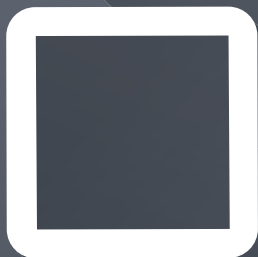
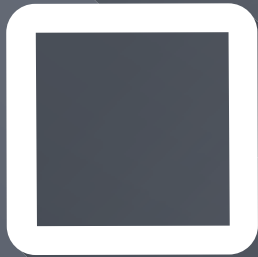


OPEN SEASON CHANGES ALLOWED



The months of November and December present several financial opportunities for Mail Handlers.

FIRST: The Federal Health Benefits Open Season provides an opportunity for career mail handlers to make any necessary changes to their health insurance coverage through the Federal Employees Health Benefits Program (FEHBP). During this open season, employees may make any one, or a combination of, the following changes to their health insurance: enroll if not enrolled; cancel enrollment; change from one plan to another or from one option to another; and change from Self to Self and Family, or from Self and Family to Self. All of these open season changes may be made using PostalEASE, which may be accessed online at <https://liteblue.usps.gov> or by calling 1-877-477-3273, option 1.

Of particular interest to Mail Handler Assistants, effective in January 2014, MHAs are eligible for health insurance under the USPS Plan. Coverage is subsidized by the Postal Service through an employer contribution of \$125 per pay period. Thus, for the 2015 Plan Year, self-only coverage for an MHA will require an employee contribution of \$50 per pay period. The additional costs for family coverage are charged to the MHA, and thus the subsidized rate for family coverage during the 2015 Plan Year will be \$260 per pay period.

An MHA reappointed to a second 360-day term is alternatively eligible for coverage under the Federal Employees Health Benefits Program, but the full cost of such coverage would be the responsibility of the MHA.

The FEHBP Open Season period is scheduled for November 10 through December 8, 2014 at 5 p.m. Central Time.

Also currently available to all FEHBP eligible Mail Handlers, as well as all other federal and career postal employees, are supplemental dental and vision insurance programs offered through the Federal Employees Dental and Vision Insurance Program (FEDVIP). These plans are optional, with all premiums paid by the employee without any subsidy from the Postal Service. Questions can be addressed to the customer service representatives at 1-877-888-3337, or you can find more information, including enrollment details, at www.benefeds.com. The FEDVIP Open Season period starts on November 10, and expires on December 08, 2014.

Supplemental dental and vision plans also are sponsored by the Mail Handlers Benefit Plan (MHBP) and may be used by career Mail Handlers who are members of the NPMHU even if they do not enroll in health insurance sponsored by the MHBP. More information on the MHBP supplemental plans is available at the MHBP website, www.mhbp.com, or at 1-800-254-0227.

SECOND: Flexible Spending Accounts allow career employees to set aside a portion of their pre-tax earnings for certain types of out-of-pocket health care expenses and dependent care expenses that may be incurred during the next year. FSAs are an excellent opportunity for all mail handlers to save money for health care and dependent care, and all members are urged to investigate this program if you expect to have eligible expenses in these areas. The FSA Open Season also runs from November 10, 2014 through December 21, 2014.

If you don't have an FSA, perhaps this is the year to try. Start small, if you like. But you can put up to \$2,500 into a Health Care FSA and/or up to another \$5,000 per family into a Dependent Care FSA. Using the FSA Program can give you significant tax savings. In basic terms, the FSA gives you a percentage discount (depending on your tax rate) on all of your out-of-pocket health care costs, such as braces, eyeglasses, hearing aids, deductibles, co-payments, prescription medication, and certain other expenses not covered by health insurance. The same is true for your dependent care costs, which can include day care at a center or from a private sitter, late pickup fees from child care,

nursery school, and summer day camp, or adult day care for an elderly parent.

The amount of money you put into an FSA is entirely up to you. Be advised, however, that you must utilize all of the funds in your FSA, or you lose that money under rules adopted by the Internal Revenue Service. Also remember that you have additional time after December 31 of each year (until March 15 of the following year) before any unspent money in an FSA would be lost. Also, you should be aware that if you are enrolled in a "High Deductible Health Plan," the rules are different. You should read the brochure carefully if that is the case, and you may also want to consult your tax professional. Complete your enrollment through PostalEASE by visiting <https://liteblue.usps.gov> or by calling 1-877-487-3273; questions should be directed to the FSA Customer Service Center at 1-800-842-2026. Again, the FSA Open Season runs from November 10, 2014 through December 8, 2014 at 5:00 pm Central time.

THIRD: Eligible career employees may use the Annual Leave Exchange Option to receive a lump-sum payment in their paychecks in early January 2015 in exchange for a portion of the annual leave that otherwise would be advanced to them at the beginning of the 2015 leave year. To be eligible, Mail Handlers must have an annual leave balance of 440 hours at the end of the 2014 leave year and have used less than 75 hours of sick leave during the 2014 leave year. **Mail Handlers who meet the eligibility criteria and want to exercise this option under the Annual Leave Exchange Option must use PostalEASE to make elections beginning on November 15, 2014, but by no later than December 15, 2014 at 11:59 pm (Central Time).**

If you would like additional information about any of these programs, please use the resources listed in this article.

CFC OPEN SEASON

Each year the Combined Federal Campaign provides federal employees with an opportunity to unify in a common cause supporting those in need with hopes of bringing about meaningful change in the communities that need it most. CFC is the world's largest and most successful annual workplace charity campaign, with almost 200 CFC campaigns throughout the country and overseas raising millions of dollars each year. The CFC Open Season dates are September 1, 2014 through December 15, 2014. Mail Handlers are encouraged to attend campaign events, learn more about specific charities within the CFC, and give to your charity of choice.