

Learn more about the CignaPlus Savings discount dental program



**Brian
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Need help with routine dental expenses? When you complete the Plan's Health Risk Assessment (HRA), the NALC Health Benefit Plan will provide you with free enrollment in the CignaPlus Savingssm discount dental program.

Let me start by explaining what the Health Risk Assessment is. The HRA is an online tool that analyzes your responses to health-related questions and gives you a personalized plan to achieve your specific goals. In addition, the online profile provides you with the information you need to help put you on a path to good physical and mental health.

The CignaPlus Savingssm program is a dental discount program that

provides NALC Health Benefit Plan members and their dependents discounted fees on dental services and gives you access to more than 83,978 unique dental providers with 162,264 access points and a national average savings of 35 percent off average charges. There are no deductibles, age limits or waiting periods, making access to the discounts hassle-free. There are no claim forms to complete since you pay the participating provider at the time services are rendered.

As stated above, if you have Self Only coverage with our Plan, when you complete the HRA, we will enroll you in the CignaPlus Savingssm discount program and pay the Self Only CignaPlus Savingssm discount dental premium for the remainder of the calendar year in which you completed the HRA, provided you remain enrolled in our Plan. If you have Self and Family coverage with our Plan, when at least two family members complete the HRA, we will enroll you and your covered family members in the CignaPlus Savingssm discount dental program and pay the family CignaPlus Savingssm discount dental premium for the remainder of the calendar year in which both HRAs were complete, provided you remain enrolled in our Plan.

To get started and complete the HRA, go to nalc.org/depart/hbp and follow these steps:

1. Go to the "Health Center" tab.
2. Click on "Cigna Resources."
3. Click on "myCareAllies.com" website.
4. Click the "My Health Assessment" tab.

Please keep in mind, the CignaPlus Savingssm discount dental program is not part of the Plan's FEHB benefits and is not insurance. To find out more about the program or to enroll, call 877-521-0244.

Cigna Access Plus (OAP)

Let's talk about another area in which you can save money. Our partnership with Cigna Healthcare Shared Administration OAP network provides a large national presence for network access. As a result, we encourage you to use our network providers and thereby receive the best benefit while lowering your out-of-pocket costs. Not only will you receive a reduced cost, you have a choice of quality providers in a Preferred Provider Network that has received accreditation from the National Committee of Quality Assurance (NCQA). The Cigna HealthCare Shared Administration OAP network for the NALC Health Benefit Plan has 17,359 participating facilities, 2,008,665 family doctors, 7,667 general acute care hospitals, and 145 transplant facilities.

To find a participating doctor in the OAP network, you can call the provider locator line at 877-220-NALC (6252), or you can search for an OAP provider online by following these steps:

1. Go to nalc.org/depart/hbp.
2. Click on the "Network Providers" tab.
3. Click on the "CIGNA" tab.
4. Click on "OAP Network Provider Directory."

If your current doctor is not on the online directory, that may mean your doctor does not participate in the OAP network; however, you can nominate your doctor to become part of the OAP network. To nominate your doctor, go to nalc.org/depart/hbp and select "CIGNA Provider Nomination Form" from the left-hand side of the page. Download the form, complete it and send the completed form to: NALC Health Benefit Plan; 20547 Waverly Court; Ashburn, VA 20149. Cigna will reach out to your doctor.

Quit For Life® (High Option Plan) program

In May, members of the NALC Health Benefit Plan may have received a Quit for Life® flyer included with their Explanation of Benefits in regard to "World No Tobacco Day." Although by the time this article is printed this day will be past, I would like to encourage every tobacco user to plan his or her own No Tobacco Day. With help from our Quit for Life® program offered at no cost through the NALC Health Benefit Plan, one No Tobacco Day could turn to two, two to three, and soon you could be tobacco-free. For more information about the Quit For Life® program, call 866-784-8454 or go to quitnow.net/nalc.

Note: Please remember that all benefits are subject to the definitions, limitations and exclusions in the official brochure and are payable only when the Plan determines that they are medically necessary.