

How to save with your health plan



Stephanie Stewart

With health care costs on the rise, the NALC Health Benefit Plan is always looking for ways to help our members offset expenses, and in the process, get healthier. This year, when we began to put together the 2021 benefit package, this was a main objective, and we were excited to promote incentives for key benefits.

If you have not had a chance to review the changes for the coming year, I would like to highlight a few areas where you will be able to save money and take charge of your health. Managing health risks or changing harmful habits is essential to our overall well-being

and does not happen by chance.

More significantly, we will reward you for reaching your goals—you can earn valuable health savings to use toward eligible medical expenses. No matter which health plan you are enrolled in, we want to commend your effort.

Your Health First disease management program—If you have a chronic condition, you may need extra help. Your Health First is a coaching telephonic or online program that is available at no additional cost to you. You can connect with a health advocate trained as a nurse, health educator or behavioral health specialist for resources or help with asthma, heart disease, coronary artery disease, congestive heart failure, peripheral arterial disease, osteoarthritis, Type I and Type II diabetes, lower back pain, COPD, metabolic syndrome or behavioral concerns.

You can earn \$50 in health savings rewards once you reach your goals if you are enrolled in the High Option Plan, or \$30 in health savings rewards when enrolled in the Consumer Driven Health Plan (CDHP) or Value Option Plan.

Quit For Life smoking cessation program—Quitting a tobacco habit can be hard, but we are here to help. You can earn health reward savings dollars for participation in one of the smoking cessations programs we offer, depending on which plan you have. If you are enrolled in the High Option Plan, you can earn \$50 in health savings rewards, or you can earn \$30 in health savings rewards when enrolled in the CDHP or Value Option Plan.

Healthy Pregnancies, Healthy Babies® program—This is a voluntary program for expectant mothers. As soon as you are ready to plan your pregnancy or you know you are

pregnant, take a step toward a healthy future for you and your baby. If you are enrolled in the High Option Plan, you can earn \$50 in health savings rewards for participation; if you are enrolled in the CDHP or Value Option Plan, you can earn \$30 in health savings rewards for participation.

Annual biometric screening—Talk to your provider about completing an annual biometric screening. This screening measures the following, which in turn assesses your health and may indicate risk factors:

- Waist circumference measurement
- Total blood cholesterol
- Calculation of body mass index
- Blood pressure check
- Fasting blood sugar

Upon completion, earn \$50 in health savings rewards when enrolled in the High Option Plan or \$30 when enrolled in the CDHP or Value Option Plan.

Health Assessment—As we have said in previous training sessions and articles, there is no better way to kick off your health journey than filling out our free Health Assessment. This assessment is an online tool that analyzes your responses to health-related questions and gives you a personalized plan to achieve goals. Again, as a bonus for being proactive, we will reward you. Keep in mind that there are different reward options, but if you choose health savings rewards, you can earn \$30 when enrolled in the High Option Plan, or \$20 in health savings rewards when enrolled in the CDHP or Value Option Plan.

Flu or pneumonia vaccine—When the Plan is your primary payor for your medical expenses, the seasonal flu or pneumococcal vaccine will be paid in full when rendered by a pharmacy that participates in the Pneumococcal Vaccine Administration Network. Additionally, after receiving it, you can earn \$10 in health savings rewards when enrolled in the High Option Plan, or \$5 in health savings rewards when enrolled in the CDHP or Value Option Plan.

More information

Please review the special insert in this issue of *The Postal Record* for an overview of the plan design and detailed information.

Also new to our website: We created a page that focuses solely on 2021 benefits. Available to you is our new Open Season video, small video highlights of the incentives discussed above, printed material, and a comparison PowerPoint presentation.

Please make sure to contact the Plan if you have questions. You can call 888-636-NALC (6252).