

# Open Season, an IRS change and other reminders



**Nicole  
Rhine**

**T**he 2026 Open Season for choosing a health benefit plan is Nov. 9-Dec. 14, and I encourage all NALC members to consider enrolling in the NALC Health Benefit Plan—the NALC’s own union-run health benefit plan. NALC health benefit representatives and branch officers are reminded that any USPS employee, regardless of bargaining or non-bargaining status, must be a full dues-paying member of the NALC when enrolled in the NALC Health Benefit Plan.

Please note that a common misunderstanding is that a postal employee must already be a member of NALC in order to choose the NALC Health Benefit Plan during Open Season, but that is not the case. Any postal employee can select the NALC Health Benefit Plan during Open Season; however, they must join the NALC in order to maintain their insurance through the NALC Health Benefit Plan.

Under Article 22 of the *NALC Constitution*, a Health Benefit Plan membership (often referred to as an “Associate Membership”) applies only to postal retirees who did not maintain their membership in the NALC upon retirement. These enrollees of the NALC Health Benefit Plan pay yearly dues of \$36, which are billed directly from Headquarters in the early part of the year.

## IRS changes 1099 threshold

The Internal Revenue Service has changed reporting requirements starting with the 2026 tax year (filed in early 2027) for Form 1099-MISC and Form 1099-NEC. The general reporting and backup withholding threshold for both forms have increased from \$600 to \$2,000 per payee per calendar year starting with payments made on or after Jan. 1, 2026.

As a reminder, a Form 1099 is issued under two circumstances: 1) The branch makes a payment under a non-accountable plan to a member who is not considered an employee under IRS tax rules and 2) The branch makes a payment to somebody who is not a member for services rendered to the branch, most commonly a contractor. The 1099 must be issued only for services rendered and not when payments are made to purchase goods.

For more information on circumstances under which a Form 1099 would be issued, please refer to the *NALC Branch Officer’s Guide to Finance and Administration*, available on the NALC website from the secretary-treasurer’s page.

## Branch mergers

Any branch proposing to merge should review Article 2, Section 3 of the *NALC Constitution*, which sets forth the requirements for affecting a merger of branches. Requests for mergers received at NALC Headquarters are often missing two requirements from both branches wishing to merge: 1) a resolution and 2) a statement of reason(s) for merging. To avoid having a request for a merger returned, please ensure your branch includes all the necessary documentation. More information can be found on secretary-treasurer’s page on the NALC website at [nalc.org](http://nalc.org). The secretary-treasurer’s page is under the “Union Administration” tab.

## Changes of officers

Branches and state associations are asked to please notify the Office of the Secretary-Treasurer in writing as soon as possible after a change of officers. This can be done via a letter or, for branches, by filling out a “Branch Information Record” card. New officers will not begin to receive their mail from Headquarters until NALC is notified of their names, titles and addresses. NALC’s membership database stores the names of branch and state presidents, secretaries and treasurers, and the information in the database is used for mailings and for access to dues roster information on the Members Only portal as well as the other membership-related programs for requesting membership pins and generating mailing lists.

## National conventions

As a reminder, the 75th Biennial National Convention is scheduled for July 31-Aug. 4, 2028, in Minneapolis, MN; and the 76th Biennial National Convention is scheduled for Aug. 19-23, 2030, in Honolulu, HI.

## Veterans Day

Although I am not a veteran, I am profoundly honored that so many of our members are. Be sure to thank those who serve or have served in our military for the sacrifices they and their families have made.