



MAIL HANDLER UPDATE

NATIONAL POSTAL MAIL HANDLERS UNION
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OPEN SEASON OPPORTUNITIES ON THE HORIZON



Michael J. Hora
Secretary-Treasurer

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 Federal Employees Health Benefits Program (FEHBP). 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 and retirees at no charge. Checkbook Guide summarizes thousands of facts about the available health plans to simplify your choice. To access Checkbook Guide to Health Plans for Federal Employees, go to: liteblue.usps.gov/planselection. 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.

Open season adjustments may be made using PostalEASE, which can be accessed online at liteblue.usps.gov or by calling HRSSC 1-877-477-3273, option 1. FEHBP Open Season begins on November 8, 2021 and ends on December 13, 2021.

MAIL HANDLER ASSISTANTS

If you are a Mail Handler Assistant (MHA) in your first 360-day term of employment, you are eligible for health insurance coverage through the USPS Non-Career Health Benefits Plan. 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 this USPS plan.

Importantly, MHAs reappointed to a second 360-day term are offered coverage through a selection of health plans that includes the Value Plan and the Consumer Option, both offered by the Mail Handlers Benefit Plan through FEHBP in the USPS Non-Career Health Benefits Plan, with employer contributions as follows: 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 Non-Career Health Benefits 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 MHBP.com for details about the features of the MHBP's Value Plan and Consumer Option. You have 60 days from the date of your newly acquired eligibility to enroll in these MHBP plans or you can enroll during open season.

SUPPLEMENTAL DENTAL & VISION PLANS

All FEHBP eligible mail handlers also 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 should 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 enrollment period starts on November 8, 2021 and ends on December 13, 2021.

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.mhbp.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. FSAs include Health Care FSA (HCFSA), Limited Expense FSA for those with an HSA (LEX), and Dependent Care FSA (DCFSA).

If you are already enrolled in an FSA, please be aware of some good news regarding the FSAFEDS program. Due to the pandemic, FSAFEDS has added flexibilities to the 2020 and 2021 plan years, allowing unlimited carryover for re-enrolled HCFSA and LEX HCFSA participants for the 2020 and 2021 plan years. If an employee did not re-enroll in 2021, they will not have access to 2020 carryover funds. FSAFEDS extended the grace period for all DCFSA participants for the 2020 and 2021 plan years. The 2020 grace period is extended through December 31, 2021, and the 2021 grace period is extended through December 31, 2022.

If you don't have an FSA, perhaps this is the year to start one. The IRS contribution limits for 2022 are \$2,750 into a Health Care FSA and/or up to another \$10,500 (or \$5,250 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 if it goes unused.

Enrollment can be done either online at www.fsafeds.com or by calling 877-FSAFEDS (372-3337) or TTY: 866-353-8058. Those same sources 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 2022 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 is met:

1. the employee must be at the maximum leave carryover ceiling (440 hours) at the start of the leave year; and
2. the employee must have used fewer than 75 sick leave hours (excluding Emergency Federal Employee Leave taken under the American Rescue Plan Act) in the 2021 leave year.

Normally the maximum number of hours that may be sold back under the 2019 National Agreement MOU on Annual Leave Exchange Option is limited to 40 hours. 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 8, 2021, but by no later than December 13, 2021.

FEDERAL EMPLOYEES' GROUP LIFE INSURANCE PREMIUMS

Effective October 1, 2021, premiums for Federal Employees' Group Life Insurance (FEGLI) will change for some forms of coverage. Most rates for Options A, B and C will decrease according to Office of Personnel Management (OPM). However, older age bands in Options B and C will see an increase, as will rates for retirees' basic insurance with 50 percent reduction and with no reduction. The new rates were updated on the FEGLI website in October. USPS employees will see the rate changes in their paychecks after the first full pay period after October 1, 2021.

There are no regularly scheduled open seasons to elect, increase, or change coverage under FEGLI. Open seasons are held only when specifically scheduled by OPM. You do not have to wait for an open season to reduce or cancel coverage.



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