

2015 Open Season



Brian Hellman

Open Season officially begins on Monday, Nov. 9, and goes through Monday, Dec. 14.

With more than 60 years of providing service to NALC members and their families, the NALC Health Benefit Plan is strong. We are anticipating another amazing Open Season to equal the increase in NALC union membership. It is my hope that letter carriers, either active or retired, who are currently not in the Plan will take the time to evaluate what the Plan has to offer.

Please keep in mind that the below does not include all changes or clarifications implemented into the 2016 benefit structure. If you would like more specific information in regard to our High Option, CDHP or Value Option plans, please see our official 2016 brochure. All benefits are subject to the definitions, limitations and exclusions set forth in the official 2016 brochure (RI 71-009).

Highlights of program-wide changes (includes all Plan options—High Option, CDHP and Value Option):

- Self Plus One enrollment option has been added, effective Jan. 1, 2016.
- We now cover an annual routine pap test for females age 21 through age 65.
- We now cover an annual routine prostate specific antigen (PSA) test for men age 40 and older.
- We now cover an annual set of spinal X-rays associated with chiropractic treatment.
- We now cover educational classes and nutritional therapy for overweight individuals with risk factors for cardiovascular disease.
- We now cover over-the-counter, low-dose aspirin for pregnant women at high risk of preeclampsia when purchased at a network retail pharmacy.

Highlights of changes to our High Option plan:

- You now pay a \$4 copayment for up to a 60-day supply for generic drugs purchased through our mail-order program when Medicare Part B is your primary payor.
- You now pay \$6 copayment for a 90-day supply for generic drugs purchased through our mail-order program when Medicare Part B is your primary payor.
- We now offer Cigna's disease management

program, Your Health First. Previously, our disease management program was Alere Health Management.

- You may be eligible to receive a CVS gift card or a wearable activity tracking device for completing our Health Risk Assessment.

Some of the FEHB plans' 2016 Self Plus One employee premiums are higher than their Self and Family employee premiums. This is due to the fact that the government contribution formula ended up with a lower percentage (government share) for Self Plus One than it did for the Self and Family premium. This increases the percentage that the enrollee has to pay for Self Plus One. This affected our 2016 enrollee premium for Self Plus One. We encourage our enrollees with only two people to stay in the Self and Family option. Our Self and Family premium for an active letter carrier is \$131.71 (biweekly). Please see all of our rates in the chart at the bottom of this page.

Use the OPM comparison tool at opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans to see that our premium is one of the lowest rates for fee-for-service (FFS) plans in FEHB, and we still offer the same great benefits.

In closing, I wish everyone a most enjoyable Veterans Day and Thanksgiving holiday!

2016 rates

Type of Enrollment	Enrollment Code	Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
		Gov't Share	Your Share	Gov't Share	Your Share	Category 1 Your Share	Category 2 Your Share
High Option Self Only	321	\$213.37	\$72.55	\$462.30	\$157.19	\$60.69	\$72.55
High Option Self Plus One	323	\$461.02	\$162.28	\$998.88	\$351.60	\$136.67	\$162.28
High Option Self and Family	322	\$476.06	\$158.68	\$1031.45	\$343.82	\$131.71	\$158.68
CDHP Option Self Only	324	\$150.18	\$50.06	\$325.39	\$108.46	\$41.55	\$50.06
CDHP Option Self Plus One	326	\$326.09	\$108.70	\$706.54	\$235.51	\$90.22	\$108.70
CDHP Option Self and Family	325	\$326.10	\$108.70	\$706.55	\$235.52	\$90.22	\$108.70
Value Option Self Only	KM1	\$129.30	\$43.10	\$280.15	\$93.38	\$35.77	\$43.10
Value Option Self Plus One	KM3	\$280.79	\$93.59	\$608.37	\$202.79	\$77.68	\$93.59
Value Option Self and Family	KM2	\$280.79	\$93.60	\$608.39	\$202.79	\$77.69	\$93.60

Note: All USPS employees are required to pay full local branch dues. Associate dues are not available.

Non-postal employees, federal annuitants, non-NALC union annuitants and other postal annuitants must pay the annual \$36 associate membership fee to maintain NALC HBP membership.

Call the NALC Membership Department at 202-662-2836 for inquiries regarding membership, union dues, fees or information about NALC.

City carrier assistants (CCAs) should visit nalchbp.org for information on their premiums.