

NALC Health Benefit Plan

PSHB High Option

NETWORK PROVIDERS

Provider Network - Cigna® OAP, our provider network, provides access to over 5,253,106 preferred providers. By choosing In-Network providers you receive the best benefit and lower your out-of-pocket costs.

Prescription Drug Network - CVS Caremark®, our prescription benefit manager, provides access to more than 66,000 network pharmacies.

Behavioral Health Network - Optum®, our mental health and substance use disorder network, has more than 4,109 In-Network facilities and more than 415,679 In-Network clinicians to choose from to receive maximum benefits.



VIRTUAL CARE

Telehealth Virtual Visits - On-demand virtual visits (through our Telehealth mobile app) are available 24/7, for adults or children with minor acute non-emergency medical conditions such as allergies, cold and flu symptoms, sinus problems, skin disturbances, and minor wounds and abrasions. You can also access nutrition counseling, women's health services, and dermatology support.

Telemental Health Service - Telemental Health (liveandworkwell.com) through Optum® provides convenient access to virtual visits for mental health assessments and mental health treatment from the convenience of your home.

PLAN HIGHLIGHTS

Office Visit - Your office visit copay for a preferred provider or specialist is just \$25.

Lab Services - You pay nothing for covered lab services billed by either Quest Diagnostics or LabCorp.

In-Network Hospital Care - \$350 copay per Inpatient admission or Outpatient observation.

Chiropractic Care - \$25 copay per visit for manipulations (24 per calendar year) and 15% after \$300 deductible for one set of spinal x-rays annually.

Maternity Coverage - You pay nothing at an In-Network Hospital.

Adult Preventive Care - You pay nothing for an annual routine physical, certain adult routine immunizations and screenings rendered by a preferred provider.

Child Preventive Care - You pay nothing for Well Child Care through age 2, for a annual routine physical, age 3-21, the examination on day of covered immunizations, for immunizations recommended by the AAP, and other routine screenings and tests.

Visit
www.nalchbp.org
or call
888-636-NALC (6252)

WELLNESS PROGRAMS



Maven - the leading women's and family health platform providing 24/7, unlimited access to dedicated care navigation and advocacy, virtual provider appointments across 30+ specialties, clinically-validated resources, and the opportunity to connect with other members, all in one digital solution.

Maven offers support for: Fertility & Family Building, Maternity & Newborn Care, Parenting & Pediatrics, Menopause & Midlife Support.

24-Hour Health Information Line - uses nurses/clinicians to provide appropriate level of care information to members who call with symptom-based questions or concerns.

Virtual Musculoskeletal Program - offered through Hinge Health, a convenient way to help you overcome back and joint pain, avoid surgeries, and reduce medication usage - all from the comfort of your home.

Hello Heart - a tool for remote care of cardiac conditions. Hello Heart enables you to measure your blood pressure using a free FDA-cleared monitor and allows you to send the data privately to your doctor. NALC HBP members with blood pressure reading of 130/80 mmHg or above, or those taking blood pressure medication are eligible to enroll.

See our brochure for complete details and the many programs that we offer.

Member Access Portal - member's have quick access to their records through the Plan's mobile app. Once registered, get real-time deductible and out-of-pocket amounts, view your claim history and communicate with NALC representatives directly through the app. This app includes direct sign-on links to Cigna®, CVS Caremark®, Optum®, and Amwell®. Download the free NALC HBP MEMBER PORTAL app available through the IOS App Store or Google Play Store.



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This is a summary of some of the features of the NALC Health Benefit Plan PSHB High Option. Since it is only a summary, it cannot be considered a legal document. The benefits described in this summary are subject to change and do not guarantee future benefits. Detailed information on the benefits for the 2025 NALC Health Benefit Plan can be found in the official brochure. Before making a decision, please read the Plan's officially approved brochure (RI 71-024). All benefits are subject to the restrictions, definitions, limitations, and exclusions set forth in the official brochure.

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Covering Every Stage of Life