

Member rights



Stephanie Stewart

As we close out another Open Season, I would like to take this opportunity to welcome all new members. I recognize that there are other Postal Service Health Benefits options, but you chose us. Please know that this is not something we take for granted, as we value the trust you have placed in our health benefit plan.

Please make sure to become familiar with our excellent benefit package. From preventive care, mental health support and health and wellness programs to health incentives (putting money back into your pocket) and more, we want to support your well-being.

Additionally, for all current and new members, I would like to bring attention to the NALC Health Benefit Plan's (the Plan) Member Rights and Responsibilities. I encourage you to take some time to review these statements, as we want to ensure awareness and commitment.

Member rights:

- You have the right to receive up-to-date information about your health plan, the benefits available, the health care professionals, hospitals and other providers that participate in this Plan's PPO Network, and your rights and responsibilities.
- You have the right to receive a copy of the Notice of the NALC Health Benefit Plan's Privacy Practices that outlines your rights and how to designate a personal representative, which allows the Plan to discuss your protected health information.
- You have the right to privacy and to the confidentiality of your protected health information, in accordance with applicable laws.
- You have the right to be treated with courtesy, dignity and respect.
- You have the right to access quality care, regardless of race, color, national origin, sex, age or disability.
- You have the right to participate fully with your network providers in decision-making.
- You have the right to receive an explanation of benefits describing the benefits we pay, as well as to be informed of the reason for any adverse determination on a claim for benefits, including the specific utilization review criteria, guidelines or benefit provisions used in the determination.

- You have the right to appeal our decision in accordance with the Disputed Claims Process in Sections 3, 7 and 8 of the Plan brochure.
- You have the right to request further information concerning anything you do not understand.
- You have the right to know that utilization management decisions are based only on the appropriateness of care and your current coverage. The NALC Health Benefit Plan does not reward network providers or others for denying coverage.
- You have the right to make suggestions and recommendations regarding the NALC Health Benefit Plan's Member Rights and Responsibilities statement.
- You have the right to receive a prompt reply when you ask us questions or request information.
- You have the right to know that neither you nor your health care provider can be punished for disputing a claim.
- You have the right to refuse to participate in research.
- You have the right to receive complete information about your diagnosis, evaluation, treatment and prognosis from your health care professional.
- You have the right to participate with your health care professional in health care decisions.
- You have the right to be heard. Our complaint-handling process is designed to hear and act on your complaint, concern, suggestion or grievance, and to provide a courteous, prompt response.

Member responsibilities:

- Read the information the Plan provides to you and ask us questions when you need to know more.
- Make sure you understand your benefits under the NALC Health Benefit Plan, including your costs for services as outlined in Section 4 of our brochure.
- Accept personal responsibility for any charges not covered by this plan, if applicable.
- Provide information the Plan needs to process your claims (to the extent possible) including other health insurance coverage your family may have.
- Keep your provider informed about your medical history and your current health status, including the medications you take, so that your providers can effectively treat you and manage your care.
- Inform your provider about any living will, medical power of attorney, or other directive that could affect your care.
- Participate with your provider to understand your health condition and develop mutually agreed-upon treatment goals to the degree possible.
- Follow your provider's instructions and treatment

- plan; ask questions if you don't understand them.
- Treat your health care provider, their staff and others respectfully and honestly.
- Voice your complaints, concerns, suggestions or grievances to our Customer Service department and/or your health care provider.

- Make sure that you obtain authorization required under the Plan for certain services.

In closing, I would like to wish you and your family a joyous holiday season and happy new year. We look forward to supporting your health journey in 2026.

Executive Vice President

The Letter Carrier Political Fund (continued)

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The importance of the LCPF cannot be overstated. NALC has been instrumental in advancing and securing legislation of significant impact to letter carriers. However, we must not rest on our laurels but rather reinforce our commitment to strengthening our PAC to maintain a strong force in the legislative and political arena, as we continue in our pursuit to advance legislation for the benefit of letter carriers.

So, it really comes down to this: The stronger our PAC, the louder our voice on Capitol Hill and the more we can get done to benefit letter carriers. So, please make your voice loud by contributing to the Letter Carrier Political Fund. For more information or to sign on to become a contributor, please go to the Letter Carrier Political Fund web page at nalc.org/pac or contact the Department of Legislative and Political Affairs at NALC Headquarters at 202-662-2833.

Director of Safety and Health

The Pregnant Workers Fairness Act (continued)

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The Commission did not adopt either of these views. First, requiring an employee to create a written request or to follow a specific provision to begin the reasonable accommodation process is contrary to the idea that this should not be a difficult or burdensome task for employees. Second, as one comment pointed out, some employees, such as those facing intimate partner violence, may be cautious or afraid of putting into writing their need for an accommodation. Third, many of the limitations and accommodations under the PWFA will be small or minor; the Commission expects that most accommodations will be provided following nothing more than a conversation or email between the employee and their supervisor, and there will not be any other forms or processes. If an employer does have a process to confirm what was stated in the initial request and that process uses a form, the form should be a simple one that does not deter the employee from making the request and does not delay the provision of an accommodation.

The original form as provided to the NALC on July 7, 2025, contained the following comment in its Privacy Act Statement: "Providing the information is voluntary, but if not provided, we may not process your request."

That statement alone seemingly deviates from the mandates of the PWFA.

The PWFA is a relatively new law. More information will be provided in future issues of *The Postal Record*.

We seek your help in keeping an eye on your co-workers to make sure that they are not denied the protections identified in the law. Please bring any problems to the attention of your branch leaders and, if necessary, to your national business agents.