

Start 2016 off right



**Brian
Hellman**

As we close out 2015 and start a new year, let's kick it off right and discuss programs that are beneficial to you and your family's health. As you read, you will see that one program is new, one program has added some incentives, and although the last program is not new, we continue to encourage you to stop smoking in 2016. There is no better time than now to complete your HRA, find help for chronic conditions, and start Jan. 1 on a nicotine-free path.

Your Health First (new for 2016)

If you have a chronic condition, you may need some extra help. Your Health First is a Cigna program designed to help you get healthy and live well. They can help you with diabetes, chronic obstructive pulmonary disease (COPD), asthma, angina, heart disease, metabolic syndrome, coronary artery disease, congestive heart failure, osteoarthritis, acute myocardial infarction and peripheral arterial disease.

Health advocates trained as nurses, coaches, nutritionists and clinicians use a one-on-one approach or recommend helpful online resources to help individuals:

- Recognize worsening symptoms and know when to see a doctor
- Establish questions to discuss with a doctor
- Understand the importance of following doctor's orders
- Develop health habits related to nutrition, sleep, exercise, weight, tobacco and stress
- Prepare for a hospital admission or recover after a hospital stay
- Make educated decisions about treatment options

Help is available 24/7/365. To take the first step, call 877-220-NALC (6252).

Health Risk Assessment (additional incentives in 2016 in the High Option Plan)

Don't forget to complete a new Health Risk Assessment in 2016. A free HRA is available under the Personal Health Record tab at nalchbp.org. The HRA is an online program that analyzes your health-related responses and gives you a personalized plan to achieve specific health goals. Your HRA profile provides information to put you on a path to good physical and mental health.

If one covered member completes the HRA, you may choose one of the following:

- be enrolled in the Self Only CignaPlus SavingsSM discount dental program and we will pay the CignaPlus Savings discount dental premium for the remainder of the calendar year,
- a \$40 CVS gift card, or
- a wearable activity tracking device.

If two or more covered family members (including the member) complete the HRA, you may choose one of the following:

- family CignaPlus Savings discount dental program,
- a \$40 CVS gift card per person (limit two cards per enrollment), or
- a wearable activity tracking device (limit two devices per enrollment).

Note: You must be 18 years old or older to be eligible to complete the HRA. Individuals age 13 and older can access other services offered by CareAllies/Cigna.

CignaPlus Savings is a discount dental program that provides members access to discounted fees with participating dental providers. For more information on this program, call 877-521-0244 or visit cignaplussavings.com.

Quit For Life (High Option Plan)

If you're ready to quit your nicotine habit, the Quit For Life[®] program can help you choose to successfully stay tobacco free. Coverage includes a voluntary tobacco cessation program offered by the Plan, which includes:

- Five professional 30-minute phone counseling sessions per quit attempt, limited to two quit attempts per year
- Online tools
- Over-the-counter nicotine replacement therapy
- Toll-free phone access to tobacco coaches for one year

Note: FDA-approved prescription medications and over-the-counter medications (when purchased with a prescription) for tobacco cessation are covered only under the prescription drug benefit in the Plan's official brochure.

For more information, call 866-QUIT4LIFE (866-784-8454) or visit quitnow.net.

This is only a summary of some of the features of the NALC Health Benefit Plan. Detailed information on the benefits for the NALC Health Benefit Plan can be found in the official 2016 brochure (RI 71-009). All benefits are subject to the definitions, limitations and exclusions set forth in the official brochure.

Happy holidays

I would like to take this opportunity on behalf of the HBP's board of trustees and employees at the NALC Health Benefit Plan to wish all a happy and safe holiday season.