

Changes to the Health Benefit Plan for 2022



Stephanie Stewart

Although **Open Season** ends soon, there still is time left for you to join the NALC Health Benefit Plan. The 2022 benefit package and our premiums are excellent, and I hope that all letter carriers have reviewed our plan information and made the decision to join or stay with their union-sponsored plan.

Below, you will find an outline of the new 2022 benefit changes and rates. Please keep in mind that the following is only a summary of the features of the Plan. Detailed information on the benefits for the 2022 NALC Health Benefit Package can be found in the official brochure.

Program-wide changes

Effective in 2022, premium rates are the same for non-postal and postal employees.

Changes to this Plan

- We now offer the NALC Health Benefit Plan Mobile App.
- We now require prior authorization for all non-emergency air ambulance transport.
- We now require prior authorization for certain procedures related to musculoskeletal disorders.
- We no longer cover one chest X-ray annually as a preventive screening, per U.S. Preventative Services Task Force (USPSTF) guidelines.
- We no longer cover one electrocardiogram annually as a preventive screening, per USPSTF guidelines.
- We now cover lung cancer screenings for eligible adults beginning at age 50, per USPSTF guidelines.
- We now cover the prostate-specific antigen screening for eligible adults age 40 to 69, per USPSTF guidelines.
- We now cover cervical cancer screenings once every three years or once every five years, per USPSTF guidelines.
- We no longer cover cervical cancer screenings for individuals over age 65, per USPSTF guidelines.
- We now cover colorectal cancer screening for eligible adults age 45 to 85, per USPSTF guidelines.
- We now cover genetic counseling when related to covered genetic testing.
- We now cover limited travel associated with gene therapy treatment.
- We now cover fertility preservation for individuals with iatrogenic infertility.
- We removed the calendar year dollar maximum limit to diagnose and treat infertility.
- We now cover medical foods for individuals diagnosed with Inborn Errors of Metabolism.

- We now offer an online therapy program to address musculoskeletal issues.
- We now cover in- and out-of-network telehealth (virtual) visits.
- We now cover one pair of diabetic shoes per calendar year.

Changes to our High Option only

Your share of the premium rate will increase for Self Only, increase for Self Plus One or increase for Self and Family.

We now cover up to 21-days of skilled nursing facility care after a qualified hospital stay.

Changes to our Consumer Driven Health Plan only

Your share of the premium rate will stay the same for Self Only, stay the same for Self Plus One or increase for Self and Family.

Changes to our Value Option only

Your share of the premium rate will stay the same for Self Only, stay the same for Self Plus One or increase for Self and Family.

Type of Enrollment	Enrollment Code	Premium Rate			
		Biweekly		Monthly	
		Gov't Share	Your Share	Gov't Share	Your Share
High Option Self Only	321	\$244.86	\$98.28	\$530.53	\$212.94
High Option Self Plus One	323	\$524.63	\$234.35	\$1,136.70	\$507.76
High Option Self and Family	322	\$574.13	\$202.02	\$1,243.95	\$437.71
CDHP Option Self Only	324	\$163.91	\$54.64	\$355.15	\$118.38
CDHP Option Self Plus One	326	\$361.62	\$120.54	\$783.51	\$261.17
CDHP Option Self and Family	325	\$384.55	\$128.18	\$833.19	\$277.73
Value Option Self Only	KM1	\$134.53	\$44.84	\$291.48	\$97.16
Value Option Self Plus One	KM3	\$296.78	\$98.92	\$643.01	\$214.34
Value Option Self and Family	KM2	\$315.74	\$105.25	\$684.11	\$228.04

35th NALC Health Benefit Plan seminar

A special thanks to all who signed up for and attended our 2021 virtual health benefit seminar on Oct. 17-18. It is our hope that you found the event informative and beneficial to your personal branch role. I hope that you had many key takeaways that will assist you during this Open Season.

Happy holidays

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