



Benefits and you

Did you know the Health Benefit Plan pays 100 percent of lab services rendered by Quest Diagnostics or LabCorp for covered services? The use of these labs is completely voluntary. To find a location near you, call 877-220-NALC (6252).

Another program paid 100 percent by the NALC is QuitPower, a voluntary smoking cessation program available through United HealthCare. This program provides access to a wellness coach who can motivate you.

When you sign up, you can qualify to receive an eight-week supply of over-the-counter nicotine replacement therapy or gum. The best part of the program is that it works around your schedule. You can choose to complete it online, over the phone or by mail. To join, call 877-QUIT-PWR (877-784-8797) or see our website at nalc.org.depart/hbp. Coverage is also available for prescription medications for smoking cessation.

Other 100 percent coverage benefits (for services rendered by a PPO provider) include:

- Immobilization by splinting or strapping of a sprain, strain or fracture for care received within 72 hours of your accident
- Pap or chlamydial test for female dependent children
- Routine adult screenings for mammograms, osteoporosis and colorectal screenings, diabetic and PSA testing and certain routine immunizations endorsed by the Centers for Disease Control and Prevention
- Childhood immunizations recommended by the American Academy of Pediatrics for those aged 3 to 21

Claims processing

In 2008, the Plan processed 3,865,820 claims. In 2009, we processed 4,493,127 claims—an increase of 627,307.

CIGNA Shared Administration Network

CIGNA provides one of the largest nationwide networks of providers, including 6,670 general acute care hospitals, 12,327 facilities and 1,205,094 physicians, in addition to specialists. CIGNA also offers 120 experienced organ and tissue centers through the LifeSource Transplant Network.

CIGNA continually reviews the availability of network providers across the country in an effort to provide our members with sufficient choices. This means frequent network updates. We meet with CIGNA monthly to work on member-suggested providers or facilities.

Linkia

This year, we've added a benefit for repair of existing foot orthotics. Linkia is a national provider of orthotic and prosthetic devices. All providers contracted through Linkia have the capability to repair and to make orthotics. There are approximately 1,000 providers available nationwide. Call 877-220-NALC (6252) for more information.

Hearing aid program


CIGNA's Healthy Rewards Program has partnered with HearPO. Members have access to participating providers who offer 40 percent discounts off hearing health care services. Members can also save, on average, 25 percent off hearing aids. Services include batteries mailed directly to your home. They have more than 250 name-brand hearing aids. HearPO has 1,800 locations nationwide. To learn more, simply call 877-806-7062.

Caremark's virtual pharmacy concept

In 2005, CVS/Caremark began working with the USPS to determine which pharmacies could return packages to members with a shorter delivery time. A thorough review of the mail service process was performed from the time a prescription order was received until it was sent.

The virtual pharmacy rolled out in November 2009. The CVS/Caremark systems have been reprogrammed to flag the ZIP code on an incoming order. The prescription is then sent electronically to the pharmacy that will dispense and return the prescription order to the member's home with the shortest transit time possible. Pharmacy locations are in Miramar, Florida; Wilkes-Barre, Pennsylvania; Mt. Prospect, Illinois*; San Antonio, Texas; and Birmingham, Alabama.

With the advent of this last phase, many members can expect to receive their orders faster. They may notice their prescriptions are being shipped from a different pharmacy. Aside from the postmark, there should be no difference in the appearance of the order or the enclosed paperwork.

All outgoing claims forms will continue to have the Palatine, Illinois, mail order address printed on the form, regardless of which pharmacy filled/mailed the prescription. The standard method of shipment for all pharmacies is through the Postal Service. 

*Note: Mt. Prospect is the physical location for the Palatine, Illinois, P.O. box.