

## Shared partnerships



**Stephanie  
Stewart**

**H**appy New Year. I would like to open this article by sending a warm welcome to all of our new and returning members. We are thrilled you have chosen us for your Postal Service Health Benefits.

If you have not had a chance, I encourage you to visit our website at [nalchbp.org](http://nalchbp.org), where you will learn about exciting benefits, our cost-free wellness programs, and more importantly, discover how to put money back into your pocket by completing certain wellness incentives. In summary, there is something for everyone.

Unfortunately, I will not be able to cover even a small percentage of what the Plan offers to our members in this article, but I assure you that over the course of 2025, I will strive to make sure our members stay apprised and connected to the experience they deserve.

**To kick off the year, let's talk about a few of our shared partnerships that will allow members to obtain the best value from their health care dollars.**

If you are looking for a health care provider or facility, we encourage you to review the Cigna® HealthCare Open Access Plus (OAP) Network to obtain the Plan's network benefits. Whether you are traveling in the United States, have college kids on your policy who are out-of-state, or simply are looking for a primary care physician close to home, the OAP Network makes it easy to get care with a national network of providers.

You can either determine whether your current provider participates in this network, or search for a new provider, by calling 877-220-NALC or visiting the online provider directory, which is located on our website.

It also is important to note that you can receive care from an out-of-network benefit provider; however, since the Plan does not have a contract with the provider, there is a financial risk that could result in a higher patient cost share.

Other reasons to choose a doctor or facility within the OAP network are \$25 office visit copayments, 100 percent maternity benefits for hospitalization, delivery, anesthesia, and other services, and 100 percent benefit after a \$350 copayment for non-maternity-related hospital admissions.

**For your prescription needs, the Plan continues to work closely with CVS Caremark®, which is our pharmaceuti-**

cal benefit manager. CVS offers mail delivery services and has more than 66,000 local CVS Pharmacies, including those inside Target stores.

To receive the best benefit possible for our members, we do require maintenance or long-term medications to be filled through CVS Caremark. Examples of a maintenance or long-term prescription include medicines requiring daily use (example: high blood pressure, heart disease, thyroid, etc.).

Short-term medications (up to a 30-day fill, plus one refill), can be filled at any NALC CareSelect pharmacy, and this list includes other pharmacy options (non-CVS). However, if you need to purchase more than two fills of the same medication, this is considered a maintenance or long-term prescription. If you choose to fill maintenance medications at a non-CVS location, you will be responsible for the entire balance and will need to submit a paper claim to receive 55 percent reimbursement for any costs incurred.

**Lastly, before closing this article, I want to speak a little about the Plan's partnership with nationally recognized leaders specializing in providing behavioral health care and substance use disorder services. Whatever you are facing, your emotional health matters and you deserve expert care.**

If you are enrolled in the High Option Plan, you can find more than 4,100 in-network facilities and more than 415,000 clinicians through the OptumHealth<sup>SM</sup> Behavioral Solutions. Optum® specialists provide support, information and resources to help address issues affecting personal life and well-being.

Search for a provider, connect 24/7 with a licensed therapist through Talkspace, find assistance for a loved one through Solutions for Caregivers, or get family support through Bend Health for family and child behavioral coaching. These are just a few of the benefits available to our members through Optum Health.

Connect with an Optum provider today by calling 877-468-1016.

**Enrolled in the Consumer Driven Health Benefit Plan?** You are not alone or forgotten, Cigna Healthcare also offers quality and licensed behavioral health providers who provide convenient and confidential service as well as treatment when you need it. Find more than 42,000 in-network facilities and 615,000 clinicians by calling 855-511-1893.

**Reminder: All members should have received a new or replacement NALC Health Benefit Plan identification card. Please make sure to use this card for all provider, pharmacy or hospital visits beginning on Jan. 1.**