

# Health and wellness programs included in the Health Benefit Plan



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**D**id you know that as a member of the NALC Health Benefit Plan, your benefits include access to a variety of health and wellness programs? Did you know that many of our programs and resources are offered to our members at no additional cost?

If that's not enough to get your attention, did you know our programs are designed to assist our members on their health journey, but we also offer health savings rewards or incentives? Not only is your Plan working to provide options to help keep you healthy, but we're also working to help

put money back into your pocket for participating.

In a recent example, the Plan received a call from a member regarding the need for physical therapy. The member was concerned because he did not have the time for appointments, or extra money for copayments. The Plan's customer service team informed the member about Hinge Health, a virtual physical therapy option, paid for by the NALC Health Benefit Plan (\$0 cost for the member) with flexibility to meet the member's scheduling and cost needs.

Another recent example involved a member who discovered they were paying out of pocket for a program that's offered through the plan as a covered benefit.

While we have made many efforts to send notifications about available resources through mail, portal notifications, training sessions, and other communication methods, we are finding that many are still unaware of programs included within the benefit package.

To help close this gap and raise awareness, this month's article will highlight a variety of these programs.

## Programs for ongoing issues or chronic conditions

**Hinge Health**®—Virtual physical therapy and more. Members can reduce joint and muscle pain with quick exercises, anytime, anywhere.

**Hello Heart**®—A program that combines a blood pressure monitor with a smartphone app. Track your blood pressure, cholesterol and more with a program designed to support your heart health.

**Transform Care for Diabetes Management**—Eligible members can receive a connected glucometer, unlimited test strips, lancet, medication therapy counseling from a pharmacist, two annual diabetes screenings at a CVS Minute Clinic®, and a suite of digital resources available through the CVS mobile app.

**Oshi Health**™—New for 2026, a partnership through Cigna Healthcare® focused on digestive issues. Find access to next-day virtual visits with a team of gastrointestinal (GI) providers, registered dietitians, and gut-brain specialists.

Note: Copayment applies to this program.

## Behavioral health programs

**Bend Coaching**—Bend Health Coaching is a family-first approach to care. From the smallest of questions and concerns to bigger issues, Bend's Behavioral Health Coaching Program through Optum® is a live video-based service that supports children and families in modifying challenging behaviors to achieve their behavioral health goals. Along with age and symptom-specific care programs, the coaching program offers interactive content, resources, parenting tips, tools, and peer community support (for caregivers) that members can access to support their progress.

**Calm Health**—Get audio and video content written by psychologists, access mental health screening tools and try mindfulness exercises. Find support to help you understand your mental and physical health and how they are connected. Use it at your own pace for no extra cost.

## Programs for personal support

**Real Appeal**—The Real Appeal Program through Optum is a yearlong weight loss program that offers online group coaching, and one-on-one support. The program focuses on weight loss through proper nutrition, exercise, sleep, stress management and motivation.

**Quit for Life**®—Need to kick the nicotine habit? The Plan offers the Quit for Life® program to help members stop tobacco use.

**Maven**—This premier women and family health platform offers 24/7, unlimited access to dedicated care navigation and advocacy, virtual provider appointments across 30-plus specialties, clinically validated

## Health and wellness programs (continued)

resources, and the ability to connect with other members, all in one digital solution.

**Healthy Pregnancies, Healthy Babies®**—Enrolling in the Healthy Pregnancies, Healthy Babies® program is an important step toward a healthy future for you and your baby. The program will work together with you and your doctor to develop a plan of care. It provides you

with educational information and support throughout your entire pregnancy and after.

**Our programs and incentives may vary depending on the plan option you are enrolled in, High Option or the Consumer Driven Health Plan.** For a complete list available in your plan option, or for more details, please visit our website at [nalchbp.org](http://nalchbp.org).

## Director of Life Insurance

## Life insurance application (continued)

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owner of the policy can access information about the policy.

7. **Ownership:** The NALC member will be the policy owner unless otherwise specified below. The owner must be in accordance with the provisions in the USLCMB Constitution General Laws – LAW 1.

Name (First) (Middle Initial) (Last) \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_  
 State \_\_\_\_\_ Zip Code \_\_\_\_\_  
 Relationship to Insured: \_\_\_\_\_ Social Security No.: \_\_\_\_\_

8. It's always best to choose a beneficiary(ies) immediately. Provide all the information requested, and please include the date of birth for each beneficiary listed.

8. **Beneficiary:** The beneficiary named below of this policy application will receive the proceeds when the insured dies:

Name	Address	Relationship	Social Security No.
_____	_____	_____	_____
_____	_____	_____	_____

If you need additional space, please list on a separate sheet of paper.

9. **Dividends:** MBA will use the Paid-Up Additions Option, unless you inform the MBA otherwise. (Note that the Term Life policies will use the dividends on deposit option if dividends are paid).

10. **Effective Date:** Insurance applied for in this policy application will become effective on the date the MBA receives the first premium payment, provided the MBA approves this application and issues a policy of insurance. If MBA does not approve this application, the full premium payment will be returned. No insurance shall become effective under any policy herein applied for unless the Proposed Insured(s) is (are) alive and in sound health on the policy's effective date.

11. **Replacement:** Do any proposed insureds have existing life insurance or annuity contracts? Yes  No   
 Is this policy intended to replace or change any existing life insurance or annuity policy(ies)? Yes  No   
 If yes, please indicate below  
 Name of Life Insurance Company \_\_\_\_\_ Policy No. \_\_\_\_\_  
 Address \_\_\_\_\_

12. The NALC member must sign all applications, whether or not they are the proposed insured.

If the proposed insured is the spouse or child (age 18 or older) they must sign. If the proposed insured is a child under age 18, their parent or guardian must sign.

12. **Declaration:** I (We) have read this application for insurance. I (We) understand that the MBA will base its decision whether to issue a policy on these answers I (We) have given in this application. I (We) represent that all statements and answers made in this application, which includes any explanations on accompanying pages, are true and complete to the best of my (our) knowledge and belief.

Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

Signature of I/ALC Member \_\_\_\_\_ Date \_\_\_\_\_  
 Signature of Spouse, if proposed for insurance \_\_\_\_\_ Date \_\_\_\_\_  
 Signature of any child age 18 or over, if proposed for insurance \_\_\_\_\_ Date \_\_\_\_\_  
 Signature of Parent or Guardian of child under 18 years of age \_\_\_\_\_ Date \_\_\_\_\_  
 If proposed for insurance  Father  Mother  Legal Guardian

Washington, DC, and the states of Florida, California and South Dakota require state specific applications. If you reside in one of these locations, please be sure to use the corresponding application. Additionally, if the proposed insured is the member's parent, there are separate parent applications.

All of our life insurance applications can be found on our website at [nalc.org/mba](http://nalc.org/mba).

**If you have any questions regarding the process of applying for a life insurance policy, the policies themselves, or any other product we sell, please contact the MBA office at 202-638-4318 Monday through Friday from 8 a.m. to 3:30 p.m. Eastern time.**