

Open Season is your chance to find first class benefits

The NALC Health Benefit Plan gives you and your family “First Class Benefits, Packaged and Delivered.”

The Plan provides great benefits tailored to your needs with excellent customer service at a reasonable cost. The Plan delivers for you because it’s yours. The NALC Health Benefit Plan (HBP) was created by and for letter carriers in 1950, and a letter carrier is in charge—the Plan’s director, Stephanie Stewart, is a member of Central Iowa Merged Branch 352.

As a not-for-profit enterprise, the HBP exists for one reason: to keep you and your family healthy. The Plan’s highly trained customer service team, working from the Plan’s headquarters in Ashburn, VA, knows the ins and outs of the benefits available.

Every year, the Plan gets better by offering coverage for many of the latest medical treatments and preventive care services, while keeping your costs low.

Open Season for choosing a health plan through the Federal Employee Health Benefits (FEHB) Program is Nov. 12 through Dec. 10. You can learn more about the NALC Health Benefit Plan by looking over the special insert in this issue of *The Postal Record*.

“The NALC Health Benefit Plan never stops improving—it keeps up with the latest in medicine and provides innovative new ways to support health,” NALC President Fredric Rolando said. “Whether you are a new carrier, have been working a while, or are retired, the Plan may be the right choice for you and your family.”

In partnership with Cigna, the Plan offers a comprehensive High Option health benefit package and a fee-for-service plan with a preferred provider (PPO) network that offers generous

benefits with low out-of-pocket costs. The PPO network includes more than 2.9 million doctors and specialists and thousands of medical facilities. Chances are your doctor already is 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 copayment 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 also is covered under the High Option Plan at reasonable rates. Active letter carriers pay just \$7.99 for a 90-day supply of generic medications available on our NALC Preferred generic list when purchased by mail order or through the Maintenance Choice Program at any participating phar-

For more information on the NALC Health Benefit Plan, check out the special insert in this magazine.

Former NALC Vice President Hutchins has died

Former NALC Vice President Lawrence “Larry” G. Hutchins Sr. died on Oct. 9. He was 87.

Hutchins started his letter carrier career in 1957, joining Richmond, VA Branch 496. He served several terms as branch president and vice president. He also was Virginia State Association president and newsletter editor before becoming a regional administrative assistant.

In 1980, NALC President Vincent Sombrotto appointed Hutchins national business agent for the District of Columbia region. He was elected in 1987 to the office of national vice president, a position he held until his retirement in 1994.

“Brother Hutchins was a true champion of letter carriers,” NALC President Fredric Rolando said. “He made an incredible difference at all levels of the union, from Richmond to the mid-Atlantic region to Washington, DC.”

Funeral services were held on Oct. 15 at Mimms Funeral Home, 1827 Hull St., Richmond.

In lieu of flowers, the family requests that donations be made to FeedMore Central Virginia, Nashville Kidney Foundation and Florence Neal Cooper Smith Sickle Cell Professorship. **PR**



macy retailer. Generic medications on the NALCSelect Generic list are just \$5 for a 90-day supply for mail order and Maintenance Choice purchases for active carriers. If you use generic medication to treat hypertension, diabetes or asthma, your costs may be lower. Non-formulary and specialty drugs have different rates; see the Plan brochure for more information.

The Plan is always working to improve by keeping up with the latest medical advances and recommendations by health professionals. For 2019, the Plan has added to its list of preventive benefits to help keep you and your family at your best, including pre-eclampsia screening for pregnant women, a new vaccine for preventing shingles, expanded counseling for skin cancer prevention in children and the Transform Diabetes Care Program. It also has lowered the amount you pay for certain medications to treat hypertension, diabetes and asthma. Refer to the Plan’s 2019 brochure for a complete list of changes.

With the Health Benefit Plan, you also get access to a wealth of programs to help 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 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 copayments 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 copayments or two fitness devices.

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 ensure that you won’t be surprised by the unexpected, such as out-of-pocket medical costs that Medicare doesn’t pay—deductibles, copayments and co-insurance charges—for covered doctor visits, procedures and hospitalization. The Plan also gives Medicare recipients access to lower out-of-pocket costs for prescription drugs.

These are just a few of the many benefits of the NALC Health Benefit Plan. For a list of more benefits and changes for 2019, and to compare the NALC Health Benefit Plan with other plans, go to opm.gov/health-care-insurance/healthcare/plan-information/compare-plans.

These great benefits come at reasonable rates. In 2019, the active letter carrier’s share of the High Option premium will be \$81.43 bi-weekly for “Self Only,” \$193.86 bi-weekly for “Self Plus One” and \$174.31 bi-weekly for “Self and Family.” For retired carriers, the rates are \$183.37 per month for “Self Only,” \$434.85 per month for “Self Plus One” and \$393.49 per month for “Self and

Family.” Different rates and benefits apply to the Value Option Plan and Consumer-Driven Health 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. 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 also will 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 Form 2809 to your retirement office.

If you submit your change by mail, the address is: Office of Personnel Management, 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 HBP. 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.

“Please consider the NALC Health Benefit Plan and its many benefits during this Open Season,” Rolando said. “I think you’ll find that it’s right for you and your family.” **PR**

Make sure you’re taking full advantage of the TSP

The end of the year is a good time for you to think about your financial affairs, whether you’re a newly converted career employee or approaching retirement. 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 pre-tax dollars each month in an account, making it easy to save quickly. TSP participants can choose how the money in their account is invested. USPS offers matching contributions for employees through the Federal Employees Retirement System (FERS), as it is an integral part of their retirement. FERS replaced the Civil Service Retirement System (CSRS) in 1984.

City Carrier Assistants (CCAs) converted to career, or career letter carriers hired on or after July 31, 2010, have been automatically enrolled in the TSP and 3 percent of their base pay is deducted and deposited in a TSP account. Career carriers hired earlier and covered by FERS were automatically enrolled in a TSP account with 1 percent contributed by the Postal Service and no deductions from pay. All letter carriers covered by FERS receive the 1 percent automatic contribution from USPS.

Letter carriers may raise, lower or cancel their contributions at any time. If letter carriers covered by FERS choose to contribute to their TSP account, USPS will match a portion of their first 5 percent, making the employee contributions even more valuable. For carriers covered by FERS, USPS will match the first 3 percent they contribute dollar for dollar; the next 2 percent, 50 cents per dollar; plus their automatic 1 percent, for a total USPS contribution of 5 percent of the letter carrier’s base pay when he or she elects to contribute 5 percent or more.



Letter carriers who participate in CSRS aren’t left out. Though they were not automatically enrolled, they can open a TSP account, too, but they do not receive a matching contribution from USPS.

All participants, beginning in the year they turn 50, may be eligible to make additional “catch-up” contributions to boost their savings. Catch-up contributions are separate from the normal contributions explained above and are not used to calculate any matching contributions made by USPS.

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

“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.”

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. **PR**