

The NALC Health Benefit Plan



HBR Report
Nov/Dec 2025
Vol. 25-4

Delivering 75 Years of Service

One Step at a Time



Brian L. Renfroe, President
Stephanie M. Stewart, Director

Board of Trustees:
Lawrence D. Brown, Jr., Chairman
Sandra D. Laemmel
Charles P. Heege

Director's Report



Dear Health Benefit Representative:

I would like to close this year by thanking each of you for your hard work promoting the NALC Health Benefit Plan. Your hard work and consistent dedication to bringing members into the Plan is not overlooked, and we know our success is due to the actions of letter carriers who share our vision.

For many of you who attended our 37th Health Benefit Seminar, it is my hope you left not only with valuable resources to help you with branch events throughout the year, but the inspiration to promote our very own letter carrier union owned and operated health plan.

I encourage you not to become complacent but continue to speak with letter carriers about their health benefit options. Remember, our work does not end with the conclusion of open season. While this period is extremely important, and we highlight these dates (November 10-December 8), we must continue utilizing our contractual rights to meet with letter carriers throughout the year.

As we begin 2026, let's continue to do what we do best, which is raising awareness of the Plan's offerings and the great benefits that support our fellow letter carriers.



Important Information

Important Information Regarding our SilverScript PDP and our NALC High Option Plan – Aetna Medicare Advantage (High Option Members Only)

Postal Service annuitants and eligible family members are required to have Medicare Part D coverage through their insurance carrier to maintain enrollment in their Postal Service Health Benefits (PSHB) plan.

High Option annuitants and family members who are enrolled or eligible to enroll in our SilverScript Medicare Part D Prescription Drug Plan (PDP) also have the option to enroll in our NALC High Option Plan – Aetna Medicare Advantage (Aetna MAPD) if they have both Medicare Parts A & B. This is an alternative option to our SilverScript PDP, and Medicare Part D coverage is included in the plan.



SilverScript PDP coverage may not be effective until February 1, 2026, for new members who enrolled in the NALC Health Benefit Plan. This is due to a 21-day decision making period (opt-out period) given to members who are newly auto-enrolled into our SilverScript PDP. To ensure SilverScript PDP coverage is effective January 1, 2026, new members may call Aetna at 866-241-0262 to waive their 21-day opt-out period and enroll immediately.

If members have questions, or if they would like to enroll or switch their coverage between SilverScript PDP and Aetna MAPD, they may contact Aetna at 866-241-0262. As a reminder, should a member opt out of all required Medicare Part D coverage through NALC Health Benefit Plan, they will have no prescription coverage in the PSHB for the remainder of the year.

Important Reminder

Per the rules of the Postal Service Reform Act of 2022, Medicare eligible annuitants and their family members must be enrolled in the Plan's SilverScript PDP EGWP or NALC High Option – Aetna Medicare Advantage. Those who choose to opt-out will lose prescription benefits.

NALC HBP Seminar 2025



A Special Thank You to:

Brian Renfro, NALC President, for attending and speaking at the Seminar

Larry Brown, Sandy Laemmel and Charlie Heege, Trustees for attending the Seminar

For the Opening Prayers:

Monday - Kenneth Hoskins, NALC Branch 182

Tuesday - Byron Sheldon, NALC Branch 1091

Wednesday - Tyler Wiggins, NALC Branch 524

For coordinating the Post Office: Al Friedman, NALC Branch 2008

Our Vendors for the incredible Health Fair, fabulous guest speakers and assistance in making the event a success

Seminar Health Fair



NALC HBP HBR Award Recipients





Digestive Issues Network

An in-network virtual care clinic for digestive issues, without the wait.

Introducing a new partnership opportunity available through Cigna Healthcare®. Simply schedule a convenient virtual visit and pay your in-network cost-share.*

Access to next-day virtual visits with a team of gastrointestinal (GI) providers, registered dietitians, and gut-brain specialists.

This is a new, clinically proven approach to GI care with quick and convenient access including nights and weekends. To get started, visit:

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**Note: Oshi Health GI care is in-network with your plan, standard copays and deductibles may apply. Please check your plan benefits for further details.*

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