# Everything you need to know about the 2020 Health Benefit Plan



## **Stephanie** Stewart

ith Open Season kicking off. it would be remiss of me not to would be letting of the remind you about considering your options when choosing a health benefit plan for you and your family. Your careful review of the 2020 NALC Health Benefit Plan brochure is vital to your decision-making process. I believe that, when you weigh our comprehensive benefits against our low premiums, the value will be evident.

The plan offers three benefit package options: the High Option Plan, the Consumer Driven Health Plan, and the Value Option Health Plan. This allows you to choose the plan that best suits your health care needs.

If you are still unsure, let me tell you a little bit about our history.

- 1950—NALC starts its own independent health benefits plan with two employees.
- Mid-1950s—Membership grows to 30,000, and our staff grows to 26 employees.
- **Early 1960s**—We become part of the Federal Employees Health Benefits (FEHB) Program. Enrollment quadruples to 101,503.
- 1972—The staff comprises 229 employees, and membership totals 141,177.
- **1980s**—The Computer Age hits the Plan. All analysts are equipped with computer terminals and claims start being processed through a computerized system.
- **1990**—Membership grows to 220,000, and our staff is at 520 employees.
- **2010**—We mark our 60th anniversary!
- 2014—The NALC HBP adds two new plan options: the NALC Consumer Driven Health Plan (CDHP) and NALC Health Benefit Plan Value Option.
- **2016**—The NALC HBP receives a three-year accreditation on June 22, 2016, from the Accreditation Association for Ambulatory Health Care, Inc. (AAAHC). Our plan is the first of the FEHB plans to go through the process and achieve accreditation.
- **2019**—The NALC HBP receives re-accreditation from the AAAHC. This achievement speaks to the plan's continued dedication to fulfill our missions, goals and objectives to ensure the provision of high quality of health care services and benefits.

### So how can you join? Use:

 Your home computer, tablet or smartphone to 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.

#### Instructions (keep this information for your records):

- When enrolling by internet, intranet, or Employee Self-Service Kiosk, simply follow the instructions on the screen. If you prefer to enroll or make changes by phone, call PostalEASE toll-free at 877-4PS-EASE (877-477-3273) and choose Option 1. TTY users can call 866-260-7507.
- Have your PostalEASE worksheet completed before you call.
- When prompted, select Federal Employees Health Benefits.
- Follow the prompts to enter your Employee ID, USPS PIN and the information you entered on your worksheet.

#### This information will be required:

- Daytime telephone number.
- The name of the health plan in which you want to enroll.
- Health plan code number (322 for Self and Family, 323) for Self Plus One or 321 for Self Only).
- · Names, addresses, dates of birth and Social Security numbers for all eligible family members covered under vour enrollment.
- Name, policy number and effective date on any other group health insurance in which you or eligible family members are enrolled, including Medicare and Tricare.
- The code of your current health plan, if you are changing plans or canceling coverage.

After completing your entries, write down and save the confirmation number you receive for PostalEASE, the date your enrollment will be processed and the date your paycheck will reflect the enrollment.

Annuitants and retirees can enroll by calling Employee Express at 800-332-9798, going to OPM's Open Season website at retireefehb.opm.gov 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.

If you submit your change by mail, the address is: OPM, Open Season Processing Center, P.O. Box 5000, Lawrence, KS 66046-0500. Annuitants or retirees eligible in the FEHB program should call the Retirement Information Center at 888-767-6738 (TTY: 800-878-5707) for instructions on enrolling.

Active federal employees of agencies that participate in Employee Express may enroll during the Open Season by going to employeeexpress.gov, or by calling 478-757-3030. Employees of non-participating agencies should contact their employing office for enrollment instructions.