

# First Class Benefits, Packaged and Delivered



**Stephanie Stewart**

**A**s the month of November begins, I would like to remind you about the importance of choosing the right health care coverage for you and your family. In this time of ever-increasing medical costs, you owe it to yourself to select a plan that gives you the best possible coverage should the need arise. This year, our theme is “First Class Benefits, Packaged and Delivered,” and we fully believe in that statement.

Our plan was formed more than 65 years ago when NALC recognized that letter carriers needed health benefits structured with them in mind. As a result, NALC began its own independent health plan in 1950 with \$5,000 borrowed from the

treasury and two employees.

Although we started small, we have grown and continue to grow each Open Season. The Plan currently has approximately 335 employees and more than 117,000 total members, while covering approximately a quarter-million lives. We are a union-operated, union-owned and not-for-profit plan.

I also would like to take a moment to talk about the Plan’s business numbers and statistics. In 2017, we issued \$1.5 billion in benefits, processed more than 9 million claims, mailed 8,063,410 pieces of mail (including checks, explanations of benefits, temporary identification cards and letters), answered more than 835,000 incoming calls; and spent almost \$4 million in postage. With this information in mind, I think you will agree with me that we have taken our place in the industry as a capable competitor.

So why am I telling you this? One reason is that we are proud of our growth and what we have become, but I also want you to understand that we are more than a small business. It is my hope that you will give us a chance to provide for your health care needs.

A special insert has been included with this mailing to highlight our changes. Please take time to review it and our official 2019 brochure (RI 71-009).

## 2019 rates

**Non-postal rates apply to most non-postal employees.** If you are in a special enrollment category, contact the agency that maintains your health benefits enrollment.

Postal rates apply to certain United States Postal Service employees as follows:

- **Postal Category 1** rates apply to career bargaining-unit employees who are represented by the follow-

ing agreements: American Postal Workers Union (APWU), National Postal Mail Handlers Union (NPMHU) National Rural Letter Carriers’ Association (NRLCA) Information Technology/Accounting Service Center (IT/AS) and NALC.

- **If you are a career bargaining-unit employee represented by the agreement with NPPN**, you will find your premium rates at [liteblue.usps.gov/fehb](http://liteblue.usps.gov/fehb).
- **Postal Category 2** rates apply to career bargaining unit employees who are represented by the following agreement: Postal Police Officers Association (PPOA).

**Note:** Non-postal rates apply to all career non-bargaining unit Postal Service employees. Postal rates do not apply to noncareer postal employees, postal retirees and associate members of any postal employee organization who are not career postal employees.

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	\$230.18	\$84.63	\$498.72	\$183.37	\$81.43	\$71.84
High Option Self Plus One	323	\$492.27	\$200.70	\$1,066.59	\$434.85	\$193.86	\$173.35
High Option Self and Family	322	\$525.32	\$181.61	\$1,138.19	\$393.49	\$174.31	\$152.43
CDHP Self Only	324	\$163.91	\$54.64	\$355.15	\$118.38	\$52.45	\$45.35
CDHP Self Plus One	326	\$358.04	\$119.35	\$775.76	\$258.59	\$114.57	\$99.06
CDHP Self and Family	325	\$369.58	\$123.19	\$800.75	\$266.92	\$118.26	\$102.25
Value Option Self Only	KM1	\$134.53	\$44.84	\$291.48	\$97.16	\$43.05	\$37.22
Value Option Self Plus One	KM3	\$293.84	\$97.94	\$636.65	\$212.21	\$94.03	\$81.29
Value Option Self and Family	KM2	\$303.45	\$101.15	\$657.47	\$219.16	\$97.10	\$83.95

**To enroll, you must be or become a member of NALC.** To become a member: If you are a Postal Service employee, you must be a dues-paying member of an NALC local branch. If you are a non-Postal employee, annuitant, survivor annuitant or a Spouse Equity or TCC enrollee, you become an associate member of NALC when you enroll in the Health Benefit Plan.

**Membership dues:** Dues vary by local branch for postal employees. Associate members will be billed by NALC for the \$36 annual membership fee, except where exempt by law. Call Membership at 202-662-2856 for inquiries regarding membership, union dues, fees or information about NALC.