

Health Benefit Plan is packaged to deliver

Just as letter carriers deliver reliable service our customers can depend on, the NALC Health Benefit Plan delivers first-class benefits to keep you and your family healthy at a reasonable cost.

We're packaged to deliver.

And every year, the Plan gets better by keeping up with the latest medical advances and working to lower your costs.

The NALC Health Benefit Plan was created by letter carriers, for letter carriers, in 1950. The Plan's director, Brian Hellman, is a member of New York City Branch 36 and has been a letter carrier since 1982. By working for you, not for profit, the Plan keeps your health at the top of its list of priorities.

Open Season for choosing a health plan through the Federal Employee Health Benefits (FEHB) Program is Nov. 13 through Dec. 11. Whether you are starting your career, have a few years under your belt carrying the mail or have retired, please take a few minutes to look at the special NALC Health Benefit Plan insert in this issue of *The Postal Record*.

"We're proud of the role the NALC Health Benefit Plan has played in keeping letter carriers and their families healthy," NALC President Fredric Rolando said. "Please take the time to consider how the Plan can be there for you."

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 offers access to more than 2.6 million doctors and specialists and thousands of medical facilities. Chances are your doctor is

already part of the network, but to make sure, call the PPO Locator line at 877-220-NALC (6252).

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. For generics bought from a network retail pharmacy, you pay just 20 percent of the cost; when ordering by mail, you pay \$8 for up to a 60-day supply or between \$5 and \$12 for a 90-day supply. You pay just 30 percent for formulary brand drugs at a retail network pharmacy, \$43 for up to a 60-day supply by mail and \$65 for up to a 90-day supply by mail. Non-formulary and specialty drugs have different rates; see the Plan brochure for more information.

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.

With the Health Benefit Plan, you also get access to a wealth of programs to help you maintain or improve your health. They include the Quit for Life smoking cessation program; the Weight Talk weight-loss coaching program; Your Health First disease management program, with personalized medical care programs for people with chronic illnesses; the Healthy Rewards discount program for savings of up to 60 percent on vision and hearing care, fitness clubs and other benefits; and the Health Assessment, an online tool that analyzes your health-related responses and gives you a personalized plan to achieve your specific health goals.

We think your efforts to take charge

of your own health should be rewarded, so when you answer a few simple questions for the Health Assessment, you may choose from free enrollment in the CignaPlus Savings discount dental program, a waiver of two \$20 PPO medical office visit co-payments or a wearable activity tracking device. If two or more covered family members complete the Health Assessment, you may choose from family enrollment in the discount dental program, waivers of four \$20 PPO co-payments or two fitness devices.

The Plan is always working to improve by keeping up with the latest medical advances and recommendations by health professionals. For 2018, the Plan has added to its list of preventive benefits to help keep you and your family at your best, included coverage of tuberculosis screening, low-dose aspirin to prevent colorectal cancer and cardiovascular disease, and 3-D mammograms that can better detect breast cancer.

The Plan will also cover breastfeeding support and counseling to help newborns and new mothers alike, and wigs for hair loss caused by cancer treatment.

These are just a few of the improvements the Plan has made to keep you and your family at your best. For a list of more benefits and changes, and to compare the NALC Health Benefit Plan with other plans, go to opm.gov/fehbcompare.

These great benefits come at reasonable rates. In 2018, the active letter carrier's share of the High Option premium will be \$72.42 bi-weekly for "Self Only," \$173.42 bi-weekly for "Self Plus One" and \$157.36 bi-weekly for "Self and Family." For retired carriers, the rates are \$170.71 per month for "Self Only," \$405.30 per month for

Open season for city carrier assistants

For the few CCAs who had been receiving a USPS contribution toward one of the NALC consumer-driven plans, you should consider changing to the USPS Non-Career Health Benefit Plan. As part of the 2016-2019 National Agreement, CCAs will no longer be eligible to receive USPS's \$125 contribution toward "Self Plus One" and "Self and Family" coverage in one of NALC's consumer-driven plans.

Under the 2016 agreement, CCAs who choose "Self plus One" or "Self and Family" coverage in USPS's non-career plan will receive a contribution equal to 65 percent of the total premium during your first year of employment as a CCA and 75 percent of the total premium after the first year of employment as a CCA. This increased benefit negotiated by NALC will save CCAs hundreds of dollars in health benefit premiums.

The Agreement's revised Appendix B states: "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."

During the current Open Season, CCAs may enroll in, or change their enrollment to, the U.S. Postal Service Non-Career Health Benefit Plan. **PR**

“Self Plus One” and \$374.68 per month for “Self and Family.” Different rates and benefits apply to the Value Option Plan and 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. 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, 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.

The information in this article is just a summary of some of the features of the NALC Health Benefit Plan. Detailed information on the Plan can be found in the official 2018 brochure (RI 71-009) at nalchbp.org. All benefits are subject to the definitions, limitations and exclusions set forth in the official brochure.

“During this Open Season, I urge letter carriers to look closely at the NALC Health Benefit Plan and its many benefits,” Rolando said. “I think you’ll find that it’s right for you and your family.” **PR**

Review your TSP contributions

As the end of the year nears and your thoughts turn to your financial affairs, consider how the Thrift Savings Plan (TSP) can play an important role in your retirement strategy.

Similar to a 401(k) savings plan that many private-sector employers offer, the TSP allows federal employees to save a few pre-tax dollars each month in an account, making it easy to save quickly. USPS offers matching contributions to boost your savings even more. TSP participants also can choose how the money in their account is invested.

Career letter carriers hired on or after July 31, 2010, have been automatically enrolled in the TSP and 3 percent of their paycheck is deducted and deposited in a TSP account. (Carriers hired earlier and covered by the Federal Employees Retirement System [FERS] were automatically enrolled in a TSP account with 1 percent contributed by the Postal Service and no deductions from pay.) Letter carriers may raise the amount deducted each pay period for the TSP—and if they do, the TSP will match the donations, making them even more valuable. For carriers covered by FERS, the match from USPS is an amount equal to 4 percent of their pay when they deduct 5 percent or more.

Letter carriers who participate in the older Civil Service Retirement System (CSRS), which was replaced by FERS in 1984, aren’t left out—though they were not automati-

cally enrolled, they can open a TSP account, too. Participants age 50 or older may be eligible to make additional “catch-up” contributions to boost their savings.

Letter carriers can enroll in the TSP or make changes to their deductions or investments any time—there is no open season.

To learn more about the Thrift Savings Plan and how to enroll, change deductions or investments, choose investment options or get answers to other questions, go to tsp.gov or call TSP-YOU-FRST (877-968-3778). Be sure to check out the planning tools and calculators that can help you with retirement decisions at tsp.gov/PlanningTools.

“The Thrift Savings Plan is a terrific opportunity to help make your future even more secure,” NALC President Fredric Rolando said. “If you aren’t enrolled, please take a look at the TSP. If you are, consider whether you have room to increase your contributions.” **PR**

