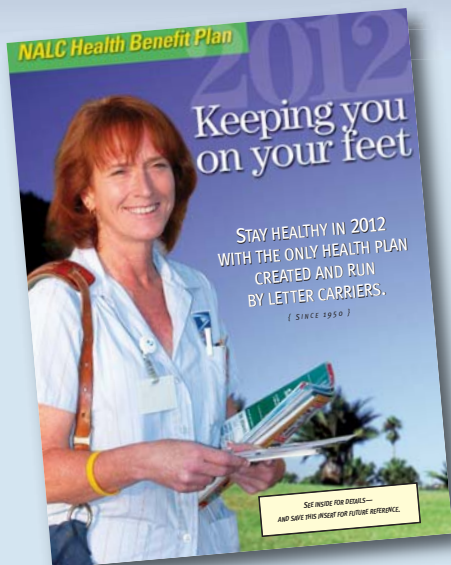


Keeping you on your feet



More information on the 2012 plan can be found in the special insert in this issue of *The Postal Record*.

Imagine the ideal health plan for a letter carrier—one designed to keep you on your feet, not to keep you on the phone tracking claims, one that doesn't wait until you are really sick to treat you and doesn't drain your wallet.

This plan would be created and administered by letter carriers. It would be a not-for-profit plan that focused on your health, not on making a profit. It would improve each year for active and retired letter carriers and their families, making the latest and best health care available.

Fortunately, that plan exists now.

The one and only health plan that is focused specifically on the health of letter carriers, the NALC Health Benefit Plan has been improving steadily since it was founded in 1950. In 2012, the plan will include new benefits, more choices and lower prices for some services. This year's Open Season—Nov. 14 through Dec. 12—is your opportunity to take advantage of the many new benefits the plan offers.

The plan has been open to all federal employees since it joined the Federal Employees Health Benefit Program (FEHBP) in 1960. Thousands of active and retired letter carriers have put their health in the hands of the NALC plan.

"Letter carriers have shown their confidence in the Health Benefit Plan every year," NALC President Fredric Rolando said, "because the plan works hard to keep our confidence. The excellent coverage, the competitive costs and the attention to service make our plan one of the best for federal workers."

Rolando noted that the plan is owned and operated by letter carriers—New York Branch 36 member Brian Hellman was elected as the plan's director by acclamation at the 2010 NALC convention in Anaheim—and it responds to the input and needs of letter carriers and their families. Requests by carriers for coverage of certain ailments, or help with specific health issues, get attention.

"No plan is more attentive to the needs of letter carriers," Rolando said. "Not one."

A special insert in this issue of *The Postal Record* details the many new benefits of the plan for 2012. These changes make the plan's already excellent package of benefits even better. They include:

- The addition of 7,800 Walgreens pharmacies to the plan's pharmacy network, already one of the largest available.
- A free health risk assessment you can complete to help you share vital information with health care providers. The plan will waive a certain number of copayments when you complete an HRA.
- A \$20 copayment for most preferred physicians or specialist office visits, procedures or therapies.
- Coverage for licensed acupuncturists.
- Coverage for up to 20 chiropractic treatments per year.
- Full coverage for delivery of a newborn when billed by an outpatient PPO facility.
- Full percent coverage for Group B streptococcus screening, sonograms and fetal monitoring as part of maternity care when services are provided by a preferred provider.
- Coverage for osteoporosis screening.
- Coverage for the Tdap vaccine, which protects against diphtheria, tetanus and pertussis (whooping cough), for adults age 65 or older.

The NALC Health Benefit Plan has a partnership with health insurance provider CIGNA to give members access to the CIGNA Open Access Plus (OAP) network of preferred providers. With more than 1.5 million physicians and specialists and thousands of hospitals and facilities nationwide, the OAP network can deliver great care at a reasonable cost to you. Even if you choose a provider outside the network, you are covered.

You can benefit from joining the plan even if you are on Medicare. The plan will cover nearly all your out-of-pocket expenses that Medicare does not pay—all your deductibles, copayments or co-insurance costs for doctor visits, procedures and hospitalization.

The plan also comes with inexpensive and convenient options for prescription drugs. More than 66,000 pharmacies participate in the plan's pharmacy network, while a 60-day supply of a generic drug may be available by mail order for only \$8.

Preventive care is another important health-protecting advantage of the plan. Preventive care for both adults and children is fully covered when you use a preferred provider, including the following annual procedures:

- Flu shot
- A routine physical
- Pap test
- PSA test for men age 40 and older
- EKG/ECG
- Chest X-ray
- Basic or comprehensive metabolic panel blood test

This list of benefits only scratches the surface of the NALC Health Benefit Plan's comprehensive coverage. Other benefits include disease management to provide a holistic approach to treating a chronic condition, optional mental health coverage for an additional premium, preventive care and smoking cessation programs, and personal health management tools.

For further details, see the special insert in this *Postal Record* or go to the plan's website at nalchbp.org.

The plan provides all this without sacrificing competitive rates. In an era of rising health care costs, the NALC plan continues to provide excellent value for your dollar. In 2012, the premium rate for active USPS employees will be \$54.04 biweekly for individual coverage, and \$105.16 biweekly for family coverage.

The monthly annuitant premium will be \$161.78 for individuals and \$327.60 for a family.

During Open Season, you can compare the coverage and rates of NALC's plan with the other choices and judge for yourself. Just visit opm.gov/insure/health/search/plansearch.aspx to see all the plans available to you.

"It's reassuring to know that letter carriers still have a health care plan designed for us, by us, with our health in mind rather than profits," Rolando said. "We've been doing this for 60 years, and I think we keep getting better. I urge my fellow letter carriers to take a close look at our plan. I think you'll find it's the one that will 'keep you on your feet' like no other." ✉

Flexible savings accounts let you save more

There's another way to save money on health care or dependent care during this open season—put your money in a flexible spending account.

By authorizing direct deductions from your paycheck into an FSA, you can spend money on family health care expenses not covered by insurance, or daycare, without paying taxes on the income. The money never even shows up on your W-2, and you don't have to pay withholding on it before claiming it the next year. It just goes straight to your account, tax-free. An FSA is a great way to save for vital expenses without giving them a second thought.

An FSA only covers health care or daycare, so setting aside money for both kinds of expenses requires two different accounts. The health care FSA covers out-of-pocket expenses (those not covered by insurance) for things like prescriptions or vision

care, and even basic items like aspirin or Band-Aids. A dependent care FSA pays for daycare expenses for a child.

Postal employees can contribute up to \$5,000 per year to each account. Though the contributions are spread across the year from each paycheck, the full annual amount is available for spending beginning Jan. 1.

You can enroll in one or both kinds of flexible spending accounts in several different ways:

* Go to liteblue.usps.gov on your web browser and select PostalEASE under Employee Self Service. The site is also available through the employee intranet at blue.usps.gov.

* Enroll at any employee self-service kiosk.

* Call 877-4PS-EASE (877-477-3273) and select Option 1 or request help from the Human Resources Shared Service Center.

Information about FSAs from the USPS should arrive in your mailbox sometime this month.