

Vacation preparation, statistics and 2025 NALC HBP seminar



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As the spring and summer months arrive, many of you may be planning spring break trips with your family or possibly preparing for summer destinations that include travel outside of the United States. From choosing the location, hoping for sunshine, and making sure it includes the perfect activities, there are many things to consider. We understand that this is a time to distress from life's challenges, and we want to do our part as your health benefit plan to make sure your well-being is at the front of the journey.

As you start your travel checklist, consider the following:

1. Don't forget to pack your NALC Health Benefit Plan (the Plan) identification card. Should you have a medical emergency, you will need this information at the time or point of care. Need a backup plan? Make sure to register for the Plan's Member Access Portal, where you can download or view a digital version 24/7 anywhere you go.
2. If you take prescription medication, it is imperative to plan ahead to make sure that you have enough to get you through the entire length of your stay. If you do not have enough, visit our website where you will find a Vacation Prescription Request Form, which allows additional fills of medications when travel leaves you without access to a CVS pharmacy. Keep in mind, although the Plan may place an override allowing payment for an early fill, it is ultimately up to the pharmacist's discretion whether to approve or deny filling the medication.
3. If you are traveling strictly within the United States, make sure to familiarize yourself with all network hospitals and urgent care centers in the surrounding area of travel or destination. Through the nationwide Cigna Open Access Network, we offer more than 36,000 general acute hospitals and facilities and more than 5.5 million primary care physicians and specialists nationwide, thus providing greater access to quality care, and allowing you to make informed health care decisions. If you are

traveling outside of the United States and require medical or prescription attention, our standard out-of-network benefits will apply. Keep in mind, all claims must be itemized to include all information as listed within Section 7, Filing Claims for Covered Services, of the official brochure. Charges must include an English translation and will be converted to U.S. dollars using exchange rate at the time the expenses were incurred. Services performed outside of the United States are paid at out-of-network rates and are subject to the calendar-year deductible. You are responsible for the difference between the billed amount and our payment.

4. Finally, I encourage you to speak with your provider about any health questions or concerns before leaving. It is important to ensure that you are current on routine vaccinations endorsed by the Centers for Disease Control and Prevention and that any preventative care screenings are completed so you know your health status before leaving.

2024 statistics: As your union-owned, union-operated and not-for-profit plan, we firmly believe that support of letter carriers is not an option, but a steadfast priority and must continue throughout the coming years. Not only do we offer competitive health benefit coverage, but we make sure to support this mission through our day-to-day business operations.

In 2024, our Customer Service Department answered 886,000-plus calls, mailed more than 5.8 million pieces of mail or packages, and spent in excess of \$3.7 million on postage.

I am extremely proud of these numbers, and I hope you recognize that when you enroll and become a member of the NALC Health Benefit Plan, you also continue to support our fellow letter carriers.

Save the date—2025 NALC Health Benefit Plan seminar: This year the NALC Health Benefit Plan's 37th seminar will be held at the Disney Coronado Springs Resort in Orlando, FL, Nov. 2-5. While the seminar has always been considered an educational tool for our health benefit representatives to prepare them for the upcoming Open Season, the registration is open to all branch officers who want to help promote the Plan.

If you have attended before, it is important to note that the schedule of events will be different and should be considered when making travel arrangements.

Stay tuned over the next few months, as there will be more to come about this event. We hope to see you there.