

Reminders for the upcoming Open Season and other events



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Although it may seem premature, I firmly believe that it's never too early to start thinking about Open Season and bringing more letter carriers into the NALC Health Benefit Plan.

Maybe you are wondering why you should consider the NALC Health Benefit Plan as your Federal Employees Health Benefits insurer. As we have written on numerous occasions, members of the NALC benefit enormously by having their own health plan.

Our Plan performs competitively with respect to quality of care, premiums and excellent customer service, and we continue to improve the benefits we offer every year.

With preventive care, behavioral health, telehealth services, wellness programs and much more, we have you covered.

The NALC Health Benefit Plan offers three plans, allowing members to select the option that works best for them.

The High Option Plan is a nationwide fee-for-service plan with a preferred provider organization (PPO). Our PPO network is Cigna HealthCare Shared Administration OAP Network, and our prescription drug retail network and mail-order pharmacy are through CVS Caremark®.

The CDHP or Value Option Plans are nationwide consumer-driven health plans with a PPO as well; however, unlike the High Option Plan, the CDHP and Value Option Plans have higher deductible amounts, and each include a Personal Care Account (funded by the Plan) that is used to offset your out-of-pocket costs.

I also think it's imperative to let you know that we have more than 70 years of experience in the industry, and we are not beginners to the business or your health needs.

I encourage you not to take my word for it, but to look over our Plan material and decide for yourself. Although we cannot release the 2022 benefits yet, updates will be forthcoming shortly. On our website, you will find a page dedicated to the Open Season information. We provide brochures, a full Open Season video and other short videos to introduce you to the NALC Health Plan incentives being offered to save money. Again, just as a reminder: The information posted right now is from 2021. However, this can still give you a taste of what we offer.

Open Season dates always run from the second Monday in November through the second Monday in Decem-

ber. This year, the dates are Nov. 8 until Dec. 13.

If you have questions, our customer service representatives are standing by and happy to help. You can reach us at 888-636-6252.

Mark your calendar for upcoming Health Benefit Plan events.

On Oct. 17 and 18, the Plan will be hosting a virtual health benefit seminar. This will be a cost-free event, available to all health benefit representatives (HBRs) and other branch officers enrolled in the Plan.

Over the course of just a few days, branch leaders will learn about the Plan, who we are, our commitment to letter carriers, key benefits the Plan offers, how our health and wellness programs are designed, and why we are a competitive choice for every letter carrier.

Unlike previous years, when the program was scheduled over four days, our agenda will be condensed into two full days focusing on the most informative topics. Although virtual in 2021, as always, the Plan strives to provide valuable training.

In addition to the classroom sessions, we will hear from President Rolando and guest speakers. I am also happy to report that CVS Caremark, Cigna, Optum Health, American Well and others (to be announced later) will be partnering with us throughout our event to assist attendees and help bring you another great health benefit seminar.

Further information to include the seminar registration and event schedule will be coming soon.

Another event that our staff is working to put together is a one-day training session created especially for new HBRs. This session will be designed and built to help HBRs as they step into their new role. As a Plan, we understand the importance of the HBR position. Since its creation at the 43rd national convention, the role of the HBR has become an integral part of our NALC Health Benefit Plan family. The local HBR serves as a vital role in helping the Plan provide personalized service to our members, and we want to provide them with the tools they need.

Details are not yet finalized, but the event will be held on Sept. 26.

The Health Benefit Representative Training and the biennial Health Benefit seminar will be structured as different events and offer different information. We recommend that new HBRs attend both events.