FEHB Open Season

The Federal Employees Health Benefits Program Open Season begins Monday, Nov. 9, and runs through Monday, Dec. 14. During this period, you will have the opportunity to review the 2021 rates and benefits and decide whether you want to make changes to your health care coverage.

If you missed my last Postal Record article, I encourage you to go to nalc.org and access the NALC Postal Record archives. Under the “News and Research” tab, select The Postal Record hyperlink, click on the 2020 archives, and then choose the September edition. Once you have reached this landing page, scroll down, and choose the “Director, Health Benefits” article. Here you will be able to review the basics of choosing the right health plan. This month, I want to talk about why you should consider the NALC Health Benefit Plan, and what sets us apart.

First, the Plan is owned and operated by the National Association of Letter Carriers. Our membership elects the national officer, the director of health benefits, whose role is to administer the Plan; additionally, the Plan employs men and women represented by Office and Professional International Union, Local 2, AFL-CIO. I believe this is a significant point to consider in this era of those who would diminish the status of unions and their importance.

Next, the Plan was created more than 70 years ago, when the NALC recognized the need for letter carriers to have some form of health coverage. We have come a long way since then, but our mission has remained the same: to provide our members with accessibility to quality medical care while maintaining a comprehensive benefit package.

Also worth noting: We are a not-for-profit health insurer, which means that our only focus is on the health of our members. As your current director, I firmly believe that our mission, experience and competitive benefit package are a force to be reckoned with. Letter carriers deliver, and our Health Benefit Plan is no exception.

Open Season material

Our primary goal is to make sure that information is easily accessible, so we are doing things a little different this year. Every NALC letter carrier will be mailed information about the NALC Health Benefit Plan, and each NALC branch will receive a small, prorated number of plan booklets; however, additional material will be supplied upon request. Branches should contact the Plan’s Customer Service Department to request additional material or brochures. You also can view our benefits in an electronic format at nalchbp.org.

New to our website this year is a PowerPoint presentation. Whether you are choosing a plan for yourself, helping another person with the decision or hosting a training session, I am confident this will be a helpful tool.

If you are not currently a member of the Plan, I hope you will take some time to review the 2021 Health Benefit Plan material. If you have any questions, our customer service representatives are waiting to assist you at 888-636-NALC (6252).

How to join

Eligible, active postal employees have four ways to enroll in the NALC Health Benefit Plan:

- Use your home computer, tablet or smartphone to go to liteblue.usps.gov. You must have your employee ID number. This number is located on your earnings statement, above the words “Employee ID,” and is eight digits. You also will need your USPS PIN. This would be the same number you use to access PostalEASE.
- The Blue Page (Intranet) at work.
- Employee Self-Service Kiosks, located at some USPS facilities.
- PostalEASE by telephone. You can call 877-4PS-EASE or 877-477-3273 and enter Option 1.

Eligible annuitants and retirees can enroll by calling Employee Express at 800-332-9798, by going to OPM's Open Season website at retireefeb.opm.gov or by submitting a Standard 2809 to your retirement office.

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

Health benefit plan representative mailing

Recently, a letter was sent to all NALC branches that currently do not have an elected Health Benefit Plan representative (HBR). If your branch received this letter, I hope you have taken some time to review it and will assist us in this endeavor.

I cannot emphasize enough the importance an HBR provides, not only throughout the course of the year, but especially during the weeks of Open Season.

Remember, this is your union Health Benefit Plan.