

## CCAs have choices for their health benefits



**T**he second week of November signifies the start of the 2021 Federal Benefits Open Season. Now is the time for city carriers and their families to review their health benefit options. Open Season is usually the one opportunity each year carriers have to enroll or make changes to their health, dental and vision plans. Each year, Open Season runs from the Monday of the second full workweek in November through the Monday of the second full workweek in December. The Office of Personnel Management officially announced the dates for this year's Open Season as Monday, Nov. 8, through Monday, Dec. 13.

This article will discuss the health benefits available to newly hired employees throughout their time spent as a city carrier assistant (CCA) and upon transition to a career position for the Postal Service. Careful planning, as well as understanding what plans are available and the eligibility requirements to enroll in them, will ensure a successful health benefits enrollment process.

CCA rights regarding health insurance can be found in the 2019-2023 USPS-NALC National Agreement, Appendix B, Section 3. Other Provisions, F. Article 21 – Health Insurance.

CCAs have two options for health benefits. One option is the USPS Noncareer Health Benefits Plan, in which newly hired CCAs may enroll and participate upon being hired. This option is available to all CCAs, regardless of length of service. CCAs may elect coverage in the USPS Noncareer Health Benefits Plan within 60 days of the date they were hired, or within 60 days upon being reappointed to another 360-day term after a five-day break in service.

For self-only coverage in the USPS

Noncareer Health Benefits Plan, the Postal Service will make a biweekly contribution to the total premium for any CCA employee who wishes to participate in the USPS Noncareer Health Benefits Plan (USPS Plan) self-only option equal to the greater of (a) \$125, or (b) the minimum required by the Patient Protection and Affordable Care Act.

For self-plus-one or self-and-family coverage in the USPS Noncareer Health Benefits Plan, the Postal Service will make a biweekly contribution equal to 65 percent of the total premium for any CCA employee who wishes to participate in the USPS Noncareer Health Benefits Plan (USPS plan) for either self-plus-one or self-and-family coverage during a CCA's initial year of CCA employment. After a CCA's first year of employment, the Postal Service will make a biweekly contribution equal to 75 percent of the total premium for either self-plus-one or self-and-family coverage.

The 2019-2023 USPS-NALC National Agreement maintains the Postal Service's biweekly contribution of \$125 toward self-only coverage in the USPS Noncareer Health Plan for Plan Year 2021. For CCAs who wish to select self-plus-one or self-and-family coverage under the USPS plan, the first-year contribution by USPS will be 65 percent for the remainder of Plan Year 2021. However, effective in Plan Year 2022, the Postal Service will contribute 75 percent of the premiums for self-only, self-plus-one or self-and-family coverage, regardless of the year of employment.

The second health benefit option available to CCAs is to participate in the Federal Employees Health Benefits (FEHB) Program. This option

Information about the NALC Health Benefit Plan is located in the special insert in this magazine.

is available to CCAs after completing one 360-day term and being reappointed to another. The National Agreement provision governing CCAs' right to participate in FEHB is found in Appendix B, Section 3. Other Provisions F. Article 21 - Health Insurance.

CCAs may enroll in any available FEHB plan, including the NALC Health Benefit Plan (HBP), but there is no Postal Service contribution toward the premium. This means the entire cost of the premium is the CCA's responsibility.

The NALC HBP is a comprehensive plan that has provided letter carriers and their families with first-rate health insurance since 1950. The plan is owned and operated by letter carriers and pays particular attention to their health needs. The plan is not for profit, focusing only on the health of its members. The NALC HBP was started by letter carriers for letter carriers, so it truly is your plan. The Plan partners with Cigna to provide the membership with a network of doctors, hospitals, ambulatory surgery centers and laboratories that all offer their services at a discounted rate. Cigna has more than 4 million providers and more than 21,000 facilities nationwide to choose from.

You can compare FEHB plans by visiting [opm.gov/healthcare-insurance/open-season](https://opm.gov/healthcare-insurance/open-season).

Upon conversion to career status, a letter carrier's health benefits options change significantly. Most importantly, once converted to a career status position, letter carriers have 60 days to enroll in an FEHB health plan. Converted CCAs will receive a package of information in the mail that includes a brochure listing the available plans and their costs. FEHB is available to all career letter carriers.

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2022 Benefits

Enroll During Open Season: Nov. 8, 2021 to Dec. 13, 2021

NALC Health Benefit Plan

Before making a final decision, please read the Plan's official brochure (RI 71-009). All benefits are subject to the definitions, limitations, and exclusions set forth in the Official Brochure.

If a CCA was enrolled in the USPS Noncareer Employee Health Benefits Plan and converted to a career position, their enrollment would be terminated either 1) the last day of the month that is 28 days after they are converted to a career position, or 2) if they choose to enroll in an FEHB plan, the date the coverage begins, whichever is earlier.

Opportunities to enroll or make changes to health benefits are limited.

Carriers who do not enroll during their first 60 days of eligibility will have to wait to enroll, or to make changes, during Open Season, unless they have a qualifying life event (QLE)—for example, marriage or birth of a child. Since QLEs are not the same for all programs, carriers should visit the USPS LiteBlue page for the most updated information at [liteblue.usps.gov/humanresources/benefits/elections/](https://liteblue.usps.gov/humanresources/benefits/elections/)

[qualifying\\_life\\_events](#).

Now is Open Season, and it's important that letter carriers don't miss out on the opportunity to enroll in a health benefit plan or to make changes to their current enrollment during this period. It is beneficial for new employees to take the time to review the health benefit options and eligibility requirements listed above so that they can make an informed choice regarding the health benefit needs for both them and their family.

For more information about enrolling in the USPS Noncareer Health Benefits Plan, visit [liteblue.usps.gov/humanresources/benefits](https://liteblue.usps.gov/humanresources/benefits). For more information about enrolling in an FEHB plan, visit [opm.gov/healthcare-insurance/open-season](https://opm.gov/healthcare-insurance/open-season). For more information about enrolling in the NALC HBP or for a plan brochure, visit [nalchpb.org](https://nalchpb.org). **PR**