



Important Plan information

In this special edition of *The Postal Record*, you will see highlights in regard to the NALC Health Benefit Plan 2012 benefit package. I hope you will take the opportunity to review it and make a decision to stay with HBP or, if you are presently with another plan, make the decision to join your union-owned, union-operated Health Benefit Plan.

Below you will find a quick synopsis of the new 2012 benefit changes. Please keep in mind that the following is only a summary of some of the features of the NALC plan. Detailed information on the benefits for the 2012 NALC health benefit package can be found in the official brochure. All benefits are subject to the definitions, limitations and exclusions set forth in the official brochure.

Changes to the HBP for 2012:

- Your share of the NALC postal premium will increase for Self Only and increase for Self and Family.
- Your share of the non-postal premium will increase for Self Only and increase for Self and Family.
- We now cover licensed acupuncturists.
- We now require prior authorization for radiology/imaging services to include CT/CAT, MRI, MRA, NC and PET scans.
- We added coverage for vaccination with Tetanus-diphtheria, pertussis (Tdap), for adults age 65 and older.
- We now cover Haemophilus influenza type b (Hib) vaccine for adults age 19 and older with medical indications as recommended by the Centers for Disease Control.
- We now cover osteoporosis screening as recommended by the U.S. Preventive Services Task Force (USPSTF).
- You now pay 30 percent (after the calendar-year

deductible) for preventive care for children when rendered by a non-PPO provider.

- We now cover one vision screening for amblyopia or its risk factors for children between the ages of 3 and 5, as recommended by the USPSTF.
- We now cover meningococcal vaccine for children as recommended by the American Academy of Pediatrics.
- You now pay nothing for Group B streptococcus infection screening, sonograms, and fetal monitoring as part of your maternity care when rendered by a PPO provider.
- We now limit our payment of charges for covered infertility treatment to \$2,500 per calendar year. Drugs prescribed for the treatment of infertility are not covered.
- You now pay \$20 per visit for physical, occupational and speech therapies.
- We now pay for 20 chiropractic spinal manipulations per calendar year.
- We now limit the number of acupuncture visits to 15 per person per calendar year.
- We added coverage for autologous blood or marrow stem cell transplants limited to an approved clinical trial when approved by the Plan's medical director for the following conditions: Childhood rhabdomyosarcoma, advanced Ewing sarcoma, advanced childhood kidney cancers, and Mantle Cell (non-Hodgkin's lymphoma).
- You now pay nothing for delivery of a newborn in an outpatient PPO facility.
- We now waive one \$20 office visit copayment annually (two for Self and Family) when you complete the Health Risk Assessment (HRA).

In closing, I would like to wish everyone a most enjoyable Veterans Day and Thanksgiving holiday! ✉

2012 Health Insurance Premiums						
Type of Enrollment	Enrollment Code	Non-Postal Premium				Postal Premium
		Biweekly		Monthly		Biweekly
		Govt share	Your share	Govt share	Your share	Category 1, Your share
High Option, Self Only	321	\$185.75	\$74.67	\$402.46	\$161.78	\$54.04
High Option, Self and Family	322	\$414.35	\$151.20	\$897.76	\$327.60	\$105.16

Note: All USPS postal employees are required to pay full NALC dues. Associate dues are not available.

Note: Non-postal employees, federal annuitants, non-NALC union annuitants and other postal annuitants must pay the annual \$36 associate membership fee to maintain membership in the NALC Health Benefit Plan. For further explanation, please see the official 2012 brochure.

Note: Call the Membership Department at 202-662-2856 for inquiries

regarding membership, union dues, fees or information about NALC.

Note: The Self Only premium for a USPS transitional employee (TE) is \$260.42. The Self and Family premium for a USPS transitional employee (TE) is \$565.55. In accordance with 5 U.S.C. Section 8906a, TEs are required to pay the entire premium, including both the employee share and the government contribution. Please visit our website at nalc.org/department/hbp for more information.