

NALC Health Benefit Plan

Consumer Driven Health Plan (CDHP)

The Consumer Driven Health Plan (CDHP) helps protect members from catastrophic medical expenses by paying eligible medical, mental health and prescription out-of-pocket amounts from a Personal Care Account (PCA). The PCA is a fixed amount funded by the Plan. Each year the Plan will add a certain amount to your PCA.

This Plan is a high deductible health plan. The deductible is a sharing of the PCA and your portion. The deductible must be met before the Plan starts sharing cost.

CDHP PCA

\$1,200.00 per year for Self Only

\$2,400.00 per year for Self Plus One

\$2,400.00 per year for Self and Family

Note 1: *PCA Rollover Maximum - the money in the account rolls over each year if you do not spend it, up to a maximum of \$5,000 Self, \$10,000 Self Plus One and \$10,000 Self and Family. You must use any available PCA benefits, including any amounts rolled over from previous years, and satisfy any remaining deductible before Traditional Health Coverage begins.*

Note 2: *We will prorate the amount of the PCA for enrollments outside of the Open Season.*



PLAN HIGHLIGHTS

Preventive Care

An In-Network health care professional is covered at 100%

Professional Services; Mental Health; Maternity Care; Physical, Speech, and Occupational Therapies; Labs, X-rays, and Other Diagnostic Tests

In-Network:
You Pay 20% of the Plan allowance

Out-of-Network:
You Pay 50% of the Plan allowance
And any difference between our allowance and the billed amount

Your PCA must be used first and your deductible satisfied before traditional benefits will apply.

Your deductible applies to all benefits listed above.

NETWORK PROVIDERS

Provider Network - Cigna® OAP, our provider network, provides access to over 5,253,106 preferred providers. By choosing In-Network providers you receive the best benefit and lower your out-of-pocket costs.

Prescription Drug Network - CVS Caremark®, our prescription benefit manager, provides access to more than 66,000 network pharmacies.

Behavioral Health Network - Cigna® OAP, our mental health network, has more than 8,068 In-Network facilities and more than 615,737 In-Network clinicians to choose from to receive maximum benefits.



WELLNESS PROGRAMS



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.

Virtual Musculoskeletal Program - offered through Hinge Health, a convenient way to help you overcome back and joint pain, avoid surgeries, and reduce medication usage - all from the comfort of your home.

Hello Heart - a tool for remote care of cardiac conditions. Hello Heart enables you to measure your blood pressure using a free FDA-cleared monitor and allows you to send the data privately to your doctor. NALC HBP members with blood pressure reading of 130/80 mmHg or above, or those taking blood pressure medication are eligible to enroll.

Cigna Weight Management - meet your weight goals through a structured weight loss plan. You can choose the telephone or online program. The program is a non-diet approach to weight loss with an emphasis on changing habits.

Quitting Tobacco Use - while quitting can be tough, having support boost your chances for success. We offer a voluntary tobacco cessation program to help you, it includes telephonic counseling sessions, online tools and over-the-counter nicotine replacement therapy.

See our brochure for complete details and the many programs that we offer.

The myCigna® Mobile App - allows you to instantly access and view your PCA balances and see how much of your deductible has been met, or access and review current and past claims. You can locate a doctor, then have a map and directions sent right to your smartphone or mobile device. Download the mobile application to any web enabled device and you will have access to all the tools and resources.



Telehealth or Virtual Visits - are available through MDLive. Connect with a board-certified doctor via video chat or phone, without leaving your home or office.

Virtual visits can be used for adults or children with minor acute non-emergency medical conditions such as allergies, cold and flu symptoms, sinus problems, skin disturbances, and minor wounds and abrasions. You can also access primary care, dermatology support and behavioral care through MDLive.

Note: This benefit is only available through the contracted telehealth network.

This is a summary of some of the features of the NALC Health Benefit Plan PSHB CDHP. 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 2025 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.

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PSHB CDHP



Covering Every Stage of Life