



MAIL HANDLER UPDATE

NATIONAL POSTAL MAIL HANDLERS UNION

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Paul V. Hogrogian
National President

MONTHS OF NOVEMBER AND DECEMBER

PRESENT SEVERAL FINANCIAL OPPORTUNITIES
FOR MAIL HANDLERS



Michael J. Hora
Secretary-Treasurer

The next two months offer mail handlers with several opportunities to add or revise their participation in benefit programs.

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: change plans; enroll if not enrolled; cancel enrollment; or select and change to one of the coverage options (that is, Self only, Self and Family, or Self Plus One). All of these open season adjustments may be made using PostalEASE, which can be accessed online at <https://liteblue.usps.gov> or by calling 1-877-477-3273, option 1. For most benefits programs, Open Season begins on November 11, 2019 and ends on December 9, 2019 at 11:59 PM Eastern Standard Time.

The USPS has made Consumers' Checkbook® Guide to Health Plans available to all postal employees and retirees at no charge. You may access the Consumers' Checkbook FEHB Plan comparison tool through LiteBlue and at the LiteBlue Open Season page at <https://liteblue.usps.gov/openseason>. Checkbook's Guide summarizes thousands of facts about the plans to simplify your choice, and it's free to you as a USPS employee. To access Checkbook's Guide to Health Plans for Federal Employees, log into the USPS LiteBlue employee portal, and go to: <https://liteblue.usps.gov/planselection/>. Click on the Checkbook link at benefits/elections. This online tool takes you through a few simple steps to find the best health plan for you and your family. Find every plan available to you ranked by estimated costs and more.

Mail Handler Assistants are also eligible for health insurance; coverage is available under the USPS Non-Career Health Benefits Plan. Coverage is subsidized by the Postal Service through an employer contribution of \$125 per pay period. Thus, for the 2020 Plan Year, self-only coverage for an MHA will require an employee contribution of \$61 per pay period. The additional costs for family coverage are charged to the MHA, and thus the subsidized rate for Self and Family coverage during the 2020 Plan Year will be \$474 per pay period. In addition, to establish consistency with FEHB Plans, the USPS Health Plan for non-career employees offers a Self Plus One subsidized rate of \$298 per pay period. The USPS Non-Career Employee Health Benefits Plan follows FEHB's definition for eligible family members.

Your family members who are eligible and covered under a Self and Family enrollment are: your spouse (including a valid common law marriage); your children under age 26, including recognized natural children, legally adopted children, and stepchildren; foster children are included if they meet certain requirements. Also, a child age 26 or over who is incapable of self-support because of a mental or physical disability that existed before age 26 is also an eligible family member.

An MHA reappointed to a second 360-day term is alternatively eligible for coverage under the Federal Employees Health Benefits Program, but for 2020 the full cost of such coverage would be the responsibility of

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the MHA without matching employer contributions. MHAs are encouraged to closely examine the financial implications of this decision before enrolling in a FEHB health plan.

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 also starts on November 11, and expires on December 9, 2019.

Supplemental dental and vision plans also are sponsored by the Mail Handlers Benefit Plan (MHBP) and may be used by 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 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 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.

If you don't have an FSA, perhaps this is the year to try. Start small, if you like. The 2020 contribution limits have not been released. However, in 2019, you could have put up to \$2,700 into a Health Care FSA and/or up to another \$5,000 per family into a Dependent Care FSA. The 2020 IRS limits will be posted at npmhu.org when released. 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 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 the majority of the funds in your FSA, or you could lose that money under newly adopted rules. Participants may carryover \$500 of unused funds to the next year for the Health Care FSA. However, any unused balance above \$500 will be forfeited at the end of the calendar year and you must re-enroll in FSAFEDS in order to take advantage of the carryover of unused funds. Enrollment can be done either online or by phone, similar to how employees currently enroll in Federal Employee Dental and Vision Program (FEDVIP). Visit <https://www.fsafeds.com/> or call 877-FSAFEDS (372-3337) or TTY: 866-353-8058 for additional enrollment details.

Third, eligible career employees may use the Annual Leave Exchange Option to receive a lump-sum payment in their paychecks in early January 2020 in exchange for a portion of the annual leave that otherwise would be advanced to them at the beginning of the 2020 leave year. To be eligible, Mail Handlers must have an annual leave balance of 440 hours at the end of the 2019 leave year and have used less than 75 hours of sick leave during the 2019 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 11, 2019, but by no later than December 9, 2019 at 11:59 pm (CST). If you would like additional information about any of these programs, please use the resources listed in this article.



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