

New online tools and wellness incentives



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One of the NALC Health Benefit Plan's goals is to help our members find, access and understand their benefits so they can make well-informed health care decisions. As part of our efforts, we have partnered with Cigna to bring you the Cigna Care and Costs directory. This simple online tool gives you personalized pricing and quality ratings on health care providers and services. By using the directory, you can:

- Easily search for doctors, hospitals and more that are in network and located near you.
- Know the costs of care, based on your medical plan and deductible status, before you go to the doctor or undergo a procedure.

- Read reviews about providers from patients and compare quality ratings from national sources.
- Create a care team of your preferred doctors for easy access to book appointments.

To get started, simply go to the "Find Care & Costs" tab on myCigna.com. Click on "Cigna Care and Costs Directory" to activate your account. If you are enrolled in the High Option plan, you will receive an alert box letting you know that this tool is powered by Castlight, and you will be directed to a page designed for High Option members. If you are enrolled in the Consumer Driven or Value Option plans, the tool is found on MyCigna.com, and you will not receive an extra step or alert. Although the tool is powered differently, there is no difference in the resources available to our members.

Another initiative underway is the enhancement of our secure member portal and the launch of our own mobile app. We are excited about this endeavor and look forward to providing additional resources for our members. Although we do not have every detail ready to share right now, stay tuned for updates in the coming months.

Wellness incentives frequently asked questions

Previously, in my November article, I wrote about valuable health savings rewards each member can earn when participating in the Plan's Wellness Incentive Program. Since then, we have received many great questions. As a result, we created a "Frequently Asked Questions" flyer for mailing, and I thought that it would be good to reiterate some of the most common inquiries we have received. I

also want to clarify a recent change by our Total Administrative Services Corporation (TASC) vendor. Members will not receive a card until they have completed an incentive program, screening or preventive service.

Q: How long does it take after completing an activity before money is available for use on my TASC debit card?

A: It may take up to two weeks after the wellness activity is completed before the reward amount is loaded to your card. For the biometric screening, pneumococcal vaccine and flu vaccine, the Plan must receive a bill or statement verifying that you had the service.

Q: Will I get a new card each year?

A: No. Please keep the TASC card for future use while enrolled in the NALC Health Benefit Plan.

Q: Can I keep the money if I no longer am an enrollee in the NALC Health Benefit Plan?

A: Any monetary rewards you earn while a member of the Plan are available for use up to 30 days after disenrollment in the Plan.

Q: Can I participate if I have Medicare?

A: Yes. All members age 18 and older are eligible to participate in the incentive programs, whether they are Medicare primary or not.

Q: What types of services can be purchased with my health savings dollars?

A: Like a flexible spending account (FSA), funds can be used to purchase medical items or services not covered by your health insurance. Examples include dental treatment, eyeglasses and over-the-counter medication.

Q: Can I earn more than one reward?

A: You can earn health savings rewards for all wellness incentives that you qualify for. You may not qualify for all programs. However, you are eligible to receive only one reward amount per person, per program or wellness activity, per calendar year.

Q: How can I check the balance of available funds on my card?

A: You can contact TASC by phone at 800-422-4661, or visit its website at tasconline.com.

Q: Where can I get additional information on the Wellness Incentive program?

A: You can visit the NALC Health Benefit Plan's website at nalchbp.org. You also can speak to a customer service representative at 888-636-6252.

"Awards can give you a tremendous amount of encouragement to keep getting better, no matter how young or old you are."—Alan Alda