

Cost-saving health benefits



**Brian
Hellman**

Does money grow on trees? How many times have you asked your kids this, or just shook your head when they said, “But I want...”? Unfortunately, most of us have been there, and with summer vacations right around the corner, I am sure everyone is in the same area of life counting, budgeting, calculating and simply trying to save money (the money that doesn’t grow on trees).

If you are nodding your head in agreement as you are reading this article, then keep reading, because the Plan has some money-saving benefits that I would like to remind you of.

Reminder 1: Health Risk Assessment

There is no better time than now, only a few months into the year, to complete the Health Risk Assessment (HRA). The HRA is an online tool that analyzes your health-related responses and gives you a personalized plan to achieve your specific health goals. This online profile provides you with the information you need to help put you on a path to good physical and mental health.

Also, the best news of all is that when you complete the HRA, you will pay nothing for your next office visit to a participating provider. Once you complete the HRA, the Plan will waive the \$20 copayment (when the Plan is the primary payor) on your next medical office visit or consultation to an in-network provider. The visit must occur in the same calendar year you complete the HRA. It gets better: We will waive two \$20 copayments (when the Plan is primary payor) on your next medical office visit or consultation to an in-network provider for a Self and Family policy when at least two family members complete a HRA.

Reminder 2: The Lab Savings Program

When possible, always try to use the Lab Savings Program. This program provides services through Laboratory Corporation of America (LabCorp) and Quest Diagnostics Inc. (Quest). LabCorp has 1,632 facilities nationwide and Quest Diagnostics has 2,656 nationwide locations. When members or physicians choose LabCorp or Quest Diagnostics for covered laboratory services, the Plan pays 100 percent of the negotiated rate. All other laboratory facilities are subject to the Plan’s standard benefits. To locate a LabCorp or Quest Diagnostics laboratory, call the preferred

provider locator service at 877-220-NALC (6252).

If you live in an area where a LabCorp or Quest facility is not available, we may be able to arrange a specimen pickup at your physician’s office. Please contact the Plan at 888-636-NALC (6252), or download a Lab Pick Up Request form from the Plan’s website, nalc.org/department/hbp. Upon receiving this information, Cigna will work with LabCorp and Quest to determine if a laboratory pickup is available at your physician’s office. Please keep in mind that the submission of the nomination form does not guarantee provider participation; however, we will do our best to work with LabCorp and Quest to continue to expand their extensive networks.

“As your health care family, we understand the importance of staying healthy at an affordable cost.”

Reminder 3: Cost Comparison Tool

Another great option the NALC Health Benefit Plan offers our members is the tool to compare the costs of covered medical services. Knowing about health care costs makes you a better health care consumer. You can compare our in-network provider average allowance with the standard Plan allowances for hundreds of procedures.

In addition, our members have access to our Cost of Common Conditions/Illness tool. This tool provides the costs for a spell of illness based on the average cost in your geographic area. You can search for the cost of more than 30 illnesses with this tool. To locate these tools, look under the Health Center tab located on our website.

Reminder 4: CVS Caremark Extra Care Health Card (non-FEHB benefit)

The last reminder I want to give you is about the CVS Caremark ExtraCare Health Card available to all members of the NALC Health Benefit Plan. It is an exclusive health benefit to you to provide value and help you stay healthy. Use your card at any CVS/pharmacy store or online at cvs.com to receive a 20 percent discount that applies to regularly priced CVS/pharmacy Brand or CVS/pharmacy Exclusive Brand health-related items of \$1 or more.

In this article, I have highlighted a few cost-saving benefits, although there are many more in the Plan’s 2013 benefit package. I hope you will take advantage of the above reminders and research our brochure and website for other cost-saving ideas and suggestions. As your health care family, we understand the importance of staying healthy at an affordable cost.