What is Open Season for benefits?

Open Season for benefits is here again. Letter carriers who are new to the Postal Service might not know exactly what Open Season means and what the options are. Article 21 of the 2023-2025 National Agreement codifies the Postal Service's obligations regarding the benefit plans available to city carriers. Many of these benefit plans can be initiated or modified during Open Season. This article will briefly discuss Open Season, the benefits available, and the options that all city carriers should consider.

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. This year's Open Season is from Nov. 10 through Dec. 8. Open Season is the designated time of year when all USPS employees are given an opportunity to enroll, update their benefit elections, or change their existing coverage levels. They also can make certain changes to their health plan enrollment throughout the year if they have a qualifying life event (QLE).

Now is the time for letter carriers to review all the benefit options available to them and make changes that best suit them and their family. Don't forget, health benefits, while very important, are not the only benefits changeable during Open Season. In addition to health benefits, Open Season offers city carriers an opportunity to enroll in other benefit programs, which could include dental, vision, flexible spending accounts and commuter benefits.

Let's start with health benefit options. Health benefit options vary depending on whether you are a city carrier assistant (CCA) or a career employee. All career city carriers, including part-time flexible (PTF) carriers, are eligible to enroll in the Postal Service Health Benefits (PSHB) Program regardless of length of service.

Postal Service Health Benefits Program

The PSHB is a separate program within the Federal Employees Health Benefits (FEHB) Program, administered by the Office of Personnel Management (OPM). PSHB provides health benefit plans to eligible Postal Service employees, Postal Service annuitants and their eligible family members. The PSHB program has many plans to choose from, including the NALC Health Benefit Plan (HBP).

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. Since 1950, NALC has made it our mission to deliver comprehensive benefits at a competitive cost, and 75 years later, this goal has not changed. The plan is not for profit; so, the focus is on the members, not CEO salaries. With more than seven decades of providing service to NALC members and their families, the Plan is strong, and we hope you will make the decision to join the plan that delivers.

Whichever plan letter carriers choose, the premiums are split between the carrier and the Postal Service. Article 21 of the National Agreement

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sets the percentage of the premiums that will be paid by each. USPS pays 72 percent of the weighted biweekly premiums as determined by OPM. Be sure to visit the LiteBlue website at liteblue.usps.gov and choose the "My HR" tab, then "Pay and Benefits" for more information, resources and tools. More information is available at opm.gov/healthcare-insurance/pshb, including the list of QLEs for the PSHB Program in the enrollment section.

A CCA's options regarding health insurance are found in Appendix B, Section 3. OTHER PROVISIONS, F. Article 21 – Health Insurance, of the 2023-2026 USPS/NALC National Agreement. The options and the amount USPS will contribute toward a CCA's premium under this provision differ depending on the length of service as a CCA. These options can be quite confusing; therefore, this section will explain these options in the simplest possible terms:

Option 1—Appendix B provides that CCAs reappointed to another 360-day term after serving an initial 360-day term may enroll in any available plan in the Postal Service Health Benefits Program, but they must pay the total cost of the plan, as there is no Postal Service contribution toward the premium. During Open Season, CCAs may enroll in a PSHB plan, provided they have reached the 360-day requirement.

Option 2—The Postal Service will make a biweekly contribution equal to 75 percent of the total premium for any CCA employee who wishes to participate in the USPS Health Benefits (HB) Plan for self, self plus one, or self and family coverage, regardless of years of employment.

USPS Health Benefits (HB) Plan

The USPS HB Plan is administered by CareFirst BlueCross BlueShield and is available to all CCAs regardless of length of service. CCAs who did not elect to take this coverage during either their first 60 days of employment, or 60 days after returning from a five-day break in service, can now do so during Open Season. Other than Open Season, CCAs can only enroll or increase their coverage level from self only to self plus one or self and family; or self plus one to self and family when certain QLEs occur, as described in *Handbook EL-520, Guide to USPS Health Benefits Plan*. For USPS HB Plan information regarding benefits, participating providers, and other resources, go to carefirst.com/usps.

What about dental and vision coverage? All city carriers are eligible to participate in the Federal Employees Dental and Vision Insurance Program (FEDVIP), and Open Season gives letter carriers the opportunity to enroll if they haven't already, or to make changes to their coverage for 2026.

Federal Employees Dental and Vision Insurance Program (FEDVIP)

FEDVIP is a supplemental dental and vision insurance program for eligible federal employees and annuitants. The FEDVIP program is administered by BENEFEDS, which includes enrollment, plan changes and premium payment processes. FEDVIP offers self only, self plus one, and self and family plan options. Letter carriers can enroll in FEDVIP every year during Open Season. To compare dental and vision plans, learn more and enroll, go to benefeds.gov.

Is now the time to take advantage of a Flexible Spending Account (FSA)? An FSA is a tax-advantaged account that allows employees to set aside pre-tax dollars from their paycheck to pay for eligible expenses, such as medical and dental expenses, and dependent care.

Flexible Spending Account (FSA) Program

The Postal Service offers three types of FSA accounts through Inspira Financial; a health care flexible spending account (HCFSA), a limited-purpose flexible spending account (LPFSA), and a dependent care flexible spending account (DCFSA). Letter carriers can fund their Inspira FSA by simply setting the total election amount each year during Open Season. The contribution amount chosen is deducted evenly out of each paycheck throughout the year.

Inspira HCFSA lets letter carriers put pre-tax money aside for eligible health care expenses such as contact lenses, allergy and pain relief medications, hearing aids and prescription eyeglasses. Eligible health care expenses also include copays, coinsurance, deductibles, dental and vision expenses, prescriptions, and over-the-counter health care supplies from select retailers.

An LPFSA is like an HCFSA, but is specifically for dental and vision expenses. Letter carriers can use the LPFSA for things like prescription eyeglasses, contacts, dental visits and orthodontia.

DCFSA also lets letter carriers use pre-tax money for eligible expenses to care for loved ones, such as day care or in-home care. When an eligible family member needs care, but letter carriers still have to work, a dependent care account is a smart and convenient way to save, pay and budget for dependent care-related expenses. Letter carriers can use the funds for their dependent(s) age 12 or younger, a spouse, or an adult dependent incapable of self-care.

Even though it is not restricted to Open Season, now is a good time to remind career city carriers about the Commuter Benefits Program, which allows them to pay for qualified commuting costs using pre-tax money.

Commuter Benefits Program

The Commuter Benefits Program allows career employees to set aside as much as $325 each month on a pre-tax basis for commuting costs deducted from their paycheck. Qualified expenses include transit costs and parking fees. Employees who use micromobility modes of transportation—small, lightweight electric vehicles such as e-scooters, e-bikes and e-mopeds—can use post-tax dollars to save with partner discounts. Any career Postal Service employee is eligible for this benefit. There is no fee to join or cancel. There is no open enrollment period; employees can enroll or make changes at any time throughout the year. For more information, go to liteblue.usps.gov and choose the "My HR" tab, "Pay and Benefits," then "Commuter Program."

Whether letter carriers are starting their career or have a few years of experience carrying the mail, they should take a few minutes this Open Season, to review their current benefit programs and, if necessary, make some changes. This Open Season offers the chance to choose the best options for letter carriers and their family. Use the information here to make the most out of the available benefits. **PR**