Preventive care: How the Plan puts you on the road to better health



Stephanie Stewart

hen is the last time you took a positive step toward better health? If you routinely put yourself at the bottom of your to-do list, I encourage you to stop, move yourself to the top and take some time for self-care. Keep in mind that preventive care is important to overall health, the key to good long-term health and gives you control of your own well-being. Many preventive services are offered to Plan members at no cost when a PPO provider is used.

In keeping with our commitment to making a healthy difference in members' lives, we want you to be aware of preventive care services available to you. In 2019, covered

adult preventive services include but are not limited to: an annual routine physical exam; diabetes screening as recommended by the U.S. Preventive Services Task Force (USPSTF); biometric screening (one annually); colorectal cancer screening for adults ages 50 to 75; routine mammograms (age limits apply); annual cervical cancer screening; an annual electrocardiogram (ECG/EKG); and certain adult routine immunizations endorsed by the Centers for Disease Control and Prevention.

Our preventive medicine counseling is covered 100 percent when given according to USPSTF guidelines and rendered by an in-network primary care provider. It gives you the opportunity to discuss changes you can make to reduce certain health risk factors. Talk to your preferred provider about alcohol use, aspirin use for the prevention of cardiovascular disease, breast cancer chemoprevention, depression, fall prevention (age 65 and older), obesity (includes dietary counseling for adults at higher risk for chronic diseases), sexually transmitted infections, skin cancer prevention for adults age 24 and younger, and tobacco use.

Another step you can take to immediately improve your health is to quit smoking. When you are ready to quit, the Plan is here to help. For motivation and support, enroll in our voluntary tobacco cessation program. If you are enrolled in the High Option Plan, you can visit quitnow.net/nalc or call 866-QUIT-4-LIFE. If you are enrolled in the CDHP or Value Option Plan, you can visit mycigna.com or call 855-246-1873.

A complete listing of High Option, Consumer Driven, and Value Option Plan Adult Preventive Care benefits can be found in our official 2019 brochure. For High Option, please see Section 5(a) and for CDHP and Value Option, please see Section 5.

Healthy Rewards®

In addition to preventive care, couldn't we all use a little help finding ways to make staying healthy more affordable? That's the idea behind the Healthy Rewards Member Savings Program. You can save up to 40 percent on products and services to encourage and promote healthy behaviors and lifestyles, such as:

Vision and hearing care discounts, including laser vision correction procedures and discounts on eyeglasses, prescription sunglasses and vision exams.

- Low-cost fitness center memberships at more than 9,000 locations around the country.
- Yoga accessories and fitness gear through online discounts.

There are no claim forms or referrals, so the program is easy for members to use. You have access to a nationwide network of more than 50,000 providers. You can reach the Healthy Rewards Program by calling 800-558-9443.

Some Healthy Rewards programs are not available in all states. Healthy Rewards programs are separate from your medical coverage. A discount program is not insurance, and the member must pay the entire discounted charge.

Healthy Pregnancies, Healthy Babies program

This is a voluntary program for expectant mothers. You will receive educational information and support throughout your entire pregnancy and after. You may speak to a pregnancy specialist and receive coaching calls to provide you with caring support to optimize your chances of having a healthy, full-term pregnancy. There will be ongoing assessments to help with early detection of a high-risk pregnancy or other special needs you may have during your pregnancy. Healthy Pregnancies, Healthy Babies will work together with you and your doctor to develop a plan of care. After delivery, you also will be screened for signs of postpartum depression.

If you are enrolled in the High Option Plan and would like to enroll, call 877-220-6252. If you are enrolled in the CDHP or Value Option Plan and would like to enroll, call 855-511-1893.

Open Season

I am happy to report that our final Open Season numbers reflect a gain of 5,632 members.

Note: The information located in this article is only a summary of some of the NALC Health Benefit Plan benefits. Detailed information can be found in the NALC Health Benefit Plan's official 2019 brochure (RI 71-009). All benefits are subject to the definitions, limitations and exclusions set forth in the official brochure.