

## PSHB Open Season



**Stephanie  
Stewart**

**W**elcome to the official Postal Service Health Benefits (PSHB) Open Season. PSHB benefits and rates have officially been released, and we are moving at full speed to make sure that each letter carrier has the NALC Health Benefit Plan (the Plan) resources they need to make an educated decision about their health insurance.

I cannot stress enough how important it is that you compare and consider the options available for you and your family, review all material received by mail, and understand how the benefits stack up. If you are looking for a

plan to put your trust in, then I implore you to consider what we have to offer, and I would like to explain more about the Plan and our benefits.

From excellent wellness programs to an inclusive variety of benefits and, most importantly, to your premiums and benefit cost share, we remain a strong contender within the PSHB.

**Most of us will need to regularly see our providers—**and whether it's an office visit, chiropractic care or lab work, the cost for these services can be important factors to consider.

The Plan continues to keep costs as low as possible. For an in-network office visit, your copay remains \$25, and this amount does not increase should you need to see a specialist. Specialist copayments also are \$25, with no referral needed. If you prefer not to leave your home, our telehealth network also is a great choice, offering high-quality care for minor acute conditions for a low \$10 copayment.

Should you need lab work completed, make sure to visit LabCorp or Quest Diagnostics. You will have no out-of-pocket expense for medically necessary services when you use one of these facilities, which can be found in many locations nationwide.

**However, sometimes we need the special focus of** that extra program, or a financial incentive to motivate and cultivate a healthier lifestyle.

From virtual musculoskeletal health (joint, back and muscle pain), weight loss, heart health and smoking cessation to complex disease management, the Plan takes

the needs of our members seriously. When you look at our plan design, you will find programs that address these areas, and more importantly, you will see that they are free to our members. That's right—wellness programs tailored to daily life and available at no extra cost.

The Plan believes that our membership should be rewarded, and we have several ways to put money back into your pocket when you reach health and wellness goals. For a complete list of services or programs that will earn you valuable health savings dollars you can use toward eligible medical expenses, please see our plan booklets.

**But wait, there's more! Aside from our outstanding** benefits, do you need another reason to consider the NALC Health Benefit Plan? As letter carriers, we are exposed to many conditions that can lead to an on-the-job injury, or as we commonly say, to workers' compensation. If you have ever experienced an injury, you know the process of getting your claim approved can be long and frustrating. In this time of need, having health insurance with the Plan built for letter carriers, by letter carriers, can make all the difference when it comes to getting care.

Regardless of which NALC plan option you chose, we will work with you and your provider to ensure that you get needed care until a decision is reached concerning your compensation claim.

In summary, if you sustain a work-related injury or illness that has not been approved or is still under review by the Office of Workers' Compensation Programs (OWCP), simply notify the Plan. We will need some basic information about your claim, but after this information is received, the Plan will take care of the rest in terms of working with the physician regarding payment or reimbursement, should the OWCP case be accepted.

**Remember, we are more than a health plan, going** above and beyond for our members, and I believe we should be your No. 1 choice during this Open Season.

Please make sure to review the insert that has been included in this issue of *The Postal Record*. If you need more information, please don't hesitate to reach out to one of our knowledgeable customer service representatives or to visit our website at [nalchbp.org](http://nalchbp.org).

This is a vital year with a new opportunity to expand your union family and become a member of the NALC Health Benefit Plan. We are excited about the future and want you to be a part of our success as we bring letter carriers together.