



Happy new year!

would like to wish everyone a very happy and healthy new year! I hope everyone enjoyed the holidays and is ready to embark on the upcoming year, 2010.

Open Season ended December 14. The numbers are still rolling in, but they look very promising. I have high hopes for this year—we have listened to our members' needs and wants, and I think our new benefits for 2010 really reflect that. Here at the NALC Health Benefit Plan, we are always looking to improve our benefit structure, so we sincerely appreciate hearing from our members.

President Rolando recently announced an exciting new benefit in particular: the establishment of the NALC Flu and Pneumococcal Vaccine Administration Network, which is offering free influenza, pneumococcal, and H1N1 vaccines to NALC Health Benefit Plan members and their eligible dependents when the NALC Health Benefit Plan is the primary payer for medical expenses. This program became effective on November 23. (Note: FluMist is not covered through this program.)

The NALC Health Benefit Plan is partnering with more than 12,900 local NALC CareSelect pharmacies to provide this free and convenient service. A full list of participating pharmacies is available at pharmacyshots.com/vaccine_network_01.pdf, or members can call Caremark Customer Service at 800-933-NALC (6252) to find a local pharmacy that participates in the NALC Flu and Pneumococcal Vaccine Administration Network.

Since state regulations and the policies of NALC CareSelect pharmacies vary, members are urged to contact their CareSelect pharmacy directly to see if their state requires a prescription to administer either adult or pediatric vaccines, and for the days and times the vaccine can be administered. If a prescription is required, members should ask the pharmacy if the physician's office may call in a prescription on your behalf, or if the pharmacy will contact your physician for you.

All that is necessary for a member to do is to present their NALC Health Benefit Plan identification card at the pharmacy. The pharmacist will verify your status as an active Plan member, eligible for 100 percent coverage for both the vaccine and the administration of the vaccine, and then submit an online claim. Your pharmacist should

call the CVS/Caremark pharmacist help desk if assistance is needed.

Another great benefit we will be offering this year has to do with lab services. When your covered lab services are performed by either LabCorp or Quest Diagnostics, the Plan will pay 100 percent of the negotiated rate for covered services. This means no out-of-pocket expense for you. Ask your physician to use LabCorp or Quest for your lab processing. The choice to use these labs is up to you—it is entirely voluntary. To find a location near you, simply call 877-220-NALC (6252).

When you become a member of the NALC Health Benefit Plan, numerous programs are available for your use. For example, have you ever had a minor health issue that you'd just like to ask a nurse about? I know I have. Here at the Plan, we have a solution—the 24-hour nurse help line, open seven days a week for those minor health issues. A registered nurse (RN) or clinical specialist can help you determine if you need to see a doctor or go to the hospital. They will even assist you in locating a nearby provider. To speak to one of these trained professionals, please call 877-220-NALC (6252).

Another great program I hope members will check out is CIGNAPlus Savings. This program is a discount dental program that can provide savings of up to 35 percent on dental services from a network of more than 76,000 providers nationwide. Since this is a discount program and not true insurance, you must enroll and pay a monthly premium. Also because it is not an insurance program, there are no claim forms to file, no deductibles to meet and no benefit maximums. Call 877-521-0244 for more information on the program. You can also locate a participating provider or join when you call this number.

If your new year's resolution was to live a healthier lifestyle, you may want to check out our Healthy Rewards program. This program can provide discounts for weight programs, exercise activities, fitness clubs, oral hygiene products, books and magazines, as well as vision and hearing services. For more information, call 800-870-3470.

If you have any questions about these programs, please do not hesitate call the Plan. Our toll-free number is 888-