

During this year's Open Season, 'Dare to Compare'



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This year, the dates for Open Season are Nov. 13 through Dec. 11. I would like to remind each of you about “Dare to Compare.” If you are a consistent reader of *The Postal Record*, you probably have heard this slogan before. I encourage everyone to take the challenge and dare to compare your current plan against the NALC Health Benefit Plan. You will see that the NALC Health Benefit Plan is a comprehensive plan with quality service, benefits and reasonable premiums.

To compare: Go to opm.gov/insure. On the right side of the page, click on the quick link, “Compare Health Plans.” Insert your ZIP code.

Choose an employee type, such as “U.S. Postal Service” or “Annuitant.” Choose a pay frequency, such as “bi-weekly” or “monthly.” Select the number of members, such as “self only,” “self plus one” or “self and family.” Click on “Search.” Select the plans you wish to compare (up to four) and click on the “Compare” button at the bottom of the page. The comparison will be shown on your screen.

2018 rates

The active letter carriers bi-weekly premium is now Category 1.

Type of Enrollment	Enrollment Code	Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
		Gov't Share	Your Share	Gov't Share	Your Share	Category 1 Your Share	Category 2 Your Share
High Option Self Only	321	\$229.25	\$78.79	\$496.71	\$170.71	\$72.42	\$66.06
High Option Self Plus One	323	\$491.00	\$187.06	\$1,063.83	\$405.30	\$173.42	\$159.78
High Option Self and Family	322	\$518.78	\$172.93	\$1,124.03	\$374.68	\$157.36	\$143.53
CDHP Self Only	324	\$160.70	\$53.56	\$348.17	\$116.06	\$48.74	\$44.46
CDHP Self Plus One	326	\$347.62	\$115.87	\$753.17	\$251.06	\$105.44	\$96.17
CDHP Self and Family	325	\$353.37	\$118.45	\$769.96	\$256.65	\$107.79	\$98.32
Value Option Self Only	KM1	\$131.89	\$43.96	\$285.76	\$95.25	\$40.01	\$36.49
Value Option Self Plus One	KM3	\$285.28	\$95.09	\$618.11	\$206.03	\$86.53	\$78.93
Value Option Self and Family	KM2	\$291.77	\$97.26	\$632.18	\$210.72	\$88.50	\$80.72

Non-postal rates apply to most non-postal employees. If you are in a special enrollment category, contact the agency that maintains your health benefits enrollment.

Postal rates apply to United States Postal Service employees.

Postal Category 1 rates apply to career bargaining-unit employees who are represented by the following agreements: APWU, IT/AS, NALC, NPMHU, NPPN and NRLCA.

Postal Category 2 rates apply to career bargaining-unit employees who are represented by the following agreements: PPOA.

Non-postal rates apply to all career non-bargaining-unit Postal Service employees.

Premiums for Tribal employees are shown under the monthly non-postal column. The amount shown under employee contribution is the maximum you will pay. Your Tribal employer may choose to contribute a higher portion of your premium. Please contact your Tribal benefits officer for exact rates.

Postal rates do not apply to non-career postal employees, postal retirees or associate members of any postal employee organization who are not career postal employees.

Note: All USPS postal employees are required to pay full local branch dues. Associate dues are not available. Non-postal employees, federal annuitants, non-NALC union annuitants and other postal annuitants must pay the annual associate membership fee to maintain membership in the NALC Health Benefit Plan.

To enroll, you must be or become a member of the National Association of Letter Carriers. To become a member: If you are a Postal Service employee, you must be a dues-paying member of an NALC local branch. If you are a non-postal employee, annuitant, survivor annuitant, spouse equity or TCC enrollee, you become an associate member of NALC when you enroll in the NALC Health Benefit Plan.

Membership dues: NALC dues vary by local branch for postal employees. Associate members will be billed by the NALC for the \$36 annual membership fee, except where exempt by law. Call the NALC Membership Department at 202-662-2836 for inquiries regarding membership, union dues, fees or information on the NALC union.

The information in this article is only a summary of some of the NALC Health Benefit Plan benefits. Detailed information can be found in the NALC Health Benefit Plan's official 2018 brochure (RI 71-009). All benefits are subject to the definitions, limitations and exclusions set forth in the official brochure.