

## 2014 HBP highlights



**Brian Hellman**

The following is a list of highlights of the NALC Health Benefit Plan (HBP) for 2014.

- We now cover the PPSV23 pneumococcal vaccine for adults, as recommended by the Centers for Disease Control.
- We now cover an annual biometric screening for adults.
- We now cover skin cancer preventive medicine counseling for adults age 24 and younger and for children age 10 and older, as recommended by the USPSTF.
- We now cover fall prevention preventive medicine counseling for adults age 65 and older.
- We now cover a hearing screening for children age 3 at high risk, as recommended by Bright Futures/AAP.
- We now cover tetanus-diphtheria, pertussis (Tdap) vaccine for pregnant women.
- You now pay nothing for the removal of a birth control device and for services related to the follow-up and management of side effects of birth control when rendered by a PPO provider.
- We now cover a combined total of 75 rehabilitative and habilitative physical, occupational and speech therapy visits per calendar year.
- We now cover physical therapy to prevent falls for community-dwelling adults age 65 and older, as recommended by the U.S. Preventive Services Task Force (USPSTF).
- We now cover the initial office visit or consultation for acupuncture.
- You now pay nothing for educational classes and nutri-

tional therapy for self-management of diabetes, hyperlipidemia, hypertension and obesity when rendered by a PPO provider.

- We now cover over-the-counter vitamin D supplements (600 to 800 IU per day) when purchased at a preferred or network retail pharmacy for adults age 65 and older, as recommended by the USPSTF (prescription required).
- We now cover over-the-counter aspirin when purchased at a preferred or network retail pharmacy for men age 45-79 and women age 55-79, as recommended by the USPSTF (prescription required).
- We now cover over-the-counter folic acid (0.4 to 0.8 mg) when purchased at a preferred or network retail pharmacy for women planning a pregnancy or capable of becoming pregnant (prescription required).
- We now cover over-the-counter iron supplements when purchased at a preferred or network retail pharmacy for children age 6 to 12 months (prescription required).
- We will pay the Self Only premium for the CignaPlus Savings discount dental program when you are enrolled in a Self Only option with the Plan and you complete the Health Risk Assessment (HRA). We will pay the Self and Family premium for the dental program when you are enrolled in a Self and Family option with the Plan and an HRA is completed for two family members.
- We now offer the Alere Weight Talk Program.
- We now offer a Consumer Driven Health Plan (CDHP) and a value option with a personal care account (PCA).

**These are only some of the features of the NALC HBP.** Detailed information on benefits can be found in the official 2014 brochure (RI 71-009). All benefits are subject to the definitions, limitations and exclusions set forth in the official brochure.

Note: All USPS postal employees are required to pay full local branch dues in order to maintain membership in the NALC HBP. 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.

Note: Call Membership at 202-662-2826 for inquiries regarding membership, union dues, fees or information about NALC.

Note: Career NALC employees hired before Jan. 12, 2013, will have the same rates as those shown here. In the 2014 Guide to Benefits for NALC and NRLCA Career USPS employees, this will be referred to as the "current" rate; otherwise, "new" rates apply.

Type of Enrollment	Enrollment Code	Non-Postal Premium				Postal Premium		
		Biweekly		Monthly		Biweekly		
		Gov't Share	Your Share	Gov't Share	Your Share	Category 1 Your Share	Category 2 Your Share	NALC Your Share
High Option Self Only	321	\$196.68	\$74.41	\$426.14	\$161.22	\$52.55	\$66.21	\$58.02
High Option Self and Family	322	\$437.62	\$151.05	\$948.18	\$327.27	\$102.43	\$132.82	\$114.59
CDHP Self Only	324	\$144.75	\$48.25	\$313.63	\$104.54	\$31.84	\$41.98	\$36.19
CDHP Self and Family	325	\$314.31	\$104.77	\$681.01	\$227.00	\$69.15	\$91.15	\$78.58
Value Option Self Only	KM1	\$124.63	\$41.54	\$270.03	\$90.01	\$27.42	\$36.14	\$31.16
Value Option Self and Family	KM2	\$270.64	\$90.21	\$586.38	\$195.46	\$59.54	\$78.48	\$67.66