



MAIL HANDLER UPDATE

NATIONAL POSTAL MAIL HANDLERS UNION

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OPEN SEASON NOVEMBER 11 – DECEMBER 9, 2024

POSTAL SERVICE HEALTH BENEFITS (PSHB) PROGRAM

The Postal Service Reform Act of 2022 (PSRA) was signed into law in April 2022. Since then, the Office of Personnel Management (OPM), in conjunction with the Postal Service, has been working to implement the new Postal Service Health Benefits (PSHB) Program, as required under the new law. PSHB is a new, separate program within the Federal Employees Health Benefits (FEHB) Program and will be administered by OPM. Coverage under the PSHB Program will be effective January 1, 2025.

You will have the opportunity to review plans in the PSHB Program and make a health insurance plan selection in the PSHB Program during the 2024 open season period, which will run from November 11, 2024, to December 9, 2024. If you do not actively select a PSHB plan, you will be automatically enrolled in a comparable PSHB plan.

HEALTH INSURANCE — CAREER MAIL HANDLERS

The Federal Health Benefits Open Season provides an opportunity for Career Mail Handlers to make changes to their health insurance coverage through the Postal Service Health Benefits (PSHB) Program. During open season, you may make changes to your health insurance including changing plans, enroll if not enrolled, cancel enrollment, or select and change your coverage options (Self Only, Self Plus One or Self and Family).

The USPS has made Consumers' Checkbook Guide to Health Plans available to all postal employees. Consumers' Checkbook Guide summarizes thousands of facts about the available health plans to simplify your choice. To access the Checkbook Guide to Health Plans for Federal Employees, go to: liteblue.usps.gov. This online tool takes you through a few simple steps to find the best health plan for you and your family.

Open season changes may be made using the Postal Service Health Benefits System (PSHBS), a new enrollment platform for health benefits, which is accessible via login.gov. Open Season begins on November 11, 2024 and ends on December 9, 2024.

HEALTH INSURANCE — MAIL HANDLER ASSISTANTS

Mail Handler Assistants (MHA) are eligible for health insurance coverage through the USPS Health Benefits (USPSHB) Plan for non-career employees. Coverage is subsidized by the Postal Service through an employer contribution of \$125.00 per pay period for Self Only. For Self Plus One or Self and Family coverage, the contribution shall be equal to, but no greater than, the dollar value of 65% of the total premium for Self Plus One or Self and Family coverage under the USPS plan.

After an MHA's initial appointment for a 360-day term and upon reappointment to another 360-day term, eligible MHA may participate in the Postal Service Health Benefits (PSHB) Program. The total cost of health insurance under the PSHB Program is the responsibility of the noncareer MHA with the following exception. The Postal Service will contribute toward the total premium of any eligible MHA who selects the **Mail Handler Benefit Plan (MHBP) Value Plan or MHBP Consumer Option**. For self only enrollment, this contribution shall be equal to, but no greater than, the dollar amount of the Postal Service's contribution toward Self-Only coverage for MHAs under the USPS Health Benefit Plan. For Plus One or Self and Family coverage, the contribution shall be equal to, but no greater than, the dollar value of 75% of the total premium for Self Plus One or Self and Family coverage under the USPS plan.

Visit MHBPPostal.com for the Value Plan and Consumer Option features. You have 60 days from the date of your newly acquired eligibility to enroll in MHBP or enroll during open season.

SUPPLEMENTAL DENTAL & VISION PLANS

All career Mail Handlers and Mail Handler Assistants are eligible to enroll in 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.gov. The FEDVIP Open Season enrollment period starts on November 11, 2024 and ends on December 9, 2024.

In addition to the FEDVIP, supplemental dental and vision plans are also sponsored by the Mail Handlers Benefit Plan (MHBP). Mail Handlers who are members of the NPMHU even if they do not enroll in health insurance sponsored by the MHBP are eligible. There is no open season to enroll in the MHBP supplemental dental and vision plans.

More information about the MHBP supplemental plans is available at the MHBP website, www.MHBPPostal.com, or by calling 1-800-254-0227 to enroll.

FLEXIBLE SPENDING ACCOUNTS

Flexible Spending Accounts (FSAs) 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. If you don't have an FSA, perhaps this is the year to start one. The IRS has not yet determined the contribution limits for 2025. In 2024 the contribution limits were \$3,200 into a Health Care FSA and/or up to another \$5000 per household (or \$2500 for married taxpayers filing separately) 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 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 childcare, 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. However, you must utilize the majority of the funds in your FSA, or you could lose that money.

Enrollment can be made either online at www.fsafeds.gov or call 877-FSAFEDS (372-3337) or TTY:866-353-8058. Those same resources can provide additional details about enrollment, carryover funds and grace periods.

ANNUAL LEAVE EXCHANGE OPTION MOU

The Annual Leave Exchange Option MOU for Leave Year 2025 will allow career employees to sell back a maximum of 80 hours of annual leave prior to the beginning of the leave year provided the following criteria are met:

- 1) The employee must be at the maximum leave carryover ceiling at the start of the leave year; and
- 2) the employee must have used fewer than seventy-five (75) sick leave hours in the Leave Year 2024.

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, 2024 but by no later than December 9, 2024.



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