



MAIL HANDLER UPDATE

NATIONAL POSTAL MAIL HANDLERS UNION

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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; or select and change to one of the following options: Self only, Self and Family, or Self Plus One. 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. The USPS has made Consumers' Checkbook® Guide to Health Plans available to all Postal employees at no charge. You may access the Consumers' Checkbook FEHB Plan comparison tool through Liteblue. Checkbook's Guide summarizes thousands of facts about the plans to simplify your choice, and it's free to you as a Postal employee. FEHB plan information will be uploaded and available on Consumers' Checkbook® site on November 14, 2016.

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 2017 Plan Year, self-only coverage for an MHA will require an employee contribution of \$40 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 2017 Plan Year will be \$370 per pay period. In addition, to establish consistency with FEHB Plans, the USPS Health Plan for non-career employees will offer a Self Plus One subsidized rate of \$205 per pay period. The USPS Non-Career Employee Health Benefits Plan will follow 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); and 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.

A 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 without matching employer contributions.** MHAs are encouraged to closely examine the financial implications of this decision before enrolling in a FEHB health plan. The FEHBP Open Season period is scheduled for November 14 through December 12, 2016.

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 14, and expires on December 12, 2016.

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 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 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. But you can put up to \$2,550 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. To qualify for the grace period, you will need to still be participating in the FSA on December 31, 2016. 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.

Third, eligible career employees may use the Annual Leave Exchange Option to receive a lump-sum payment in their paychecks in early January 2017 in exchange for a portion of the annual leave that otherwise would be advanced to them at the beginning of the 2017 leave year. To be eligible, Mail Handlers must have an annual leave balance of 440 hours at the end of the 2015 leave year and have used less than 75 hours of sick leave during the 2015 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, 2016, but by no later than December 15, 2016 at 11:59 pm (EST).

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



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