



National Association of Letter Carriers

**A Special Message to
NALC Members**

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Dear Brother and Sister Letter Carriers:

Over the past couple years, I have crisscrossed this country talking to letter carriers about the need to rebuild the middle class and to strengthen the Postal Service. A big reason America's letter carriers have a place in the middle class is that we have health insurance through our jobs. As we approach this year's Open Season for the Federal Employees Health Benefits Program (FEHBP), I hope all of you will pause and consider how you can use your choice of health plan to help strengthen the Postal Service while providing the most affordable and comprehensive protection for your family. How can you do that? By joining your union's Health Benefit Plan—the NALC HBP.

Of course, your first responsibility is to your own health and the health of your loved ones. You have to choose the health plan that makes the most sense for you and your family. Fortunately, the NALC HBP meets that basic test. It is specifically designed to meet the needs of working letter carriers. It offers coverage that equals or surpasses the most popular FEHBP plans at the most affordable rates—especially since we joined the massive Cigna network of health care providers. At the same time, when it comes to customer service, the NALC Plan has consistently been the top-rated fee-for-service plan in FEHBP (see the insert in this issue to learn more).

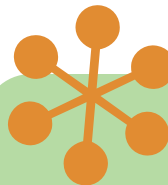
So, how will joining the NALC Health Plan help strengthen the Postal Service—and therefore our job security? It's simple. Letter carriers cost less to insure than other federal workers because we tend to be healthier due to the exercise we get every day on the job. If we can get all letter carriers into the NALC Plan, we can reduce the cost of health premiums dramatically for ourselves and for our employer. Indeed, a carrier-only health plan could slash costs by hundreds of millions of dollars each year. Savings of that magnitude could help financially stabilize the USPS over the long run and provide carriers with a greater level of job security.

The NALC is committed to seeking a city carrier health plan in the next round of bargaining. By joining the NALC HBP, you are helping build the case for such a plan. We have built the world's best postal service and created hundreds of thousands of good, middle-class jobs by banding together in a strong union. Enrolling in the NALC Plan is not only the right thing to do for you and your family, it is also the right thing to do for your union and, ultimately, your employer.

I hope you will seriously consider enrolling in your union's health plan. I know you won't be disappointed. But whatever choice you make, I wish you and your family good health and good fortune in 2009.

In Solidarity,

William H. Young
President



**For more on this year's
Health Benefit Plan
Open Season, see pages 8-9**

Your Health Benefit PLAN

OPEN SEASON Nov. 10 - Dec. 8

Crafted to keep you hale and hearty

It's Open Season time again, the once-a-year period when active and retired letter carriers and their families consider which of the many plans in the Federal Employees Health Benefits Program would best serve their needs, both medically and financially.

As has been the case for more than a half-century, many of you will choose your union's own plan—the NALC Health Benefit Plan. The NALC Plan has been designed specifically to meet the needs of letter carriers. It is structured to limit your cost to a reasonable and competitive amount, and to ensure that you have the opportunity to obtain quality medical care and treatment in the event of illness or injury.

This issue of *The Postal Record* includes a special insert that explains the wide range of benefits that enrollment in the NALC Health Benefit Plan for 2009 will bring to you and your family. It explains the premium you would pay as an active or retired carrier, whether you are covering only yourself or yourself and your family.

It is essential that you review this six-page insert before making your decision. Compare both the amount you would pay and the benefits you would receive with the other plans in the FEHB system. You have the opportunity to sign up for the NALC Health Benefit Plan during Open Season, which runs November 10 to December 8.

NALC President William H. Young and Director of Health Benefits Timothy C. O'Malley are confident that you will reach the same conclusion that they have—that the NALC Plan is the best one for letter carriers.

Part of the reason is that the Plan is not set up just to take care of you when you get sick or are injured, it also helps you stay in good health and prevent adverse medical conditions.

Helping you be healthy

The insert in this *Postal Record* includes information about medical treatment covered by the plan. But this article focuses on additional benefits you'll receive to help you ward off disease and avoid disability.

For instance, are you one of the millions of Americans who know that smoking is dangerous to your health but just aren't able to stop?

Well, the NALC Health Benefit Plan will help you.

When you decide to quit smoking, a smoking cessation program is available through United HealthCare's QuitPower® Program, a voluntary benefit provided at no cost to you.

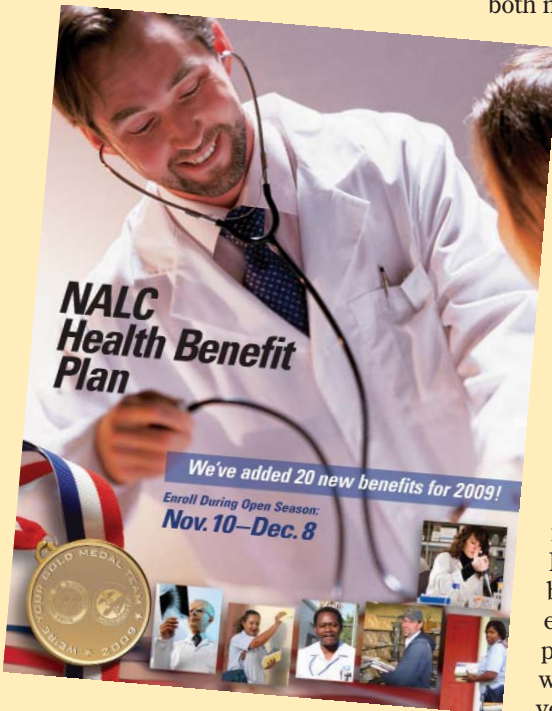
The program includes a personal coach to provide ongoing information and support, help creating a customized "quit plan," educational materials, and you can receive an eight-week supply of over-the-counter nicotine replacement therapy patches or gum delivered to your home.

In addition, prescription medications for smoking cessation are included under the NALC Health Benefit Plan's prescription drug benefits.

Winning the battle of the belt

How about that weight? Belt getting a bit tighter? Running out of gas when you walk up those hilly streets? The NALC Health Benefit Plan can help there, too.

Most doctors agree that the greatest, most wide-spread health hazard to Americans today is obesity—and you don't have to be very much overweight to fit into that "obese" category. Your



**Spending pre-tax dollars
can save you money**

The open season for letter carriers and other postal employees to enroll in or modify their Flexible Spending Accounts (FSAs) runs from Monday, November 10 through 6 p.m. ET on Sunday, December 28.

Two types of FSAs are available to all postal employees—one for health care and one for dependent care.

The health care FSA covers out-of-pocket costs such as prescriptions and prescription co-pays, vision care, over-the-counter medical items like aspirin and bandages, as well as health plan deductibles and some dental or vision procedures. Dependent care covers day care expenses.


Of course, one big advantage to using FSAs is the break on taxes they bring—funds you set aside in an FSA are deducted from each paycheck “pre-tax,” meaning the money doesn’t show up as taxable income on your W-2 taxable wages form at the end of the year.

Employees can contribute up to \$5,000 to each account, with equal deductions from each paycheck spread over the year—but, in another great plus, the full amount is available to cover eligible expenses beginning January 1.

There are several ways to enroll:

- * On the web at liteblue.usps.gov. Under Employee Self Service, select PostalEASE.
- * At an employee self-service kiosk.
- * On the employee intranet at blue.usps.gov. Under Employee Resources, select Employee Self Service and then PostalEASE.
- * By phone at 877-4PS-EASE (877-477-3273), option 1, or with help from the Human Resources Shared Service Center.

A leaflet and brochure outlining your FSA options should arrive in your mailbox sometime this month. ☒



weight impacts everything you do, your general sense of well-being and—this is no joke—how long you’re likely to live.

The NALC Plan’s voluntary Weight Management Program helps you manage your weight and change your lifestyle by assisting you in building confidence, becoming more active, eating healthier and shedding old habits.

It includes things such as: a dedicated wellness coach available at convenient hours; a 24/7 support line; a personalized healthy living plan; and access to the cost-discounted Healthy Rewards® program that includes fitness clubs, books, magazines, other weight management programs, nutrition services and other healthy lifestyle products. You can select either a telephone program or an online one—or both.

Other pluses you receive when you enroll in the NALC Health Benefit Plan for 2009 include:

* When you use your CVS/Caremark ExtraCare Health Card, you will automatically receive a 20 percent discount on CVS/Caremark store brand health-related (FSA-eligible) items purchased at any CVS Pharmacy.

* When you need advice or assistance, registered nurses and clinical specialists are available 24 hours a day on the Nurse Help Line at 877-220-NALC (6252) to assist you with minor health issues. They can help determine if you need to see a doctor or go to a hospital, tell you where to find nearby doctors and hospitals, help you determine when to call 911 or emergency services, and advise you on how to stay comfortable until you receive additional medical assistance.

It’s clear—the NALC Health Benefit Plan offers more than just illness and injury medical protection, it helps you stay healthy.

Limiting your costs

Through a series of carefully planned changes in the structure and content of the NALC Plan in recent years, it is now able to offer you and your family comprehensive coverage with improved benefits while limiting premium increases in 2009 at a time medical costs continue to soar.

Of course, the best way to use these benefits is through the cost-saving Preferred Provider Organization (PPO) of doctors, hospitals and other medical care facilities throughout the country.

But many of you might like to use a specific doctor or hospital that may not participate in the PPO network organized by Cigna. That’s OK. You always have the freedom to choose your own health care provider and receive the standard benefit of the Plan.

Letter carriers not currently enrolled in NALC’s Plan should carefully compare the new rates and benefits outlined in the special insert, as well as materials being mailed to all NALC members, and act before December 8 to enroll for 2009. Don’t let this once-a-year opportunity slip by.

Every NALC member has been mailed a special packet that includes not only the officially approved brochure (RI 71-009), but also an easy-to-read pamphlet that highlights the many advantages of enrolling in the NALC Health Benefit Plan for 2009. Review them carefully. All benefits are subject to the definitions, limitations and exclusions set forth in the official brochure.

If you currently are enrolled in the NALC Plan, you don’t need to do anything. Your membership will be automatically extended for another year and you will begin enjoying the new level of benefits in January. ☒