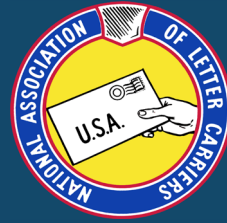


The NALC Health Benefit Plan



HBR Report
Mar/Apr 2026
Vol. 26-2



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:

With Spring here there is no better time than now to take some time to refresh our lives by completing some healthy spring cleaning.

Wait, I'm not only focusing on the dust and extra items that have accumulated around the house but speaking of health needs and goals that can be and should be maintained or reset with the changing of the season.

The NALC Health Benefit Plan (the Plan) offers many programs and benefits to help you and your membership.

Over the next few pages, we have listed a few things to remember as you spring clean your health. Remember, start with small changes or goals and remain consistent.

- Take a walk
- Create a list of healthy habits
- Declutter your mind
- Organize appointments throughout the year and re-commit to preventive care.
- Create a NALC Health Portal to organize your health notes, records, and claims.
- Revisit the Plan's wellness programs to learn more about how we can help you.

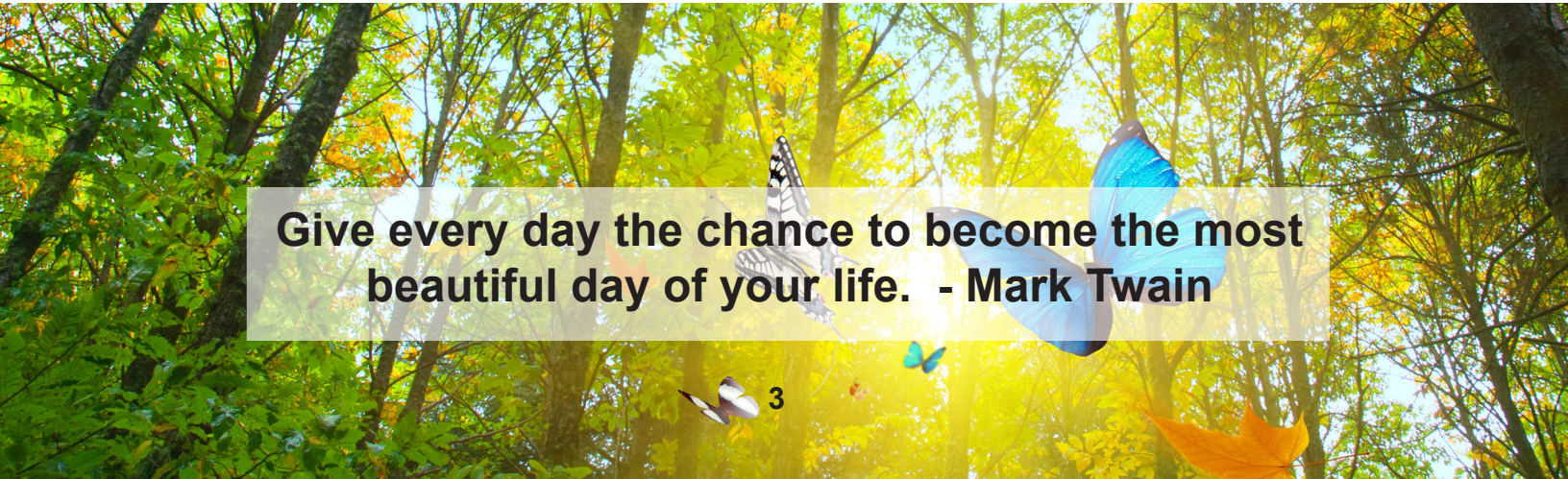




Self-Care Check-In



| |
|---|
| 1. Have I eaten regular healthy meals? |
| 2. Did I drink enough water? |
| 3. Have I attended to my personal hygiene? |
| 4. Am I getting enough sleep? |
| 5. Have I exercised or gone for a walk? |
| 6. Did I go outside for fresh air and sunshine? |
| 7. Have I spoken with family and friends? |
| 8. Was I able to find a moment to laugh? |
| 9. Did I put down my phone and take a break from my screen? |
| 10. Was I kind to others? |
| 11. What am I grateful for today? |
| 12. Was I positive? |



Give every day the chance to become the most beautiful day of your life. - Mark Twain

Health Inventory Checklist

When it comes to your health, start the year on a positive note with preventive care. Preventive care is routine health care that helps you stay on top of your health. Eating nutritious foods, staying active, limiting alcohol, managing stress and getting routine checkups are all part of your preventive care.

| <input checked="" type="checkbox"/> | Type | Additional Info |
|-------------------------------------|----------------------------------|---|
| <input type="checkbox"/> | Annual Physical Exam | Regular checkups with your primary care provider to monitor your health and discuss any concerns. |
| <input type="checkbox"/> | Vaccinations | Adult Immunizations endorsed by the Centers for Disease Control and Prevention (CDC) based on the Advisory Committee on Immunization Practices (ACIP) schedule. |
| <input type="checkbox"/> | Blood Pressure Screening | By getting your blood pressure checked regularly you can stay on top of this risk factor for heart disease. |
| <input type="checkbox"/> | Cholesterol Screening | Too much cholesterol makes it hard for blood to flow through your body. Know your numbers for a healthier heart. |
| <input type="checkbox"/> | Diabetes Screening | Know the ways to prevent and manage diabetes. Diabetes can be spotted with screenings before symptoms are noticable. |
| <input type="checkbox"/> | Skin Cancer Screening | Schedule a full-body skin screening. If you have many moles, fair skin, blue eyes, red hair, or a family history of skin cancer let your doctor know. |
| <input type="checkbox"/> | Colon Cancer Screening | There are several tests that help detect colon cancer early which makes it easier to treat. |
| <input type="checkbox"/> | Breast Cancer Screening | Mammograms are recommended to screen for breast cancer. Talk to your doctor about risk factors. |
| <input type="checkbox"/> | Cervical Cancer Screening | Doctors use a Pap test or a human papillomavirus (HPV) test to screen for cervical cancer. |
| <input type="checkbox"/> | Prostate Screening | Talk to your doctor about the risk factors for prostate cancer. Doctors commonly use PSA tests for screening prostate cancer, as well as monitoring throughout the treatment process. |

The Plan's preventive benefits are based on recommendations by the U.S. Preventive Task Force (USPSTF) and are subject to change based on their recommendations. If you have any questions about what services would be considered preventive, please call the Plan at 888-636-NALC (6252).



Considerations



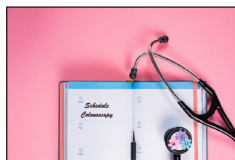
When making appointments to complete your preventive care services such as your annual physical, mammogram, and colonoscopy, remember to use an in-network Cigna Open Access Plus provider to receive the highest possible benefit. You can locate an in-network provider by calling 877-220-NALC (6252), using the provider locator tool on our website www.nalchbp.org, or accessing the provider locator tool through our member portal.



If you use LabCorp or Quest Diagnostics for your covered lab services, you will have no out-of-pocket expenses. When your provider recommends lab testing, remember to ask that they send the specimens to LabCorp or Quest Diagnostics or ask for a prescription so that you can schedule an appointment at LabCorp or Quest Diagnostics. To find a LabCorp or Quest Diagnostics facility near you, contact 877-220-NALC (6252) or visit www.labcorp.com or www.questdiagnostics.com.



The NALC Health Benefit Plan offers multiple preventive screening options for colon cancer including colonoscopies and Cologuard. Please remember that the Plan covers one preventive colonoscopy every ten years for members ages 45-85. If your provider recommends you undergo more frequent colonoscopies, you have coverage available under your medical benefits. In addition, the Plan also offers coverage for stool-based DNA testing such as Cologuard preventatively for members age 45-85 once every 3 years, and fecal occult blood tests (FIT) once per year for adults ages 45-85. It's extremely important that you discuss with your provider which option is best for you.



While many providers continue to offer access to vaccines in their office, some providers will refer you to a pharmacy for routine vaccines. To find an in-network location to receive your vaccine, call CVS Caremark Customer Service at 800-933-NALC (6252), call the plan directly at 888-636-NALC (6252), or visit our member portal for access to our Broad Vaccine Administration Network directory.



This is a summary of some of the features of the NALC Health Benefit Plan. 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 2026 NALC Health Benefit Plan can be found in the official brochure. Before making a decision, please read the Plan's officially approved brochure (RI 71-024). All benefits are subject to the restrictions, definitions, limitations, and exclusions set forth in the official brochure.

Branch Reimbursement Instructions

By approval of the Board of Trustees, the Plan will accept requests for branch reimbursement *BEARING A POSTMARK NO LATER THAN APRIL 30, 2026*. Each request must be accompanied by a branch reimbursement certificate and a roster of branch members enrolled on December 31, 2025. **Copies of branch rosters must be ordered by completing the Branch Printout Request, or by calling the Health Benefit Plan 888-636-NALC (6252). If calling, ask to speak to someone in the Executive Office.**

Reimbursement will be either the amount of the expenses attested to on the certificate, or the amount computed at seventy-five (75) cents per eligible member, whichever total is lower. **All requests must include (a) the specific amount of expenses incurred; and (b) the number of members for whom reimbursement is requested.**

Reimbursement will be made only for the employees and annuitants enrolled on December 31, 2025, under Chapter 89, Title 5, United States Code-Health Insurance, effective July 9, 1960.

The request should NOT include:

- Enrollees terminated from the Plan prior to December 31, 2025
- Any type of converted member or dependent nongroup plan, or
- Policyholders under our old program (those who retired before July 1, 1960).

Reimbursement will be made payable only to the Branch Secretary of record, and only if the certificate for reimbursement is signed by either the Branch President or Branch Secretary. The signature of the Branch Health Benefit Representative or Treasurer will NOT be acceptable.

**Please send to: NALC Health Benefit Plan, Attn: Executive Office
20547 Waverly Court, Ashburn, VA 20149**

Branch Printout Request

In order to receive your reimbursement, you must first complete the Branch Printout Request or call the Plan at 888-636-NALC (6252) and ask for the Executive Office to obtain a copy of your Branch membership list. The Branch Reimbursement Certificate with the Branch Roster must be postmarked by April 30, 2026.

NALC HBP Branch Printout Request

Branch # _____

Name: _____

Title: _____

Address: _____



I request a Branch printout for the Branch Reimbursement Certificate.

NALC Health Benefit Plan
20547 Waverly Court, Ashburn, VA 20149

Brian L. Renfroe, President

Stephanie M. Stewart, Director

Board of Trustees

Sandra D. Laemmel

Lawrence D. Brown, Jr., Chairman

Charles P. Heege

Branch Reimbursement Certificate

REIMBURSEMENT WILL NOT BE CONSIDERED UNLESS THIS CERTIFICATE IS COMPLETED IN FULL. EVERY BLANK MUST BE FILLED IN. PLEASE PRINT. MAIL THE COMPLETED FORM TO THE ADDRESS ABOVE.

DEADLINE: April 30, 2026

Branch Number _____ Branch Secretary _____

Branch Address _____

City _____ State _____ Zip _____

Branch Phone # _____ Branch E-mail _____

I certify that for the calendar year 2025, the above-referenced Branch incurred expenses for and on behalf of the NALC Health Benefit Plan. I further certify that expenses were incurred for the following reasons: (a) contacting hospital authorities and physicians to familiarize them with our Plan and to distribute claim forms and similar material relating to the Plan; and (b) assisting enrollees in filing claims properly, and distributing necessary forms to them for submission to the Plan.

I further certify that the number of members shown below includes only employees and annuitants enrolled under the Plans on December 31, 2025, and does not include any enrollment terminated before December 31, 2025, any type of converted members, or any annuitant who retired prior to July 1, 1960.

As reimbursement, the Branch is willing to accept (1) seventy-five cents (\$0.75) for each member enrolled in the NALC Health Benefit Plan High Option or CDHP on December 31, 2025, OR (2) the amount of expenses incurred, whichever amount is less.

PLEASE OBTAIN YOUR BRANCH ROSTER BY CONTACTING THE PLAN AT 888-636-NALC (6252) (ASK TO SPEAK TO SOMEONE IN THE EXECUTIVE OFFICE) FOR YOUR BRANCH MEMBERSHIP ENROLLED UNDER THE PLANS ON DECEMBER 31, 2025.

1. Number of members _____ @ \$0.75 =\$ _____

2. Amount of expenses incurred for the calendar year 2025 = \$ _____

Date Submitted _____

Name _____

Title (must be Branch President or Secretary) _____

NALC Health Benefit Plan
20547 Waverly Court
Ashburn, VA 20149

The NALC Health Benefit Plan HBR Report

Mar/Apr 2026

NALC Member Portal

Organize your medical information by utilizing the NALC Health Benefit Plan Member Access Portal.

Members have secure access to their personal health information whenever and wherever they are. After creating an account, members can manage or view information about their deductible, claims history, out-of-pocket, or benefits with 24/7 access.

To create an account visit nalchbp.org and clicking the Member login/register tab or download the Mobile App from IOS or Google Play.

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

