



2017
NALC Health Benefit Plan
PUSHING THE ENVELOPE
Of Affordable Healthcare

Consider NALC Health Benefit Plan during Open Season

It's not too late to protect your health, and your family's, by joining the health plan run by and for letter carriers—the NALC Health Benefit Plan. Open Season for choosing a health plan through the Federal Employee Health Benefits Program (FEHBP) ends Dec. 12.

Since it was founded by NALC in 1950, the Plan has never stopped providing the high level of service you expect from a plan that works not for a profit, but for its members. The Plan's director, Brian Hellman, is a member of New York City Branch 36 and has been a letter carrier since 1982, and he assures that the Health Benefit Plan keeps your health at the top of its list of priorities.

"Our health care plan never stops looking for better ways to provide the best care at a great price," NALC President Fredric Rolando said. "Medicine is advancing and so are we."

The Plan offers a comprehensive High Option health benefit package, a fee-for-service plan with a preferred provider (PPO) network that offers generous benefits with low out-of-pocket costs. In partnership with Cigna, the Plan is able to offer access to nearly 2.5 million doctors and specialists and thousands of medical facilities. The High Option Plan pays for a wide variety of preventive care treatments and tests for adults and children at 100 percent when you use a PPO provider. You pay only a \$20 co-payment for each primary care or specialist office visit when the services are rendered by a PPO provider. The calendar-year deductible for the High Option Plan is \$300 per person and \$600 per family.

Prescription medication is also covered under the High Option Plan at reasonable rates.

If Medicare is your primary payor, the High Option Plan also offers great benefits. Signing up for the NALC Health Benefit Plan in addition to your Medicare Parts A and B coverage is a good way to assure that you won't be surprised by unexpected costs. The Plan pays for most out-of-pocket medical costs that Medicare doesn't—deductibles, co-payments and co-insurance charges—for doctor visits, procedures and hospitalization. It also gives Medicare recipients access to lower out-of-pocket costs for prescription drugs.

Whether you are starting your career, have a few years of carrying the mail under your belt, or have retired, please take a few minutes

to look at the special NALC Health Benefit Plan insert in the November issue of *The Postal Record* or go to the Plan's website, nalchbp.org.

Comparing the Plan's benefits to other plans is simple. Just go to [opm.gov/healthcare-insurance/healthcare/plan-information](http://opm.gov/healthcare-insurance/healthcare-plan-information).

The information in this article is just a summary of some of the features of the NALC Health Benefit Plan. Detailed information on the NALC Health Benefit Plan can be found in the official 2017 brochure (RI 71-009) at nalchbp.org. All benefits are subject to the definitions, limitations and exclusions set forth in the official brochure.

"This Open Season is your chance to check out the many benefits of the NALC Health Benefit Plan," Rolando said. "I think you'll agree that it's the best plan for you and your family." **PR**

Open Season
Nov. 14-Dec. 12

Active letter carriers have four ways to enroll in the NALC Health Benefit Plan during Open Season:

- Go to liteblue.usps.gov. You must have your employee ID number (it's the eight-digit number printed on your earnings statement just above the words "employee ID"). You will also need your USPS PIN (it's the same one you use to access PostalEASE).
- The Blue Page (Intranet) at work.
- Employee Self-Service Kiosks located at some USPS facilities.
- PostalEASE by telephone. Call 877-4PS-EASE (877-477-3273) and enter Option 1.

Annuitants and retirees can enroll by calling Employee Express at 800-332-9798, by going to OPM's Open Season website at retireefehb.opm.gov if you are a retiree, or by submitting a Standard 2809 to your retirement office.

If you submit your change by mail, the address is: OPM, Open Season Processing Center, P.O. Box 5000, Lawrence, KS 66046-0500.