

NALC Health Benefit Plan CDHP Coordination of Benefits with Medicare

How we determine Plan payment when Medicare Part B and the NALC Health Benefit Plan Consumer Driven Health Plan (CDHP) deductibles are not met.

Total charge	\$1,350.00
Medicare's allowable expense	\$800.00
Medicare Part B Deductible (2025 Medicare Deductible)	\$257.00
Medicare's total payment	\$434.40 (Medicare's allowable amount of \$800.00 minus Medicare deductible of \$257.00 payable at 80%)
Balance due after Medicare's payment	\$365.60 (Medicare allowable of \$800.00 minus Medicare payment of \$434.40)
CDHP's allowable expense	\$800.00 (determined by Medicare allowable amount)
CDHP's original liability (CDHP Plans determine what would be paid in absence of a primary payor)	\$0.00 (CDHP's allowable charge of \$800.00 minus the Plan deductible \$800.00) <i>Note: PCA is exhausted.</i>
CDHP's total payment	\$0.00 (To determine CDHP's payment, we subtract Medicare's payment from CDHP's original liability. In this case, since CDHP's original liability is less than Medicare's payment, the CDHP plan pays \$0.00)
Patient Responsibility (out-of-pocket)	\$365.60 (Medicare's allowable amount of \$800.00 minus Medicare and CDHP's combined payment)

How we determine Plan payment when Medicare Part B and the NALC Health Benefit Plan Consumer Driven Health Plan (CDHP) deductibles are met.

Total charge	\$1,350.00
Medicare's allowable expense	\$1,000.00
Medicare Part B Deductible	Deductible is met (\$0.00)
Medicare's total payment	\$800.00 (Medicare's allowable amount of \$1,000.00 times 80% Medicare payment)
Balance due after Medicare's payment	\$200.00 (Medicare allowable of \$1,000.00 minus Medicare payment of \$800.00)
CDHP's allowable expense	\$1,000.00 (determined by Medicare allowable amount)
CDHP's original liability (CDHP determines what would be paid in absence of a primary payor)	\$800.00 (CDHP's allowable charge of \$1,000.00 paid at 80%)
CDHP's total payment	\$0.00 (To determine CDHP's payment, we subtract Medicare's payment from CDHP's original liability. In this case, since CDHP's original liability is equal to Medicare's payment, CDHP pays \$0.00)
Patient Responsibility (out-of-pocket)	\$200.00 (Medicare's allowable amount of \$1,000.00 minus the Medicare and CDHP's combined payment of \$800.00)

This is a summary of some of the features of the NALC Health Benefit Plan CDHP. Detailed information on the benefits for the 2025 NALC Health Benefit Plan can be found in the official brochure (RI 71-024). All benefits are subject to the definitions, limitations, and exclusions set forth in the official brochure.