

# National Association of Letter Carriers Health Benefit Plan Seminar



# Agenda for today's session

- What is the Role of the HBR
- History of the HBR – Where did it all start
- NALC Constitution
- JCAM
- Your Rights
- Director's Obligation
- Open Season Supplies
- Open Season Goals



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# New Attendees



## **Fun Fact –**

This year we have approximately 62 Health Benefit Representatives attending the NALC Health Benefit Seminar for their first time.

We also have 195 overall branch members attending for the first time.

We welcome you!



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# The Role of the Health Benefit Representative

## Where it all began

- The NALC hospitalization and surgical plan was established in 1950.
- The Federal Employees Health Benefits Act of 1959 established employer sponsored health insurance for all Federal Employees. This opened the door for the NALC to offer a new plan with greatly expand benefits.
- In July of 1960 the NALC Health Benefit Plan began operations.
- The year was 1962
- The NALC President was Jerome Keating from Minneapolis, MN

In Denver, Colorado at the 43<sup>rd</sup> national convention the position of Health Benefit Representative was established for all branches.



# The Year was 1960



Bureau of  
Retirement and Insurance  
UNITED STATES  
CIVIL SERVICE COMMISSION  
Washington 25, D.C.

BRI 41-51  
APR 1960

## AN EMPLOYEE ORGANIZATION PLAN

# NALC HEALTH BENEFIT PLAN

Sponsored by the  
National Association of Letter Carriers

Approved by the  
United States Civil Service Commission

Under the  
Federal Employees Health Benefits Act of 1959

## COSTS AND CONTRIBUTIONS

Your agency will pay part of the cost of your enrollment.  
Your share of the enrollment cost will be withheld from  
your salary.

The chart below shows exactly how much the Govern-  
ment will pay and how much will be withheld from your  
salary every payday, if you join this particular Plan.

IF YOU ARE—	TYPE OF ENROLLMENT	HIGH OPTION			LOW OPTION			TOTAL MONTHLY COST (GOVERN- MENT PLUS EMPLOYEE) REGARDLESS OF HOW OFTEN YOU ARE PAID ↓ HIGH   LOW			
		GOVERN- MENT PAYS	YOU PAY	CODE	GOVERN- MENT PAYS	YOU PAY	CODE				
PAID EACH WEEK	Self Only.....	\$0.65	<b>\$0.81</b>	3 2 1	\$0.56	<b>\$0.56</b>	3 2 4				
	Self and Family.....	1.56	<b>2.81</b>	3 2 2	1.56	<b>1.69</b>	3 2 5				
	Self and Family—Female and Nondependent Husband.....	.91	<b>3.46</b>	3 2 3	.91	<b>2.34</b>	3 2 6				
PAID EACH TWO WEEKS	Self Only.....	\$1.30	<b>\$1.61</b>	3 2 1	\$1.12	<b>\$1.12</b>	3 2 4				
	Self and Family.....	3.12	<b>5.62</b>	3 2 2	3.12	<b>3.38</b>	3 2 5				
	Self and Family—Female and Nondependent Husband.....	1.82	<b>6.92</b>	3 2 3	1.82	<b>4.68</b>	3 2 6				
PAID ONCE A MONTH	Self Only.....	\$2.82	<b>\$3.49</b>	3 2 1	\$2.43	<b>\$2.43</b>	3 2 4	\$6.31	\$4.86		
	Self and Family.....	6.76	<b>12.18</b>	3 2 2	6.76	<b>7.32</b>	3 2 5	18.94	14.08		
	Self and Family—Female and Nondependent Husband.....	3.94	<b>15.00</b>	3 2 3	3.94	<b>10.14</b>	3 2 6	18.94	14.08		



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# What is the Role of the HBR?

To help the Plan meet its objectives per the NALC constitution- to unite all letter carriers who are members in good standing in the National Association of Letter Carriers. i.e., Sell the plan to our members- organize them into our Health Plan.



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# How do you do this?

Know what sets our Plan apart

- Use what you learned from the training classes this week

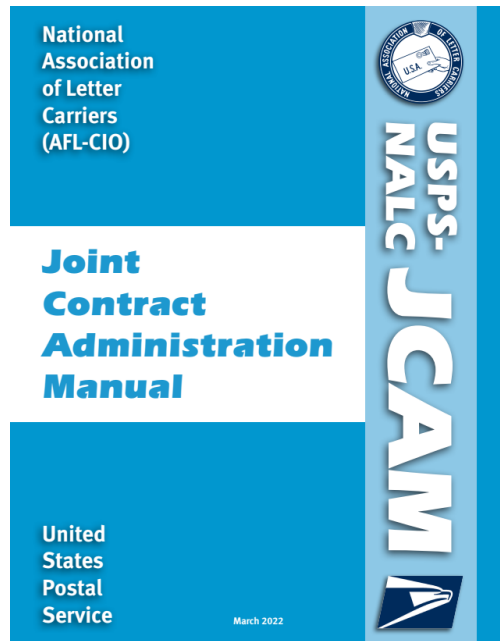
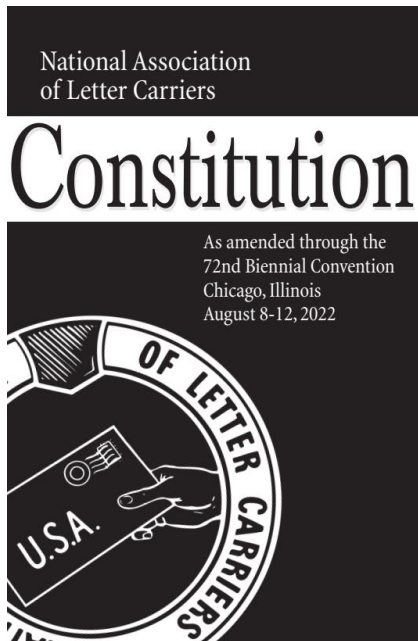
Solicit others to be involved. As the HBR- your one person

- Start with the branch officers, stewards, etc.
- Talk it up on the workroom floor

Use the rights negotiated by the NALC to promote our health plan



# NALC Constitution



## Your Role:

There are contractual rights negotiated which we should enforce, and Constitutional obligations which relate to the NALC Health Benefit Plan which we should follow.







# NALC Constitution

## **Government of Subordinate and Federal Branches - Article 4 Officers**

- The officers of the Branch shall include a Health Benefits Representative.
- All officers shall be elected.
- With the exception of the office of the President, branches may consolidate the offices of the branch. However, if there are less than ten (10) active members, the office of President may be combined with other offices.

## **Important: NALC HBP constitution**

No one shall hold any office in the National Health Benefit Plan of the National Association of Letter Carriers at any level, National, State Association, Regional, District, or Branch level, who is not a participating member of the National Association of Letter Carriers Health Benefit Plan.

# JCAM – Article 17



## Section 6. Union Participation in new Employee Orientation

“Health benefit enrollment information and forms will not be provided during orientation until such time as a representative of the Union has had an opportunity to address such new employees.”

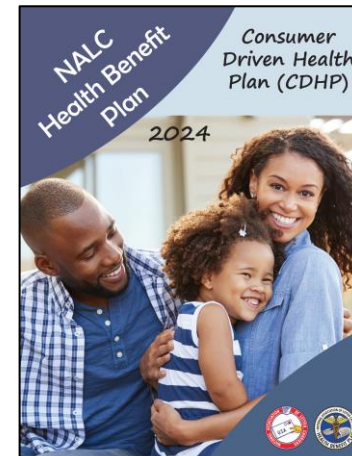
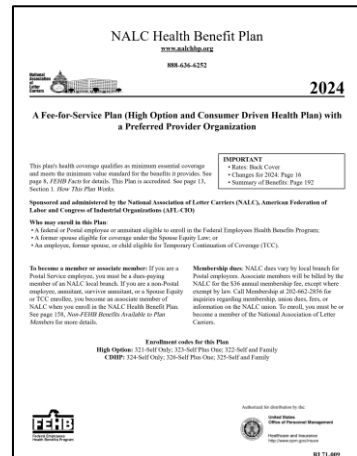
*“The union will also be provided an opportunity to discuss and address **the NALC Health Benefit Plans** available to career employees, pursuant to Article 17.6, when a CCA becomes a career employee.”*



# JCAM – Article 21

## Section 5. Health Benefit Brochures

When a new employee who is eligible for enrollment in the Federal Employee Health Benefits Program enters the Postal Service, the employee shall be furnished a copy of the Health Benefit Plan brochure of the Union which represents the craft in which the employee is to be employed.



# CONSTITUTION of the NATIONAL ASSOCIATION OF LETTER CARRIERS HEALTH BENEFIT PLAN

Sec. 17. The Director shall furnish Health Benefit Representatives of Branches with necessary supplies for the transactions between the local Health Benefit Representative and the office of the Director, Health Benefit Plan



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# Information and Supplies

**New** – New Employee Folder – Designed with our Health Benefit Representatives in mind.

**New** – Health Benefit Representative Resource Hub to include:

- Flyers
- Informational videos (Less than 1 minute a piece)
- Who is your Health Benefit Representative Form - Make sure to keep us updated so we can mail you important information.
- Health Benefit Representative Reports – Newly Designed

If you need more new employee packets or Plan information, make sure to reach out to us, or if you have suggestions regarding HBR report topics or HBR Hub information, please let us know.



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## So, what is the main role of a Health Benefit Representative?

A - To know all benefits offered by the Health Benefit Plan?

B – To help members with questions they may have about how their claims are processed.

C – To take every opportunity to talk with Letter Carriers about joining the Plan and encouraging members to use the programs the Plan offers.



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## Correct Answer - C

- The most important responsibility you have is to help us bring more letter carriers into the Plan.
- You are the key point to the work floor and new hires.
- Help carriers understand the importance of choosing their union health plan.
- Work with the other Branch Officers to form a plan of action.
- Talk to other letter carriers while you work.
- Educate members throughout the year about NALC HBP programs and benefits.
- Know when and how to refer a member to the experts at the plan- benefits, claims, etc.



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# What an HBR doesn't have to be



- A benefit expert who knows everything offered by the Health Benefit Plan?
- Someone who helps members with questions about how their claims were processed.
- Why? We have experts at the Plan ready to assist our members- you just need to know where to point them.

The Customer Service Department is available to assist by phone, or members can contact the plan through the member portal.







- Request a member list from HBP- speak to those who don't have our plan.
- Actively promote the NALC plans: Open Season, Career New Hires, CCA conversions.
- Talk about the Plan at union meetings.
- Distribute Plan materials including flyers, brochures, important information.



*The road of opportunity is endless with the possibilities you hold.  
Remember, this is not a one time a year "Open Season" job.*

# You can hit the mark!



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