

# NALC High Option Plan— Aetna Medicare Advantage



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**I**n this month's article, I would like to discuss the Health Benefit Plan's new enhanced benefits offered through the NALC High Option Plan—Aetna Medicare Advantage.

Since the announcement of the 2023 benefits, we have received an influx of questions, comments and concerns from our members regarding why the NALC would add a Medicare Advantage Plan. Pertinent questions that we hear frequently include:

- Is the NALC Health Benefit Plan trying to get rid of members with Original Medicare?
- Why is the NALC sending our members to Aetna?
- Will the NALC Health Benefit Plan have any authority over this plan and the benefits?
- Although there is a lot of positive information, what is the hidden catch that you are not telling us about?
- If I opt into the program, am I stuck until the next Open Season?
- If I enroll in Aetna, where do I find information about the preferred network of doctors that I must use?

It is my intent to provide background about the Plan's decision to create a Medicare Advantage Plan, and I also want to reassure our membership that this action has not changed our vision, mission or loyalty to all letter carriers.

**First and foremost, the NALC Health Benefit Plan values** our members, and we will always strive to keep the best interest of our membership as our priority. Every benefit or program under consideration involves a great deal of thought, planning and deliberation. We want the best for our members, retired and active. We are not seeking to “get rid of” anyone. To the contrary, we continue to seek out new benefits that will elevate our plan and further encourage all letter carriers to consider the NALC Health Benefit Plan. Introduction of the enhanced benefits we can offer through the High Option Plan—Aetna Medicare Advantage is another way for our health plan to stand out in the Federal Employees Health Benefits Program.

Our union has a long and rich history of representing our members. For more than 70 years, the NALC Health Benefit Plan has been there for letter carriers as well. Our health plans are created uniquely for letter carriers, and we continually evolve to meet the needs of our mem-

bers and provide the exceptional service you have come to know from the NALC. Introduction of the High Option Plan—Aetna Medicare Advantage is no exception.

For many years, the Plan received requests from our annuitants to add programs and benefits, such as a Medicare reimbursement or access to programs such as SilverSneakers, but it was unable to deliver. After congressional passage of the Postal Reform Act earlier this year, the NALC Health Benefit Plan was keenly aware that Medicare integration would change future health care decisions for our members. We had to do better. Taking these factors into consideration, we regrouped. It was essential for the NALC to continue the pursuit and find a way to do more for our Medicare primary enrollees. These are the reasons we created the NALC High Option Plan—Aetna Medicare Advantage.

Through this partnership with Aetna, we are able to offer enhanced benefits that we feel have significant value to our members and can make a positive impact on their well-being, such as:

- \$900 per year (\$75 monthly) Medicare Part B premium reduction for eligible members
- SilverSneakers® fitness program
- \$0 deductible and coinsurance for medical care
- Unlimited physical, occupational and speech therapy visits
- Dental coverage
- Vision coverage
- Meal benefit program—up to 14 meals after discharge per patient
- Routine transportation to medical appointments—24 one-way trips up to 60 miles each

**I would also like to clarify the last question listed at** the beginning of the article, regarding which network of doctors our members must use. Keep in mind that members are not required to use Aetna's network of doctors; however, the provider of service must accept Medicare and be willing to bill Aetna.

Now, let me be clear: Although the name Aetna appears in the title, this Plan was created by the NALC. Everyone who chooses to take advantage of this opportunity is still a member of the NALC High Option Plan, but will be opting to be part of a subsection we created within the High Option Plan. This subsection, which Aetna will administer, is what enables us to offer enhanced benefits to a specific group of members.

Let me explain this further, to clarify why Aetna is administering these benefits for the NALC. The NALC Health Ben-

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enefit Plan is not licensed to administer Medicare benefits. We needed a partner to help us that was willing to work with the NALC to create a plan of benefits that would be unique and that would match or exceed the benefits our High Option members with Original Medicare already had. We also needed a partner that would have the same standards, values and commitment to our membership that we have. The process to create a Medicare Advantage Plan was long and thorough. We requested information and interviewed several Medicare Advantage candidates before making any decisions. This is how our relationship with Aetna started.

**In addition to the benefits, it was extremely important** that our members have the ability to opt into the program at any time—and the right to opt out and retain their High Option original Medicare structure if they decided that the program was not the right fit for their needs. Creating this safeguard for our members was essential for any program we would consider. Lastly, we understood that we needed an option not based on a one-size-fits-all approach. The satisfaction of our members and our ability to meet everyone's needs meant that all members and their dependents needed the right

to make individual decisions to opt in (or not), with no impact on the other members on their policy.

Although it does sound too good to be true, there is no catch or hidden agenda. Our only agenda, if you want to call it that, is to make sure that our members receive the benefits they deserve at a cost they can afford, and that all letter carriers are encouraged to choose the NALC Health Benefit Plan.

Although we believe in this program, any new implementation is not without its hurdles. If you have any concerns or questions, or if something doesn't seem right, please reach out to us so we can address it. Although Aetna is our partner, the Plan is still here to aid our members who opt into the program. I want to emphasize that we are committed to maintaining your confidence during this Open Season and, more generally, in all that we do. I truly appreciate the comments I have received so far, and I hope I have addressed all of the concerns that have recently come to my office about this new option.

**In closing, I would like to take some time to thank** each of you for your dedication to the NALC Health Benefit Plan. Together, we have accomplished many goals in 2022 and we won't stop in the upcoming year. Best wishes to each of you for a safe and healthy holiday season and a happy new year.

## Director of Retired Members

## Retirement potpourri (continued)

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Generally, FERS annuitants under age 62 are not eligible for COLAs, except those with a disability or survivor annuity. For FERS annuitants who are not eligible to receive a COLA during their first year or more, the initial COLA they receive after becoming eligible is the full COLA. CSRS retirees are eligible for COLAs at any age.

### Carryover limit

Since the impact of the pandemic started hitting us in early 2020, the NALC and the Postal Service have agreed to temporarily increase the annual leave carryover limit. This agreement has been extended several times so far.

Generally, separating employees receive a lump-sum

terminal payment for a balance of annual leave up to 440 hours. Leave in excess of 440 hours would be forfeited. However, MOU Re: Annual Leave Carryover for Leave Year 2023 (M-01979 in NALC's Materials Reference System) provides that for leave year 2023, regular workforce career employees may carry over 520 hours of accumulated annual leave from leave year 2022 to leave year 2023. Because this memorandum temporarily expands the carryover limit, the maximum terminal leave in accordance with the *Employee and Labor Relations Manual*, Section 512.732, is also increased to 520 hours. This memorandum is set to expire Dec. 31, 2023, at which time the carryover maximum will return to 440 hours, unless the NALC and the Postal Service agree otherwise.