

The 2008 Health benefits plan is one of great significance. There are major changes that will affect all of us. To begin with we have changed from Coventry to CIGNA. This single switch produces over 1 million hospitals and physicians. We were told that there are approximately 4,000 doctors that were in the plan that are no longer in the plan. That is a very low rate. You can go to the CIGNA PPO directory, which can be found under Health Benefits department at the NALC web site, to find out whether or not your current doctor is a member of CIGNA. You can also access the CIGNA PPO directory through your branch's web site – [www.nalcbranch2589.org](http://www.nalcbranch2589.org). Fernando has provided a link to CIGNA PPO Directory. Just scroll down to Postal News, which is on left side of screen, and click on CIGNA PPO Director. The chances are good you will find your doctor.

Another significant change is that you will be getting two new identification cards. Yes, I said two. The good news is that the NALC is going to send you a handy dandy bi-fold wallet case to keep the cards together. We were told that the reason for two cards is because they could not put all information needed on one card – logos, symbols, etc.

Another item of interest is that we can go to CVS clinics for minor emergency care. This is a \$20.00 co-pay requirement, but, this might save you a long wait in the emergency room.

Some of the major changes to the plan are:

- Your calendar year co-payments and deductibles count toward your catastrophic protection now cover Herpes Zoster, HPV, MMR.

- We now cover 2 routine diabetes screenings.

- We now cover routine HIV screening.

- We pay for a newborn screening hearing test.

- You now pay nothing for anesthesia for delivery of a newborn when you use a PPO provider.

- We now cover 1 pair of custom functional foot orthotics

- We pay for the initial office visit under chiropractor benefits

- We now offer United HealthCare QuitPower smoking cessation program.

- The PPO deductible no longer applies to surgeries performed by a PPO provider

- You pay 15% for anesthesia rendered by a non-PPO provider in a PPO hospital.

- You pay nothing for inpatient room and board in a PPO hospital.

You pay 15% for certain medical emergencies rendered in a non-PPO outpatient hospital – such as automobile accident or heart attack.

We participate in the CIGNA LIFESOURCE Transplant Networks Coinsurance for inpatient PPO hospital will not exceed \$2,000 per year.

We cover one influenza vaccine per flu season.

These are just some of the changes. Check the brochure for a complete list of the changes.

CIGNA has a program the call “CIGNA Plus Savings”. Attached is a copy of this program. As you can see it offers such things as discounts for vision dental and hearing. This is a non-FEHB discount dental program. **THIS IS NOT INSURANCE, BUT A DISCOUNT PROGRAM.** It is referred to as a members discount Healthy Rewards Programs that provides discounts on treatments and other services. The discounts you receive will vary. I urge you to go to [www.cignaplussavings.com](http://www.cignaplussavings.com) or call 1-877-521-0244 to locate a participating dentist. The cost for the vision and dental discount plan is \$3.75 for Self, and \$5.50 for Self and Family.

I have told you many times that the NALC health benefits plan is the best. These are major significant changes to the plan. As you can see the plan offers many new items that are geared towards younger carriers with children and for those expecting children. The more carriers we get into the plan the lower the cost will be. I have received calls from people who are in GEHA and Blue Cross and Blue Shield.

Open season is from November 12 through December 10, 2007. I urge all of you to become members.

If you have any questions, or if I can help you locate a doctor, please call me or e-mail me at – 806-535-9024 or at [eddieodle@aol.com](mailto:eddieodle@aol.com). I look forward to hearing from you.

Eddie