

## Dare to compare



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**S**oon materials will be appearing promoting our 2015 Open Season and what we have to offer in our 2016 benefit package. As we have done each year, we encourage you to take the time to compare benefits and decide what is best for you. Perhaps you will face no greater decision than to choose the right medical coverage for you and your family in the upcoming year.

The NALC Health Benefit Plan formed more than 60 years ago when the NALC recognized that letter carriers needed a health benefit plan structured with them in mind. Beginning in 1950, the National Association of Letter Carriers began its own independent health benefit

plan with \$5,000 borrowed from the union's treasury. The Health Benefit Plan staff consisted of two clerks on loan from NALC Headquarters. The location was one small room on H Street NW in Washington, DC. Letter carriers paid 100 percent of the premium out of their own pockets, and at the close of the initial open enrollment period in April 1950, the total Plan membership was 4,116.

Some of the benefits in 1950 included:

- Family plan premium: \$6.35
- Daily hospital room payment: \$10
- Miscellaneous benefits: \$200 (X-rays, lab fees, etc.)
- Surgical schedule: \$200 limit.
- Total maternity benefits: \$50

In 1960, our membership was at 30,000, and we were occupying three floors of the NALC building. To add to the growth, another big change was right around the corner. That change was the NALC Health Benefit Plan becoming part of the Federal Employees Health Benefit Program (FEHBP). Once again, our numbers increased as letter carriers joined the Plan, bringing us to more than 100,000 members.

In the '70s, '80s and early '90s, the Plan continued to do well; however, building space was an issue and two more moves would be needed. By the end of 1972, the first move was to a warehouse on Sunset Hills Road in Reston, VA, but with the employee count continually increasing, space was again at a premium.

Where are we now? On June 18, 1990, the Plan moved to Waverly Court in Ashburn, VA, where we now reside. The Plan currently has approximately 335 employees, 117,000-plus total members, and approximately a quarter-million covered lives.

**As you can see, the Plan is not just a small business.** In 2014, we issued \$1.2 billion in benefits, processed more than 4 million claims, mailed 8,239,761 pieces of mail and answered more than 766,000 incoming calls. In addition to those numbers, our average employee tenure is 20 years. We are union-operated, union-owned and a not-for-profit plan.

Should this be your only reason to choose the Health Benefit Plan? I would like to think so, but reality sets in and I know that so much more must be taken into account. We ask that you do your homework, list your priorities, and make an educated decision. Remember, the longevity of the Plan is not by accident, but from hard work and a caring organization.

The 2015 Open Season is scheduled for Nov. 9 through Dec. 14. I encourage each member to take the challenge and dare to compare your current plan against the NALC Health Benefit Plan. You will see that the NALC Health Benefit Plan is a comprehensive plan with quality service, benefits and reasonable premiums.

To compare, go to [opm.gov/insure](http://opm.gov/insure). On the right side of the page, click on the "Quick Link" "Compare Health Plans." Insert your ZIP code and click "Search." Choose an employee type such as "U.S. Postal Service" or "Annuitant." Click "Next." Choose a pay frequency such as "Biweekly" or "Monthly." Click "Next." The comparison will then be shown on your screen. Select the plans you wish to compare (up to four).



The NALC Health Benefit Plan has been housed in a few office buildings. It started in a modest office space in Northwest DC before moving to NALC Headquarters near the Capitol building (top left). After outgrowing its space there the Plan moved to office space in Reston, VA, (top right) and finally, to its current home in Ashburn, VA (above).