



Same great benefits, greater savings

Together with the CIGNA Healthcare Shared Administration, we are pleased to announce to our members that we were able to further stretch their medical dollars. Beginning July 1, our new preferred provider network will be offered through CIGNA's Open Access Plus (OAP) network. The OAP brings greater savings without compromising your access to qualified in-network providers. The OAP network has 13,544 participating facilities, 1,587,398 family doctors and specialists and 6,860 general acute care hospitals. It also includes 120 experienced organ and tissue transplant facilities through the CIGNA Lifesource Transplant network known as the Centers of Excellence.

Why the change? The NALC Health Benefit Plan strives to keep our premiums low and, at the same time, give our members the best, most competitive benefit package in the Federal Employee Health Benefit (FEHB) program. The primary way to do this is to utilize as many cost-saving strategies as possible. One of those strategies is changing from the CIGNA Healthcare Shared Administration PPO to the OAP. OAP provider discounts are on average 3 to 5 percent better than PPO discounts. This savings translated to lower costs for you and kept the overall cost of the Plan down.

The savings you see in your health care spending will be the only difference you will notice in our switch from CIGNA's PPO to their OAP network. Our partnership with the CIGNA Shared Administration still affords our members access to many free or low-cost programs, such as:

- **Lab savings program**—Members who choose to have their lab work performed by LabCorp or Quest diagnostics pay no deductibles or coinsurance expenses. The Plan pays 100 percent of the negotiated rate for covered services.
- **24-hour nurse help line**—A registered nurse or clinician is available 24 hours a day to assist members with symptom-based questions and concerns. They can help you determine the appropriate care needed and also help you locate an in-network provider at no cost to you.
- **Healthy rewards program**—By presenting your NALC ID card, members can receive discounts on a wide range of health and wellness services and products not covered by your insurance. Some of these include

weight-loss programs, laser vision correction and health club memberships.

As you can see, the only difference in the OAP network access will be the savings you notice in your health care costs.* To see if your current health care provider participates in the OAP network or to locate a new health care provider, please visit our website, nalc.org/depart/hbp, and chose the OAP provider link from the "Network Providers" tab. Or, you can call the in-network provider locator line at 877-220-NALC (6252).

Please remember that our members who have Medicare as their primary payor are not required to use participating providers.

Quit for Life

Here at the Plan, we understand that kicking the habit isn't easy, especially with all of the stresses that life can bring. When you are ready to quit smoking, the NALC Health Benefit Plan can help. As an eligible member or eligible dependent of the Plan, you can join the Quit for Life Program at no additional cost to you. The program is open to members, spouses and eligible dependents ages 18 or older. It also is available to members who are retired, their spouses and eligible dependents of retirees who are age 18 and older.

When you enroll in the Quit for Life program, you get:

- Up to eight weeks of free nicotine replacement therapy (patch and gum).
- Five calls and unlimited access to a quit coach.
- Access to a web coach, an exclusive online community.
- A quit guide to help you navigate your quitting plan.

It's free. It's confidential. It works. To join, call 866-QUIT-4-LIFE (1-866-784-8454), or visit quitnow.net/nalc.

The Quit For Life program is brought to you by the American Cancer Society and Free & Clear. The two organizations have 35 years of combined experience in tobacco cessation coaching and have helped more than 1 million tobacco users. Together, they will help millions more make a plan to quit, realizing the American Cancer Society's mission to save lives and create a world with more birthdays. ☒

* Minimum disruption of 2 to 3 percent expected.