

Make sure you're up to date on your family's health



Stephanie Stewart

As summer ends and we move closer to wrapping up the 2025 calendar year, there is no better time than now to ensure that your family's health is in check.

Start by confirming that everyone on your policy is up to date with their recommended annual check-ups, screenings and/or immunizations.

From identifying vital health changes and detecting disease issues to simply keeping your health on track, I believe it is imperative to invest in preventive health care.

If you are unsure which preventive services are necessary, make sure to speak with your primary care physician, who can review your records and determine what is right for you. Remember, early detection of a potential health concern may lower your chances of developing certain medical conditions or lead to better treatment options.

It also is important to know that the NALC Health Benefit Plan (the Plan) supports our members by covering many preventive services at no cost to the members when you use an in-network provider.

Additionally, the Plan rewards our members with health savings dollars each calendar year for certain wellness activities. Whether you are enrolled in the NALC Health Benefit Plan's High Option or Consumer Driven Health Plan (CDHP), you can improve your health and earn valuable incentives to use toward eligible medical expenses.

If you are not familiar with the Plan's wellness programs or health savings rewards, I encourage you to review our website to learn more at nalchbp.org.

When it comes to the cost of health care, let's face it, everyone wants to save more and find some financial relief, and we are here to help you do just that.

Take action now by earning rewards, which will put more money back in your pocket before the calendar year is over.

Below are a few of the most common health savings you can earn.

Let's start with your health assessment (HA). This assessment is an online tool that analyzes your respons-

es to health-related questions and gives you a personalized plan to achieve goals.

Upon completion by any eligible High Option members or dependents over the age of 18, one of the following can be chosen: \$30 in health savings rewards, enrollment in the CignaPlus Savings® discount dental program for the remainder of the calendar year in which you completed the HA, a waiver of two PPO medical office visit copayments (when the Plan is primary payor), or a Fitbit Aria Air smart scale.

For members enrolled in the CDHP, any eligible member or dependent 18 years or older can earn \$20 in health savings rewards or can choose enrollment in the CignaPlus Savings discount dental program for the remainder of the calendar year in which you completed the HA.

Next, talk to your provider about completing a biometric screening. This screening is a measurement of your overall health and gives you important data to assess or indicate risk factors:

- Waist circumference measurement
- Total blood cholesterol
- Calculation of body mass index
- Blood pressure check
- Fasting blood sugar

Not only could this screening identify a possible health issue or condition, once again, you are putting money back in your pocket.

Upon completion, earn \$50 in health savings rewards when enrolled in the High Option Plan or \$30 when enrolled in CDHP.

Then, make sure to schedule your annual influenza vaccine (flu shot).

According to the Centers for Disease Control and Prevention, it is recommended that everyone 6 months and older get an annual flu vaccine, ideally by the end of October. However, individuals should continue to receive vaccinations later in the season if they must schedule after October, as the vaccine is an important step to reducing both the risk of getting the flu and the severity of the illness.

As a High Option member, you will earn \$10, or as a CDHP member you will earn \$5.

How do I receive the reward? Once you have completed your first activity and the Plan receives confirmation, we will send TASC a notification to issue you a debit card with the reward amount preloaded.

(continued on next page)

Family's health (continued)

(continued from previous page)

As with a flexible spending account, funds can be used to purchase medical items or services not covered by health insurance.

To learn more about specific benefit coverage or other wellness incentives, please contact one of our

knowledgeable customer service representatives.

Make sure to mention or ask about our other programs, which include:

- Your Health First Disease Management
- Healthy Pregnancies, Healthy Babies
- Tobacco cessation
- Annual pneumococcal vaccine

Director of City Delivery

Vehicle familiarization training (continued)

(continued from page 30)

A driver safety instructor (DSI) conducts many of the driver trainings provided by the Postal Service, including vehicle familiarization. Under Section 335.5 of *Handbook EL-804*, the DSI is responsible for identifying the types of vehicles needed for familiarization:

335.5 Selecting Vehicles

Familiarization training must be provided for each type of Postal Service vehicle that trainees are required to oper-

ate on the job. The DSI must identify the types of vehicles needed for familiarization. The vehicle maintenance manager is responsible for ensuring that the appropriate vehicles (in type and number) are provided when needed.

If you are expected to operate a vehicle that you are unfamiliar with, be sure to inform your local union representative and, if appropriate, file a grievance.

Be sure to read my article each month and visit nalc.org for more City Delivery updates.

Director of Retired Members

FERS Supplement (continued)

(continued from page 32)

Getting an estimate

Even though OPM will calculate the exact amount of your Supplement after you retire, you can get an estimate to help with your planning by visiting liteblue.usps.gov or calling the Human Resources Shared Service Center at 877-477-3273. Keep in mind that this is just an estimate, so it's a good idea to have a little ex-

tra room in your retirement budget.

As always is the case with retirement, there is a personal balance to strike between time and money. By understanding the Supplement, especially how working after retirement can affect it and the fact that it doesn't increase with the cost of living, you can make smart choices for a comfortable and secure retirement. Knowing these rules helps you make the most of your FERS benefits and reach your financial goals.