

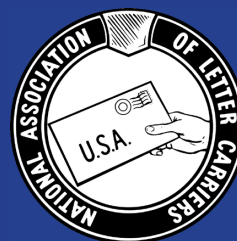
# NALC Health Benefit Plan

Enroll During  
Open Season:  
Nov. 11 -  
Dec. 9, 2024

*Join the Plan  
that Delivers  
this Open  
Season*



2025



# NALC Health Benefit Plan

## PSHB High Option Benefits

	PPO
Office Visits Primary Care Specialists Urgent Care Mental Health	\$25 copay
Preventive Care	Nothing
Virtual Visits NALC HBP Telehealth Telemental Health	\$10 copay
Maternity	Nothing
Inpatient Hospital*	\$350 copay per admission
Outpatient Hospital	15% after \$300 deductible
Surgery*	15% with no deductible
Accidental Injury*	Nothing in 72 hours
Medical Emergencies	15% after \$300 deductible
Preferred Lab* (Quest or LabCorp)	Nothing
Diagnostic Services*	15% after \$300 deductible
*Coverage restrictions may apply. See the official Plan brochure for full coverage details.	

This is a summary of some of the features of the NALC Health Benefit Plan PSHB High Option. Since it is only a summary, it cannot be considered a legal document. The benefits described in this summary are subject to change and do not guarantee future benefits. Detailed information on the benefits for the 2025 NALC Health Benefit Plan can be found in the official brochure. Before making a decision, please read the Plan's officially approved brochure (RI 71-024). All benefits are subject to the restrictions, definitions, limitations, and exclusions set forth in the official brochure.

# President's Message

We strongly encourage everyone who isn't currently enrolled in the NALC Health Benefit Plan to take a close look at it during this Open Season—regardless of which plan you are currently enrolled in. The NALC Health Benefit Plan is owned by letter carriers and built for letter carriers. We believe you will find our Plan offers the best benefits at the most affordable cost.

The Health Benefit Plan has provided great health care benefits to keep letter carriers and their families healthy since 1950, and it has succeeded by improving every year since then. The Plan keeps up with new medical treatments and technology, and as your health needs change, it is ready to serve you at every stage of your life.

It's no surprise that our Plan works for us. It's the NALC Health Benefit Plan. We created it, and we run it. It's a Plan you can trust—and unlike most insurance companies, the NALC Health Plan works for you and your family, not for profit. That's why letter carriers trust the NALC Health Benefit Plan to give them great benefits and excellent customer service at reasonable rates.

Compare the NALC Health Benefit Plan with the alternatives, and I'm sure you will agree that it's the right health plan for you and your family. Answers to your questions or additional information are just a phone call away at our American-based in-house customer service line: 888-636-NALC (6252).

During this Open Season, please consider making the NALC Health Benefit Plan your choice.

**In solidarity,**



**Brian L. Renfroe, President**



# PSHB High Option Highlights

## Medical Network



By choosing In-Network providers, you receive the best benefit and lower your out-of-pocket costs. Also, by using an In-Network Family Doctor/ Primary Care Physician or Cigna Care Designation specialist, you are receiving the highest quality care for you and your family.

The Cigna® HealthCare Shared Administration OAP network has:

Family Doctor & Specialist Locations	Participating Facilities	General Acute Care Hospitals	Transplant Facilities
5,253,106	32,956	10,438	169

## Mental Health Network



Optum® is a recognized leader specializing in behavioral health care and substance use services and provides our mental health and substance use disorder benefits. Optum specialists provide support, information and resources to help address issues affecting your personal life, work and well-being.

With Optum, members have access to:

In-Network Clinicians	Telemental Health Providers	In-Network Facilities	Locations Nationwide
415,679	196,317	4,109	8,800

## Prescription Network



The CVS Caremark National Network is a large nationwide network that offers more than 66,000 retail pharmacies. This network includes most large retail chain drug stores.

The Prescription Drug Program classifies prescription medications into four tiers based on quality, safety, clinical effectiveness and cost. Your cost-share is based on the tier level of your prescription drug.

Our tiers are defined as:

Tier 1	Tier 2	Tier 3	Tier 4
Generic Prescription Drugs	Formulary Brand Drugs - Brand name drugs that appear on the Plan's formulary	Non-Formulary Brand Drugs - Brand name drugs that are <b>not</b> listed on the Plan's formulary	Specialty Drugs*

*\*Coverage restrictions may apply. See the official Plan brochure for full coverage details.*



# PSHB High Option Highlights

## Maven (Digital Health Care App)

Maven is the leading women's and family health platform providing 24/7, unlimited access to dedicated care navigation and advocacy, virtual provider appointments across 30+ specialties, clinically-validated resources, and the opportunity to connect with other members, all in one digital solution. The platform offers support for:



Fertility & Family Building	Maternity & Newborn Care	Parenting & Pediatrics	Menopause & Midlife Health
Preconception, IUI/IVF, adoption/ surrogacy, male fertility, preservation	Pregnancy/postpartum, infant care, partner support, miscarriage & loss	Parent coaching, special needs, childcare navigation, pediatric care, family medicine	Perimenopause, menopause, postmenopause, HRT support, low T support

Maven's mission is to provide safe, affordable, and accessible care to members whether they are seeking services on our platform or within their broader benefits ecosystem. With focused support on navigation and providing equitable benefits, Maven helps members reach the highest quality in-network clinics, resources, and providers whether they are in rural towns or need support through a social need. Members can register for Maven through the Maven Clinic mobile application or online at [mavenclinic.com/join/NALCHBP](https://mavenclinic.com/join/NALCHBP).



## Musculoskeletal MSK Program

Our Virtual Musculoskeletal Program through Hinge Health® offers a convenient way to help you overcome back and joint pain, avoid surgeries, help with pelvic floor disorders, and reduce medication usage - all from the comfort of your home. This program is offered at no cost to you and your dependents aged 18 and older. For more information go to [www.hingehealth.com/nalchbp](https://www.hingehealth.com/nalchbp).

## Cardiac Care

An essential tool for remote care of cardiac conditions. Hello Heart® enables you to measure your blood pressure using a free FDA-cleared monitor and allows you to send the data privately to your doctor. This program empowers you to improve your lifestyle through coaching on your smartphone or tablet. You will have access to the most advanced hypertension management tools on the market, all at no cost.

NALC Health Benefit Plan members and dependents 18 years of age or older with a blood pressure reading of 130/80 mmHg or above, those taking blood pressure medication, pregnant individuals and woman impacted by menopause are eligible to enroll. Go to [www.join.helloheart.com/NALCHBP](https://www.join.helloheart.com/NALCHBP) or text **NALC** to **75706** to register.



# PSHB CDHP Highlights

This CDHP Plan helps protect members from catastrophic medical expenses by paying eligible medical, mental health, and prescription out-of-pocket amounts from a Personal Care Account (PCA). The PCA is a fixed amount funded by the Plan. Each year the Plan will add a certain amount to your PCA.

**Consumer Driven Health Plan PCA**  
\$1,200 per year for Self Only  
\$2,400 per year for Self Plus One  
\$2,400 per year for Self and Family

*Note 1: PCA Rollover Maximum - the money in the account rolls over each year if you do not spend it, up to a maximum of \$5,000 Self, \$10,000 Self Plus One and \$10,000 Self and Family. You must use any available PCA benefits, including any amounts rolled over from previous years, and satisfy any remaining deductible before Traditional Health Coverage begins.*

*Note 2: We will prorate the amount of the PCA for enrollments outside of the Open Season.*

Preventive Care	
An In-Network health care professional is covered at 100%	
Professional Services; Mental Health; Maternity Care; Physical, Speech, and Occupational Therapies; Labs, X-rays, and Other Diagnostic Tests	
In-Network: You Pay 20% of the Plan allowance	Out-of-Network: You Pay 50% of the Plan allowance And any difference between our allowance and the billed amount
Your PCA must be used first and your deductible satisfied before traditional benefits will apply. Your deductible applies to all benefits listed above.	

## PSHB Premiums

2025 PSHB High Option	Enrollment Codes	Biweekly Employees Pay	Monthly Annuitants Pay
Self Only	77A	\$109.98	\$238.29
Self Plus One	77C	\$266.08	\$576.50
Self and Family	77B	\$238.42	\$516.58

HIGH  
OPTION

CDHP

2025 PSHB CDHP	Enrollment Codes	Biweekly Employees Pay	Monthly Annuitants Pay
Self Only	77D	\$59.13	\$128.11
Self Plus One	77F	\$133.88	\$290.08
Self and Family	77E	\$144.92	\$314.00

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