



American Postal Workers Union, AFL-CIO

1300 L Street, NW, Washington, DC 20005

October 13, 2022

Debby Szeredy

Executive Vice President

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202-842-4297 (Fax)

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President

Debby Szeredy
Executive Vice President

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Omar M. Gonzalez
Coordinator, Western Region

**To: Kenneth Prinz, Assistant Director, MVS Division
Jason Treier, Assistant Director, Maintenance Division
Lynn Pallas-Barber, Assistant Director, Clerk Division**

From: Debby Szeredy, Executive Vice President

**Subject: USPS Has Created Resources to Be Sent to Employees
for 2022 Open Season
(Notification No. GCCV20220365)**

Please find attached a copy of a letter dated 9/20/2022 from James Lloyd, regarding the above referenced matter.

You are designated as the APWU contact person in this matter. Contact the USPS representative as soon as possible for discussion, if appropriate. Please provide notification of your review to me by 10/20/2022.

Please note: Your secretary should update the Notification Tracking Module in Step 4 CAS as necessary.

Attachment

**cc: Charlie Cash, Director, Industrial Relations Department
Idowu Balogun, Director, Maintenance Division
Lamont Brooks, Director, Clerk Division
Stephen Brooks, Director, Support Services Division
Michael Foster, Director, MVS Division
Nancy Olumekor, Director, Retirees**

DS:jb



September 20, 2022

Mr. Mark Dimondstein
President
American Postal Workers Union, AFL-CIO
1300 L Street, NW
Washington, DC 20005-4128

Dear Mark:

As a matter of general interest, the Postal Service has created resources that will be sent to employees for the upcoming 2022 Open Season. As information, the 2022 Open Season officially starts on November 14 and runs through December 12.

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.

Enclosed is a copy of the Open Season resource information.

Please contact Lindsey A. Butler at extension 7194 if you have questions concerning this matter.

Sincerely,

A handwritten signature in blue ink, appearing to read "James Lloyd".

James Lloyd
Director (A)
Labor Relations Policies and Programs

Handwritten initials in blue ink, possibly "JL".

Enclosures

Open Season
is Here!

Don't delay,
review your benefits today!

OPEN SEASON 2022

Your **Health**
Your **Plan**
Your **Savings**

IT'S ALL ABOUT THE BENEFITS!





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WASHINGTON, DC 20260-0004

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Open Season is from November 14, 2022 through
December 12, 2022.

Don't miss your chance to choose the best value health plan
for your needs. Now is the time to make changes, and possibly
save thousands of dollars on your health plan premiums.

Go to ***keepingposted.org*** to access everything you need to
compare health plans and find the right plan for you.

You can change your health care plan one of the following ways:

- Online at ***<https://retireefhb.opm.gov>***.
- Call the Open Season Express at **1-800-332-9798**.

By taking time to select your plan, you can be confident
that you have the right coverage at the right price.



USPS Open Season Virtual Benefits Fair

Please mark your calendars for the Open Season Virtual Benefits Fair.

The fair provides an opportunity to visit health care provider booths, attend webinars and download informative materials on your personal computer or mobile device.



The Open Season Virtual Benefits Fair will have information on the following benefit programs:

- Federal Employee Health Benefits Carriers
- USPS Health Benefit Plan for Pre-Career Employees
- Retirement (Programs) Planning
- CHECKBOOK's Guide to Health Plans for Federal Employees
- Thrift Savings Plan (TSP)
- Flexible Spending Accounts
- Federal Employees Dental and Vision Insurance Program
- Medicare
- Social Security
- Employee Assistance Program (EAP)
- University School Partnerships
- Employee Deals
- Benefits and Wellness representatives

The fair will be held virtually on the following dates:

November 14th	9:00 a.m. – 5:00 p.m. EST
November 22nd	10:00 a.m. – 6:00 p.m. EST
November 30th	1:00 p.m. – 9:00 p.m. EST
December 6th	3:00 p.m. – 11:00 p.m. EST

There will be live and on-demand presentations, live chats, and Q&A sessions with experts. Visit <https://2022uspsopenseasonbenefits.vfairs.com> to register. Participation is voluntary. Non-exempt employees may only participate off the clock or during authorized breaks.



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December 12th	12:00 p.m. – 2:00 p.m. EST	Live Question and Answer Session with Benefits Specialist





OPEN SEASON 2022

Your Health Your Plan Your Savings

IT'S ALL ABOUT THE BENEFITS!

November 14, 2022 – December 12, 2022



liteblue.usps.gov/openseason

- ✓ Annual Leave Exchange
- ✓ CHECKBOOK's Guide to Health Plans (tool)
- ✓ FEDVIP (dental and vision benefits)
- ✓ Flexible Spending Account
- ✓ USPS Health Benefits Plan (pre-career)
- ✓ Virtual Benefits Fair

Welcome to Benefits Open Season 2022

Dear Employee,

Open Season is here! This is your once-a-year opportunity to make changes to your benefits if you have not experienced a qualified life event. Open Season 2022 officially begins November 14, 2022 and ends December 12, 2022. This packet of information is being provided to assist you in reviewing your benefits coverages for 2023. Inside you will find information regarding the following programs: FEHB (Federal Employees Health Benefits), FEDVIP (Federal Employees Dental and Vision Insurance Programs), FSA (Flexible Spending Accounts), The USPS Health Benefit Plan for our non-career employees, the ALE Program (Annual Leave Exchange), and educational material on how your benefits work.

You are also encouraged to visit the Virtual Benefits Fair throughout open season. During the live event day, you can view live presentations and chat with specialist. Additionally, the Benefits and Wellness Team will host webinars throughout open season through the Virtual Benefit's Fair platform. You will find detailed information regarding the Virtual Benefit's Fair inside of this packet.

Additional information and resources can also be found on the web at: www.liteblue.usps.gov/openseason. On the website, you will also find a link to CHECKBOOK's Guide to Health Plans for Federal Employees. This 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 now is a good time to review your coverages, costs, and needs.

Let's stay connected. For important updates throughout open season and beyond, text "Benefits" to 39369. Carrier SMS and data rates may apply.

Stay safe and healthy,

Your USPS Benefits & Wellness Team



2022 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 14 - December 12 (11:59 PM CST)	<i>PostalEASE®</i> at ewss.usps.gov or via these options: <ul style="list-style-type: none"> • LiteBlue®, Blue, or employee kiosk (some facilities) • Call 1-877-477-3273, option 1 (Federal Relay Service: 1-800-877-8339) <i>(Note: You can also mail the PostalEASE FEHB Worksheet to the HR Shared Service Center)</i>	LiteBlue FEHB page: liteblue.usps.gov/fehb
USPS Health Benefits (USPS HB) Plan <i>(non-career employees)</i>	Within 60 days from new hire date	November 14 - December 12 (11:59 PM CST)	<i>PostalEASE</i> at ewss.usps.gov or via these options: <ul style="list-style-type: none"> • LiteBlue, Blue, or employee kiosk (some facilities) • Call 1-877-477-3273, option 1 (Federal Relay Service: 1-800-877-8339) <i>(Note: You can also mail the PostalEASE USPS HB Plan Worksheet to the HR Shared Service Center)</i>	LiteBlue USPS HB page: liteblue.usps.gov/uspsghbp
Federal Employees Dental and Vision Insurance Program (FEDVIP)	Within 60 days from new hire date	November 14 - December 12 (11:59 PM EST)	<ul style="list-style-type: none"> • www.benefeds.com/ or, • Call FEDVIP at 1-877-888-3337 (TTY: 1-877-899-5680) 	LiteBlue FEDVIP page: liteblue.usps.gov/fedvip
Flexible Spending Accounts (FSA)	Within 60 days from new hire date	November 14 - December 12 (11:59 PM EST)	<ul style="list-style-type: none"> • www.fsafeds.com/ or, • Call FSAFEDS at 1-877-372-3337 (TTY: 1-800-952-0450) 	LiteBlue FSA page: liteblue.usps.gov/fsa
Annual Leave Exchange (ALE)	N/A	November 14 - December 12 (11:59 PM CST)	<i>PostalEASE</i> at ewss.usps.gov or via these options: <ul style="list-style-type: none"> • 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: liteblue.usps.gov/leave
Thrift Savings Plan (TSP)	Automatically enrolled with a 5% contribution	Make changes at any time	<i>PostalEASE</i> at ewss.usps.gov or via these options: <ul style="list-style-type: none"> • LiteBlue or Blue • Call TSP at 1-877-968-3778 (TTY: 1-877-847-4385) 	LiteBlue TSP page: liteblue.usps.gov/tsp
Commuter Benefits Program	At any time	Make changes at any time	<ul style="list-style-type: none"> • www.commutercheckdirect.com, or • Call 888-235-9223 	LiteBlue Commuter page: liteblue.usps.gov/commuter

The LiteBlue® Open Season page (www.liteblue.usps.gov/openseason) provides additional information, resources, and tools to help you evaluate your options and select the right benefits plan.

CIRCLE 'ROUND

Your Benefits

HOW THEY FIT TOGETHER

FEHB

Comprehensive Medical Insurance

Dental benefits may be included

Vision benefits may be included

FEHB and FSA

Save money on eligible out-of-pocket expenses. When you have **FEHB** and an **FSA**, you can use money in your **FSA** to pay your eligible **FEHB** out-of-pocket expenses (such as copayments and coinsurance) and qualified medical costs and health care expenses that your **FEHB** plan may not cover.

FEHB and FEDVIP

Lower your out-of-pocket costs on dental and vision expenses with **FEDVIP** coverage in addition to **FEHB** coverage. Your **FEHB** plan will be the first payer for any dental and vision benefit payments.

FEHB, FEDVIP and FSA

Save money on eligible out-of-pocket medical, dental and vision expenses. You can use your **FSA** to pay for any eligible out-of-pocket expenses not covered by your **FEHB** and **FEDVIP** plan.

Health Care FSA

You can put aside pre-tax dollars to pay for eligible health care services and items for you and your family that are not paid by your health, dental, or vision insurance.

*Information on a **Dependent Care FSA** is at www.fsafeds.com

FSA and FEDVIP

When you have an **FSA** and **FEDVIP**, you can use money in your **FSA** to pay for your eligible **FEDVIP** out-of-pocket expenses (such as copayments and coinsurance) and eligible expenses that your **FEDVIP** plan may not cover.

FEDVIP

Dental - comprehensive dental insurance

Vision - comprehensive vision insurance

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There will be live and on-demand presentations, live chats, and Q&A sessions with experts. Visit <https://2022uspsopenseasonbenefits.vfairs.com> to register. Participation is voluntary. Non-exempt employees may only participate off the clock or during authorized breaks.

You can access the website 24/7.

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CHECKBOOK'S 2023 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**

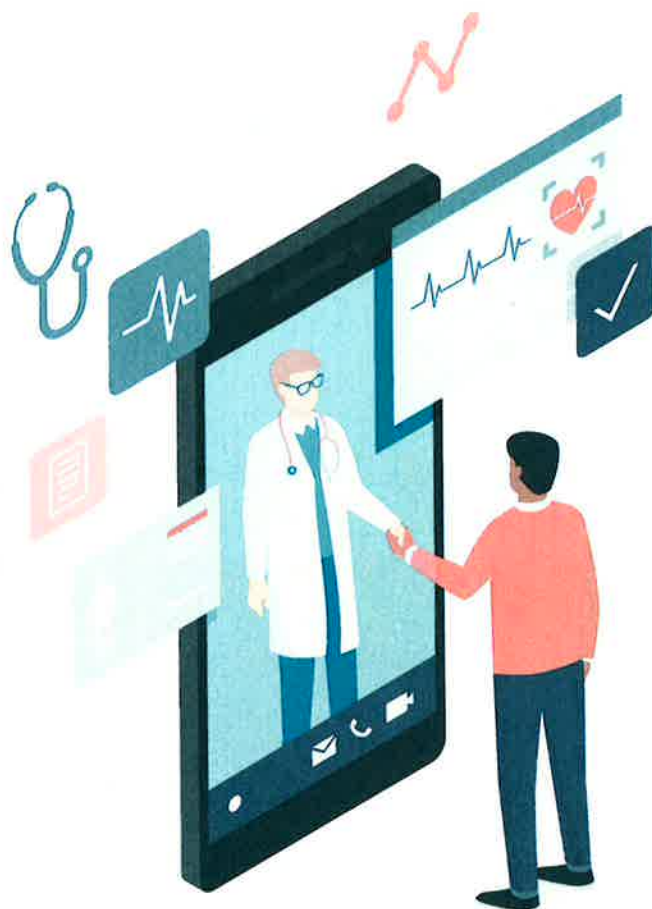
- Find answers by looking at a comparison of basic levels of plans or get more, detailed plan information using CHECKBOOK.

- **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.
 - For the 2023 coverage year, the following categories will be used as enrollment options in CHECKBOOK:
 - Career Employees (Includes all bargaining and non-bargaining employees)
 - Pre-Career Employee
 - Retiree or Annuitant
- The number of people in your family you want to cover with your health insurance for 2023.
- Your age as of Jan. 1, 2023.
- 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 submit a *PostalEASE* FEHB worksheet to HR Shared Service Center:
 - By Fax: 1-651-456-6610
 - By Mail: USPS/HRSSC
FEHB/USPS HB Open Season
PO Box 970402
Greensboro, NC 27497-0402

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).

Flexible Spending Accounts



Use Pre-tax dollars to cover eligible health and dependent care expenses

Health Care FSA

Covers health care expenses (for you and/or your family) that are not paid by your (or your spouse's) medical, dental, or vision plans, or by insurance.

Dependent Care FSA – Covers dependent care expenses for children under age 13, such as preschool, daycare, babysitting, before or after school programs, and summer day camp, as well as for a spouse or relative who is physically or mentally incapable of self-care.

Enrollment

Current employees can sign up for an FSA at www.FSAFEDS.com during Open Season.

New employees may enroll up to 60 days from their enter-on-duty date, but before October 1, or wait for Open Season. You must re-enroll every year to continue the benefits.

Reimbursement Options

Pay Me Back (Direct Deposit) – Your reimbursement will be deposited directly into your bank account.

Pay Me Back (Check) – A check will be mailed after a claim has been processed.

Pay My Provider – Payment is sent directly to your provider.

Did You Know...

The money you contribute to FSA is not subject to payroll taxes, so you pay less in taxes and take home more of your paycheck. FSAFEDS offers online tools to help calculate how much money you can save each year. For a list of eligible expenses, visit: www.fsafeds.com/support/eligibleexpense

Contact Information

To enroll or contact FSAFEDS: www.FSAFEDS.com

1-877-FSAFEDS (1-877-372-3337) TTY Line: 866-353-8058

OPEN SEASON 2022

Your Health
Your Plan
Your Savings

IT'S ALL ABOUT THE BENEFITS!

Understanding Healthcare Terms



Premium - The amount that must be paid for your health plan. USPS and you contribute biweekly for employees and monthly for retirees.

Provider - A physician, health care professional, or health care facility licensed, certified, or accredited as required by state law.

Network - The facilities, providers, and suppliers that your health plan contracts with to provide services.

Co-payment - A fixed amount you pay for a covered health care service usually when you receive the service.

Deductible - The amount you owe for healthcare services before your plan begins to pay.

Co-Insurance - You pay a percentage of the allowed amount for your healthcare service.

Allowed Amount - The maximum amount on which payment is based for covered healthcare services.

Out-of-Pocket Limit - The most you pay during a policy period before your health plan begins to pay 100% of the allowed amount.

Balance Billing - Provider bills you for the difference between the provider's charge and the allowed amount.

Source: Centers for Medicaid and Medicare Services

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OPEN SEASON 2022

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**UNITED STATES
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Understanding Types of Healthcare Plans



Consumer-Driven Health Plans (CDHPs)

- Lower premiums.
- Higher deductibles.
- Most plans come with a pre-tax health reimbursement arrangement (HRA) to assist with costs.
- Ideal if you are healthy most of the time and rarely need health care services.
- Not ideal if you are managing a lot of healthcare expenses.

High Deductible Health Plans (HDHPs)

- Lower premiums.
- Higher deductibles.
- Most plans come with a pre-tax health savings account (HSA) to assist with costs.
- Consumers can choose physicians and providers.
- If you rarely go to the doctor, you can save more on your annual health care costs.

Health Maintenance Organizations (HMOs)

- In-network benefits only.
- Must use doctors that contract with health maintenance organizations.
- Visits to providers outside of network are typically not covered by insurance.
- Must have a primary care physician (PCP).
- Usually limited to a specific geographical area.
- Need a referral to see any other health care provider except in an emergency.

Preferred Provider Organizations (PPOs)

- Inside and outside of network benefits.
- In-network is paid at a higher benefit, which means the patient responsibility is lower.
- Out-of-network is paid at a lower benefit, which means the patient responsibility is higher.
- Flexible, as referrals and primary care physicians are not required.

Source: Centers for Medicaid and Medicare Services

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USPS Health Benefits Plan for Pre-Career Employees



The United States Postal Service is committed to providing quality healthcare options for pre-career employees. CareFirst BlueCross BlueShield is the administrator of the USPS Health Benefits Plan.

Eligibility

The USPS Health Benefits Plan is available to eligible pre-career employees. If you are an assistant rural carrier or a holiday-term employee, you are not eligible for the plan.

Cost

Employees receive a Postal Service contribution. Each pay period, employees receive a Postal Service contribution toward their premiums. This reduces the cost that employees pay for their health coverage. You are eligible for the plan if you are a pre-career employee. Visit <https://liteblue.usps.gov/humanresources/benefits/insurance/benefits-noncareer.htm> for rate information.

When to Enroll

- During Open Season (November 14, 2022, through December 12, 2022)
- Within 60 days of hire
- When you have a qualifying life event, such as marriage; divorce; death of a spouse or dependent; birth, adoption, or fostering of a child; etc.

How to Enroll

To sign up for the USPS Health Benefits Plan: Use *PostalEASE*® (ewss.usps.gov) or call the HR Shared Service Center (HRSSC) at 1-877-477-3273, Option 1. You may also contact the HRSSC for eligibility and other benefits questions.

Explore other health insurance options as a pre-career employee. Visit CHECKBOOK's Guide to Health Plans for Federal Employees through *LiteBlue*®. You can compare plans and cost side by side for a full view of your health insurance options.

For more information, visit: <https://liteblue.usps.gov/uspshbp>

For plan information regarding benefits, participating providers, and other resources, visit: www.carefirst.com/usps

OPEN SEASON 2022

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Annual Leave Carryover



Do you know the annual leave carryover limits for 2023? They are as follows:

- Career non-bargaining employees 640 hours
- Career bargaining employees 520 hours

Annual Leave Exchange

What is Annual Leave Exchange?

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 February 2023 paycheck.

Note: ALE payments are considered as supplemental wages by the IRS, taxes are withheld at a 22 percent rate.

Eligibility and Notification

If you are eligible, you will receive an ALE eligibility notification letter in the mail. To receive a lump sum payment for Leave Year 2023, you must go into "PostalEASE®" during Open Season 2022 and make a request.

Please read your eligibility letter in its entirety. You may meet eligibility requirements when the letters are generated and lose eligibility if you do not continue to meet all requirements through the last day of the leave year.

If you do not receive an eligibility letter and believe that you may be eligible, you can make an ALE request via "PostalEASE®". Employees that make elections and do not meet ALE eligibility requirements as of the last day of the leave year will receive a notification that the payment will not be made.

OPEN SEASON 2022

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LET'S STAY CONNECTED



SIGN UP

Sign up for the Short Message Service (SMS) text messaging today.

Text messages will include important information that you need as an employee related to benefits, wellness, financial education and more.

To sign up, text **BENEFITS** to **39369**

If you opt in, you will incur the cost of using SMS text messaging (normal rates will apply).

475 L'Enfant Plaza SW Room 9670
Washington, DC 20260-0004

OPEN SEASON 2022

Your **Health**
Your **Plan**
Your **Savings**

IT'S ALL ABOUT THE BENEFITS!



UNITED STATES
POSTAL SERVICE®

November 14, 2022 – December 12, 2022

Scan the code for
more information
about Open Season



Do you know
about the



5-Year
Rule?

OPEN SEASON 2022

*Your*Health
*Your*Plan
*Your*Savings

IT'S ALL ABOUT THE BENEFITS!



UNITED STATES
POSTAL SERVICE®



475 L'ENFANT PLAZA SW RM 9670
WASHINGTON, DC 20260-0004

Open Season is here! If you are planning to retire soon, you should know the facts about carrying FEHB coverage into retirement.

The 5-Year Rule

To carry FEHB coverage into retirement, employees must meet one of the following criteria:

- Have been continuously enrolled (or covered as a family member) under any FEHB plan for at least five years immediately before their annuity starts; or
- If less than 5 years, for the full period(s) of service since their first opportunity to enroll in an FEHB plan.



Employees:

- Are permitted to change carriers, plans, and coverage type during the five-year period.
- Must be enrolled in an FEHB plan on the day that they retire.
- If an employee is married to another federal employee, the time that the employee is covered as a family member under the spouse's FEHB enrollment can count towards the employee's 5-year requirement.

Open Season, the annual period when employees can change their health coverage or enroll in a new plan, will be held from November 14, 2022, through December 12, 2022. Visit www.liteblue.usps.gov/openseason to learn more.



For more information, email retirementbenefits@usps.gov.

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Could you get
More



for **Less?**

It's time to review your benefits!

OPEN SEASON 2022

Your **Health**
Your **Plan**
Your **Savings**

IT'S ALL ABOUT THE BENEFITS!





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WASHINGTON, DC 20260-0004

Are you overbuying insurance? You should review your Federal Employee Health Benefits (FEHB) plan. When reviewing, consider the following:

- Are your healthcare needs the same?
- Have your family circumstances changed (recently married or divorced, dependents too old to be covered, e.g., age 26 or older, unless incapable of self-support, etc.)?
- Have you examined your out-of-pocket expenses?

Use the free tool, CHECKBOOK's Guide to Health Plans for Federal Employees, to compare plans. It provides information on premiums, copays, deductibles, prescription drug costs, and whether dental and vision benefits are included in specific health plans. You may find another option that fits your needs for less money.



Access CHECKBOOK's Guide to Health Plans on LiteBlue®:
<https://liteblue.usps.gov/openseason>



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Time
is ticking!



Open Season
Ends Soon!

OPEN SEASON 2022

Your **Health**
Your **Plan**
Your **Savings**

IT'S ALL ABOUT THE BENEFITS!





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WASHINGTON, DC 20260-0004

Open season ends December 12, 2022, at 11:59 p.m. CST.

Don't miss your chance to choose the best value health plan for your needs. You could potentially save thousands on your health plan premiums.

Visit <https://liteblue.usps.gov/openseason> to access everything you need to compare health plans and find the right plan for you.

When you're ready to make a change, you can access *PostalEASE*® at:

- Online: *LiteBlue*® or Blue.
- Visit: Employee Self Service Kiosks
- Call: 1-877-477-3273, select option 1
(TTY 1-866-260-7507)



By taking time to select your plan, you can be confident that you have the right coverage at the right price.

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