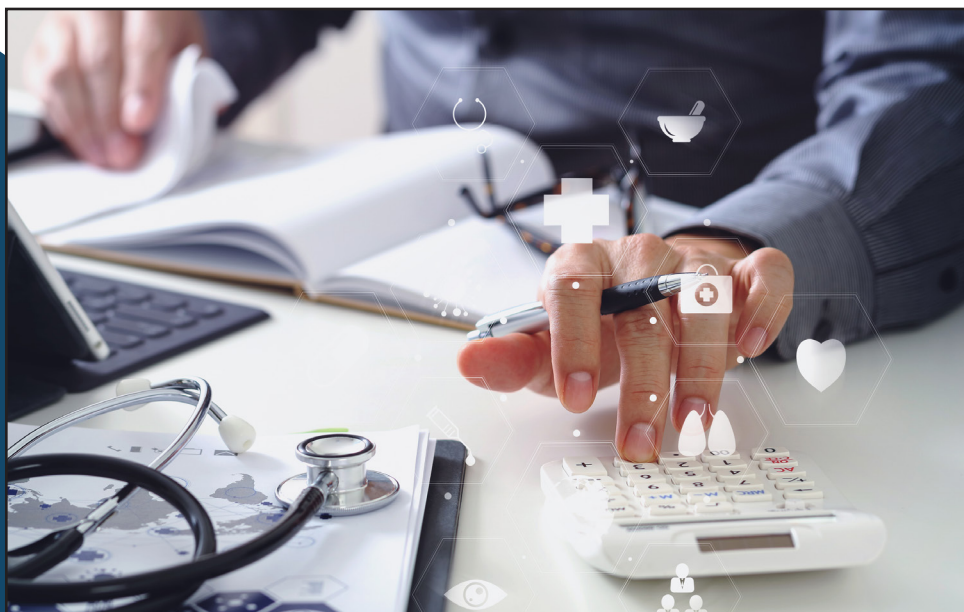
Deductible & Catastrophic Limits

	Self Only	Self Plus One Self and Family
Deductible	\$350	\$700
Catastrophic Limits: Medical/Surgical/Mental Health PPO Providers/Facilities	\$3,500	\$7,000
Catastrophic Limits: Medical/Surgical/Mental Health PPO/Non-PPO Providers/Facilities	\$5,000	\$10,000
Catastrophic Limits: Prescription Retail, Mail Order & Specialty	\$3,100	\$5,000

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 2026 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.

Benefits

	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 \$350 deductible
Surgery*	15% with no deductible
Accidental Injury*	Nothing within 72 hours
Medical Emergencies	15% after \$350 deductible
Preferred Lab* (Quest or LabCorp)	Nothing for covered lab services
Diagnostic Services*	15% after \$350 deductible
*Coverage restrictions may apply. See the official Plan brochure for full coverage details.	



Prescription Benefits

Your 2026 Drug Cost-Share When NALC HBP is Primary

Retail Pharmacy

Generic Drugs	Formulary Brand Drugs	Non-Formulary Brand Drugs
Up to a 30 day supply	Up to a 30 day supply	Up to a 30 day supply
20% of Plan allowance (10% of Plan allowance for asthma, diabetes & hypertension)	30% of Plan allowance	50% of Plan allowance

Mail Order Pharmacy

Generic Drugs	Formulary Brand Drugs	Non-Formulary Brand Drugs
31-90 day supply	31-90 day supply	31-90 day supply
20% of Plan allowance with \$250 max per prescription	30% of Plan allowance with \$350 max per prescription	50% of Plan allowance with \$500 max per prescription

Specialty Pharmacy*

Available only through CVS Specialty™ Mail Order		
Up to a 30 day supply	31-60 day supply	61-90 day supply
\$200	\$350	\$500
*Coverage restrictions may apply. See the official Plan brochure for full coverage details.		

Provider Networks

Medical Network



By choosing In-Network providers, you receive the best benefit and lower your out-of-pocket costs. You and your family will also get the best care possible if you see an In-Network Family Doctor/Primary Care Physician or Cigna Care Designation expert.

The Cigna® HealthCare Shared Administration OAP network has:

Family Doctor & Specialist Locations	Participating Facilities	General Acute Care Hospitals	Transplant Facilities
5,797,709	39,549	10,981	174

****NEW**** Digestive Issues Network



OSHI HEALTH™

An in-network virtual care clinic for digestive issues, without the wait.

Introducing a new partnership opportunity available through Cigna Healthcare®. Simply schedule a convenient virtual visit and pay your in-network cost-share.*

Access to next-day virtual visits with a team of gastrointestinal (GI) providers, registered dietitians, and gut-brain specialists. Find lasting relief for symptoms and conditions, including:

- Abdominal pain and bloating
- Acid reflux and gastroesophageal reflux disease (GERD)
- Crohn's disease and ulcerative colitis
- Irritable bowel syndrome (IBS)
- Undiagnosed GI symptoms
- And hundreds of other GI issues

This is a new, clinically proven approach to GI care with quick and convenient access including nights and weekends. To get started, visit: oshihealth.com/cigna*

**Note: Oshi Health GI care is in-network with your plan, standard copays and deductibles may apply. Please check your plan benefits for further details.*

Mental Health Network



Optum® is a recognized leader specializing in behavioral health care and substance use services and provides our mental health and substance use disorder benefits. Optum specialists offer tools, information, and support to help you deal with problems that impact your well-being, career, and personal life.

With Optum, members have access to:

In-Network Clinicians	Telemental Health Providers	In-Network Facilities	Locations Nationwide
549,175	255,920	5,659	9,600



Prescription Network



The CVS Caremark National Network is a large nationwide network that offers more than 68,000 retail pharmacies. This network includes most large retail chain drug stores.

The Prescription Drug Program classifies prescription medications into four tiers based on quality, safety, clinical effectiveness and cost. Your cost-share is based on the tier level of your prescription drug.

Our tiers are defined as:

Tier 1	Tier 2	Tier 3	Tier 4
Generic Prescription Drugs	Formulary Brand Drugs - Brand name drugs that appear on the Plan's formulary	Non-Formulary Brand Drugs - Brand name drugs that are not listed on the Plan's formulary	Specialty Drugs*

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

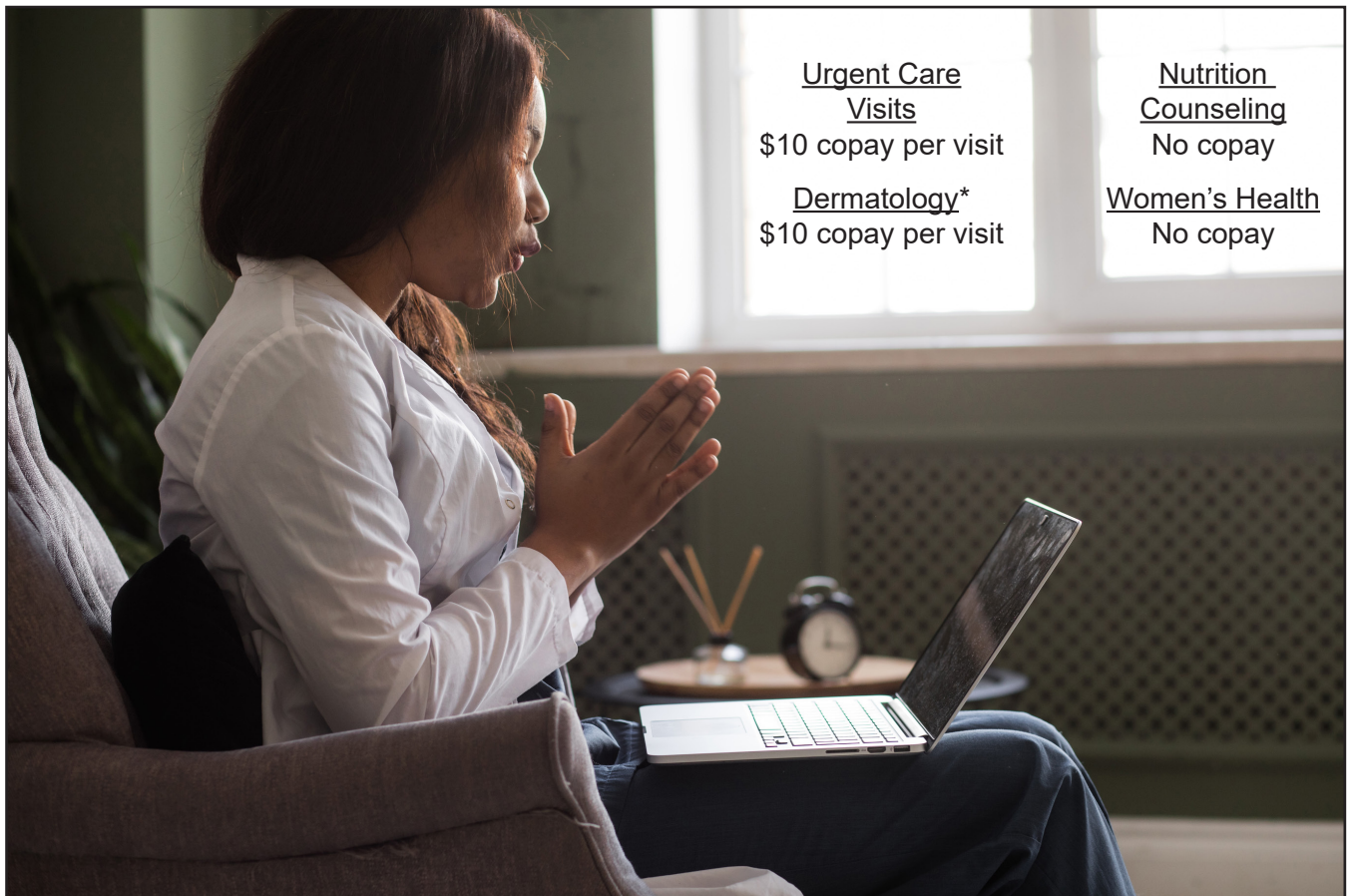
Provider Networks

NALC Health Benefit Plan Telehealth Network *(Powered by Amwell)*



You can use your phone, tablet, or computer to see a doctor from home. Using a telehealth service has many benefits, such as doctors being available 24 hours-a-day, seven days-a-week, and you can get high-quality online care from anywhere, at any time, without an appointment. If needed, prescriptions can also be sent to any pharmacy you choose.

To access Telehealth Virtual Care, download the NALCHBP Telehealth mobile app powered by Amwell from Google Play™ or the Apple App Store, or visit www.nalchbptelehealth.org.



Urgent Care Visits

\$10 copay per visit

Dermatology*
\$10 copay per visit

Nutrition
Counseling
No copay

Women's Health
No copay

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

**Prescription availability is defined by physician judgment. Prescriptions determined to be a "controlled substance" (as defined by the Controlled Substances Act under federal law) cannot be prescribed using NALCHBP Telehealth.

Member Access Portal / App

In the fast-paced technology-driven world we live in, it is important to have access to the information you need, when you need it.

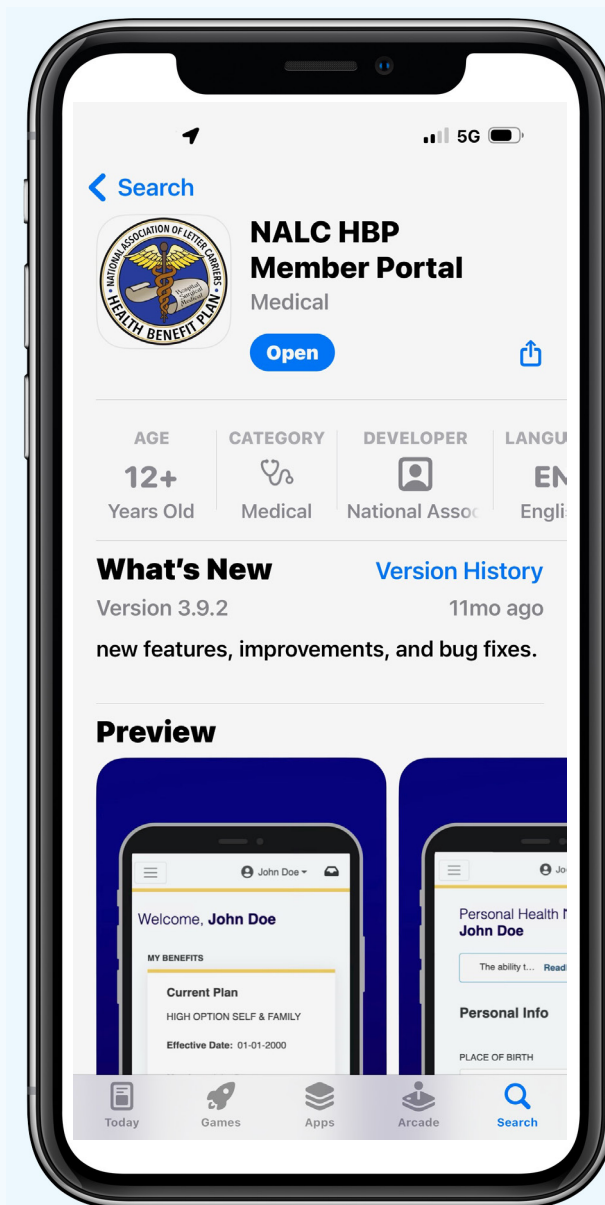
The NALC Health Benefit Plan app includes direct sign-on links to:

Cigna®	Hello Heart®
CVS Caremark®	Hinge®
Optum®	Amwell®
Health Equity®	

Your personal health information is stored in a single, safe, password protected place accessible to only you or your designated personal representative.

App Features include:

- Claims history
- Access your Explanation Of Benefits
- Real-time deductibles
- Out-of-pocket accumulations
- Communicate with NALC Health Benefit Plan representatives
- Download your ID card
- Review wellness incentives
- Track immunizations, medications and more through the Personal Health Notes



To access the Plan's Member Portal, use the mobile app which is available for download on both iOS and Android mobile devices. Visit memberportal.nalchbp.org or download the mobile app by searching NALC HBP Member Portal.

Member Apps

Hinge Health® Musculoskeletal MSK Program

Our Virtual Physical Therapy Program through Hinge Health® is a convenient way to help you:

- reduce everyday joint and muscle aches
- recover from an injury
- relieve pelvic pain and discomfort

All from the comfort of your home! This program is offered at no cost to you and your dependents aged 18 and older. To access Hinge Health use the mobile app which is available for download on both iOS and Android mobile devices or go to: www.hingehealth.com/nalchbp.



Hello Heart® Cardiac Care App

Hello Heart® offers a vital tool for managing heart problems remotely. It enables you to measure your blood pressure using a free FDA-cleared monitor and allows you to transmit the data privately to your doctor. This program empowers you to improve your lifestyle through coaching on your smartphone or tablet. You will have access to the most advanced hypertension management tools on the market, all at no cost.

NALC Health Benefit Plan members and dependents 18 years of age or older with a blood pressure reading of 130/80 mmHg or above, those taking blood pressure medication, pregnant individuals, and woman impacted by menopause are eligible to enroll.

To access Hello Heart use the mobile app which is available for download on both iOS and Android mobile devices or go to www.join.helloheart.com/NALCHBP or text **NALC** to **75706** to register.



Maven Digital Health Care App

Maven is the premier women's and family health platform, offering 24/7, unlimited access to dedicated care navigation and advocacy, virtual provider appointments across 30+ specialties, clinically-validated resources, and the ability to connect with other members, all in one digital solution. The platform offers support for:

- Fertility & Family Building
- Parenting & Pediatrics
- Maternity & Newborn Care
- Menopause & Midlife Health

Maven's mission is to provide safe, affordable, and accessible care to members whether they are seeking services on our platform or within their broader benefits ecosystem. With focused support on navigation and providing equitable benefits, Maven helps members reach the highest quality in-network clinics, resources, and providers whether they are in rural towns or need support through a social need.

Members can sign up for Maven through the Maven Clinic mobile application or online at mavenclinic.com/join/NALCHBP.



myCVS™ On the Go App

Enjoy the convenience of accessing a CVS Pharmacy or locate a MinuteClinic® on your smart-phone or mobile device. Go to the App Store on your Apple device or Google Play on your Android operating system and download the app. You can also visit the CVS Caremark® mobile sites at www.cvs.com to “open” your CVS Pharmacy anytime, anywhere.

CVS Pharmacy (m.cvs.com)

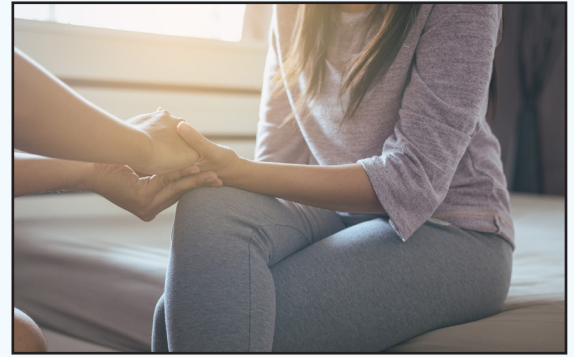
- Find a store in a click using your phone's GPS
- Refill and transfer prescriptions quickly
- Access your prescription history
- Check your CVS.com and ExtraCare accounts

Health Coaching

****NEW**** Priority Health Coaching

A new route to better health.

We're delivering a new benefit beginning 1/1/2026 exclusively for NALC Health Benefit Plan members with chronic conditions.



Priority Health is a personalized health coaching program to help you take control of your health with easy access to a dedicated care team who prioritize prevention, education, and care coordination.

Priority Health Coaching offers the following through dedicated health coaches - to help you every step of the way:

- **Personalized Support:** Coaches take a whole-person approach to help you manage chronic conditions and build healthy habits that fit your lifestyle.
- **Realistic Goal Setting:** Whether you're working on nutrition, weight management, or medication routines, your coach helps you set achievable goals that make a real difference.
- **Education & Empowerment:** Learn more about your health conditions and how to manage them confidently with expert guidance.
- **Daily Life Tools:** Get practical tips and resources to make healthy choices part of your everyday routine.
- **Motivation & Encouragement:** Your coach is your partner—cheering you on and helping you stay on track.
- **Evidence-Based Guidance:** Coaches use proven strategies to help reduce out-of-pocket costs, improve medication adherence, and encourage preventive care.
- **Better Health Outcomes:** With consistent support, you'll build a strong foundation for long-term wellness.
- **Easy to Access:** Connect with a coach by phone, video, or app—whatever works best for you. No referrals needed, and no cost.
- **Certified Experts:** Our coaches are trained in nutrition, chronic condition management, and behavior change—so you get trusted, expert support.
- **Confidential & Judgment-Free:** Your health journey is personal. Coaching sessions are private and focused on your goals.
- **Real Results:** Many members see improvements in energy, sleep, and stress levels within weeks of starting coaching.

Mental Health

Bend - Behavioral Health Coaching

Bend's Behavioral Health Coaching Program through Optum® is a live video-based service that supports children and families in modifying challenging behaviors to achieve their behavioral health goals.

Along with age and symptom-specific care programs, the coaching program offers interactive content, resources, parenting tips, tools, and peer community support (for caregivers) that members can access to support their progress.

The selection of clinically appropriate care programs and the ongoing monitoring of progress, risks, and clinical requirements are ensured by onboarding and assessment protocols. Furthermore, licensed mental health providers supervise instructors at all times to guarantee that services are appropriate and that there is no need for a higher level of care.

The Bend Health program is available online at www.bendhealth.com/nalchbp, at no cost to you.

Behavioral Health Resources

Optum® offers extensive member resources at www.liveandworkwell.com. The portal provides access to self-management tools, prevention programs, educational materials, videos, and more. This wealth of resources and information can help members manage chronic diseases and find ways to alleviate stress and take charge of their overall health and well-being.



Solutions for Caregivers

The Plan provides Solutions for Caregivers for members who are taking care of an elderly relative, a disabled dependent, a friend, or a neighbor. A Care Advocate, a registered nurse or social worker with experience in geriatrics, disabilities, and community health, is available to members to assist and make sure your loved one leads a safe and healthy lifestyle.

Six hours of care management services are offered annually as part of the Solutions for Caregivers program at no extra cost.

Optum® is a subsidiary of United Behavioral Health, a United Health Group Company.

Weight Loss Resources

Real Appeal® - Weight Loss

The Real Appeal Program through Optum is a yearlong weight loss program that offers online group coaching, one-on-one support, various wellness mini-series that dive deeper into topics such as Family Wellness, Nutrition, and Fitness, and a Success Kit. The program focuses on weight loss through proper nutrition, exercise, sleep, stress management and motivation.

Members can enroll in the Real Appeal program online at nalchbp.realappeal.com.



****NEW**** CVS Rx Weight Management Program

If you're looking for extra support losing weight with medications, the CVS Rx Weight Management program offers personalized assistance that will help you reach and keep your weight loss goals. Participation is required to get the weight loss medication at the cost share set by your plan. You can lose weight with the help of a diet plan, the Health Optimizer™ app, and a connected body weight scale that lets you keep track of your progress.

There is no cost to you to participate in this program.

Rx Resources

Broad Vaccine Administration Network

When the NALC Health Benefit Plan is the primary payor for medical expenses, the Plan will cover FDA-approved vaccines when administered by a pharmacy that participates in the NALC Health Benefit Plan Broad Vaccine Administration Network.

A directory of participating in-network pharmacies can be found by visiting www.nalchbp.org. Pharmacy participation may vary based on state law.

Diabetes Care Management - Transform Care

This program helps deliver better overall care and lower costs for members with diabetes. Your enrollment in this program includes a connected glucometer, unlimited test strips and lancets, medication therapy counseling from a pharmacist, two annual diabetes screenings at a CVS MinuteClinic®, and a suite of digital resources through the CVS mobile app, all at no cost (subject to benefits and eligibility verification).

MinuteClinic®

MinuteClinic® is more than just a regular walk-in clinic. MinuteClinic offers convenient high-quality care. In addition to treating common family illnesses, MinuteClinic can also complement a client's current health and wellness initiatives by offering comprehensive preventive health care strategies to support early identification of high-risk individuals and effectively manage chronic conditions. No appointment is necessary. Visit their website at www.cvs.com/minuteclinic for more information and a complete list of services.



CVS Maintenance Choice Program

If you prefer the convenience of purchasing maintenance medications locally, you can purchase a 90-day supply (84-day minimum) of covered drugs and supplies at a local CVS Caremark® Pharmacy, through our Maintenance Choice Program. You will pay the applicable mail order coinsurance for each prescription purchased.

Helpful Programs

24-Hour Health Information Line

The 24-Hour Health Information Line uses nurses/clinicians to provide appropriate level of care information to members who call with symptom-based questions or concerns. Based on the symptoms and responses, they can help members select a course of action and a timeline for seeking the recommended care.

Healthy Pregnancies, Healthy Babies[®] Program

Enrolling in the Healthy Pregnancies, Healthy Babies[®] program is an important step toward a healthy future for you and your baby. The Program will work together with you and your doctor to develop a plan of care. It provides you with educational information and support throughout your entire pregnancy and after.



CignaPlus Savings[®] (Dental Discount)

The CignaPlus Savings[®] Program is a dental discount program that provides members and their dependents discounted fees on dental services. The Self Only enrollment monthly premium is \$3.00. For Self Plus One or a Self and Family enrollment, the monthly premium is \$5.00.

To find out more about the program, visit www.cignaplussavings.com. This program is not part of the Plan's PSHB benefits and is not insurance. Enrollment in the CignaPlus Savings[®] discount dental program is also one of the available incentives for completing the Health Assessment.

Quit for Life[®] - Quitting Tobacco Use

Quitting tobacco is a great way to improve your health. If you are ready to quit and need support, we can help!

The cost-free Quit For Life[®] Program offers a variety of tools to help you succeed at quitting smoking, including a Quit Coach[®] staff member who will work with you to create an individualized plan to make it a successful quitting process. You can even receive free nicotine replacement therapy products (gum and/or patches) if it's part of your personalized Quitting Plan. To learn more about the Quit For Life Program through Optum[®] visit www.quitnow.net/nalchbp.

Wellness with Rewards

Improve your health and earn valuable incentives by participating in our rewards program.
Earn health savings dollars to use toward eligible medical expenses.

Flu & Pneumococcal Vaccine	Earn \$10 in health savings rewards for an annual flu vaccine and/or pneumococcal vaccine.
Health Assessment	Earn \$50 in health savings rewards for completing a Health Assessment.
Annual Biometric Screening	Earn \$50 in health savings rewards for participation in a biometric screening.
Quitting Tobacco Use	Earn \$50 in health savings rewards for participation in the Quit for Life program.
Well-Child Visits	Earn \$50 in health savings rewards for completing 6 well-child visits through age 15 months as recommended by the American Academy of Pediatrics.
Healthy Pregnancies, Healthy Babies®	Earn \$50 in health savings rewards for enrolling in the Healthy Pregnancies, Healthy Babies® program.
Priority Health Coaching Program	Earn \$50 in health savings rewards once you achieve your fitness, diet, or health goals with the assistance of a trained health coach, if you have a chronic health condition.

You are only eligible to receive one reward amount per person, per program or wellness activity, per calendar year. See the Wellness Incentive Programs section in our Brochure for guidelines and details.

Medicare Coordination

Medicare A and B

For those members who enroll in Medicare A and B and have the NALC Health Benefit Plan as their secondary coverage, all deductibles, coinsurances and copayments are waived, except for prescription drugs, when you see a Medicare Participating Provider. In most cases you will have no balance with your provider.*

Medicare C

For those members who are looking for additional benefits beyond traditional Medicare coverage, we have a Medicare Part C option. If eligible you can opt-in to our Aetna Medicare Advantage Plan at no additional cost.*

Medicare D

Eligible members and their dependents can receive a Medicare Part B reimbursement when enrolled in our SilverScript Prescription Drug Plan (PDP). When enrolled in our PDP EGWP our cost-share for covered drugs, medications and supplies will be equal to or better than the cost share for those in our standard non-PDP EGWP Prescription Drug Program. You will also have additional options for filling your medications.*



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

NALC High Option Plan - Aetna Medicare Advantage

The NALC Health Benefit Plan offers enhanced benefits through the NALC High Option Plan – Aetna Medicare Advantage for annuitant members and their eligible dependents.

Highlights of the Program include:

- No additional premium cost (you will pay the same NALC High Option Plan premium amount).
- A \$75 monthly Part B premium reduction (up to \$900 a year) for each eligible member.
- No deductible, copays, or coinsurance for covered services (office visits or telehealth, preventive care, surgical care, inpatient/outpatient hospital care, emergency room/urgent care, etc.)
- Silver Sneakers® fitness program (a registered trademark of Tivity Health Inc.)
- Dental Coverage
- Vision Coverage
- Non-emergency transportation program
- Meal benefit program



Who is Eligible

This enhanced level of benefits is available to NALC Health Benefit Plan High Option annuitants and eligible dependents who have Medicare Parts A and B as their primary payor. Enrollment is voluntary and members may opt in at any time during the year. Opting in will not affect your NALC High Option enrollment. If you change your mind after election, you can opt out and switch back to your High Option coverage with original Medicare at any time.

How to Join or Learn More about the Program

To learn more about the program, you can visit www.nalchbp.org/PSHBannuitant. If you are ready to opt-in, please take the following steps.

1. Join the NALC HBP High Option Plan during open season.
2. Go to www.AetnaRetireeHealth.com/NALCHBP
3. Provide your Medicare Part A and B effective dates and your Medicare number.

SilverScript Prescription Drug Plan

For our Medicare eligible annuitants and their family members with Medicare Parts A or A & B, who are also covered under the NALC Health Benefit Plan High Option, the Plan’s prescription drug coverage is administered by the SilverScript® Prescription Drug Plan (PDP) Employer Group Waiver Plan (EGWP).

The Plan’s SilverScript PDP EGWP combines a Medicare Part D formulary with the Plan’s current year prescription coverage to ensure our Medicare members pay the lowest cost available to members in the NALC Health Benefit Plan.

Members enrolled in the SilverScript PDP EGWP will receive the following enhancements:

A \$2,100 maximum prescription out-of-pocket
Lower copay/coinsurance structure
Retail pharmacy coordination with Medicare and NALC HBP
Plan will pay your Medicare Part D premium (excluding IRMAA)
High Option members are eligible for up to a \$600 annual Original Medicare Part B reimbursement administered by HealthEquity.

You are not responsible for paying any additional premium; but in the case of those with higher incomes you may be responsible for a surcharge to your Medicare Part D benefit. Please refer to the Part D-IRMAA section of the Medicare website: <https://www.medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/monthly-premium-for-drug-plans> to see if you would be subject to an additional premium. For more information contact the Plan.

****Per the rules of the PSHB Program, Medicare eligible annuitants and their family members who choose to opt-out of the Plan’s SilverScript PDP EGWP will lose prescription benefits under the High Option Plan.****



HealthEquity

For members participating in the NALC Health Benefit Plan's SilverScript PDP EGWP who also have Original Medicare Parts A & B, you are eligible for up to \$600 annually in Original Medicare Part B reimbursements. Eligible members will be required to provide documentation showing payments of their Original Medicare Part B premiums.

Healthy Equity gives our members multiple options for filing reimbursement requests! You can file a claim by mail, fax, online, or through your mobile device by downloading the EZ receipts app.

Keep in mind if you disenroll from SilverScript you will also be disenrolled from Health Equity. Once disenrolled, you have 90 days from the cancel date to request any Medicare B reimbursements you would have been eligible for during your time in SilverScript / Health Equity.



Travel with Peace of Mind

You can travel with confidence knowing that you are covered by the NALC Health Benefit Plan, whether you are in the United States or abroad. We offer worldwide coverage, in case you require urgent medical attention or a prescription filled. Our standard out-of-network benefits would apply for services received outside of the United States.

Be aware that care outside of the United States may require you to pay for services in full. If so, you will need to submit a member claim for reimbursement. See our website for details.

When planning an extended stay, make sure you have enough maintenance prescriptions for the duration of your planned trip. If not, visit our website to obtain an early fill for your trip by downloading the Travel Request form. If you have questions, contact the Plan for assistance.

Contact Information

NALC Health Benefit Plan Customer Service	888-636-NALC (6252)
NALC HBP Telehealth (powered by Amwell).....	888-541-7706
Cigna® Healthcare Providers.....	877-220-NALC (6252)
24 Hour Cigna Health Information Line	
Genetic Testing and Counseling	
Healthy Pregnancies, Healthy Babies	
Your Health First Disease Management	
Cigna LifeSOURCE Transplant Network®.....	800-668-9682
Optum® Mental Health Providers.....	877-468-1016
24 Hour Mental Health Hotline	
Preauthorize Treatment or a Hospital Stay	
24 Hour Optum Substance Use Disorder Helpline.....	855-780-5955
CVS Caremark® Prescription.....	800-933-NALC (6252)
Broad Vaccine Administration Network	
Formulary Drug List	
CVS Specialty™.....	800-237-2767
CVS Rx Weight Management Program.....	800-207-2208





Musculoskeletal MSK - Hinge Health®.....	855-902-2777
Cardiac Care - Hello Heart®.....	800-767-3471
Solutions for Caregivers.....	866-463-5337
Diabetes Care Management.....	855-238-3622
Smoking Cessation - Quit for Life.....	866-QUIT-4-LIFE
Cigna <i>Plus</i> Savings®.....	877-521-0244
Silverscript PDP EGWP.....	833-272-9886
Aetna Medicare Advantage.....	866-241-0262
HealthEquity.....	844-768-5644

The Office of Personnel Management’s (OPM) Going Green mandate instructs all Plan’s to reduce their use of paper by providing an electronic version of the Plan’s yearly brochure. You can access the electronic brochure at www.nalchbp.org. If you would like to receive a paper copy of the brochure, contact the Plan.

How to Join the PSHB High Option Plan

If you are eligible for PSHB benefits, you may enroll in one of the many participating health plans, change your current health plan, or cancel your enrollment in a PSHB plan during the annual Open Season by visiting health-benefits.opm.gov.

Outside of Open Season, you can enroll in the PSHB Program, change your enrollment, or cancel coverage when you experience common events called qualifying life events (QLEs). Enrollees who have QLE changes need to call the Retirement Information Office (888-767-6738) if they are annuitants, the Human Resources Shared Service Center (877-477-3273) if they are Postal employees, or the PSHB Helpline (844) 451-1261 if they are compensationers or if they pay premiums directly to the National Finance Center.

77A - Self Only PSHB High Option

77C - Self Plus One PSHB High Option

77B - Self and Family PSHB High Option



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