

**URGENT MESSAGE REQUIRING IMMEDIATE ACTION**

December 24, 2019



**ATTENTION: HEALTH BENEFITS ENROLLMENT OPPORTUNITY -- DEADLINE APPLIES**

You are receiving this mailing as a Postal Support Employee (PSE) to advise you that our records show that you have an upcoming opportunity to enroll in the Federal Employees Health Benefits (FEHB) program and receive health insurance coverage. In addition, based on our records, you will qualify to receive a Postal Service contribution of 75% of the cost of health insurance if you enroll in the American Postal Workers Union (APWU) Consumer Driven Health Plan (CDHP) for either Self Only, Self Plus One or Self and Family coverage. Please read this notice carefully so that you may make an informed decision regarding this important opportunity. There is a deadline to make this decision -- under FEHB Qualifying Life Event rules, you have 60 days from the date you become eligible to enroll in the APWU CDHP and receive a Postal Service contribution to enroll or make a change to your current FEHB plan or option. If you fail to enroll by the end of the 60-day enrollment period, your next opportunity to enroll is during FEHB open season which begins each November and any election you make will be effective the following January. You can also enroll or make changes if you have a qualifying life event (for example, you get married or have a baby).

**PSE Eligibility for FEHB Coverage**

To be eligible for FEHB enrollment, non-career employees including PSEs must meet three requirements:

- (1) Complete one full year (365 calendar days) of continuous employment with no breaks in service of more than five days;
- (2) Have a regular scheduled tour of duty, arranged in advance and expected to last for at least six months, and
- (3) Maintain sufficient earnings each biweekly pay period to have the total cost of premiums withheld from pay after mandatory deductions for Social Security, Medicare and federal tax.

**PSE Eligibility to Enroll in APWU CDHP and Receive USPS 75% Premium Contribution**

In addition, APWU PSEs are eligible for a USPS premium contribution of 75% of the cost of the APWU CDHP upon reassignment to a 360-day appointment following a break in service immediately after the completion of an initial 360-day appointment. Time served as an APWU Transitional Employee (TE) or APWU career employee prior to reassignment into a PSE position will count toward the 360 days required for eligibility for the 75% USPS premium contribution to the APWU CDHP, disregarding breaks in service of 5 days or less.

PSEs who are eligible for FEHB and also eligible for the 75% USPS premium contribution who enroll in the APWU CDHP will pay 25% of the total premium and the Postal Service will contribute 75% of the total premium for either the Self Only, Self Plus One or Self and Family enrollment type. PSEs who are eligible for FEHB also have the option to enroll in any other FEHB plan or option; however, for any plan other than the APWU CDHP a PSE will pay 100% of the premium cost and the Postal Service will not make any contribution.

If at any time you experience a break in service of more than 5 days, your eligibility for FEHB and for the 75% USPS premium contribution to the APWU CDHP will end and you will have to again satisfy the requirements for FEHB enrollment and the 75% USPS premium contribution before you can enroll again.

## Qualifying Life Event

If you are currently enrolled in FEHB and now meet the requirements for 75% USPS premium contribution to the APWU CDHP as described above, this is considered a qualifying life event and you now have the opportunity to change your FEHB plan or option, or change from Self Only to Self Plus One, or from Self Only to Self and Family enrollment.

If you are not currently enrolled in FEHB and you now meet the requirements for 75% USPS premium contribution to the APWU CDHP as described above, this is a qualifying life event that allows you to enroll in FEHB.

In either case, if you are in a PSE position, once you meet the requirements for the 75% USPS premium contribution to the APWU CDHP, this is a qualifying life event that allows you to enroll in FEHB or change your FEHB plan or option including changing from Self Only to Self Plus One or to Self and Family. You must make your election within 60 days of meeting the requirements for the 75% USPS premium contribution to the APWU CDHP.

## How to Enroll

When you become eligible for the 75% USPS premium contribution to the APWU CDHP, you may use *PostalEASE* employee self service to enroll in the APWU CDHP only (enrollment code 474 is for Self Only, enrollment code 476 for Self Plus One, and enrollment code 475 is for Self and Family). You may only use *PostalEASE* to enroll in the APWU CDHP within the 60 days after you first become eligible for the Postal Service 75% contribution to the APWU CDHP.

Before enrolling, read the Federal Employees Health Benefits Handbook at [https://liteblue.usps.gov/humanresources/benefits/insurance/benefits\\_insurance\\_fehb.shtml](https://liteblue.usps.gov/humanresources/benefits/insurance/benefits_insurance_fehb.shtml) and complete the *PostalEASE* FEHB Worksheet before entering your FEHB election in *PostalEASE* so that you have all of the required information ready to enter.

Once you have decided to enroll, access *PostalEASE* via the web at <https://liteblue.usps.gov>, on an Employee Self-Service Kiosk (available at some facilities), or by calling the Employee Service Line at 1-877-477-3273, option 1; TTY 866-260-7507. (We strongly recommend that if you are enrolling in a Self Plus One or a Self and Family plan that you use the web version of *PostalEASE*, not the phone.) To use *PostalEASE*, you will need your Employee ID number (found at the top of your earnings statement) and your USPS PIN. If you don't know your USPS PIN, you may request it on <https://liteblue.usps.gov>, on an Employee Self-Service Kiosk, or by calling the Employee Service Line at 1-877-477-3273. When prompted to enter your PIN, pause, and you will be given the option of having it mailed to your address of record.

The quickest way for your election to take effect is for you to use *PostalEASE*. However, if you are unable to use *PostalEASE*, you may also complete a *PostalEASE* FEHB Worksheet and mail it to the H.R. Shared Service Center at:

HRSSC  
Compensation/Benefits  
PO Box 970400  
Greensboro NC 27497-0400

To enroll in any plan other than the APWU CDHP, you will need to contact the HR Shared Service Center on 1-877-477-3273, option 5; TTY 866-260-7507.

Once you are enrolled in any FEHB plan or option, you may use *PostalEASE* to make enrollment changes during the FEHB open season that begins each November.

## Dual Enrollment

Dual enrollment is when you or an eligible family member under your Self and Family enrollment are covered under more than one FEHB enrollment. Refer to the Federal Employees Health Benefits Handbook for more information.

### Effective Date of Coverage

FEHB enrollments take effect on the first day of the pay period that begins after you enter your election in **PostalEASE** (or after the HRSSC receives and processes your completed *PostalEASE* FEHB Worksheet) and following a pay period during any part of which you were in a pay status.

Once your enrollment is processed, your FEHB plan will send your identification card(s). Processing may take several weeks from the effective date when coverage begins. If you pay out of pocket for medical expenses after your effective date, you can contact your health coverage provider to determine if you are entitled to reimbursement once you receive your identification cards.

If you need to obtain health care services before you receive your identification card, contact your plan for assistance. If your health care plan needs proof of your enrollment you can access *PostalEase* after your enrollment has been processed and print a copy of the Standard Form (SF) 2809 *Health Benefits Election Form*, to fax to your plan. **Do not send bills or claims to your local HR office or to the HRSSC.**

### Pre-Tax versus After-Tax Premium Payments--How to Save Money on Your Premiums

The default for noncareer employees including PSEs is to pay premiums on an after-tax basis. If you would like to pay your FEHB premiums on a pre-tax basis, you will need to complete a PS Form 8202, *Pre-Tax Health Insurance Premium Election/Waiver Form for NonCareer Employees* and mail it to the HRSSC within your current 60-day enrollment opportunity, or during the FEHB open season that begins each November, or in the event of another qualifying life event. Read the section titled *Pre-tax Payment of Premium Contributions* in the *Federal Employees Health Benefits Handbook* for more information. You may find the Handbook at [https://liteblue.usps.gov/humanresources/benefits/insurance/benefits\\_insurance\\_fehb.shtml](https://liteblue.usps.gov/humanresources/benefits/insurance/benefits_insurance_fehb.shtml). Note that paying your premiums on a pre-tax basis will make the premiums more affordable because of associated tax savings, but there are certain disadvantages compared with the after-tax payment of premiums as explained in the *Federal Employees Health Benefits Handbook*.

Please note that there is a possibility that the withholding of health benefit premiums from your pay may be delayed. If there is a delay, you will be required to make up the missed premiums from future paychecks and/or you may be invoiced by the Egan Accounting Service Center. Be assured, if this occurs, your health benefits coverage will not be affected.

### Insufficient Pay for Premium Deductions

Once enrolled in a health benefits plan, if you fail to earn sufficient pay to allow for health benefits premium withholdings in one pay period, the Egan Accounting Service Center (ASC) will withhold the unpaid premium in the following pay period, provided you have sufficient earnings to cover the unpaid premium. When two adjustments for insufficient earnings for FEHB purposes have occurred, the 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. *If payment is not received by the ASC within this time frame, your health benefits enrollment will be terminated retroactive to the date the initial unpaid premium was due.* You may be required to reimburse the health plan and/or provider for any services that were provided to you on or after the date the initial unpaid premium was due. Once you lose FEHB coverage because of insufficient earnings, you will not be eligible to renew your enrollment until the next FEHB open season or the occurrence of some other qualifying life event (such as, conversion to career) which provides you an opportunity to enroll in FEHB.

If you have questions relating to your benefits, please feel free to contact the HRSSC at 1-877-477-3273, option 5; TTY 1-866-260-7507.HR Shared Service Center.