



NALC Health Benefit Plan 2025 Seminar

Beyond Benefits – A Commitment to Your Health Journey

Delivering 75 Years of Service – One Step at a Time

Beyond Benefits

- Committed to the Health Journey
- Mission Statement
- 2024 Statistics
- Member Engagement
- Vendor Apps
- OWCP



Who We Are - Our Mission Statement



The NALC Health Benefit Plan

- Union Owned
- Union Operated
- Not for Profit

The Plan's mission is to provide our members accessibility to quality medical care while maintaining a comprehensive benefit package. We pride ourselves in offering excellent benefits with affordable premiums.



Delivering 75 Years of Service - One Step at a Time

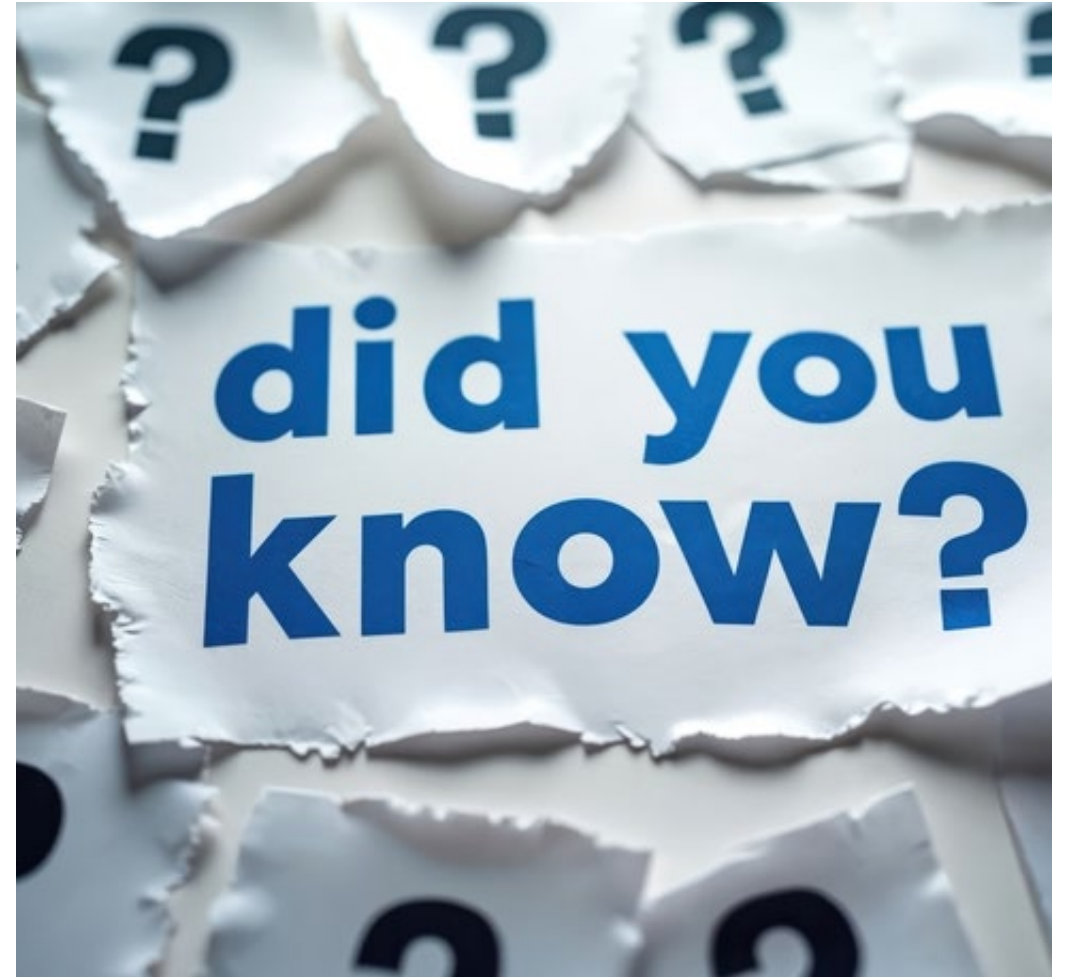
More Than Coverage – It's a Commitment

2024 NALC HBP Stats

- Total pieces mailed - 5,823,079
- Total postage spent \$3,732,332.29

Live customer service support from a union work force

- Total calls : 886,474
- Total Portal Tickets: 8,140



Together On The Journey

Member Engagement:

We welcome communication from our members — whether it's a benefit suggestion, a coverage concern, or feedback on our programs. Your input helps us grow and serve you better in every stage of your life.



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Foot Orthotic Benefit (High Option)



Annually two pairs of custom functions foot orthotics, including casting, when prescribed by a physician.

PPO: 15% of the Plan allowance and all charges after the 2-pair annual limit.

Non-PPO: 35% of the Plan Allowance and all charges after the 2-pair annual limit

(Deductible Applies)



Annual Skin Cancer Screening (High Option)

Skin cancer screenings are performed to detect skin cancer early, when it is most treatable

PPO: 15% of the Plan allowance

Non-PPO: 35% of the Plan Allowance and any Difference between our allowance and the billed amount

(Deductible Applies)



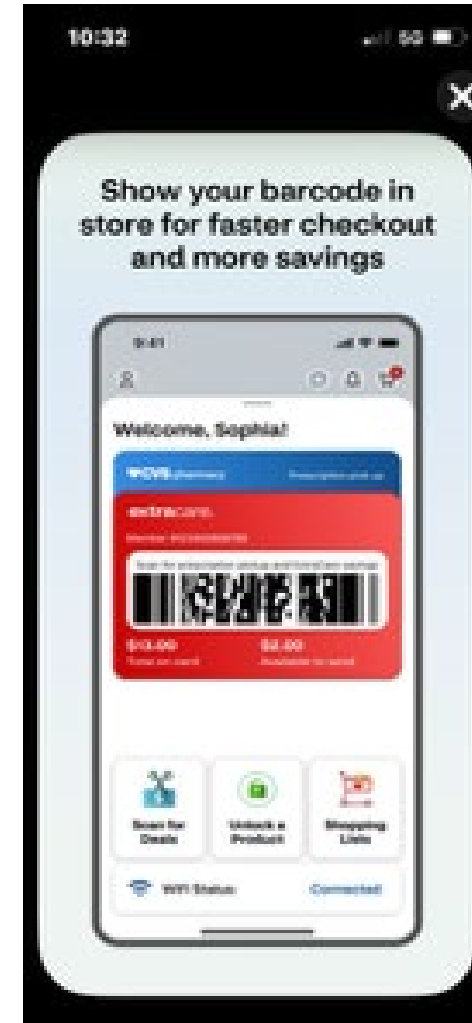
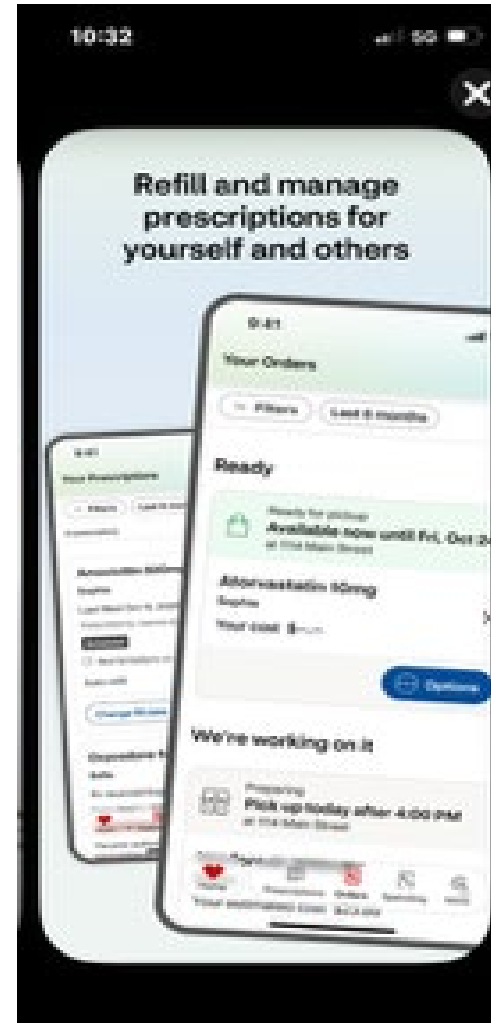
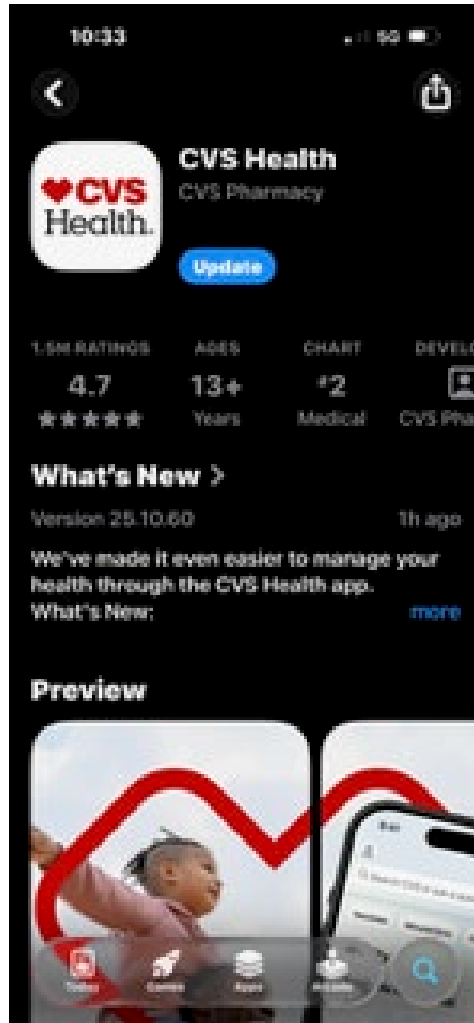
Travel with Peace of Mind



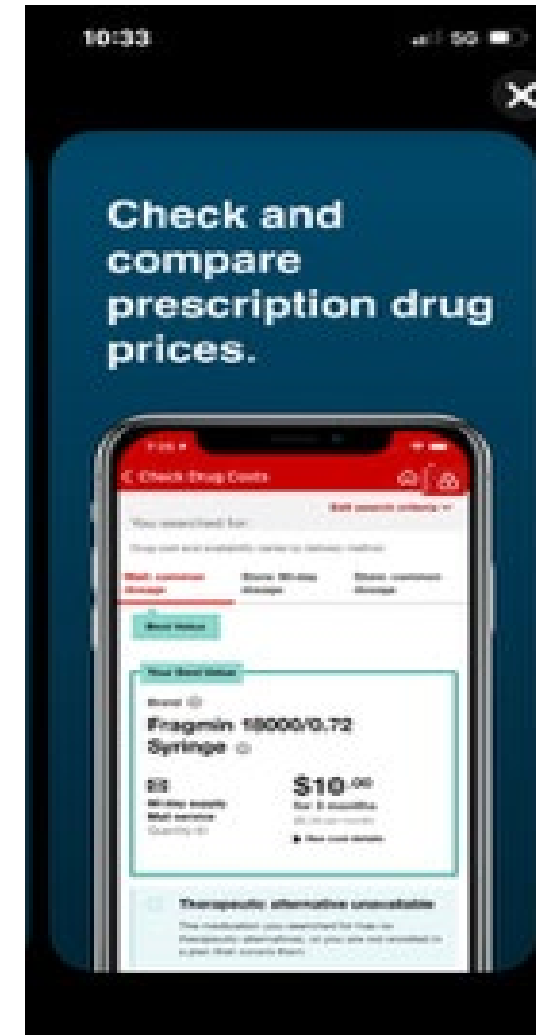
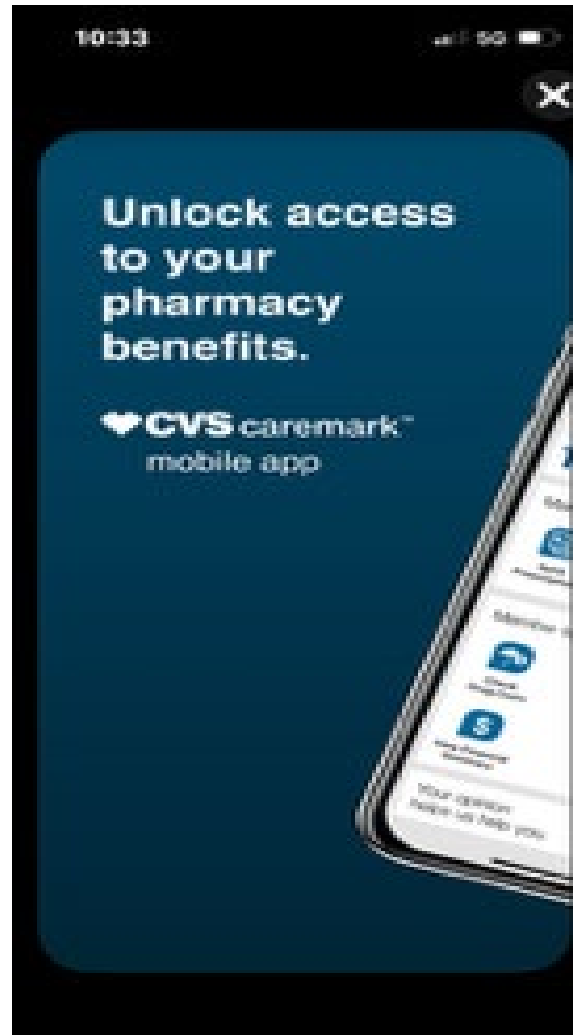
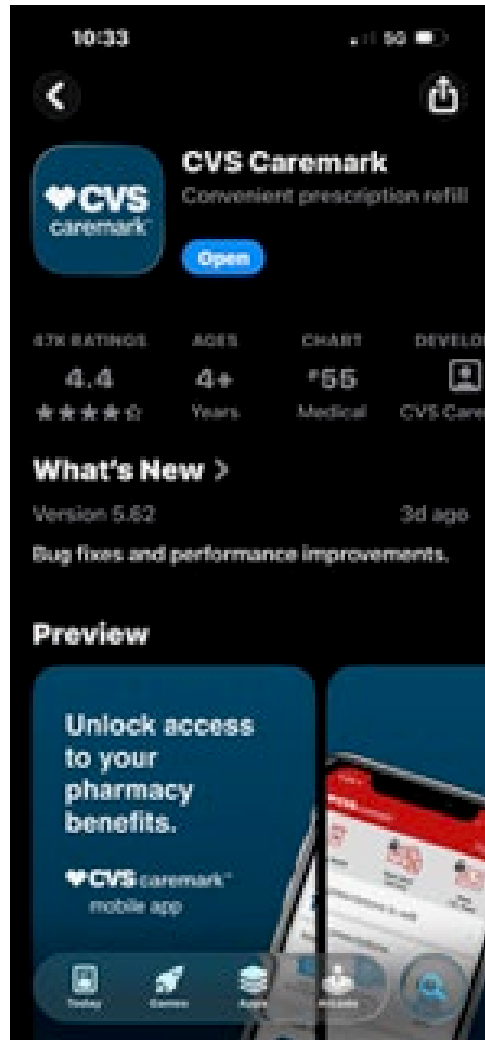
You can travel with confidence knowing that you are covered by the NALC Health Benefit Plan, whether you are in the United States or abroad.



CVS Health App – Pharmacy



CVS Health App – Mail Order



CVS Health App - 2026

CVS Health app

Delivering a personalized, integrated experience that meets members where they are

Will unify CVS Caremark, CVS Pharmacy and CVS Specialty functionalities into a single app leveraging member insights



Manage prescriptions for the entire family

View orders and PA status, request refills for delivery or quick pickup using a scannable barcode – CVS Caremark members can even view information for fills at other pharmacies



Access plan information

See current deductible and cost share amounts, locate network pharmacies and check drug costs, including lower cost options



Caregiver and household management

Grant access to others who help manage your health




Real-time support

Seek condition and medication guidance

The enhanced app experience will roll out in phases throughout 2025, with new functionalities being added over time. PA (prior authorization).

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 **CVS** caremark



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CVS Health App - 2026

2025-2026 PRESCRIPTION BENEFITS

Everything you need to
manage your
medications anytime,
anywhere

Caremark.com



Review
your plan and
deductible details



**Check
medication**
costs and find
ways to save



**Find a network
pharmacy** or start
delivery by mail



**Order mail
service refills**
and track
shipments



**Access your ID
card** (view, print
or download to
mobile wallet)



Track progress toward
your deductible or out-
of-pocket maximum



**Tell us how to
contact you** (by
text, email or other)

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Optum Services for High Option Members

Need help with stress, anxiety or other mental health issues? Use **Liveandworkwell.com** to see all the options available to member.



Find expert care

Search for a provider, like a therapist or psychiatrist, and discover other types of care



View your benefits

Check out the services, programs and tools you have available as part of your benefits



Manage your claims

View and manage your claims, check balances and get answers to common questions



Get guided help

Tell us your goals and we'll show you care options and resources based on your benefits



Optum Services for High Option Members



Calm Health provides sessions tailored to improve your physical and mental health. This program is based on techniques and practices of licensed doctors and clinical professionals.

This program is free to Plan members!



Optum Services for High Option Members

Talkspace

Talk Space is an online therapy platform. It offers a variety of services including:

- **Individual therapy:** One-on-one therapy with a licensed therapist
- **Couples therapy:** Therapy for couples experiencing relationship issues
- **Teen therapy:** Therapy for adolescents and young adults
- **Psychiatric services:** Medication management and evaluation



Optum Services for High Option Members

Other Services offered on **Liveandworkwell.com**

- Find a provider or facility
- Review your Optum claims
- Online coaching for children and families
- Additional articles and resources on topics that interest you

Browse by category



Mental Health



Substance Use & Addiction



Well-Being



Caregiving



Family



Relationships

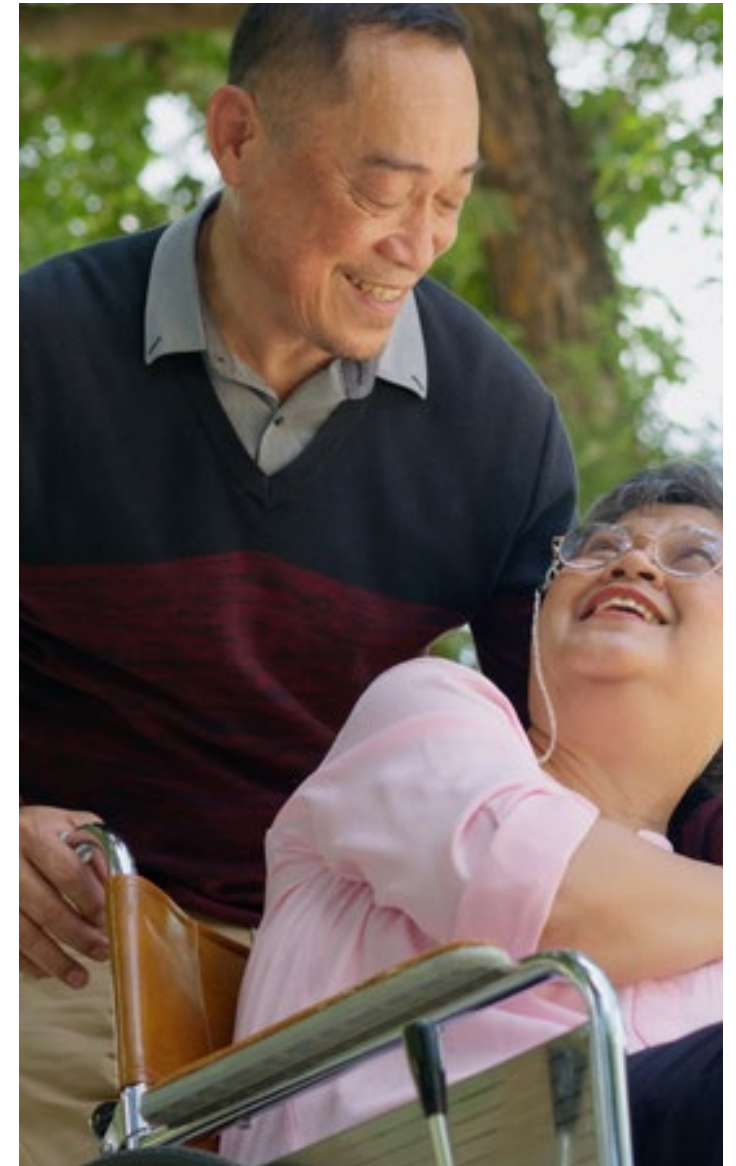


Solutions for Caregivers

Solutions for Caregivers is a care management service designed to serve NALC members who are caregivers for their loved ones.

Benefits includes:

- One in-home assessment package per year (Face to Face or Virtual) completed by an experienced professional)
- Six hours of care management time for care coordination, support and resources



Solutions for Caregivers

2025 Caregiver Education Sessions by Phone

Sessions are from 3 p.m. to 4 p.m. ET

Call toll-free **1-800-593-8913** and enter **Access Code 3739438**

Our telephonic sessions are designed to support anyone who is a caregiver. They offer resources and helpful information on topics such as the ones below. In addition, you have the opportunity to ask questions about your specific situation and listen to and learn from other caregivers.

Self-Care for Caregiver	November 18, 2025
Diabetes 101 – A Guide for Caregivers	December 16, 2025



Solution for Caregivers - 2026

New for 2026, Solutions from Caregivers will offer recorded sessions, which will be called “*Caregiving Conversations*”

Although a change from the live sessions, this will allow members to play material at their convenience, or revisit key points, as necessary.

Visit [Liveandworkwell.com](https://liveandworkwell.com) for more information



Smoking Facts



According to CDC “Tobacco product use remains the leading cause of preventable disease and death in the United States. In 2022, 49.2 million (19.8%)—or nearly 1 in 5—U.S. adults reported current tobacco products.”



Quit for Life® (High Option)

Quitting tobacco is a great way to improve your health. Through the Quit For Life® Program receive:

- Counseling sessions
- Online tools
- Over-the-counter nicotine replacement therapy



Visit [www. quitnow.net/nalc](http://www.quitnow.net/nalc) or call 866-QUIT-4-LIFE (866-784-8454)



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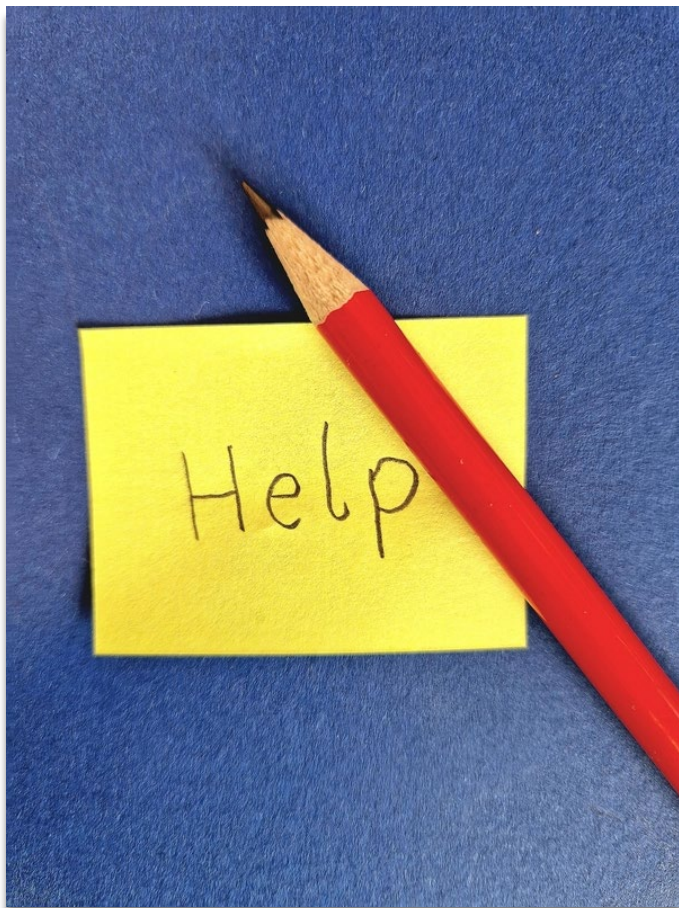
Question of the Day?



What do we offer
that no other PSHB
Plan offers?



The Office of Workers' Compensation Program (OWCP)



We understand the barriers surrounding a work injury. It could take years for OWCP to approve or deny a case.

The Plan will consider charges for your work-related injury, in good faith, while your claim is under review by OWCP.



The Office of Workers' Compensation Program (OWCP)

To ensure the claim is accurately processed, the Plan will need:

- Date of Injury
- Compensation Claim Number
- All Approved Conditions
- Name of Related Prescription Drugs Dispensed
- Copies of any OWCP correspondence



Physician Agreement Form

The rendering physician will need to sign a form that is sent out by the Plan agreeing to reimburse the amount paid, should the OWCP case be accepted

(to be completed by the Member)

Address of OWCP office

Case was filed:

OWCP Case #

OWCP Phone #

OWCP Contact Person:

Date of illness/injury:

(to be completed by the Provider)

Name: _____

Address:

Address to be filed with OWCP: _____

I agree that all occupation-related claims will be filed with the Office of Workers' Compensation Programs (OWCP). Once OWCP has paid the claim, I will refund in full any payments made for an occupation-related claim.

(Member)

(Provider)

Date _____



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Together on the Journey

Ask Me About It!

Support the NALC this
open season,
promote your health
benefit plan!

