



NALC Health Benefit Plan - 2025 Seminar

Making the Most of Your Health Benefits for a Healthier You

Delivering 75 Years of Service – One Step at a Time

Taking Time to Reflect on the Past to Plan for the Future

Lots of changes have happened over the past 2 years...

- Implementation of PSHB
- New Benefits
- New Programs
- New Rates and Deductible
- New RX Changes
- OOP Changes
- Looking Ahead



Office of Personnel Management (OPM)



- Administers PSHB and FEHB Plans
- Annual Call Letter
- Issues Final Rules and Guidance
- Manages Enrollment
- Department of Record



Looking Back on 2025 – PSHB



The Postal Service Health Benefits (PSHB) is a separate program within the Federal Employees Health Benefits (FEHB) Program, administered by the Office of Personnel Management (OPM).



PSHB provides health benefits plans to eligible Postal Service employees, Postal Service annuitants, and their eligible family members.



Postal Service employees and Postal Service annuitants were no longer eligible to enroll or continue enrollment in a FEHB plan as of January 1, 2025.



FEHB Program Carrier Letter

FEHB Program Carrier Letter All FEHB and PSHB Carriers

U.S. Office of Personnel Management
Healthcare and Insurance

FEHB ☒ PSHB ☒

Letter Number 2025-01

Date: January 15, 2025

Fee-for-service [1]

Experience-rated HMO [1]

Community-rated HMO [1]

Subject: Federal Employees Health Benefits and Postal Service Health Benefits Programs Call Letter

Introduction

This is our call for benefit and rate proposals for Federal Employees Health Benefits (FEHB) and Postal Service Health Benefits (PSHB) Program Carriers (for brevity, referred throughout this document as Carriers). This combined Call Letter outlines OPM's policy goals and initiatives for benefit proposals from Carriers in Plan Year 2026.

Submission of Proposals

Carriers must submit their benefit and rate proposals on or before May 31, 2025, for the contract term beginning January 1, 2026. OPM expects to complete benefit negotiations by July 31, 2025, and rate negotiations by mid-August to ensure a timely Open Season.

Call Letter Instructions

The Call Letter outlines benefit policy and strategic initiatives of importance to all Carriers, unless specifically noted as applying to one of the two Programs. As a reminder, Call Letter responsiveness is evaluated by a Contracting Officer as an element of Plan Performance Assessment (PPA) for all Carriers.

Carriers must submit their benefit and rate proposals on or before May 31, 2025, for the contract term beginning January 1, 2026.

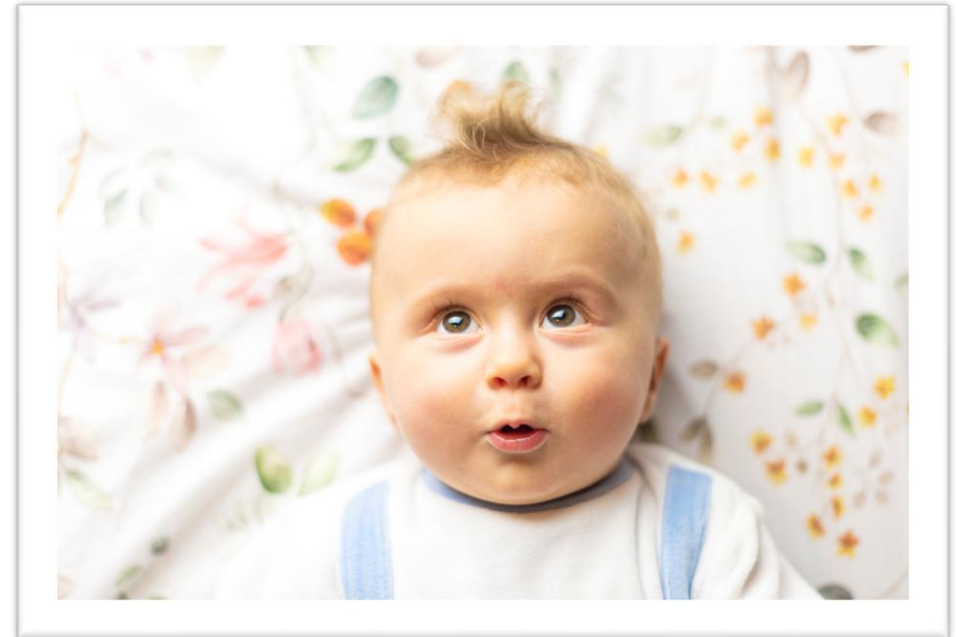
The Call Letter outlines benefit policy and strategic initiatives of importance to all Carriers, unless specifically noted as applying to one of the two Programs.



Looking Back on 2025 – Hello Heart Expanded

Hello Heart continues to shine and has expanded their coverage to pregnant women and is helping us focus on:

- Perimenopause
- Menopause
- Hypertension in maternal health
- No additional cost



Looking Back on 2025 – ABA Therapy

We removed Barriers on ABA Therapy!

- Age restrictions eliminated
- Coverage for both In-Network
Out-of-Network



Looking Back on 2025 – OOP Changes

	Individual In-Network	Individual Out-of-Network	Individual RX OOP	Family In-Network	Family Out-of-Network	Family RX OOP
2024	\$3,500	\$7,000	\$3,100	\$5,000	\$7,000	\$4,000
2025	\$3,500	\$5,000	\$3,100	\$7,000	\$10,000	\$5,000



Looking Back on 2025 - SilverScript



Partnered with CVS to offer an enhancement to our prescription coverage for our Medicare eligible annuitants and family members

- \$2,000 Maximum 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)
- \$600 Medicare Part B reimbursement. Medicare Part A only members do not qualify for this reimbursement.
- Available to CDHP Members



Looking Back on 2025 – Maven Introduced

- Fertility & Family Building
- Maternity & Newborn Care
- Parenting & Pediatrics
- Menopause & Midlife Health
- No additional cost

*Maven program to be discussed further on Tuesday's Value Program class.



Looking Ahead - 2026



Delivering 75 Years of Service - One Step at a Time

New for 2026 – CVS Weight Management Program



- Personalized assistance for reaching and maintaining weight loss
- Participation is required to get weight loss medication at the cost share set by your plan
- Must have prior authorization for weight loss medication on file before contacting the program
- Failure to participate in this program will result in member paying full price for weight loss medication

* CVS Weight Management Program to be discussed further on Tuesday's Value Program class



New for 2026 – Vaccines and Immunizations



VACCINES AND
IMMUNIZATIONS



RELATED TO TRAVEL
NOW COVERED.



New for 2026 – Introducing OSHI

- In-Network virtual care clinic for digestive issues without the wait
- Access to next-day visits with a team of gastrointestinal providers, registered dietitians and gut-brain specialist
- Standard \$25 copays and deductibles may apply

* This class will be discussed further on Tuesday's Value Programs class.



New for 2026 – Introducing Priority Health Coaching

Take control of your health with personalized coaching for members with chronic health condition such as asthma, COPD, depression, or heart disease

- Realistic Goal Setting
- Education & Empowerment
- Daily Life Tools
- Motivation & Encouragement
- Evidence-Based Guidance
- Confidential & Judgment-Free

*This program will be discussed further on Tuesday's Value Programs class.



New for 2026 - Hospice

Up to 30 days covered at
100%
for in-network inpatient and
outpatient services

No Deductible



New for 2026 - Deductible

\$350.00 – Individual

\$700.00 – Family

We have not increased our deductible since 2010



New for 2026

- Restriction on transgender surgeries and exceptions allowed in 2026
- What NALC HBP has done to support members
- Regulations for 2027



New for 2026 – High Option Premiums

	Enrollment Code	Bi-Weekly Employees Pay	Monthly Employees Pay
Self Only High Option	77A	\$121.14	\$262.47
Self Plus One High Option	77C	\$293.31	\$635.51
Self and Family High Option	77B	\$267.42	\$579.41



New for 2026 – CDHP Premiums

	Enrollment Code	Bi-Weekly Employees Pay	Monthly Employees Pay
Self Only High Option	77D	\$67.11	\$145.40
Self Plus One High Option	77F	\$152.63	\$330.69
Self and Family High Option	77E	\$165.21	\$357.96



New for 2026 – Prescriptions When the Plan is Primary

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



New for 2026 – Prescriptions When the Plan is Primary

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.*



Delivering 75 Years of Service - One Step at a Time

Some Things Are Too Good to Change When Using PPO...

High Option

Office Visits - \$25 copay – No referrals needed

Virtual Visits - \$10 copay when using NALC HBP Telehealth

Inpatient Hospital-\$350 copay

Preventive Care - 100%

Maternity Care - 100%

Accidental Injury - 100%

Preferred Labs - Quest Diagnostics or LabCorp - 100%



Some Things Are Too Good to Change When Using PPO...

High Option

Outpatient Hospital 85%

Surgeries 85%

Medical Emergencies 85%

Diagnostic Services 85%

75 visits for Physical, Speech and Occupational Therapy 85%

25 Acupuncture Visits - \$25 Copay

24 Chiropractor Visits & Spinal/Extra Spinal Manipulations - \$25 Copay

2 Pairs of Custom Foot Orthotics Annually 85%



Same Great Medical Network - Cigna

- Do your homework prior to your visits to make sure your provider participates with Cigna
- Save money and receive exceptional care
- Make sure you seek services at a participating facility. These services are paid at an in-network rate when performed at an in-network facility by a non-participating provider:
 - Radiology, Emergency Room Physicians, Anesthesiology, Pathology, Lab, Ambulance, Inpatient/Outpatient Observation Fees



Same Great Medical Network – Cigna

The Cigna OAP Shared Administration OAP Plus Network has:

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



Same Great Mental Health Network - Optum

- Recognized leader in mental health, behavioral disorders and substance use services
- Offers tools, information and support to help deal with problems that impact your well-being, career and personal life
- Optum is on-site this week

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

Optum



Delivering 75 Years of Service - One Step at a Time

Same Great Pharmacy Network - CVS

- Nationwide network that offers more than 68,000 retail pharmacies
- Helps you pay less
- Over 900+ CVS MinuteClinic
- Target retail pharmacy
- For additional claims or questions, call 1-800-933-NALC (6252) 24 hours a day, 7 days a week



2nd Largest Fee-For-Service Plan

- Located in Ashburn, VA
- 271 Employees
- OPEIU Representation
- 90,000+ PSHB Members Strong
- Union Owned, Union Operated and Not-for-Profit Plan



CHECKING ALL THE BOXES



Delivering 75 Years of Service - One Step at a Time

We Are Excited About the Future of the Plan!



Delivering 75 Years of Service - One Step at a Time

Extended Core Hours

You've asked
we delivered!

Our new Core Hours:
8:00am – 6:00pm ET

Just another way we're
here for you.



New User-Friendly Website – www.nalchbp.org



* Website to be discussed further on Tuesday's Website class



Delivering 75 Years of Service - One Step at a Time

Open Season 2025

November 10 – December 8

8:00am – 6:00pm ET

1-888-636-NALC(6252)

www.nalchbp.org

We need you!



Delivering 75 Years of Service - One Step at a Time

Together on the Journey!

Ask Me About it!

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

