



Open season

When it comes to choosing a health plan that is right for you and your family (not to mention your wallet), you need to make the right decision. I realize that this can be an overwhelming task, but I also know that it is a necessary one. Health insurance is simply one of the necessities of life.

As has been written before, the NALC Health Benefit Plan is:

- Union-operated
- Union-owned
- A not-for-profit plan

In addition, the NALC Health Benefit Plan is specifically designed for NALC union members and their families. With more than 60 years of providing service to NALC members and their families, the Plan is more than a brand name; we are family.

As a fee-for-service plan with a Preferred Provider Organization, you have the freedom to choose your physicians, hospitals and other health care providers. This broad-based medical network offers the opportunity to receive treatment at notable facilities attended by excellent medical personnel. Add on a top-notch prescription drug program, and you have coverage that does this union proud. In summary, you are able to take control, and you are involved in your health care. Only you know what is right for you.

So, why does this sound like an Open Season pitch? Well, because it is, and the time is now to prepare for a first-class effort in gaining new members. The staff and employees at the Plan have been working vigorously to bring you a comprehensive 2013 health benefit package at an affordable price. We understand that if a serious illness should occur, choosing the wrong health plan could mean financial devastation. We offer excellent benefits, affordable premiums and prompt, courteous claim service.

This Open Season is tentatively planned for Nov. 12 through Dec. 10. In this short time frame, every postal employee will have the unique opportunity to choose his or her health coverage for the 2013 benefit year. On behalf of the Plan, I would like to urge everyone not presently in the Plan, whether active or retired, to review the forthcoming Open Season material. I think

you will be surprised by both the benefit structure and the quality of service the Plan offers. I encourage you to give the Plan a chance and share in the benefit of great health coverage.

Solutions for Caregivers

At the 68th Biennial Convention this year, our staff was approached with many questions about the Solutions for Caregivers Program (formerly called Enhanced Eldercare Services). As a result, I felt the need to place some information in this month's article.

For members or spouses who are caring for an elderly relative or disabled dependent, this program provides expert assistance from a care advocate/registered nurse with geriatric, disability and community health experience.

This benefit offers free access to a care advocate for six hours per calendar year, which may be used for a combination of the following:

- Evaluating a living situation
- Identifying medical, social and home needs
- Finding and arranging all necessary services
- Recommending a personalized service plan for support, safety and care
- Monitoring care and adjusting the service plan when necessary

Whether it's arranging transportation to doctors' appointments, explaining insurance options, having safety equipment installed or coordinating care with multiple providers, the care advocate will help ensure a safe healthy lifestyle.

You may also purchase continued service beyond the six hours offered. To use Solutions for Caregivers, simply call 877-468-1016, 24 hours a day, seven days a week, to access the services of Solutions for Caregivers.

2013 NALC Health Benefit Plan Seminar

It's official! The 31st National Health Benefit Seminar will be held at a Walt Disney World Resort in Florida Oct. 20-23, 2013. Due to many requests for an East Coast seminar and the cost effectiveness, we are confident in our decision to change the location. Stay tuned, as we will be releasing more information in future articles. ✉

