

Answering more of your questions



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As we move closer to Open Season, I would like to continue the question-and-answer format; however, within this article I would like to pivot the topic slightly away from day-to-day benefit questions and further explore why the NALC Health Benefit Plan (the Plan) is a great choice for our union members.

While I firmly believe that our health plan is a great choice, I also know there's more within my statement than the Plan just being a choice for your health insurance. When you choose the NALC Health Benefit Plan, you also choose to support unions and the labor move-

ment across the country.

Did you know the employees of the NALC Health Benefit Plan are fellow union members? They're not postal employees, but nonetheless, they are union, just like us. They are represented by the Office and Professional Employees International Union, which represents employees in nonprofit organizations, technology, credit unions, hospitals, insurance agencies, colleges and universities, hotels, administrative offices and more.

So, this Open Season, while you review health care options, I urge you to consider all factors—including the choice of unions versus corporate interests.

Q: When will the 2026 rates and benefit information be released?

A: The Office of Personnel Management (OPM) typically releases the benefits and rates for each program by the end of September or early October. However, should we receive approval sooner than the anticipated time frame, the information will be released without delay.

Q: Do I have to be a member of the NALC before I can enroll in the NALC Health Benefit Plan?

A: No. However, you must become a dues-paying member to maintain coverage. After enrollment, NALC Headquarters will send non-members information to join the union. Keep in mind, you must return your completed NALC membership form in a timely manner, or your enrollment in the Health Benefit Plan will be canceled.

Q: As a postal employee, how much are my union dues?

A: Active postal employees, regardless of craft, must

pay dues to the local branch. Branch dues can vary by state and branch, so it's best to reach out to the local NALC health benefit representative or other branch officers to inquire. Although enrollment in our plans requires subsequent NALC membership, the NALC Health Benefit Plan is a separate entity that does not handle any dues-related information or issues. If you have questions that you cannot get answered locally, you can contact the NALC secretary-treasurer's office.

Q: As a city carrier assistant, am I eligible to enroll in the NALC Health Benefit Plan?

A: After an initial appointment for a 360-day term and upon reappointment to another 360-day term, any eligible non-career CCA employee who wants to pay health premiums to participate in the Federal Employees Health Benefits Program on a pre-tax basis may do so. It is important to understand that if you enroll in the NALC Health Benefit Plan, or any federal health plan under this provision, you will be responsible for the entire premium (employee and government share).

Q: I have only one dependent on my health insurance policy. Must I enroll in Self Plus One, or can I choose to enroll in a Self and Family option if it is cheaper?

A: You do not have to enroll in a Self Plus One plan if you have only one dependent. You may choose to enroll in the Self and Family option.

Q: How do I enroll in the NALC Health Benefit Plan?

A: Despite its shortcomings and related issues, I strongly recommend that all postal employees take the time to use the Postal Service Health Benefits System enrollment portal that was launched in 2024. While a hard copy SF2809 is available and can be faxed or mailed to USPS or OPM, depending on employment status, using the portal provides the most expeditious approach. The portal can be found at health-benefits.opm.gov/pshb.

Q: I want to make a change during this Open Season to support my union health benefit plan. How can I learn more about the benefits and programs?

A: Open Season will be held from Nov. 10 to Dec. 8 this year. While the benefits for 2026 have not yet been released, I encourage you to reach out to one of our knowledgeable customer representatives to learn more about our mission and current plan structure or visit our website at nalchbp.org.

It's never too early to start planning. We're here if you need help, and we're looking forward to continued growth of the NALC Health Benefit Plan family.