



April 29, 2019

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



Dear Brian:

As a matter of general interest, the Postal Service is revising Handbook EL-520, *USPS Health Benefits Plan Guide*.


The subject revisions clarify the circumstances under which a plan enrollee is eligible for Temporary Continuation of Coverage.

We have enclosed two copies of the revised Handbook EL-520, one with and one without changes identified.

Please contact Bruce Nicholson at extension 7773 if you have questions concerning this matter.

Sincerely,

A handwritten signature in blue ink, appearing to read "AS Moore".

 Alan S. Moore
Manager
Labor Relations Policies and Programs

Enclosures

Loss of Coverage and the Opportunity to Elect Temporary Continuation of Coverage

~~The~~ ~~When an event occurs that causes you or your family member to lose coverage, the~~ USPS Health Benefits Plan offers a Temporary Continuation of Coverage (TCC) feature, ~~which is~~ administered by UnitedHealthcare, for certain events that cause you or your family member to lose coverage. If you or a dependent lose coverage, for information about TCC you must promptly contact UnitedHealthcare for assistance at 888-496-6959. Employees who are deaf or hard of hearing may call this number via 711, the Telecommunications Relay Service (TRS).

Events where you or a family member lose coverage include but are not limited to:

- Separation from employment
- Child reaching age 26
- Divorce
- Death
- Insufficient Pay (refer to the next section)
- Leave Without Pay (LWOP) Status

Note: TCC is not offered in circumstances involving insufficient pay or employees placed in an LWOP status.

Possible Loss of Coverage because of Insufficient Pay and Failure to Pay Premiums

Once you have enrolled in the USPS Health Benefits Plan, if you fail to earn sufficient pay to allow for withholding of your health benefits premium in one pay period, the Eagan Accounting Service Center (ASC) will withhold the unpaid premium in the following pay period, provided you have sufficient earnings to cover the unpaid premium.

Since your Self Only premium contribution is based on a percentage of your gross pay, you will not be invoiced for Self Only coverage. If you have Self Only coverage, then your coverage will continue throughout your stability period. If you have Self Plus One or Self and Family coverage, you will only be invoiced for the premium above the Self Only coverage.

When two adjustments for insufficient earnings for USPS Health Benefits Plan purposes have occurred because you did not have sufficient pay available, the Eagan ASC will send you an invoice for the total amount due. You must pay the total amount billed within 30 days of the date of the invoice.

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If the Eagan ASC does not receive payment within 30 days, your health benefits enrollment will be canceled, retroactive to the date the initial unpaid premium was due. You may be required to reimburse the health plan and/or the provider for any benefits that were provided, but are no longer available to you and/or your dependents because your family coverage was terminated retroactively. NOTE: This debt cannot be paid in installments via a voluntary PS Form 3239, Payroll Deduction Authorization to Liquidate Postal Service Indebtedness.

If you lose USPS Health Benefits Plan coverage because of insufficient earnings, you will not be eligible to renew your enrollment until one of the following occurs:

1. The next health benefits Open Season; or
2. You experience a qualifying life event that gives you an opportunity to enroll in USPS Health Benefits Plan Coverage.

Leave Without Pay Status

You may continue your USPS HB Plan coverage for up to 365 days while you are in a Leave Without Pay (LWOP) status. If you are enrolled in Self Plus One or Self and Family you will only be invoiced for the premium above the Self Only coverage. You must pay the invoiced amount within 30 days of the invoice date. At 365 days in LWOP status, your coverage terminates.

If at any time during the 365 day LWOP period you do not pay the invoiced amount or fail to pay within 30 days of the invoice date, your coverage will be terminated in accordance with the Insufficient Pay termination policy above.

Certificate of Group Health Plan Coverage

If you lose coverage under the USPS Health Benefits, you should automatically receive a Certificate of Group Health Plan Coverage from UnitedHealthcare. If not, they must give you one on request. This certificate may be important to qualify for benefits if you join another insurance plan.

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