

Updates from the HBP



Brian Hellman

With the holiday season in full force, I would like to take this opportunity on behalf of the trustees, employees and staff at the NALC Health Benefit Plan to wish you and your family a happy and safe holiday season. Thank you for your support and the confidence you have shown in the NALC Health Benefit Plan—your Plan.

Open Season ending soon

At this time, we do not have any numbers to share, but we are hopeful that we will experience another influx in our Plan's membership. Increasing the participation of active letter carriers further strengthens the Health Benefit Plan and ensures

its continued viability. I hope you have made the decision to join your many brothers and sisters who support and benefit from the NALC Health Benefit Plan.

Below are lists of changes to the 2018 Health Benefit Plan.

Changes to the Plan:

- We now require prior authorization for ADD/ADHD medications.
- We now cover breast tomosynthesis (3-D mammogram) as a preventive care screening test when performed in conjunction with a routine screening mammography.
- We now cover tuberculosis screening for adults age 18 and older as recommended by the U.S. Preventive Services Task Force (USPSTF).
- We now cover additional colorectal cancer screening tests for adults as recommended by the USPSTF.
- We now cover syphilis screening for children age 11 and older as recommended by the USPSTF.
- We now cover sexually transmitted infections screening for children age 11 and older as recommended by Bright Futures/AAP.
- We now cover oral health assessment for children as recommended by Bright Futures/AAP.
- We now cover breastfeeding support and counseling as recommended by the USPSTF.
- We now review all inpatient surgeries related to bariatric procedures, experimental and investigational procedures, or cosmetic procedures for medical necessity at the time of the inpatient hospital precertification review.
- We now cover over-the-counter low-dose aspirin for the prevention of colorectal cancer and cardiovascular disease for adults ages 50 to 59 as recommended by the USPSTF when purchased at a network retail pharmacy (prescription required).
- We now cover statin preventive medications for adults

ages 40 to 75 as recommended by the USPSTF when purchased at a network retail pharmacy or mail order (prescription required).

Changes to the High Option Plan only:

- Your share of the non-postal premium will increase for “self only,” increase for “self plus one” or increase for “self and family.”
- We now pay the Plan allowance for covered electrocardiogram (ECG/EKG) and electroencephalogram (EEG) billed by non-PPO providers at the PPO benefit level when the services are rendered at a PPO hospital or PPO ambulatory surgical center.
- You now pay 15 percent for non-routine sonograms during pregnancy.
- We now offer Optum™ Substance Use Disorder (SUD) Care Management Program.
- We now cover wigs for hair loss due to the treatment of cancer, with a maximum Plan payment of \$200 per lifetime.

Changes to the Value Option Plan only:

- Your share of the non-Postal premium will increase for “self only,” increase for “self plus one” or increase for “self and family.”
- We now prorate the amount of the Personal Care Account (PCA) for enrollments outside of Open Season.

Changes to the Consumer Driven Health Plan:

- Your share of the non-postal premium will increase for “self only,” increase for “self plus one” or increase for “self and family.”
- We now prorate the amount of the personal care account (PCA) for enrollments outside of Open Season.

Clarifications to the Plan:

- We clarified what a covered residential treatment facility is and our benefit.

Brochure download

The Office of Personnel Management's (OPM) Going Green mandate instructs all federal employees' health benefit plans to reduce their use of paper by providing an electronic version of the Plan's yearly brochure.

You may download the brochure from the Plan's website at nalchbp.org. For your convenience, the brochure is also available on a CD. If you would like to receive a paper copy of the brochure or a CD, contact the Plan at 888-636-NALC (6252).

Note: This is a summary of some of the features of the NALC Health Benefit Plan High Option. Detailed information on the benefits for the 2018 NALC Health Benefit Plan High Option can be found in the official brochure. Before making a final decision, please read the Plan's officially approved brochure (RI 71-009). All benefits are subject to the definitions, limitations and exclusions set forth in the official brochure.