

HIGH OPTION⁺ HIGHLIGHTS



Office Visit

\$25 office visit copay for a preferred provider or specialist.



Lab Services

Nothing for covered lab services billed by either Quest Diagnostics or LabCorp.



In-Network Hospital Care

\$350 copay per Inpatient admission or Outpatient observation.



Adult Preventive Care

Nothing for an annual routine physical, certain adult routine immunizations and screenings rendered by a preferred provider.



Maternity

Nothing at an In-Network Hospital.

Member Access Portal App

Members have quick access to their records through the Plan's mobile app. Download the free NALC HBP member portal app available through the IOS App Store or Google Play Store.



Contact Us



High Option
888-636-NALC (6252)

CDHP
855-511-1893



www.nalchbp.org



This is a summary of some of the features of the NALC Health Benefit Plan. It is only a summary, and 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 2027 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.



NALC HEALTH BENEFIT PLAN

HIGH OPTION & CDHP



WELLNESS

Looking to make a change to improve your health? The NALC Health Benefit Plan offers many programs to help you.

Priority Health
Hello Heart
Hinge
Accordant
Bend
Calm
Quit for Life
Real Appeal
CVS Rx Weight
Mgmt

Transform Care Diabetes
Telehealth
OSHI
Solutions for Caregivers
Maven
Visana
Cigna Plus Savings
Healthy Rewards
Healthy Pregnancies,
Healthy Babies



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

NETWORK PROVIDERS

Medical Provider Network (HO & CDHP)
The Cigna® network includes over 5,700,000 family doctor and specialist locations. Scan the QR code to view Cigna's Provider Directory.



Prescription Drug Network (HO & CDHP)
The CVS Caremark® National Network is a large nationwide network that offers more than 68,000 retail pharmacies. Scan the QR code to log into your account.



Behavioral Health Network (HO)
The Optum® network includes over 540,000 Clinicians and 255,000 telemental health providers. Scan the QR code to view the many Optum® resources.



Behavioral Health Network (CDHP)
The Cigna® network includes over 737,000 clinicians. Scan the QR code to view the many resources available to you.



CDHP HIGHLIGHTS



The Consumer Driven Health Plan (CDHP) 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.

CDHP PCA

\$1,200 per year for Self Only
\$2,400 per year for Self Plus One
\$2,400 per year for Self and Family

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

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

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.

