

2014 Open Season



Brian Hellman

Where has the time gone? It's hard to believe I am writing an article for our November publication, and we are officially entering into the holiday joy or chaos, whichever you prefer. In addition to the holiday season, we also are kicking off another Open Season. From Nov. 10 through Dec. 8, every letter carrier will have the option to choose his or her health care plan that best fits their health care and financial needs.

This year our theme is "Taking care of our own," and we fully believe in that statement. Over the last few months, our team at the Plan has been meeting regularly to review benefits and prepare a 2015 benefit package that is competitive

and remains affordable. As you review the changes, I believe you will see that some modifications were implemented as we continue to hear you and take care of our own.

A special insert has been included with this mailing to highlight our changes. Whether you are a current member or consumer, I hope you will take time to review this insert, but most of all, please review our official 2015 brochure (*RI 71-009*).

Who needs a flu vaccine? The NALC Health Benefit Plan offers free influenza pneumococcal, and seasonal flu (including H1N1 strain) vaccines to NALC Health Benefit Plan members and their eligible dependents at local participating network pharmacies when the NALC Health Benefit Plan is the primary payer for medical expenses. The NALC Health Benefit Plan has partnered with more than 52,000 local NALC Preferred and NALC CareSelect pharmacies (including more than 7,000 CVS Pharmacies and Longs Drugs stores) to provide the following vaccines at no cost:

- Seasonal flu vaccine (H1N1 strain is incorporated)
- Intranasal seasonal flu vaccine (Flu-Mist®)
- Injectable seasonal flu high dose (Fluzone® High Dose) vaccine
- Adult pneumococcal vaccine
- Pediatric (13-Valent) pneumococcal vaccine

Since state regulations and the policies of NALC Preferred and NALC CareSelect pharmacies vary, members should contact the pharmacy directly to see if their state requires a prescription to administer either adult or pediatric vaccines, and for the days and times the vaccine can be administered. If a prescription is required, ask the pharmacy if the physician's office may call a prescription in on your behalf, or if the pharmacy will contact your physician for you.

Present your NALC Health Benefit Plan identification card at the pharmacy before your vaccine is administered. The pharmacist will submit an online claim verifying your status as an active Plan member, eligible for 100 percent coverage for both the vaccine and the administration of the vaccine. Your pharmacist should call the CVS Caremark Pharmacist Help Desk if assistance is needed.

When Medicare Part B is primary—Medicare Part B preventive benefits include 100 percent coverage for flu and pneumococcal vaccines. When Medicare Part B is the primary payer, you should continue to have your health care professional administer these vaccines.

When another health insurance coverage is primary—If another insurance coverage is primary, you should have your vaccines administered by a preferred health care professional in the primary carrier's network. If a balance remains after deducting the primary health carrier's payment, your provider should file a claim with the NALC Health Benefit Plan, including a copy of the primary carrier's voucher of payment.

2015 rates

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
High Option Self Only	321	\$202.01	\$76.94	\$437.69	\$166.70	\$62.91	\$76.94
High Option Self and Family	322	\$448.57	\$155.70	\$971.90	\$337.35	\$124.55	\$155.70
CDHP Self Only	324	\$150.18	\$50.06	\$325.39	\$108.46	\$39.55	\$50.06
CDHP Self and Family	325	\$326.09	\$108.70	\$706.54	\$235.51	\$85.87	\$108.70
Value Option Self Only	KM1	\$129.30	\$43.10	\$280.15	\$93.38	\$34.05	\$43.10
Value Option Self and Family	KM2	\$280.79	\$93.59	\$608.37	\$202.79	\$73.94	\$93.59

***Postal Category 1 rates apply to career employees who are members of the APWU, NALC, NPMHU or NRLCA bargaining units.**

Note: All USPS employees are required to pay full local branch dues. Associate dues are not available.

Non-postal employees, federal annuitants, non-NALC union annuitants and other postal annuitants must pay the annual \$36 associate membership fee to maintain NALC HBP membership.

Call the NALC Membership Department at 202-662-2836 for inquiries regarding membership, union dues, fees or information about NALC.

City carrier assistants (CCAs) should visit nalchbp.org for information on their premiums.