

The NALC Health Benefit Plan



HBR Report
Jan/Feb 2025
Vol. 25-1



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Director's Report



PSHB Open Season

As we begin this new year, I want to convey my sincere gratitude for the hard work everyone put into the first Postal Service Health Benefit (PSHB) open season. The first PSHB Open Season was not without it's bumps. It has certainly left a mark on history, but we are blessed with great HBR's, branch officers and other members who jumped in to assist fellow Letter Carriers. This is the strength of the NALC and is one of our greatest assets.

To all new members of the Plan, I say welcome and to all returning members, thank you for your continued trust in our Plan as your health care insurer.

Over the last few months, we have worked together to build and promote another amazing benefit package for our letter carriers, and I am excited to see what the future brings.

By now all members should have received the 2025 benefit information and a new member identification card, which will replace your current information. Please make sure to update this information with each provider visit.

Please keep in mind, due to the many preparations for PSHB, we were not able to complete a November/December Health Benefit Representative Report. I truly apologize for this, as it is always our intention to make sure you are kept up to date and are aware of any recent developments pertinent to the Plan.

In closing, I want to remind you that although the official open season has officially closed, your opportunity to talk to letter carriers about the NALC Health Benefit Plan is not over. Our great union has negotiated the right to speak to employees about the NALC Health Benefit Plan. The union is provided time to talk about our health plan with CCA's being converted and when USPS hires career letter carriers. Please make sure we are taking advantage of this right and every letter carrier is informed about our Health Plan Options when they become eligible for the PSHB program.

2025 Programs for You

Maven (Digital Health Care App for High Option Members)

Maven is the leading women's and family health platform providing 24/7, unlimited access to dedicated care navigation and advocacy, virtual provider appointments across 30+ specialties, clinically-validated resources, and the opportunity to connect with other members, all in one digital solution. The platform offers support for:

Fertility & Family Building	Maternity & Newborn Care	Parenting & Pediatrics	Menopause & Midlife Health
Preconception, IUI/IVF, adoption/ surrogacy, male fertility, preservation	Pregnancy/postpartum, infant care, partner support, miscarriage & loss	Parent coaching, special needs, childcare navigation, pediatric care, family medicine	Perimenopause, menopause, postmenopause, HRT support, low T support

Maven's mission is to provide safe, affordable, and accessible care to members whether they are seeking services on our platform or within their broader benefits ecosystem. With focused support on navigation and providing equitable benefits, Maven helps members reach the highest quality in-network clinics, resources, and providers whether they are in rural towns or need support through a social need. Members can register for Maven through the Maven Clinic mobile application or online at mavenclinic.com/join/NALCHBP.

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.

NALC Health Benefit Plan Seminar 2025

SAVE THE DATE: November 2 - November 5, 2025

The 37th National Health Benefit Seminar will be held at the **Disney Coronado Springs Resort** in Orlando, FL.

Reservations

The NALC HBP Seminar will be held at the Disney Coronado Springs Resort. The room rate is \$249 plus tax, per room, per night for the Standard / Preferred Run of the House Room, Single/Double occupancy. An additional person (18 or older) is \$25 per person per night.

Reservations can be made through the Disney Group Reservations Phone Team by calling (407) 939-4686 and mentioning the NALC Health Benefit Plan Seminar 2025 or by using the group's online booking website: <https://mydisneygroup.com/nalc2025/>

Please be aware that the rate guarantee cutoff for room reservations is **September 28, 2025**.



Airport Transportation

Walt Disney World ended the Magical Express airport shuttle service; therefore, there is no complimentary transportation between the resort and the airport. There is a paid bus service available. Go to: www.mearsconnect.com for more information. An additional transportation option would be Uber or Lyft.

Transportation to Parks

Disney provides guests regularly scheduled complimentary transportation between the Hotel and various Walt Disney World® Resort theme parks and other selected locations. This includes Disney Springs, with over 150 shopping, dining and entertainment venues, featuring some of the world's most iconic brands and restaurants.

Draft Seminar Schedule

Sunday, Nov. 2

12:00pm – 6:00pm	Registration
12:00pm – 4:30pm	Claims Inquiries
12:00pm – 4:30pm	Health Fair
5:30pm – 8:30pm	OPENING RECEPTION*

Monday, Nov. 3

8:00am – 8:45am	Registration
8:00am – 9:00am	Breakfast
9:00am – 12:00pm	General Session & Awards
12:00pm – 1:00pm	Lunch
1:00pm – 4:30pm	Training

Tuesday, Nov. 4

8:00am – 8:45am	Registration
8:00am – 9:00am	Breakfast
9:00am – 12:00pm	General Session & Guest Speakers
12:00pm – 1:00pm	Lunch
1:00pm – 4:30pm	Training

Wednesday, Nov. 5

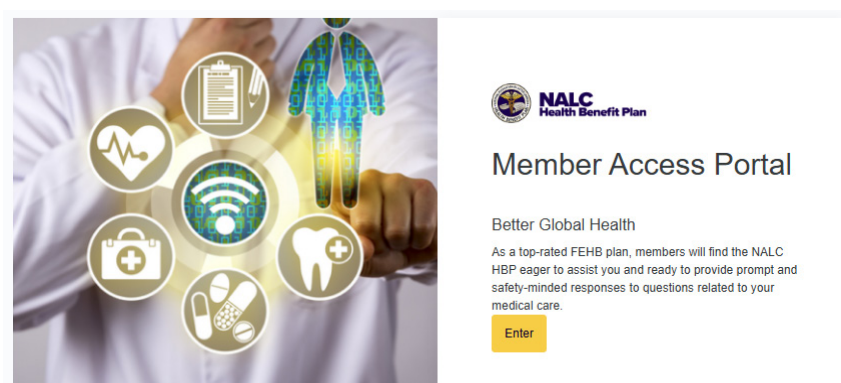
8:00am – 8:45am	Registration
8:00am – 9:00am	Breakfast
9:00am – 12:00pm	General Session & Guest Speakers
12:00pm – 1:00pm	Lunch
1:00pm – 4:30pm	Training
5:00pm – 6:30pm	Closing Reception

***Please note when making travel arrangements, that we have moved the larger Dinner/Reception to Sunday as the Opening Reception. The Closing Reception on Wednesday will be a smaller event with light fare served.**



NALC HBP Member Portal

Access the NALC Health Benefit Plan's Member Access Portal through our website at www.nalchbp.org, by clicking on the Member Login/Register tab. To have quick access to the member portal, use the Plan's mobile application which is available for download for both iOS and Android mobile devices. The portal provides members with 24/7 access to helpful features, tools and information related to their Health Plan benefits. Members can log in and create a unique username and password to access personal healthcare information such as benefits, 1095-B tax forms, out-of-pocket costs, deductibles, and claims. They can also download Explanations of Benefits (EOBs) and member ID cards. The portal also provides direct links to our vendor partners Amwell®, Cigna, CVS Health®, Health Equity®, Hello Heart, Hinge Health® and Optum.



Aetna Medicare Advantage for High Option

In 2025, the Plan will continue to offer our NALC High Option Plan – Aetna Medicare Advantage for annuitants with Medicare Parts A & B as their primary carrier.

Highlights:

- No additional premium (you pay the same NALC Health Benefit Plan High Option Premium)
- \$900 per year (\$75 per month) Medicare Part B premium reduction for eligible members
- \$0 deductible and \$0 coinsurance for covered medical care
- Prescription drug coverage as low as \$0 through Medicare Part D
- Dental coverage
- Vision coverage
- Unlimited physical, occupational, and speech therapy visits
- SilverSneakers® fitness program
- Non-emergency transportation program
- Home-delivered meals following an inpatient hospital stay
- You can see any doctor who is eligible to receive Medicare payment and willing to bill and accept payment from the NALC High Option Plan – Aetna Medicare Advantage

If you have questions or would like to enroll, visit AetnaRetireeHealth.com/NALCHBP or call 866-241-0262 (Monday through Friday, 8am-8pm ET).

Manage Your Rx on Your Own Time

CVS makes it easy to keep track of your Rx, check for savings and more from your mobile device.

The mobile app gives you a secure, simple way to manage your prescription benefits and member information. Find a nearby pharmacy no matter where you are. Learn about your medication and get information you can trust day or night. Do all this – and much more – at your convenience.

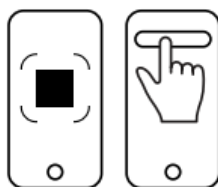
Keep an eye on drug costs and check for lowercost alternatives that may save you money.

Order and track refills – even get timely refill reminders – so you never miss a dose.

Stay on top of order status so you know when to pick up your medication or watch for delivery by mail.

Access your Rx list, member ID cards and Rx history at your doctor's office or anytime you need them.

Learn more at [Caremark.com/OpenEnrollment](https://www.caremark.com/OpenEnrollment) or scan the code.



To scan the QR code:

Open the camera on your smart phone
Focus on the QR code
Tap the link that appears



Important Medicare Information

Keeping your Coordination of Benefits (COB) information up to date is imperative for claims processing and accuracy of benefit payment.

If you are a new member with Medicare Part A and Part B, or a preceding (2024 and earlier) member who obtained Medicare coverage during the USPS Special Enrollment Period (SEP), please notify the plan so we can update your file. Unfortunately, failure to provide the correct COB could result in a delay of payment.

NALC Health Benefit Plan
888-636-NALC

PPO Network Providers
877-220-NALC

Mental Health / Substance Use Disorder
877-468-1016

Prescription Drug Program
800-933-NALC

CVS Specialty™ Pharmacy
800-237-2767

Precertification
877-220-NALC

Fraud Hot Line
888-636-NALC