



OAP information and FAQ

The Plan's diligent efforts to provide members with the most comprehensive and cost-effective FEHB benefit package do not end with the close of Open Season. We recognize the need for our members to get the best value for each health care dollar spent and we are constantly evaluating cost-saving strategies that will benefit members by lowering out-of-pocket costs and maintaining access to qualified in-network providers.

As I previously wrote in the *May Postal Record*, the good news for most Plan members is that on July 1, we will change from the CIGNA Healthcare Shared Administration PPO network to the CIGNA Healthcare Shared Administration OAP network. By changing to this network, you may realize an immediate savings in your out-of-pocket costs due to deeper discounts.

Here at the Plan, we realize that you may have questions about this transition and we want to help.

While the following may not answer all of your questions or concerns, we have listed a few frequently asked questions (FAQ) that you may have now or will encounter in the future.

Will I receive new ID cards and why?

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

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 that the OAP network is effective 7/1/11. This advises your physician that you became a member of the OAP network effective July 1.

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. On or after that date, any cards you have received prior to these new ID cards should be destroyed, as they are no longer valid.

Will I receive a new directory?

New print directories have been created to show you the list of providers participating in the OAP network.

There is also a new online directory for the OAP network. Always check it for the most current information. You can visit the Plan's website, nalc.org/depart/hbp, under the "Health Resources" tab and look for the "OAP Network Provider Directory effective 7/1/11."

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, 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 also can 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 his or her 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.

When will the new directories be available?

While the new OAP plan doesn't go into effect until July 1, the OAP online directory is currently available on the NALC Health Benefit Plan's website at nalc.org/depart/hbp. 