

# HBP OPEN SEASON

## LOWER RATES ARE JUST THE BEGINNING

**OPEN  
SEASON**  
**NOV. 12-  
DEC. 10**

**M**any workers have health insurance. But how many can say they have a plan designed for them and operated by their co-workers?

Members of the NALC Health Benefit Plan can say that.

Letter carriers built the NALC Plan, and letter carriers run it. As a not-for-profit plan, the NALC Plan puts the health of its members first. And every year, in preparation for Open Season, the NALC Plan looks for ways to improve the health care of the thousands of letter carriers and their family members who depend on it. We've done it again this year, as you'll see in the Open Season insert in this magazine.

The NALC Health Benefit Plan is a full-service, professional operation that takes care of its members with a staff of 346 from its headquarters in Ashburn, VA. But unlike many for-profit insurance companies, the NALC Plan focuses on the needs of its members first.

The Plan's customer service representatives are all trained in-house and work from the headquarters—there is no outsourced, off-site call center as there is with some insurance companies. When you call the NALC Health Plan, you will talk to a customer service representative who works for the NALC Plan, and only the NALC Plan—someone who knows the benefits inside and out. If representatives confront a complicated issue or need to refer a problem to other staff, they have quick access to the Plan's experts on insurance and medical issues who work in the same building.

The changes that the NALC Health Benefit Plan makes each year help make the Plan special. Many result from suggestions from letter carriers. The Plan's administrators at the very top, starting with Health Benefit Plan Director Brian Hellman (a member of New York City Branch 36), use input gathered from letter carriers through the Plan's customer service representatives and visits to branches across the country to make improvements.

For 2013, the changes include new or expanded benefits for conditions that letter carriers typically confront on their physically demanding job, such as back or foot problems. In response to suggestions from letter carriers, the plan has boosted benefits for children and families, especially preventive care that can help keep your family healthy and catch health problems early. Some of the changes comply with requirements of the Affordable Care Act.

These new and improved benefits make the NALC Plan a great choice for letter carriers during this Open Season (Nov. 12 through Dec. 10).

2013

Enroll during Open Season: November 12th — December 10th

**NALC Health Benefit Plan**

**WHAT MAKES US  
DIFFERENT,  
MIGHT MAKE US  
PERFECT FOR YOU!**

Hint...We've lowered rates this year, but that's not all! See the President's Message inside.

Our customer service reps outside our 88,500 sq. ft. headquarters in Ashburn, VA. They treat you like family, and are always anxious to help you with any problem you may have.

# SAVE MONEY WITH AN FSA

Open Season is the period in which you can join the NALC Health Benefit Plan like thousands of letter carriers who already have signed up for the NALC Plan through the Federal Employees Health Benefits (FEHB) program. If you already are a member, you can make changes to your coverage, such as adding a spouse or family as covered members.

The special insert in this issue contains details on the changes in the plan coming in 2013. They include:

- Members will pay lower premiums for both self-only and self-and-family coverage.
- One pair of custom foot orthotics, including casting, will be covered every five years when prescribed by a doctor.
- Extraspinal chiropractic manipulations will be covered.
- The Hepatitis B vaccine will be covered for all adults age 19 and older, and the Measles, Mumps and Rubella (MMR) vaccine will be covered for all adults age 19 through 56 and adults 57 and older with medical indications.
- No cost for colonoscopy screening with polyp removal for age 50 or older, every 10 years, when rendered by a PPO provider.
- Human Papillomavirus (HPV) testing will be covered for women age 30 or older.
- No cost for in-network initial exam of a newborn infant under family enrollment when rendered by a PPO provider.
- Drug and alcohol use assessment will be covered for age 11 through 21.
- Developmental screening, including autism screening, for children under age 3 will be covered.
- Hearing screening will be covered for children age 4 through 10, and all other ages for children at high risk of hearing loss.
- And much more.

Joining the NALC Health Benefit Plan gives you access to the preferred provider network of Cigna HealthCare Shared Administration. Using one of the 1.5 million providers in the Cigna network can save you money, but you are free to choose any doctor, specialist or hospital you want. The Plan includes coverage of prescription drugs, with mail delivery available.

What does the NALC Plan offer if you are on Medicare? Plenty. The NALC Plan covers all out-of-pocket expenses after Medicare pays—deductibles, copayments and co-insurance charges for doctor visits, procedures and hospitalization (see the special insert for details). It's a great way to be confident that you won't be caught by surprise by any health care costs. And you also get prescription drug coverage with lower copayments and co-insurance.

As mentioned above, one important change to the Plan in 2013 is lower rates. Many American workers will face higher premium payments for their health insurance next year, but not members of the NALC Plan. Active letter carriers will pay \$52.95 biweekly for self coverage or \$103.26 for self-and-family coverage. The monthly annuitant premium (for Medicare participants) will be \$160.66 for individual coverage and \$326.04 for self-and-family coverage.

For more information about Open Season and your choices, go to [opm.gov/insure/openseason](http://opm.gov/insure/openseason). From this website, you can compare the NALC Plan with other choices available to you in the FEHB program, including for coverage and rates.

"If you go to the website and compare the NALC Health Benefit Plan with the others, you'll see that our coverage and our rates make us a smart choice," President Fredric Rolando said. "But there's more to it than dollars and cents. The NALC Health Benefit Plan is owned and operated by letter carriers, and its only goal is your health, not making a profit. That's a confidence you can't buy anywhere else." ✉

Letter carriers have another useful way to save money on health care expenses to consider this Open Season—a flexible spending account (FSA).

Money you save in an FSA goes directly into the account from your paycheck and isn't subject to income tax. All you have to do is authorize direct deductions to an FSA of a few dollars each pay period. You don't even have to think about it when you fill out your tax return.

You can open an FSA to cover health care expenses, such as copayments or deductible costs, and also vision care, eyeglasses or contact lenses, medicine or even basic items like aspirin. If you have a young child, a separate FSA can help pay for day-care expenses.

You can contribute up to \$5,000 a year to each account per year. Though the payments are spread across the year, the money is available for you to spend on qualified expenses at the beginning of the year.

To enroll in or make changes to an FSA, you can use any of the following options:

- Go to [liteblue.usps.gov](http://liteblue.usps.gov), or [blue.usps.gov](http://blue.usps.gov) on the USPS intranet, log in with your employee ID and PIN, and select PostalEASE under Employee Self Service.
- Enroll at any employee self-service kiosk.
- Call 877-4PS-EASE (877-477-3273) and selection option 1 or request help from the Human Resources Shared Service Center.