

Director's Report



Brian E. Hellman
Director

With the weather breaking, we all want to be outside and enjoy the sun. But there are dangers that go along with those activities. Don't let the hot rays of the sun be detrimental when having a fun summer. Included this month is information regarding sun safety. Protect yourself and your family from dangers that summertime activities can bring.

The Plan has you covered, together with CIGNA Healthcare Shared Administration, we are offering our new Open Access Plus (OAP) network. To help you get a better understanding of OAP we have included information and FAQ's.

2011 NALC HBP Seminar is rapidly approaching. Included in this report is the Seminar Registration form, Hotel Reservation Information and a draft of the Seminar schedule. We are looking forward to October and hope to see you there.

Have a great summer!!!!

Recognition of Service...

If you are planning to attend this year's seminar in Las Vegas, and have been the Branch Health Benefit Representative for 10 years or longer and have not received a recognition award at any our previous HBP Seminars, please fill out the form below and mail it to the NALC Health Benefit Plan Attention: HBP Seminar, as soon as possible.

I have been an HBR for 10 years or longer and will be at the 30th National Health Benefit Seminar in Las Vegas, Nevada. I have never received a recognition award from the NALC Health Benefit Plan.

Name: _____

Branch: _____

Street: _____

City/State/Zip: _____

I have been the Branch HBR for _____ years.

Health and Safety

The warm weather is upon us and it's time to enjoy what the outdoors has to offer this time of year. Remember one thing while you're celebrating summer, it shouldn't mean risking your health. I'm talking about Skin Cancer. Skin Cancer is the most common form of cancer in the United States, according to Centers for Disease Control and Prevention.

Even though skin cancer is the most common of all cancers, it is relatively easy to treat when detected early. Know how to protect yourself. Check moles, lumps, sores, etc. If any of those spots meets the following guidelines, have it checked out by a physician. These guidelines are sometimes referred to as the ABCD system, so that they can be more easily remembered.

- **“A” stands for asymmetry.** In most of these skin lesions, the spot is going to be symmetrical, meaning that if you cut it directly in half, the two sides will mirror each other. With a cancerous growth, however, part of it may look different from the rest.
- **“B” stands for borders.** A spot or area that could be melanoma sometimes has edges that are irregular instead of smooth, so look for border irregularity.
- **“C” represents color changes.** Any time you have a mark on your skin that changes color or is a mix of different colors, have it examined.
- **“D” is for diameter.** Most spots found to be malignant are not very large. They are usually about the size of a standard pencil eraser.

According to the Mayo Clinic, a fifth letter, “E”, is now also being added to this acronym. **“E” stands for evolving** because the skin spot may change its appearance over time. If it does, this should raise another red flag.



Protect yourself and apply sunscreen. Most people don't apply enough, which is why undesirable sunburns and tanning can occur despite sunscreen application. To achieve the Sun Protection Factor (SPF, which protects against the sun's UVB radiation) reflected on a bottle of sunscreen, you should use approximately two milligrams of sunscreen per square centimeter of skin. In practice, this means applying the equivalent of a shot glass (two tablespoons) of sunscreen to the exposed areas of the face and body (a nickel-sized amount to the face alone). If you're using a spray, apply until an even sheen appears on the skin. Remember that sunscreen needs to be reapplied every two hours, or more frequently after swimming, heavy perspiration, or toweling off.

OAP Information and FAQ's

The Plan makes a diligent effort to provide members with the most comprehensive and cost effective FEHB benefit package. We recognize the need for our members to get the best value from their health care dollars, so as promised during Open Season, effective July 1, 2011, the NALC Health Benefit Plan will transition from the CIGNA HealthCare Shared Administration PPO network to the CIGNA HealthCare Open Access Plus (OAP) network. By changing this network, members may realize an immediate savings in their out-of-pocket costs when using a provider that participates in the OAP.

We realize that you may have questions about this transition. To help you, we have included a few frequently asked questions. If you have additional questions, please call our Customer Service at 1-888-636-6252.

What is the OAP?

OAP stands for Open Access Plus, a CIGNA network. This network replaces the CIGNA HealthCare PPO Shared Administration network and currently has 6,860 general acute care hospitals, 13,544 facilities and 1,587,398 specialists and primary care physicians.

I have Medicare as my primary coverage, how does the change affect me?

When you have Medicare as your primary payor you are not required to use in-network providers and the network change will not affect you. You will not have to change physicians.

How do I find out if my doctor is in the OAP network?

There are 2 ways to locate a provider.

- a) You can call the Provider locator line at 1-877-220-NALC (6252). When you call the locator, please let them know that you are looking for a physician in the OAP network.
- b) You can search for an OAP provider on line by following these steps:
 - Go to www.nalc.org/depart/hbp
 - Click on the Network Providers tab
 - Click on the CIGNA OAP tab
 - Click on OAP Online Provider Directory (effective 07/1/11)Once you have gotten to the OAP online directory, here are some tips you can use:
 - 1) When searching for a physician, the type of physician will always default to Family Doctor/Primary Care Physician;
 - 2) If you do not find your doctor listed under Family Doctor/Primary Care Physician, change the physician type to Specialist and search again.
 - 3) There are Search tips to the right of the type of physician. Click there to help you in your search for a doctor. You can also search for hospitals, urgent care facilities, labs, and other specialty facilities.

Can a doctor or hospital be in both the OAP and the PPO networks?

Yes, the majority of doctors and hospitals are contracted with both the OAP and the PPO. Which negotiated rate the physician receives depends on which card you present. That is why it is important to begin using your OAP card on 7-1-11.

Will I receive new ID cards and why?

Yes, new ID cards are being issued, which you may have already received, so you can provide your physician with the most current information on your health benefit plan.

OAP Information (cont.)

What if my doctor is not in the OAP network directory?

That may mean your doctor does not participate in the OAP network. Not all doctors in the PPO network are in the OAP network; however, you can nominate your doctor to become part of the OAP network. To nominate your doctor, go to www.nalc.org/depart/hbp home page and select CIGNA Provider Nomination Form from the left-hand side of the page. Download the form, complete it and send the completed form to: NALC Health Benefit Plan, 20547 Waverly Court, Ashburn, VA 20149.

We will contact CIGNA with your request. You will be notified when the nomination is complete. The nomination process may take up to 6 months from the time CIGNA receives the necessary information from the provider to complete the process. During this time, you may want to find a doctor who participates in the OAP network. In order to find a participating doctor, you can visit the OAP Network Provider Directory on the NALC Health Benefit Plan website or call the Provider locator line at 1-877-220-NALC (6252).

What if my family physician/primary care physician is in the PPO network but not the OAP?

You may continue to seeing your physician but the claims will be paid at the non-PPO benefit. Your best benefit with the lowest out-of-pocket is to find a new physician in the OAP network. Whenever you utilize the services of an OAP provider, the services are billed at a negotiated rate with increased savings and the member is not billed the difference between the charge and the negotiated rate.

What's different on the new ID cards that I will be receiving?

While these cards look very similar to the ones you received earlier this year, there are a few minor changes.


On the front of your new ID card, you will see OAP network effective 7/1/11. This advises your physician that you became a member of the OAP network effective July 1, 2011. On the back of your new ID card there is a change in the claim address where your physician would mail manual claims for processing, if needed.

When should I start using the new ID card?

You should present your new ID card to your physician at your first physician's visit on or after July 1, 2011. On or after July 1, 2011, any cards you have received prior to these new ID cards should be destroyed, as they are no longer valid.

What's different with the new Directories?

The new directories are in a different format than what you've previously seen. Both the print and online directories now include a listing of Family Doctors/Primary Care Physicians (FD/PCP). These are providers that you have the option of selecting as your personal physician. If you choose to select an FD/PCP, then that provider can act as a "home base" for basic care. They can be your source for advice and direction and will help coordinate your care - from preventive checkups and routine medical care to specialized care and hospitalizations. You can still go to one of the providers listed as an FD/PCP without selecting them as an FD/PCP. Depending on your state, you may now also see a section specifically for OB/GYNs.

The online directory for OAP has a newer look and enhanced features when compared to the current PPO directory. With the new directory, you now have the ability to search for urgent and convenience care facilities on the first page. You can also search for providers at a greater distance. The new results page allows you to see more providers at once and sort by name or driving distance. If applicable to the provider, you can now see their quality designations as well. One indicator you may see for specialists is the CIGNA Care designation . This lets you know that this provider meets high standards for both quality and cost effectiveness. A key to all of the quality designations is at the bottom of the results page.

Seminar News



NALC Health Benefit Plan Seminar Hotel Info

The NALC Health Benefit Plan Seminar will be held **October 16th – 19th at the Flamingo Hotel** in Las Vegas, Nevada. The registration form and information regarding hotel rooms is included in this report. In the last issue of the HBR report we gave you contact information for questions regarding your room reservations and rates. Please do not contact the Plan regarding your reservations; contact the Flamingo Hotel directly at 1-888-373-9855. Please state that you are attending the NALC Health Benefit Seminar and reference the group code SFHB11.

Seminar Registration

Don't forget to send in your registration form for the 30th National Health Benefit Seminar! Seminar instructors are hard at work preparing their informative classes once again designed to provide you with a complete picture of the Plan and benefits. HBR's will learn about new and existing benefits and how to promote the Plan. If you need a registration form you may log on to our website at www.nalc.org/depart/hbp and print out the form.

Best Branch Newsletter

The Plan will again be presenting an award for the best Branch newsletter. Please forward a copy of your article to the Plan by **August 31st**. The article can be on Plan benefits, human interest stories about how the HBP helped Branch members, or any other health related articles that you feel are of interest to the membership. Please mark on the envelope "2011 Seminar Article Contest."



NALC Rap Session

The 2011 NALC Rap Session is set for October 14th-16th in Las Vegas. You are welcome to attend the Rap Session Presentation by President Rolando on October 16th from 8am-12pm at Planet Hollywood. President Rolando will **not** be speaking at the Health Benefit Plan Seminar General Session this year.



MBA Seminar

This year MBA will be holding a Seminar at the same time as the NALC Health Benefit Plan at the Flamingo hotel. Early morning classes will be offered to those that hold dual roles as HBR's and MBA's so that you may attend both Seminars. A separate registration is required for the MBA Seminar. You may contact the MBA at 202-638-4318.



**NALC Health Benefit Plan
30th National Health Benefit Seminar
October 16 – 19, 2011
The Flamingo Las Vegas**

REGISTRATION FEE: \$100.00
Please complete a SEPARATE form for each Registrant

Name: _____ Title: _____
Branch: _____ Branch City: _____
Number of Years HBR: _____ Number of Seminars Attended: _____

Mailing Address for Confirming Your Registration:

Street: _____
City: _____ State: _____ Zip: _____
Daytime Phone: _____ Home Phone: _____
E-Mail Address: _____

Arrival Date: _____ Departure Date: _____

Guest (Name): _____

Special Dietary Needs (Luncheon): _____

Will you be attending the MBA Seminar? Yes _____ No _____ (Separate registration required.)

Will you be attending the Rap Session*? Yes _____ No _____

**President Rolando will not be speaking at the Health Benefit Plan Seminar. You are welcome to attend the Rap Session on Sunday, October 16th from 8am-12pm at Planet Hollywood to hear his presentation.*

Registration Fee Includes:

- ✦ All Seminar Materials
- ✦ Health Fair (During Registration)
- ✦ Continental Breakfast Each Day
- ✦ Sunday Meet and Greet
- ✦ Monday Awards Lunch
- ✦ Tuesday Closing Reception

Please make the Registration Fee (\$100.00) payable to the NALC Health Benefit Plan. The Registration Fee must accompany this form. (We are sorry but the NALC HBP cannot accept Credit Card payments for the Registration Fees.)

Mail registration form with your check to:

**NALC Health Benefit Plan
ATTN: 2011 Seminar
20547 Waverly Court
Ashburn, Virginia 20149**

QUESTIONS??? – Please Call (703) 729-8104

(Intentionally left blank.)

NALC Health Benefit Plan Seminar Room Reservations

Call the Flamingo at 1-888-373-9855 or use the following internet link
<http://www.harrah.com/CheckGroupAvailability.do?propCode=FLV&groupCode=SFHB11>

For the NALC Health Benefit Plan Seminar rates use the Group Code SFHB11.

Deluxe Room - Room Rate \$55 per night plus 12% Clark County tax

Comfortable, contemporary, our Deluxe Rooms are one of the best bets in town. Measuring nearly 350 square feet, these roomy accommodations come equipped with a desk, comfortable chair and entertainment center that includes a television and a high speed Internet access port. Each room is loaded with features that simplify your stay; an in-room safe, iron and ironing board, built-in hair dryer and more! Available with one king or two queen beds.

Go Room - Room Rate \$99 per night plus 12% Clark County tax

Guest comfort is at the forefront, as exemplified by innovative bedroom and bathroom designs accented with the signature Flamingo pink. Bedrooms feature oversized white vinyl headboards, posh carpet, and sleek, modern furniture. Ultra-soft pillowtop mattresses are tripled-sheeted with plush linens and white drapery adorns the bedroom walls, adding an air of sophistication.

Deluxe bathrooms include stylish frosted glass walls and doors, Delta jetted shower fixtures and luxurious bath amenities by Gilchrist & Soames. The new accommodations indulge tech-savvy guests with a host of cutting edge digital accessories including top-of-the-line sound system, CD/DVD player with iPod® compatibility, electronic window treatments and wireless internet connections (nominal fee). Rooms are also equipped with 42" flat panel television sets and built-in screens in the bathroom mirrors.

Please be aware that there are a limited number of rooms available. Each of these rooms provides different accommodations and will not necessarily mirror another guest's room.

You will need to make the first night's deposit.

These special rates are for reservations made before September 13, 2011.

**RESERVATIONS MUST BE RECEIVED BY 5:00 PM (PDT),
Tuesday, September 13, 2011.**

30th National Health Benefit Plan Seminar

Las Vegas, Nevada

October 16 –19, 2011

SCHEDULE (DRAFT)

Health Benefit Plan Office --- Carson City I

Sunday, October 16

President Rolando's Presentation	8:00 am - Noon <i>(Tentative)</i> <i>Planet Hollywood</i>
Registration	Noon – 6:00 pm <i>Registration Desk</i>
Office/Claims Inquiries	Noon – 4:30 pm <i>Carson City I</i>
Health Fair	Noon – 4:30 pm <i>Twilight Ballroom</i>
Meet & Greet	4:30 – 6:00 pm <i>Scenic/Vista Ballroom</i>

Monday, October 17

Registration	8:00 – 9:00 am <i>Registration Desk</i>
Continental Breakfast	8:00 – 9:00 am <i>El Dorado Ballroom</i>
Claims Inquiries/ Vendors	8:30 – 9:00 am 1:00 – 1:30 pm 4:00 – 4:30 pm <i>Carson City I and II</i>
General Session	9:05 – 10:15 am <i>Scenic/Twilight Ballroom</i>
Morning Break	10:15 – 10:30 am <i>(Outside Ballroom)</i>
Special Feature Programs	10:30 am - Noon <i>Scenic/Twilight Ballroom</i>
Awards Luncheon	Noon – 1:30 pm <i>Vista Ballroom</i>
Training Classes	1:30 – 4:30 pm <i>(See your Seminar Badges for Rooms)</i>
Afternoon Break	3:00 – 3:15 pm <i>(Outside Classrooms)</i>

Tuesday, October 18

Continental Breakfast	8:00 – 9:00 am <i>Vista Ballroom</i>
Claims Inquiries/ Vendors	8:30 – 9:00 am 1:00 – 1:30 pm <i>Carson City I and II</i>
Training Classes	9:05 am – Noon <i>(See Seminar Badges for Rooms)</i>
Morning Break	10:30 – 10:45 am <i>(Outside Classrooms)</i>
Lunch Break	Noon – 1:00 pm <i>(On your own)</i>
Training Classes	1:00 – 2:30 pm <i>(See Seminar Badges for Rooms)</i>
Afternoon Break	2:30 – 2:45 pm <i>(Outside Classrooms)</i>
Training Classes	2:45 – 4:30 pm <i>(See Seminar Badges for Rooms)</i>
CLOSING RECEPTION	6:30 – 9:30 pm <i>Lagoon Pool</i>

Wednesday, October 19

Claims Inquiries/ Vendors	8:30 – 9:00 am 11:30 am - Noon <i>Carson City I and II</i>
Continental Breakfast	8:00 – 9:00 am <i>Vista Ballroom</i>
Speakers	9:05 – 10:50 am <i>El Dorado Ballroom</i>
Morning Break	10:50 – 11:05 am <i>(Outside Ballroom)</i>
Training Classes	11:05 am – Noon <i>(See Seminar Badges for Rooms)</i>

Health Corner

What are Heat-Related Illnesses?

Intense exposure to the sun and hot temperatures can cause heat-related illnesses, such as heat exhaustion, heat cramps, and heat stroke (also known as sun stroke). When your body works to cool itself in extreme heat, more blood rushes to the skin's surface and as a result less reaches your brain, muscles and other organs. This can interfere with your physical strength and mental capacity.

Heat exhaustion, heat cramps, and heat stroke all occur when your body cannot adequately cool itself. But each is slightly different. *Heat exhaustion* occurs when the body loses large amounts of water and salt through excessive sweating, particularly through hard labor or exercise. This can disturb the circulation and interfere with brain function. Individuals who have heart problems or who are on diets may be susceptible to heat exhaustion.

As in heat exhaustion, *heat cramps* can strike when the body loses excessive amounts of fluids and salt. This deficiency, accompanied by the loss of other essential nutrients such as potassium and magnesium, typically occurs during heavy exertion.

Heat stroke, the most serious of the heat-related illnesses, occurs when the body suffers from long, intense exposure to heat and loses its ability to cool itself. In prolonged, extreme heat, the part of the brain that normally regulates your body temperature malfunctions. This decreases the body's ability to sweat and, therefore, cool down. Individuals who have certain medical conditions, such as scleroderma or cystic fibrosis, may be at greater risk of developing heat stroke.

The risk of heat-related illness dramatically increases when the heat index climbs to 90 degrees or more. So it's important especially during heat waves, to pay attention to the reported heat index, and also to remember that exposure to full sunshine can increase the reported heat index by 15 degrees.

According to WebMD you should check with your doctor to see if your health conditions and medications are likely to affect your ability to cope with extreme heat and humidity.

It's best to stay in an air-conditioned environment, if you have to go outdoors we suggest the following:

- Wear lightweight, light colored, loose-fitting clothes, and a hat
- Use sunscreen with a protection factor of SPF 30 or more
- Drink at least eight glasses of water, or fruit juice per day
- Avoid drinks with caffeine or alcohol



NALC Health Benefit Plan
20547 Waverly Court
Ashburn, VA 20149

Look inside for information on the new Open Access Plus (OAP) provider network.

NALC Health Benefit Plan	1-888-636-NALC
Recorded Benefit Information	1-888-636-NALC
Prescription Drug Program	1-800-933-NALC
Caremark SPS	1-800-237-2767
PPO Locator	1-877-220-NALC
Precertification	1-877-220-NALC
Fraud Hot Line	1-888-636-NALC
Mental Health / Substance Abuse	1-877-468-1016