

# Open Season ends Dec. 11

**L**etter carriers still have time to enroll in a health care plan through the Federal Employees Health Benefits (FEHB) program. But don't delay—Open Season ends Dec. 11.

Before you make a decision, please take a close look at the NALC Health Benefit Plan. The Plan is the only one founded by, and run by, letter carriers. Its generous benefits and reasonable rates could make it the best choice to protect the health of you and your family.

“Our health plan—*your* health plan—is packaged to deliver,” NALC President Fredric Rolando said. “The NALC Health Benefit Plan has a great package of benefits, at a reasonable cost, designed to keep you healthy.”

To learn more, review the insert in the November issue of *The Postal Record* or go to the NALC Health Benefit Plan's website, [nalchbp.org](http://nalchbp.org), and see for yourself.

The NALC Health Benefit Plan has been protecting the health of letter carriers since 1950. Since it is not-for-profit, the only focus is on your health. That's why it offers an unparalleled level of personal service—its only focus is on keeping members healthy. And every year, the Plan gets better by keeping up with the latest medical advances and working to lower your costs.

The Plan's employees have the

experience and training to assure that you get the best out of your health insurance. All of them, including the customer service employees, work from the Plan's headquarters in Ashburn, VA—they are not contractors. They know the health and insurance systems inside and out, and they use their experience to help you.

For a list of benefits and changes from last year, and to compare the NALC Health Benefit Plan with other plans, go to [opm.gov/fehbcompare](http://opm.gov/fehbcompare).

These great benefits come at reasonable rates. In 2018, the active career letter carrier's share of the High Option premium will be \$72.42 bi-weekly for “Self Only,” \$157.36 bi-weekly for “Self and Family” and \$173.42 bi-weekly for “Self Plus One.” For retired carriers, the rates are \$170.71 per month for “Self Only,” \$374.68 per month for “Self and Family” and \$405.30 per month for “Self Plus One.” Different rates and benefits apply to the Value Option Plan, CDHP and to other types of employees; see the Plan's official brochure for details.

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

- Go to [liteblue.usps.gov](http://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 1-877-4PS-EASE (1-877-477-3273) 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](http://retireefehb.opm.gov) if you are a retiree, or by submitting a Standard 2809 to your retirement office. You can get additional information at [opm.gov/healthcare-insurance/healthcare/plan-information/enroll/#annuitants](http://opm.gov/healthcare-insurance/healthcare/plan-information/enroll/#annuitants).

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

"When you join the NALC Health Benefit Plan, you're joining tens of thousands of other letter carriers who know the value of our Plan," Rolando said. "If you compare the benefits and rates to the others, I'm confident you will choose the Plan, too."

### CCA health benefits

This Open Season, which ends Dec. 11, is another opportunity for city carrier assistants (CCAs) to enroll in or change their health benefit coverage if they did not take advantage of the special enrollment period that was offered to them. That special enrollment period, which ended on Oct. 19, was offered as a result of the additional USPS contributions toward CCA health benefit premiums negotiated in the 2016-2019 National Agreement between NALC and USPS, ratified by the members on Aug. 7.

Under the 2016 agreement, CCAs who choose "Self Plus One" or "Self and Family" coverage in the USPS Non-Career Health Benefit Plan will receive a contribution equal to 65 percent of the total premium during their first year of employment as CCAs and 75 percent of the total premium after their first year of employment as CCAs. This increased benefit, negotiated by

NALC, will save CCAs hundreds of dollars in health benefit premiums.

CCAs who elect "Self Only" coverage in the USPS Non-Career Health Benefit Plan will continue to receive bi-weekly USPS contributions of \$125 toward their premiums.

National Agreement Appendix B states:

*The Postal Service will make a bi-weekly contribution to the total premium for any CCA employee who wishes to participate in the USPS Noncareer Health Care Plan (USPS Plan) self-only option equal to the greater of (a) \$125, or (b) the minimum required by the Patient Protection and Affordable Care Act, and applicable regulations.*

*The Postal Service will make a biweekly contribution equal to 65 percent of the total premium of any CCA employee who wishes to participate in the USPS non-career Health Plan (USPS Plan) for either self plus one coverage or family coverage during the CCA's initial year of CCA employment. After a CCA's first year of employment, the Postal Service will make a bi-weekly contribution equal to 75 percent of the total premium for either self plus one or family coverage.*

The few CCAs who had been receiving a USPS contribution toward one of NALC's consumer-driven plans should consider changing to the USPS Non-Career Health Benefit Plan, as CCAs are no longer eligible to receive any USPS contribution toward coverage in one of NALC's consumer-driven plans.

To take advantage of this new benefit, CCAs must enroll in, or change their enrollment to, the U.S. Postal Service Non-Career Health Benefit Plan during the current Open Season, which ends Dec. 11. **PR**

