

LABOR RELATIONS



RECEIVED

NOV 1 2020

October 29, 2020

Mr. Brian J. Wagner
President
National Association of Postal
Supervisors
1727 King Street, Suite 400
Alexandria, VA 22314-2753

USPS Tracking Number
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Dear Mr. Wagner:

As a matter of general interest, the Postal Service has created resources that will be sent to employees the upcoming 2020 Open Season. As information, the 2020 Open Season officially starts on November 9 and runs through December 14.

We have enclosed a memo from Dana Cotman, Manager, Benefits and Wellness, concerning this material and a copy of the Open Season resource information.

If you have any questions concerning the foregoing, please contact Bruce Nicholson at extension 7773.

Sincerely,

A handwritten signature in blue ink, appearing to read "David E. Mills", with a stylized flourish extending to the right.

David E. Mills
Manager
Labor Relations Policies & Programs

Enclosures



October 29, 2020

DAVID MILLS, MANAGER, LABOR RELATIONS POLICY AND PROGRAMS

SUBJECT: 2020 Open Season Resources

Enclosed with this letter are a number of resources that the US Postal Service Benefits & Wellness team has put together to help educate employees about Open Season and help them make the most of this time. We would like to share these resources with our unions and management associations in hopes that they will find the resources helpful in educating their members.

Open Season is a critical time for our employees to review their current benefits and ensure that the benefits they have selected best fit their needs and the needs of their family. Unless an employee has a Qualifying Life Event (OLE) during the remainder of the year, this is their once-a-year opportunity to make any changes to many of their benefits.

Our goal is to work together to support our employees by helping them better understand their benefits.

Dana Cotman Digitally signed by Dana Cotman
Date: 2020.10.29 12:42:57 -04'00'

Dana Cotman
Manager, Benefits and Wellness

Welcome to Benefits Open Season 2020!

Dear Employee,

Open Season 2020 begins November 9, 2020 and ends December 14, 2020. This packet of information is being provided to assist you in reviewing your benefits coverages for 2021. Inside you will find information for FEHB (Federal Employees Health Benefits), FEDVIP (Federal Employees Dental and Vision Insurance Programs), FSA (Flexible Spending Accounts), FLCIP (Federal Long Term Care Insurance Program), and ALE Program (Annual Leave Exchange) as well as the USPS Health Benefits Plan which is available for our non-career employees. Please use this information to familiarize yourself with each program. Additional information and resources can also be found on the web at

www.liteblue.usps.gov/openseason

On the website besides finding additional information, you will find a link to the Consumer's Checkbook Guide to Health Plans Comparison Tool. The tool will allow you to compare plans and help determine the best plan for you and your family's health care requirements. Premiums are expected to increase this year, so it is a good time to review your coverages, costs and needs. Watch for upcoming information regarding various Virtual Fairs that will be offered this Open Season as well.

Stay safe and healthy,

Your USPS Benefits & Wellness Team

Annual Leave Carryover

Did you know we changed the annual leave carryover?
We increased the maximum annual leave carryover as follows:

Career non-bargaining employees
640 hours

Career bargaining employees
520 hours

Annual Leave Exchange

Did you know we changed the Annual Leave Exchange?
We increased the maximum to 168 hours for Leave Year 2021.



What is Annual Leave Exchange (ALE)?

The ALE program provides an option for eligible career employees to receive a lump sum payment in exchange for a portion of the annual leave that would otherwise be advanced at the beginning of the leave year.



Payout

You will see your ALE payout in your January 2021 paycheck.

Note: ALE is considered by the IRS as supplemental wages; taxes are withheld at a 25 percent rate.



Eligibility and Notification Minimum and Maximum Exchange



If you are eligible, you will receive an ALE eligibility letter in the mail. To receive a lump sum payment for Leave Year 2021, **you must go into PostalEase during Open Season 2020 and make a request.**

Eligibility	Annual Leave Balance Required	Sick Leave Hours Used	Min ALE Hours	Max ALE Hours
Career Bargaining	440	<75	8	80
Career Non-Bargaining	160	n/a	40	168





2020 OPEN SEASON

Your Benefits Programs

During Open Season, you have the opportunity to newly enroll, cancel, or change your enrollment in a number of benefits programs.

New hires can enroll...	Make changes during Open Season ...	To enroll or make changes, go to...	For more information visit...
Federal Employees Health Benefits (FEHB) Program	Within 60 days from new hire date	November 9 - December 14 (11:59 PM EST) Postal/EASE • LiteBlue , Blue or employee kiosk (some facilities) • Call 1-877-477-3273, option 1 (Federal Relay Service: 1-800-877-8339) (Note: You can also mail the <i>PostalEASE FEHB Worksheet to the HR Shared Service Center</i>)	LiteBlue FEHB page
USPS Health Benefits (USPS HB) Plan (non-career employees)	Within 60 days from new hire date	November 9 - December 14 (11:59 PM EST) Postal/EASE • LiteBlue , Blue or employee kiosk (some facilities) • Call 1-877-477-3273, option 1 (Federal Relay Service: 1-800-877-8339) (Note: You can also mail the <i>PostalEASE USPS HB Plan Worksheet to the HR Shared Service Center</i>)	LiteBlue USPS HB page
Federal Employees Dental and Vision Insurance Program (FEDVIP)	Within 60 days from new hire date	November 9 - December 14 (11:59 PM EST) • BENEFEDS Website ; or • Call FEDVIP at 1-877-888-3337 (TTY: 1-877-899-5680)	LiteBlue FEDVIP page
Flexible Spending Accounts (FSA)	Within 60 days from new hire date	November 9 - December 14 (11:59 PM EST) • FSAFEDS Website ; or • Call FSAFEDS at 1-877-372-3337 (TTY: 1-800-952-0450)	LiteBlue FSA page
Annual Leave Exchange (ALE)	N/A	November 9 - December 14 (11:59 PM EST) Postal/EASE • LiteBlue or Blue • Employee kiosk (available at some facilities) • Call 1-877-477-3273, option 1 (Federal Relay Service: 1-800-877-8339)	LiteBlue ALE page
Thrift Savings Plan (TSP)	Automatically enrolled with a 3% contribution	Make changes at any time Postal/EASE • LiteBlue or Blue • Call TSP at 1-877-968-3778 (TTY: 1-877-847-4385)	LiteBlue TSP page
Commuter Benefits Program	At any time	Make changes at any time • www.commutercheckdirect.com • Call 888-235-9223	LiteBlue Commuter page

The [LiteBlue Open Season page](#) provides additional information, resources, and tools to help you evaluate your options and select the right benefits plan.

VIRTUAL BENEFITS FAIR DURING OPEN SEASON

REGISTER AT

LTCFEDS.COM

FEDERAL BENEFITS OPEN SEASON NOVEMBER 9 - DECEMBER 14, 2020

aetna

afspa
AMERICAN FOREIGN SERVICE PROTECTIVE ASSOCIATION

APWU
HEALTH PLAN

AULTCARE

**BlueCross
BlueShield**
Federal Employee Program.

**select
Care**
HEALTH PLANS

**CareFirst
BlueChoice**



DELTA DENTAL

**DOMINION
NATIONAL**

EmblemHealth

**FSA
FEDS**

GEHA

hap

**Health
Alliance**

HealthPartners

Humana

KAISER PERMANENTE

MetLife

MHBP
Brought to you by Aetna

SAMBA
FEDERAL EMPLOYEE BENEFIT ASSOCIATION

**Scott & White
HEALTH PLAN**
PART OF BAYLOR SCOTT & WHITE HEALTH

TRIPLE-S SALUD
BlueCross BlueShield of Puerto Rico

UNITED CONCORDIA DENTAL

**United
Healthcare**

UPMC HEALTH PLAN


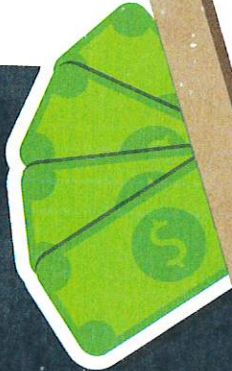




vsp
Vision Care

BENEFEDS

BENEFEDS is administered by Long Term Care Partners, LLC, with oversight by the U.S. Office of Personnel Management.

**The Federal Long Term
Care Insurance Program**

The Federal Long Term Care Insurance Program is sponsored by the U.S. Office of Personnel Management, insured by John Hancock Life & Health Insurance Company, under a group long term care insurance policy, and administered by Long Term Care Partners, LLC.




CHECKBOOK'S 2021 ONLINE GUIDE

to Health Plans for Federal Employees and Retirees

CHECKBOOK's online Guide to Health Plans for Federal Employees and Annuitants is available to all Postal Service® employees and retirees at no cost.

The online guide provides:

- **Real Cost Comparisons** – See plans ranked by estimates of actual out-of-pocket costs.
 - **Layering of Information** – Find answers by looking at a comparison of basic levels of plans or get more, detailed plan information using CHECKBOOK.
 - **Dental and Vision Plans** – Evaluate FEDVIP plans available to you.
 - **Medicare Integration** – See how participating in Medicare as a retiree might affect your health plan decisions.
- 

FINDING THE RIGHT HEALTH PLAN

1. Go to liteblue.usps.gov/planselection and click the link for Checkbook's Guide to Health Plans.

2. On the Let's Get Started page, select:

- The ZIP Code™ where you will primarily be receiving health care services.
- Your enrollment category – bargaining, non-bargaining or non-career:
 - **Postal Category 1 rates:** Apply to career bargaining unit employees who are represented by the following agreement: NALC.
 - **Postal Category 2 rates:** Apply to career bargaining unit employees who are represented by the following agreement: PPO.
 - **Non-Postal rates:** Apply to all career non-bargaining unit and all career bargaining unit employees represented by the following agreements: APWU, IT/AS, NPPN, NRLCA and NPMHU.
- The number of people in your family you want to cover with your health insurance for 2021.
- Your age as of Jan. 1, 2021.
- Whether you consider your health care costs to be low, average or high. If you aren't sure, select *average*.

3. Health care plans available to you are sorted:

- Automatically based on the *Yearly Cost Estimate* (for families like yours).
- By *Most You Could Pay in a Year or the Annual Published Premium* (the amount you pay out of your paycheck to be in the plan).

Compare up to four plans by checking the box next to each plan and clicking **Compare**.

4. Identify the plan that's best for you and your family. Write down the Plan Name and Plan Code in the blanks below. You will need this to make your Open Season election.

Plan name: _____

Plan code: _____

CHANGING YOUR HEALTH PLAN DURING OPEN SEASON

You can make changes to your health plan in *PostalEASE* as follows:

- Visit *LiteBlue* Open Season page or *Blue* homepage under Essential Links.
- Use employee self-service kiosks.
- Call the Employee Service Line toll-free at 1-877-477-3273, select option 1.
- Complete and mail in a *PostalEASE* FEHB worksheet to HR Shared Service Center:

ATTN: Compensation & Benefits

PO Box 970400,
Greensboro, NC
27497-0400

The *PostalEASE* worksheet is available at <https://liteblue.usps.gov/openseason/>.

For more information, contact the HR Shared Service Center at 1-877-477-3273, select option 5 (Federal Relay Service 1-800-877-8339).



USPS® HEALTH BENEFITS PLAN

For Non-Career Employees

What is USPS Health Benefits Plan?

USPS® Health Benefits Plan is a comprehensive, health insurance plan administered by United Healthcare and is available to eligible non-career employees. Employees receive a Postal Service® contribution towards their premiums each pay period. This reduces the cost they pay for their health coverage.



Am I eligible for the plan?

You are eligible if you are a non-career employee. If you are an assistant rural carrier or a holiday-term employee, you are not eligible for the plan.

When you select Self Only, Self Plus One, or Self and Family coverage plan, you receive:

- ✓ Preventive care visits.
- ✓ Virtual care visits.
- ✓ Resources that support your overall health.

For more information:

- Visit liteblue.usps.gov/uspsbhp; or
- Email healthandwellness@usps.gov.

How do I enroll?

You can enroll in USPS Health Benefits Plan:

- During Open Season;
- Within 60 days of hire; or
- When you have a qualifying, life event.

To enroll:

- Use PostalEASE (ewss.usps.gov/)
- Call HRSSC at 1-877-477-3273, choose option 1.

Do I have other options?

To explore your health insurance options as a non-career employee, visit CHECKBOOK's Guide to Health Plans for Federal Employees through *LifeBlue*. You can compare plans and cost side by side for a full view of your health insurance options.

