

NALC Health Benefit Plan

FEHB

***Consumer Driven
(CDHP)***



2025



Welcome



Hello and thank you for taking the time to review the NALC Health Benefit Plan's 2025 benefit package. As we look ahead, we are excited about the future and hope you will make the decision to join the plan that delivers.

Since 1950, we have made it our mission to deliver comprehensive benefits at a competitive cost, and 75 years later, this goal has not changed.

That's right, 75 years of experience, knowledge, and working hard to offer our members the high-quality health benefits they deserve and rely on.

Learn more about our provider partnerships through Cigna®, CVS Caremark®, MDLive, and how they can assist you with a healthy lifestyle. From medical care, behavioral solutions, wellness programs, to your prescription needs, we are ready to deliver.

Our dedicated team is here to assist with any questions you may have. Please don't hesitate to reach out to us.

Stephanie M. Stewart
Director

FEHB CDHP
800-594-NALC (6252)
www.nalchbp.org

2025 Premiums

	Enrollment Codes	Biweekly Employees Pay	Monthly Annuitants Pay
Self Only FEHB CDHP	324	\$59.68	\$129.30
Self Plus One FEHB CDHP	326	\$135.12	\$292.76
Self and Family FEHB CDHP	325	\$146.26	\$316.91



Deductible & Catastrophic Limits

	Self Only	Self Plus One Self and Family
Deductible: In-Network	\$2,000	\$4,000
Deductible: Out-of-Network	\$4,000	\$8,000
Out-of-Pocket: In-Network	\$6,600	\$12,000
Out-of-Pocket: Out-of-Network	\$12,000	\$24,000

This is a summary of some of the features of the NALC Health Benefit Plan FEHB 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 71-009). All benefits are subject to the restrictions, definitions, limitations, and exclusions set forth in the official brochure.

Benefits

The Consumer Driven Plan 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 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.

Consumer Driven Health Plan 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.*

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
<i>Your PCA must be used first and your deductible satisfied before traditional benefits will apply. Your deductible applies to all benefits listed above.</i>	

Prescription Benefits

Your 2025 Drug Cost-Share When NALC HBP is Primary

Retail Pharmacy

Generic Drugs	Formulary Brand Drugs	Non-Formulary Brand Drugs
Up to a 30 day supply	Up to a 30 day supply	Up to a 30 day supply
\$10 (\$5 Generic for asthma, diabetes & hypertension)**	\$40**	\$60**

Mail Order Pharmacy

Generic Drugs	Formulary Brand Drugs	Non-Formulary Brand Drugs
90 day supply	90 day supply	90 day supply
\$20 (\$13 Generic for asthma, diabetes & hypertension)**	\$90 (\$70 Formulary brand for asthma, diabetes & hypertension)**	\$125 (\$110 Non-Formulary brand for asthma, diabetes & hypertension)**

Specialty Pharmacy*

Available only through CVS Specialty™ Mail Order	
Up to a 30 day supply	90 day supply
\$250**	\$450**

*Coverage restrictions may apply. See the official Plan brochure for full coverage details.

** Prescription drugs are subject to the calendar year deductible. Your PCA must be used first and then you must meet the remainder of your deductible before your Traditional Health Coverage begins.

Provider Networks

Medical Network



By choosing In-Network providers, you receive the best benefit and lower your out-of-pocket costs. Also, by using an In-Network Family Doctor/ Primary Care Physician or Cigna Care Designation specialist, you are receiving the highest quality care for you and your family.

The Cigna® HealthCare Shared Administration OAP network has:

Family Doctor & Specialist Locations	Participating Facilities	General Acute Care Hospitals	Transplant Facilities
5,253,106	32,956	10,438	169



Mental Health Network



Mental and emotional well-being is essential to overall health. By choosing an In-Network provider when utilizing these mental health and substance use disorder services, you will receive the best benefit.

The www.mycigna.com website provides convenient, confidential, and open access to information you need, when you need it.

Members have access to:

In-Network Clinicians	In-Network Facilities	In-Network Clinics
615,737	8,068	42,370

Prescription Network



The CVS Caremark National Network is a large nationwide network that offers more than 66,000 retail pharmacies. This network includes most large retail chain drug stores.

The Prescription Drug Program classifies prescription medications into four tiers based on quality, safety, clinical effectiveness and cost. Your cost-share is based on the tier level of your prescription drug.

Our tiers are defined as:

Tier 1	Tier 2	Tier 3	Tier 4
Generic Prescription Drugs	Formulary Brand Drugs - Brand name drugs that appear on the Plan's formulary	Non-Formulary Brand Drugs - Brand name drugs that are not listed on the Plan's formulary	Specialty Drugs*

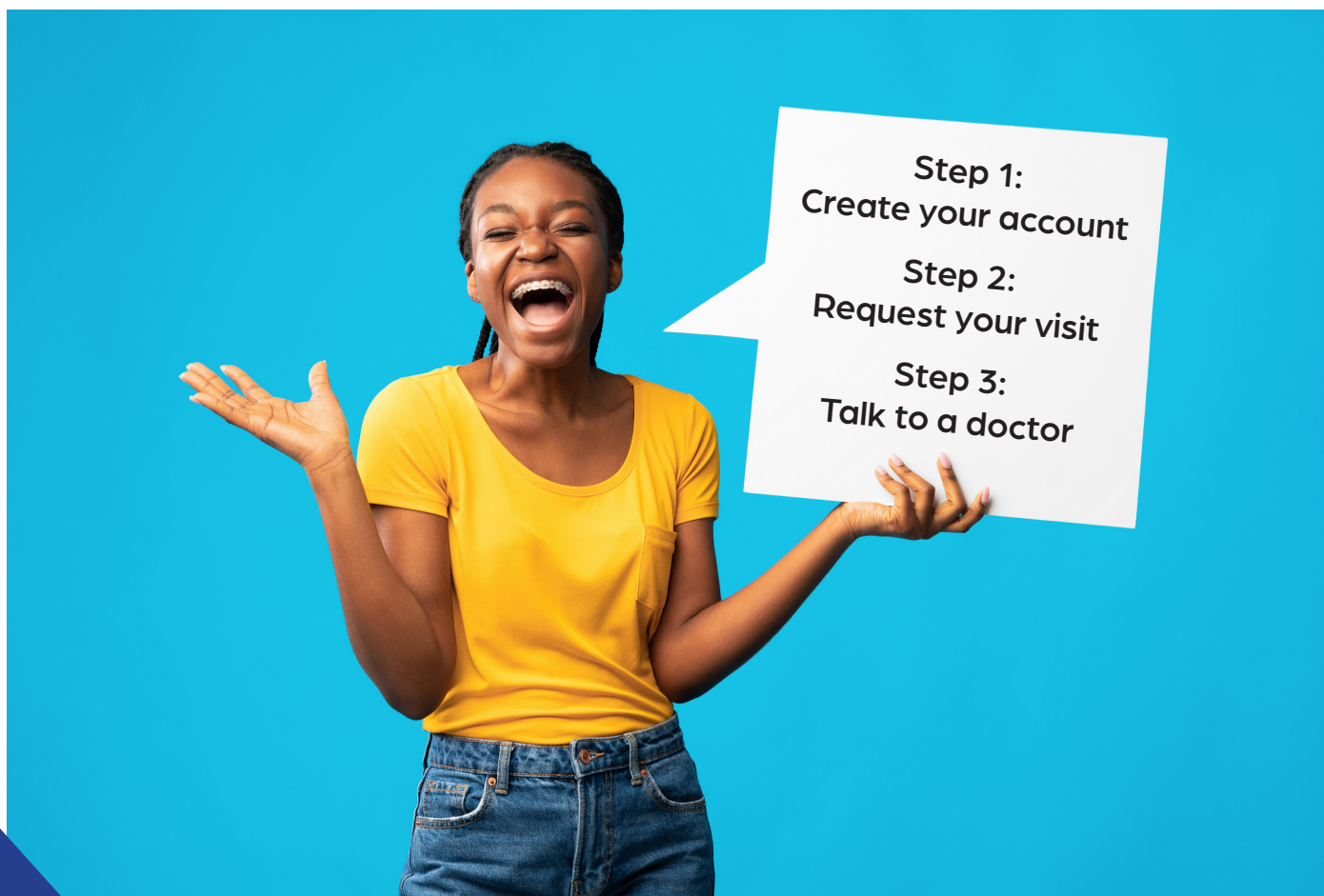
**Coverage restrictions may apply see the official Plan brochure for full coverage details*



Provider Networks

Telehealth Network

Receive high quality, affordable care for minor acute conditions wherever you are! Telehealth virtual visits are available through MDLive. Access **MDLIVE** by logging into www.mycigna.com and clicking "Talk to a doctor". You'll be able to 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.



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

**Coverage restrictions may apply. See the official Plan brochure for full coverage details.*



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. We offer worldwide coverage, in case you require urgent medical attention or a prescription to be filled. Our standard out-of-network benefits would apply for services received outside of the United States.

Things to keep in mind when traveling:

- Pack necessary prescriptions
- Keep your member ID card with you
- Only share member ID card with medical staff
- Care outside of the United States may require you to pay for services in full. If so, you will have to submit a member claim to get reimbursement. See our website for details.

When planning an extended stay, make sure you have enough maintenance prescriptions for the duration of your planned trip. If not, visit our website to obtain an early fill for your trip by downloading the Vacation Prescription Request form. If you have questions, contact the Plan for assistance.



24-Hour Health Information Line

The 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. Based on the symptoms and responses, they can help members select a course of action and a timeline for seeking the recommended care.



Musculoskeletal MSK Program



Our Virtual Musculoskeletal Program through Hinge Health® offers a convenient way to help you overcome back and joint pain, avoid surgeries, help with pelvic floor disorders, and reduce medication usage - all from the comfort of your home. This program is offered at no cost to you and your dependents aged 18 and older. For more information go to www.hingehealth.com/nalchbp.

Cardiac Care



An essential 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. This program empowers you to improve your lifestyle through coaching on your smartphone or tablet. You will have access to the most advanced hypertension management tools on the market, all at no cost.

NALC Health Benefit Plan members and dependents 18 years of age or older with a blood pressure reading of 130/80 mmHg or above, those taking blood pressure medication, pregnant individuals and woman impacted by menopause are eligible to enroll.

Go to www.join.helloheart.com/NALCHBP or text **NALC** to **75706** to register.



myCigna® Mobile App

From the myCigna® Mobile App you can 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 from www.mycigna.com.

The mobile app allows you to:

- Find care and costs
- View Claims
- Access digital ID cards
- Personalize, organize, and store your health information, including your doctors and hospitals, in one place.

Wellness Resources

Weight Loss

This **free** weight loss program helps you meet your weight goals by providing a structured weight loss plan and motivational support. You can choose a telephone or online program, whichever works best for you. The program is a non-diet approach to weight loss with an emphasis on changing habits. The program is tailored to each individual's learning style and level of readiness to make a behavior change. To enroll, go online to www.mycigna.com.



CVS Rx Weight Management Program

For those looking for additional weight loss support through medications, this program provides personalized support that will help you achieve lasting weight loss results. Participation is required to fill the weight loss medication at your plan-designated cost share. The program will help you reach your weight loss goals through: one-on-one support, a nutrition plan, the Health Optimizer™ app and a connected body weight scale to track your progress. There is no cost to you to participate in this program.



CignaPlus Savings®

The CignaPlus Savings® Program is a dental discount program that provides members and their dependents discounted fees on dental services. The Self Only enrollment monthly premium is \$3.00. For Self Plus One or a Self and Family enrollment, the monthly premium is \$5.00.

To find out more about the program, visit www.cignaplussavings.com. This program is not part of the Plan's FEHB benefits and is not insurance. Enrollment in the CignaPlus Savings® discount dental program is also one of the available incentives for completing the Health Assessment.

Programs

Broad Vaccine Administration Network

When the NALC Health Benefit Plan is the primary payor for medical expenses, the Plan will cover FDA-approved vaccines when administered by a pharmacy that participates in the NALC Health Benefit Plan Broad Vaccine Administration Network.

A directory of participating in-network pharmacies can be found at www.nalchbp.org by going to the Quicklinks, Locate a Network Retail Pharmacy. Pharmacy participation may vary based on state law.

Diabetes Care Management - Transform Care

This program helps deliver better overall care and lower costs for members with diabetes. Your enrollment in this program includes a connected glucometer, unlimited test strips and lancets, medication therapy counseling from a pharmacist, two annual diabetes screenings at a CVS MinuteClinic® and a suite of digital resources through the CVS mobile App, all at no cost (subject to benefits and eligibility verification).



MinuteClinic®

MinuteClinic® is more than just a regular walk-in clinic. MinuteClinic offers convenient high-quality care. In addition to treating common family illnesses, MinuteClinic can also complement a client's current health and wellness initiatives by offering comprehensive preventive health care strategies to support early identification of high-risk individuals and effectively manage chronic conditions. No appointment is necessary. Visit their website at www.cvs.com/minuteclinic for more information and a complete list of services.

myCVS™ On the Go

Enjoy the convenience of accessing a CVS Pharmacy or locate a MinuteClinic® on your smart-phone or mobile device. Go to the App Store on your Apple device or Google Play on your Android operating system and download the app. You can also visit the CVS Caremark® mobile sites at www.cvs.com to “open” your CVS Pharmacy anytime, anywhere.

CVS Pharmacy (m.cvs.com)

- Find a store in a click using your phone’s GPS
- Refill and transfer prescriptions quickly
- Access your prescription history
- Check your CVS.com and ExtraCare accounts



Lower Cost Generics

Reduce your out-of-pocket costs by asking your medical professional to prescribe generic drugs. Although the cost difference can be dramatic, generic drugs are pharmacologically identical to their brand name versions. The FDA requires that generic drugs be as safe and effective as brand name drugs.

CVS Maintenance Choice Program

If you prefer the convenience of purchasing maintenance medications locally, you can purchase a 90-day supply (84-day minimum) of covered drugs and supplies at a local CVS Caremark® Pharmacy, through our Maintenance Choice Program. You will pay the applicable mail order copayment for each prescription purchased.

Formulary

We use a formulary drug list. Certain non-formulary drugs may only be covered with prior authorization. You will find the Advanced Control Specialty Formulary® drug list by visiting our website at www.nalchbp.org and look under Member Resources. Our formulary is subject to review and modifications throughout the year.

Cigna Healthy Rewards™

The Healthy Rewards™ Member Savings Program can provide deep discounts on products and services that encourage and promote healthy behaviors and lifestyles, like:

- Vision and hearing care discounts such as laser vision correction procedures and discounts on eyeglasses, prescription sunglasses and vision exams
- Low-cost fitness center memberships around the country
- Nutrition – Free shipping on meals delivered right to your home

There are no claim forms or referrals, the program is easy for members to use. For more information go to www.nalchbp.org. Look under the Plans and Benefits tab and click on “Wellness and Other Special Features”.

Note: Healthy Rewards programs are NOT insurance. Rather, these programs give a discount on the cost of certain goods and services. The customer must pay the entire discounted cost. Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. Participating providers are solely responsible for their goods and services.





Cost Estimation Tool

Joining a Consumer Driven Health Plan means you have more control over your health care expenses. Being a smart health care “shopper” will help maximize the benefits of the plan. We make it easy by providing cost estimation tools at www.mycigna.com.

After choosing a provider, you can view a list of procedures performed by that physician and the cost for each service. If you do not have a physician in mind, you can search by a procedure. Once you choose the procedure, from major surgeries to lab tests, you will be given a list of doctors in your area who can perform the service and the estimated cost.

The tool includes the estimated cost for:

- Physicians
- Hospitals
- Urgent Cares
- Emergency Rooms

Wellness with Rewards

Improve your health and earn valuable incentives by participating in our rewards program. Earn health savings dollars to use toward eligible medical expenses.

Flu & Pneumococcal Vaccine	Earn \$5 in health savings rewards for an annual flu vaccine and/or pneumococcal vaccine.
Health Assessment	Earn \$20 in health savings rewards for completing a Health Assessment.
Annual Biometric Screening	Earn \$30 in health savings rewards for participation in a biometric screening.
Quitting Tobacco Use	Earn \$30 in health savings rewards for participation in the Cessation program. Visit www.mycigna.com .
Well-Child Visits	Earn \$30 in health savings rewards for completing 6 well-child visits through age 15 months as recommended by the American Academy of Pediatrics.
Healthy Pregnancies, Healthy Babies®	Earn \$30 in health savings rewards for enrolling in the Healthy Pregnancies, Healthy Babies® program.
Your Health First Disease Management Program	Earn \$30 in health savings rewards once you achieve your fitness, diet, or health goals with the assistance of a trained health coach, if you have a chronic health condition.

You are only eligible to receive one reward amount per person, per program or wellness activity, per calendar year. See the Wellness Incentive Programs section in our Brochure for guidelines and details.

Member Access Portal / App

In the fast-paced technology-driven world we live in, it is important to have access to the information you need, when you need it.

The NALC Health Benefit Plan app includes direct sign-on links to:

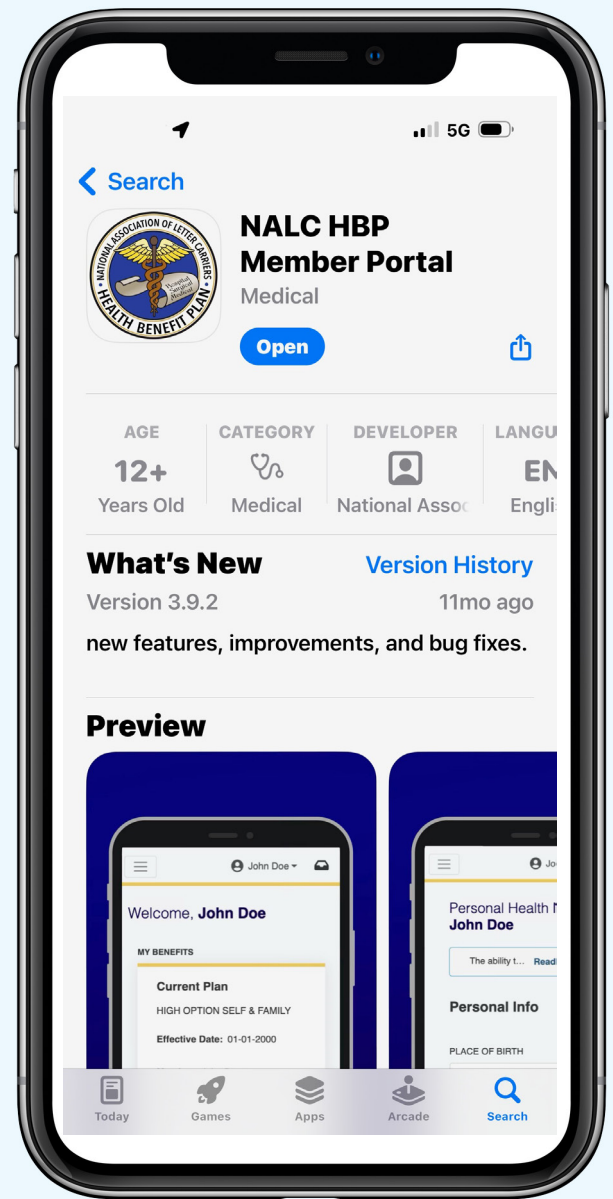
Cigna® Hello Heart®
CVS Caremark® Hinge®

Your personal health information is stored in a single, safe, password protected place accessible to only you or your designated personal representative.

App Features include:

- Communicate with NALC Health Benefit Plan representatives
- Download your ID card
- Review wellness incentives
- Create a Personal Health Notes record including immunizations, medications and more.

To access the Plan's Member Portal, use the mobile app which is available for download on both iOS and Android mobile devices. Visit memberportal.nalchbp.org or download the mobile App by searching NALC HBP Member Portal.



Medicare Coordination

For those members who enroll in Medicare A and B and have the NALC Health Benefit Plan CDHP as their secondary coverage, we limit benefits to the difference between our liability (as the primary carrier) and the Medicare payment. This Plan does not waive any out-of-pocket expenses such as deductibles, copayments, or coinsurance.*



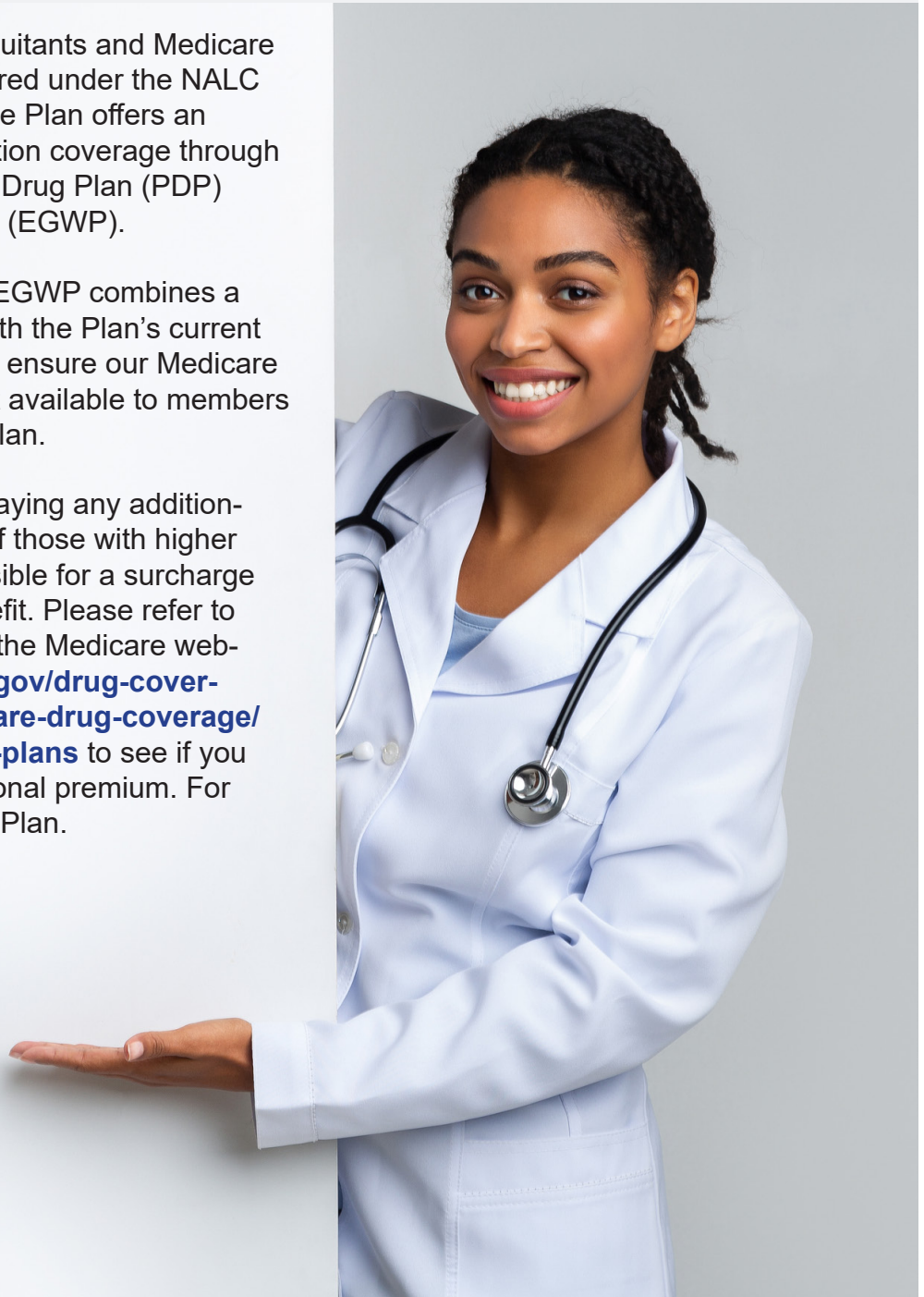
**Coverage restrictions may apply. See the official Plan brochure for full coverage details.*

SilverScript Prescription Drug Plan

For our Medicare eligible annuitants and Medicare eligible family members covered under the NALC Health Benefit Plan CDHP, the Plan offers an enhancement to our prescription coverage through the SilverScript® Prescription Drug Plan (PDP) Employer Group Waiver Plan (EGWP).

The Plan's SilverScript PDP EGWP combines a Medicare Part D formulary with the Plan's current year prescription coverage to ensure our Medicare members pay the lowest cost available to members in the NALC Health Benefit Plan.

You are not responsible for paying any additional premium; but in the case of those with higher incomes you may be responsible for a surcharge to your Medicare Part D benefit. Please refer to the Part D-IRMAA section of the Medicare website: <https://www.medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/monthly-premium-for-drug-plans> to see if you would be subject to an additional premium. For more information contact the Plan.



Contact Information

Cigna Healthcare Providers.....	855-244-NALC (6252)
Cigna Behavioral Health Providers	
24 Hour Cigna Health Information Line	
24 Hour Mental Health Hotline	
Preauthorize Treatment or a Hospital Stay	
Genetic Testing and Counseling	
Weight Management Program	
Healthy Pregnancies, Healthy Babies	
Your Health First Disease Management	
Precertification	
Cigna LifeSOURCE Transplant Network®.....	800-668-9682
Telehealth MDLIVE.....	888-726-3171
CVS Caremark® Prescription.....	800-933-NALC (6252)
Broad Vaccine Administration Network	
Formulary Drug List	
CVS Specialty™.....	800-237-2767
CVS Rx Weight Management.....	800-207-2208
NALC Health Benefit Plan Customer Service.....	877-814-NALC (6252)
Silverscript PDP EGWP	





Musculoskeletal MSK - Hinge Health®.....	855-902-2777
Cardiac Care - Hello Heart®.....	800-767-3471
Diabetes Care Management.....	855-238-3622
Smoking Cessation program.....	855-246-1873
CignaPlus Savings®.....	877-521-0244
Cigna Healthy Rewards™.....	800-870-3470

The Office of Personnel Management’s (OPM) Going Green mandate instructs all Federal Employees Health Benefit plans to reduce their use of paper by providing an electronic version of the Plan’s yearly brochure. You can access the electronic brochure at www.nalchbp.org. If you would like to receive a paper copy of the brochure, contact the Plan.

How to Join the FEHB Consumer Driven (CDHP) Plan

If you are eligible for FEHB benefits, you may enroll in one of the many participating health plans, change your current health plan, or cancel your enrollment in a FEHB plan during the annual Open Season. This includes active and retired federal employees, annuitants, survivor annuitants, Indian Tribes, Tribal organizations, and urban Indian organizations. Certain Qualifying Life Events (QLE) also allow anyone eligible to make changes to their FEHB enrollment outside of Open Season.

Active Federal Employees of agencies that participate in Employee Express may enroll during Open Season by going to the website at www.employeeexpress.gov or by calling 478-757-3030. Employees of non-participating agencies should contact their employing office for enrollment instructions.

For more information on how to enroll go to:
<https://www.opm.gov/healthcare-insurance/healthcare/plan-information/enroll/>

324 - Self Only FEHB CDHP

326 - Self Plus One FEHB CDHP

325 - Self and Family FEHB CDHP



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Annuitants or retirees eligible in the FEHB program can enroll by using OPM's Open Season online system at <https://retireefehb.opm.gov/Annuitant/Home/Default>, or by calling Open Season Express at 800-332-9798. For more information, call the Retirement Information Center at 888-767-6738 (TTY: 800-878-5707).