



# Open Season


**H**ere we are again at one of the most anticipated times of the year. From Nov. 12 to Dec. 10, every federal and postal employee will have the opportunity to choose his or her health coverage for the 2013 benefit year. I am happy to report that not only has the NALC Health Benefit Plan put together an outstanding benefit package, we also have had a decrease in premium rates. That's right—a decrease! As we all know, that is a tough thing to accomplish in a world of ever-rising costs.

Below you will find highlights of the Plan benefits. I encourage you to review this information and make a decision to stay with the HBP or become a member this

year. With more than 60 years of service to our members, I am confident you will not be disappointed.

Note: Certain deductibles, copayments, and coinsurance amounts do not apply if Medicare is your primary coverage (pays first) for medical services.

Note: This is a summary of some of the features of the Plan. Detailed information on the benefits for the 2013 NALC HBP Brochure can be found in the official brochure (RI 71-009). All benefits are subject to the definitions, limitations and exclusions set forth in the official brochure.

**I hope everyone has a most enjoyable Veterans Day and Thanksgiving!** 

Benefit	You Pay—PPO	You Pay—Non-PPO
<b>Preventive care</b>		
Annual routine physical exam, age 3 or older	Nothing	30% after \$300 deductible
Adult routine immunizations and tests	Nothing	30% after \$300 deductible
Well child care (up to age 2)	Nothing	30% after \$300 deductible
Routine immunizations (up to age 21)	Nothing	30% after \$300 deductible
<b>Inpatient hospital care (precertification required)</b>		
Maternity	Nothing	30% after \$350 per admission copay
Medical/surgery		
Room, board and other services and supplies	\$200 copayment per admission	30% after \$350 per admission copay
<b>Outpatient hospital</b>		
Medical/surgical	15% after \$300 deductible	35% after \$300 deductible
Emergency medical	15% after \$300 deductible	15% after \$300 deductible
<b>Laboratory Services</b>		
LabCorp or Quest Diagnostics	Nothing	
Other lab facility	15% after \$300 deductible	30% after \$300 deductible
<b>Chiropractic Care</b>		
Initial office visit	\$20 copayment	30% after \$300 deductible
Manipulations (20 per calendar year)	15% after \$300 deductible	30% after \$300 deductible
<b>Physician Care</b>		
Office visits	\$20 copayment per visit	30% after \$300 deductible
X-rays, other diagnostic services	15% after \$300 deductible	30% after \$300 deductible
Maternity care (complete)	Nothing	30% after \$300 deductible
Accidental injury	Nothing within 72 hours	Any amount over the Plan allowance within 72 hours
Surgery	15%	30% after \$300 deductible
<b>Prescription Drugs</b>	<b>Network</b>	<b>Non-Network</b>
A generic equivalent will be dispensed if it is available, unless your physician specifically requires a brand name. This is a 30-day plus one refill limit at local retail.		
Retail pharmacy	20% of generic cost/30% of Formulary brand cost/45% of Non-Formulary brand cost	Full cost at time of purchase—45%
1st and 2nd fill		
Mail Order Program		
60-day supply	\$8 generic/\$43 Formulary brand/\$58 Non-Formulary brand	
90-day supply	\$5 NALCSelect generic/\$7.99 NALCPreferred generic/\$12 generic/\$65 Formulary brand/\$80 Non-Formulary brand	
Specialty drugs		
Mail order	\$150 for a 30 day supply/\$250 for a 60-day supply/\$350 for a 90-day supply	

## 2013 Health Insurance Premiums

Type of Enrollment	Enrollment Code	Retiree and Non-Postal Premium				Postal Premium
		Biweekly		Monthly		Biweekly
		Govt share	Your share	Govt share	Your share	
High Option, Self Only	321	\$190.84	\$74.15	\$413.49	\$160.66	\$52.95
High Option, Self and Family	322	\$424.95	\$150.48	\$920.73	\$326.04	\$103.26

**Note:** The Self Only premium for a USPS transitional employee (TE) is \$264.99. The Self and Family premium for a USPS transitional employee (TE) is \$575.43. 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/depart/hbp](http://nalc.org/depart/hbp) for more information.