

USPS Health Benefits Plan

Eligibility

To be eligible for USPS Health Benefits (USPSHB) Plan enrollment you must meet one of these requirements:

- Be a City Carrier Assistant (CCA), Mail Handler Assistant (MHA), Postal Support Employee (PSE), non-career rural carrier (except ARCs), or non-bargaining non-career employee (except holiday term employees and casuals)
- Be a casual employee and also meet the Patient Protection and Affordable Care Act (PPACA) definition of a full-time employee by averaging 30 paid hours per week over a measurement period.

Your Share of the Premiums Per Pay Period

2019	All Other	CCA/PSE ¹	CCA/PSE ²
Self Only	\$60	\$60	\$60
Self Plus One	\$295	\$147	\$105
Self and Family	\$470	\$208.25	\$148.75

¹ First CCA/PSE appointment
² Subsequent CCA/PSE appointments per the terms of your respective bargaining unit agreement

If your earnings fall below \$609 in a pay period, you may have an adjusted premium contribution. Detailed information is in the "Cost of the Plan" section of the Guide to USPS Health Benefits Plan.

Dental Benefits

The USPSHB Plan includes preventive dental care at no additional cost. You will receive a separate Dental Identification Card from UnitedHealthcare. Use this card when you visit the dentist for your cleanings and x-rays.

The Summary Plan Description for the Dental Benefit provides an in-depth description of the plan's dental coverage.

Opportunities to Enroll or Increase Coverage

You can enroll or increase your coverage tier during the following opportunities:

- the annual [Open Season](#)
- Within 60 days of when you are hired or newly eligible for the USPSHB Plan
- Within 60 days of a [Qualifying Life Event](#)

Opportunities to Cancel or Reduce Coverage

If you are enrolled in the USPSHB Plan and paying your premiums on an after tax basis, you can reduce your coverage from Self and Family to Self Plus One or Self Only, reduce your coverage from Self Plus One to Self Only, or cancel your coverage at any time. You are currently paying your premiums on an after tax basis, unless you filled out a form to elect pre-tax payment of your premiums.

If you are enrolled and paying your premiums on a pre-tax basis, you can reduce or cancel your coverage during Open Season or when you experience a Qualifying Life Event.

Be Prepared

As you prepare to stop, start, or change your enrollment in the USPSHB Plan, see the Guide to USPS Health Benefits Plan for details, and gather the information you need using the [PostalEASE USPS Health Benefits Plan Worksheet](#).

Below are links to other helpful plan information:

- The [Summary of Benefits and Coverage](#) for the USPS Health Benefits Plan (SBC) provides an overview of what the USPS Health Benefits Plan covers and your share of health care costs.
- The Summary Plan Description for the USPS Health Benefits Plan (SPD) provides an in-depth description of the plan.
- If you wish to elect or waive pretax treatment of your premium, first read the Pre-Tax Payment of Premium Contributions section of the Guide then complete the [PS 3119 Application to Elect or Waive Pretax USPS Health Benefits Plan Premium](#).

- Complete the [PS 3120 Notice to Employees Eligible to Enroll in USPS Health Benefits Plan Coverage](#) to acknowledge that you understand the Sufficient Earnings Requirement and invoice procedure explained in Part A of the form.

Make Your Election

Use PostalEASE to make your election. Once logged into [PostalEASE](#) the USPS Health Benefits Plan link is located under the Benefits heading from the PostalEASE Employee Web Main Menu. Outside of Open Season, coverage is effective the pay period following your enrollment via PostalEASE or the pay period following the HRSSC's receipt of your PostalEASE Worksheet.

UnitedHealthcare Resources

The USPSHB Plan is administered by UnitedHealthcare, and they provide a number of resources to enrollees. Below are links to a few of the resources:

- **Rally®** is a digital health and wellness experience. With Rally®, you can measure your health, get personalized health tips, earn chances to win rewards for taking healthy actions, and get full access to your personal health records.
- [myuhc.com](#) provides helpful resources, including information on your benefits, decision-making tools, and health and wellness information. You can access a provider search through [myuhc.com](#). Select the Choice Plan to see the providers in-network for the USPSHB Plan.
- **Health4Me Mobile App** provides instant access to your family's critical health information – anytime, anywhere. Whether you want to find a physician near you, check the status of a claim or speak directly with a health care professional, Health4Me is your go-to resource.
- **myNurseline** provides access to registered nurses any time, day or night, to answer your health questions. For more information, click [here](#) to view the informational flyer.
- **Health Literacy Digimag** is a digital magazine that helps you navigate through plan terms, resources, and more.

Puerto Rico and Out of Area Resources

If you live in Puerto Rico you should refer to the Summary of Benefits and Coverage (SBC) for Puerto Rico. If you receive an ID card with the MultiPlan logo on it then you should refer to the SBC for Out-of-Area.

2019			
Puerto Rico		Out of Area	
SBC	SPD	SBC	SPD

For Additional Information

For more information on the USPS Health Benefits Plan enrollment process and program policy, please refer to the Guide to USPS Health Benefits Plan. If you have questions relating to enrolling and using PostalEASE, please contact the H. R. Shared Service Center at 1-877-477-3273, option 5; TTY 1-866-260-7507. If you have questions about the health insurance coverage that is being offered, you must contact UnitedHealthcare for assistance at 1-888-496-6959. Employees who are deaf or hard of hearing may call this number via 711, the Telecommunications Relay Service (TRS).