

# Health Benefits for CCAs

A CCA's options regarding health insurance can be found in Appendix B of the 2016-2019 National Agreement between the NALC and the USPS. More specifically, they can be found in Appendix B, Section 3. OTHER PROVISIONS, F. Article 21 – Health Insurance.

Your options and the amount the USPS will contribute toward your premium under this provision differ depending on your length of service as a CCA. This can be quite confusing, therefore this section will explain these options in the simplest possible terms. There are four paragraphs to this provision and each is indented followed by an explanation below.

## ***F. Article 21 - Health Insurance***

***After an initial appointment for a 360-day term and upon reappointment to another 360-day term, any eligible noncareer CCA employee who wants to pay health premiums to participate in the Federal Employees Health Benefits (FEHB) Program on a pre-tax basis will be required to make an election to do so in accordance with applicable procedures. A previous appointment as a transitional employee will count toward qualifying for participation in FEHB, in accordance with the Office of Personnel Management (OPM) regulations. The total cost of health insurance is the responsibility of the noncareer CCA employee except as provided below.***

Paragraph 1 above provides for the health care option that was previously available to NALC transitional employees. Under this option, CCAs reappointed to another 360-day term after serving an initial 360-day term may choose any available plan in FEHB (including those offered by the NALC Health Benefit Plan), but they must pay the total cost of the plan as there is no Postal Service contribution toward the premium.

The FEHB program is administered by the Office of Personal Management (OPM) and governed by federal law. To enroll in a FEHB plan you must either sign up during open season or have a certain Qualifying Life Event (QLE) provided you have reached the 360-day requirement. A list of QLEs can be found at [www.opm.gov/healthcare-insurance/healthcare/reference-materials/reference/enrollment](http://www.opm.gov/healthcare-insurance/healthcare/reference-materials/reference/enrollment).

Each year, open season runs from the Monday of the second full workweek in November through the Monday of the second full workweek in December.

***The Postal Service will make a bi-weekly contribution to the total premium for any CCA employee who wishes to participate in the USPS Noncareer Health Care Plan (USPS Plan) self-only option equal to the greater of (a) \$125, or (b) the minimum required by the Patient Protection and Affordable Care Act.***

Paragraph 2 provides for CCA participation in the USPS Noncareer Health Care Plan at the self-only coverage level. This option is available to all CCAs regardless of your length of service. You may elect coverage either within 60 days of the date you were hired, within 60 days after returning from a five day break in service, or during any open season period.

CCAs who did not elect to take this coverage during either their first 60 days of employment, or 60 after returning from a five day break in service, must wait until open season to enroll unless they have a QLE as outlined in Handbook EL-520 Guide to USPS Non-Career Employee Health Benefits Plan. While these QLEs are similar to those for the FEHB program found on the OPM website, they are not exactly the same. Be sure you are using the right information to determine eligibility.

***The Postal Service will make a bi-weekly contribution equal to 65% of the total premium for any CCA employee who wishes to participate in the USPS Noncareer Health Care Plan (USPS Plan) for either self plus one or family coverage during a CCA's initial year of CCA employment. After a CCA's first year of employment, the Postal Service will make a bi-weekly contribution equal to 75% of the total premium for either self plus one or family coverage. Any CCA employee wishing to make their health care contribution on a pre-tax basis will be required to make an election to do so in accordance with applicable procedures. All CCA employees will be eligible for the USPS Plan within a reasonable period from the date of hire and entry into a pay status, consistent with the requirements established under the Patient Protection and Affordable Care Act.***

Paragraph 3 provides for CCAs to participate in the USPS Noncareer Health Care Plan at either the self plus one or family coverage levels. As with the self only option above this option is available to all CCAs regardless of their length of service and the same enrollment periods apply. CCAs will receive 65% of the total bi-weekly premium during initial year of employment and 75% after their first year.

**The Postal Service shall continue to provide the USPS Plan with self-only, self plus one, and family options for the duration of this Agreement.**

Paragraph four is to insure the Postal Service continues to provide benefits at this level to all CCAs for the duration of the National Agreement regardless of what may happen on Capitol hill.

### **Changing your level of coverage and breaks in service**

While you may elect to begin coverage at the times described above, you may only change your level of coverage during open season or when you have certain specific QLEs. You may not change your coverage level when returning from a break in service. If you are enrolled prior to your five day break in service your coverage will automatically continue at your when you return. You do not need to enroll again.

In summary, if you are in your initial year as a CCA you may elect coverage in the USPS Noncareer Health Care Plan at either the self only, self plus one, or family coverage level. If you elect self only coverage you will receive a bi-weekly contribution toward the total premium from the Postal Service which will be the greater of \$125 or the minimum required by the Patient Protection and Affordable Care Act, and applicable regulations. If you elect self plus one or family coverage you will receive from the Postal Service a contribution equal to 65% of the total bi-weekly premium.

After your initial year of employment as a CCA you may elect/continue coverage in the USPS Noncareer Health Care Plan. If you elect self only coverage you will receive a bi-weekly contribution toward the total premium from the Postal Service which will be the greater of \$125 or the minimum required by the Patient Protection and Affordable Care Act, and applicable regulations. If you elect self plus one or family coverage you will receive from the Postal Service a contribution equal to 75% of the total bi-weekly premium.

You have the additional option once you have completed a 360 day term and have been appointed to another 360 day term of selecting any one of the FEHB plans. If you chose this option the Postal Service does not make any contribution to the premium.

### USPS Noncareer Health Benefit Plan

	USPS Contribution Toward Premium		
	Self Only	Self plus one	Family
Initial Year	\$125*	65%	65%
After Initial Year	\$125*	75%	75%
*Or the minimum required by the Patient Protection and Affordable Care Act, whichever is greater.			

Upon conversion to full-time career status, your health benefits options will change significantly. There are also some rules you must follow to ensure you receive those benefits. For a better understanding of your rights and benefits, as well as those rules, refer to the “Health Benefits – Federal Employees Health Benefits Program (FEHBP)” section of this guide.