

NALC Health Benefit Plan

HBR Report



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Jul/Aug 2026
Vol. 26-4

Director's Report

Dear Health Benefit Representative:

As your health benefit plan, it is imperative that we offer our members the most competitive benefit options at an affordable price. We strive to implement wellness programs and incentives that create a healthy lifestyle while putting money back into our members' pockets.

One of our biggest initiatives as we move forward is making sure our members are aware of the preventive and proactive programs and/or benefit options they have at their fingertips.

As you look through this report, I encourage you to determine if you and the plan members represented at your branch are utilizing resources offered, and leveraging your wellness, which I must reiterate adds money back into each's members pocket or health spend budget?

Let's work together to promote our plan not only for "sick benefits" but also for "well-care or whole care."



One of the most important things the NALC HBP health insurance offers is options. When seeking medical care outside of normal doctor's office hours, consider all of the options available to receive the most appropriate care at the lowest possible cost.



For medical issues where the member needs to see a provider in person but might not need to go to the Emergency Room, Urgent Care can be a great choice. For High Option members, a visit to an in-network urgent care, costs \$25 (copay). For our CDHP members, a visit to an in-network Urgent Care facility leaves a member responsibility of 20% coinsurance after the calendar year deductible has been met. Both options are significantly less expensive than an Emergency Room visit.



To locate in-network providers, the provider directory is available for HO at www.nalchbp.org, and for CDHP at www.mycigna.com, or by calling 877-220-NALC (6252).

Both High Option and CDHP members have out-of-network benefits available. This means access to care whenever and wherever needed.

For medical emergencies, Emergency Rooms may be the best and only option. For the lowest possible cost-share consider using an in-network facility when possible. For High Option members, visits to an in-network Emergency Room that remain outpatient will be subject to the deductible, and a 15% coinsurance. For CDHP members, a visit to an in-network Emergency Room leaves the member responsible for a 20% coinsurance after the yearly deductible is met.



*See Plan Brochure for complete details regarding member cost-share for telehealth, Urgent Care, and Emergency Room benefits.

Virtual Wellness Programs

What virtual wellness programs does the NALC Health Benefit Plan offer? We offer many programs from heart health, joint pain physical therapy, weight loss, quitting smoking, women's health issues and more.

Priority Health
Virtual health coaching that assists you on your wellness journey.

Hello Heart
Virtual cardiac care to help you monitor & manage your heart health.

Maven (HO)
Virtual support for fertility, pregnancy, parenting and menopause.



Hinge
Virtual physical therapy through exercise technology that supports and targets the pain area.

MDLive
Telehealth (CDHP)
Virtual support for urgent care, behavioral care, primary care & dermatology.

Healthy Pregnancies,
Healthy Babies
Virtual pregnancy support through, education and risk monitoring.



If Physical Therapy is required for an MRI, keep in mind that Hinge participation may satisfy the requirement.

See the official brochure for differences in the wellness programs between High Option and CDHP.



Feeling under the weather? A good option to consider is telehealth. Our High Option members can see providers through NALC HBP Telehealth powered by Amwell at www.nalchbptelehealth.org or by using the app which is available in both Apple App store and Google Play for android users. Members will be responsible for a \$10.00 copay. Our CDHP members can seek care through MDLIVE www.MDLIVEforCigna.com with a 10% coinsurance after meeting their yearly deductible. Telehealth is a great low-cost option for minor acute non-emergency medical conditions.



Visana
Virtual women's health care including pelvic pain, heavy bleeding, menopause & perimenopause.

Telehealth by Amwell (HO)
Virtual support for urgent care, nutrition, dermatology & lactation.

Bend (HO)
A live, video-based service to support children & families in achieving behavioral health goals.

OSHI
Virtual care for digestive issues such as Crohn's disease, ulcerative colitis, IBS & GERD.



Calm (HO)
An app to help members manage stress, improve sleep, and build resilience through meditation.



The programs listed in the gray hexagons apply to High Option and CDHP members



The programs listed in the blue hexagons apply to High Option only



The programs listed in the green hexagon(s) apply to CDHP only

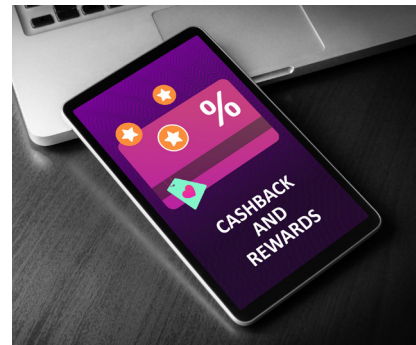
Looking for Ways to Save Money and Earn Rewards?

TASC Card for Wellness Rewards

Did you know that members can earn wellness rewards for completing certain health related tasks?

Once the first task completed, money is added to a prepaid debit card called the TASC card. If you have one gathering dust in your wallet, dust it off! If you know you had one but can't find it, you can call the Plan at 888-636-6252 or reach out through the member portal and we can issue a new one.

The funds can be used for health-related expenses such as copays, prescription medication costs, and dentist bills. The TASC card is like a debit card or a gift card, so you can't spend more than is on it. Once you have used all the available funds, please hang onto the card. When you complete future reward tasks, money will be automatically added to your existing card. (Section 5 (h) of the Plan brochure details all the ways you can earn incentives.)



Health Equity

Our High Option members and dependents who are enrolled in Medicare part B and SilverScript are eligible to receive up to \$600 reimbursement of their Medicare Part B premium payment. You can request reimbursement at any time, but most members will wait until they have paid out \$600 in Medicare part B premium payments to avoid having to submit multiple requests. The reimbursement is done through Health Equity. Reimbursement forms can be found on the NALC HBP website or through Health Equity's website www.healthequity.com/wageworks or call 844-768-5644.

Aetna Medicare

High Option members who are enrolled in Medicare A and B are eligible to opt into our Aetna Medicare program. This plan will take the place of your Medicare and NALC coverage and being part of this program entitles you to up to a \$75 a month reduction in your Medicare Part B premium. Unlike Health Equity, this premium reduction is taken off your Medicare premium. **Please be aware that you can't be enrolled in Aetna Medicare and SilverScript at the same time and therefore are only eligible for one reimbursement per eligible enrollment period.**

NALC Health Benefit Plan

Open Season Material Request

We are getting ready for Open Season! Does your branch need Open Season materials? Please complete the selections below (indicate a quantity) for materials to share with potential members.

_____ **High Option & CDHP **Benefit** Booklet**
(This booklet contains information about our medical benefits, prescription benefits, deductibles, catastrophic limits, medicare details, premiums and contact phone numbers.)

_____ **High Option & CDHP **Program** Booklet**
(This booklet is new this year and contains information about our many wellness programs including Priority Health, Hello Heart, Hinge and many others.)

_____ **Trinkets/Giveaway Promotional items**



**THIS FORM MUST BE POSTMARKED BY 9/30/2026.
ONLY ONE REQUEST PER BRANCH WILL BE
HONORED.**

MAIL TO:

Branch # _____

Name: _____

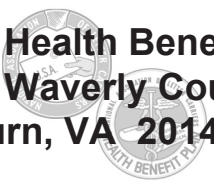
Title: _____

Address: _____

*Please be advised that there will be a limited quantity of booklets available before Open Season. You may receive a reduced amount of supplies based on availability of materials.

In addition to this request each branch will receive a prorated amount of the booklets based on Membership.

Please mail this form to: Beth Morris, NALC HBP, 20547 Waverly Ct. Ashburn, VA 20149



Help us keep your records current!

Be aware that all changes to enrollment records must be completed through your employing office or OPM including mailing address, phone number, email address, Social Security number, date of birth, and full legal name.

To make changes:

Active employees can call HRSSC at 877-477-3273 or go to <https://liteblue.usps.gov>.

Retirees can call the Retirement Information Office at 888-767-6738.

High Option

NALC Health Benefit Plan
& Fraud Hot Line
888-636-NALC

PPO Network Providers
& Precertification
877-220-NALC

Mental Health / Substance
Use Disorder
877-468-1016

High Option & CDHP

Prescription Drug
Program
800-933-NALC

CVS Specialty™
Pharmacy
800-237-2767

CDHP

NALC Health Benefit Plan
855-511-1893

PPO Network Providers
& Precertification
& Mental Health
877-220-NALC