The Right Care at the Right Price
WHAT IS WELLNESS?

Visit http://liteblue.usps.gov/wellness for additional wellness information
USPS HEALTH BENEFITS PLAN

For Internal Use Only

- Available to all non-career employees
- Provides comprehensive medical
- Prescription drug coverage
- Dental coverage
- You pay (per pay period):

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>Premium ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self Only</td>
<td>$40</td>
</tr>
<tr>
<td>Self Plus One</td>
<td>$205*</td>
</tr>
<tr>
<td>Self and Family</td>
<td>$370*</td>
</tr>
</tbody>
</table>

* CCAs rate is a % of total premium based on years of service
Features:

- Annual physical and other preventive care covered at 100%
- Preventive care medications covered at 100%
- Routine dental exams and cleaning twice per year

<table>
<thead>
<tr>
<th>Covered Services</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Virtual Visits</td>
<td>$5</td>
</tr>
<tr>
<td>Doctor Visit</td>
<td>$30</td>
</tr>
<tr>
<td>Specialist Visit</td>
<td>$60</td>
</tr>
<tr>
<td>Generic Drugs</td>
<td>$10</td>
</tr>
</tbody>
</table>

To learn more, visit:
https://liteblue.usps.gov/benefits
Choice of 200+ FEHB plans

You pay ~25% of the total premium

No need to re-enroll

Carries into retirement
Health Plan Types

- Fee-for-Service (FFS)
- Health Maintenance Organization (HMO)
- Consumer Driven (CDHP) and High Deductible Health Plans (HDHP)

Preventive services are covered at 100% in-network.

Note: All plans are different so it's important to compare individual plan details in selecting the right plan for you.
Everyone has different individual and family needs.

It’s important to identify the right plan for you and your family.

You could end getting a better value for your health care dollars.

On average, 2/3 of FEHB participants may be “over buying” insurance.
They are afraid of losing their doctor

Uncle Bob said it’s the best plan around

They don’t know where to start to try and find a new plan
In 2016 employees saved approximately $30.4M in health care premiums by moving to a plan that better fit their needs.

This Open Season is Your Opportunity!
Find the right health plan for you:

⭐ Checkbook Guide to Health Plans

⭐ OPM Plan Comparison Tool

⭐ Resources on liteblue.usps.gov/benefits
Go to https://liteblue.usps.gov/fehb/ to access Checkbook.
<table>
<thead>
<tr>
<th>FEHB Plan</th>
<th>Self and Family (Annual Premium*)</th>
<th>Deductible</th>
<th>Copay</th>
</tr>
</thead>
<tbody>
<tr>
<td>BCBS Standard</td>
<td>$6,610</td>
<td>$700</td>
<td>$25</td>
</tr>
<tr>
<td>BCBS Basic</td>
<td>$4,510</td>
<td>$0</td>
<td>$30</td>
</tr>
<tr>
<td>GEHA Standard</td>
<td>$3,310</td>
<td>$700</td>
<td>$15</td>
</tr>
<tr>
<td>NALC CDHP</td>
<td>$3,020*</td>
<td>$4,000</td>
<td>20%</td>
</tr>
</tbody>
</table>

* Plan provides $2,400 per year into a Health Reimbursement Arrangement (HRA) to pay for out-of-pocket costs.
Under the Affordable Care Act, preventive services are covered at 100%.

But what are preventive services?
WHAT IS PREVENTIVE CARE

For Internal Use Only

Tests
(Blood Pressure, Diabetes, Cholesterol)

Vaccinations

Cancer Screenings

STD Screenings

Interventions

Wellness Visits & Pregnancy Care

Find out what services you need at:
http://www.cdc.gov/prevention/
Health Assessment

- Tobacco Cessation
- Weight Management
- Personal Coaching
- Gym Discounts
- and more…
24/7 Access

• Assess symptoms
• Give you the information you need
• Determine best time and place for care
• Provide self-care instructions
GETTING THE RIGHT CARE

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24/7 Support – Nurse advice line when not sure what to do

Your Primary Care Physician – for regular care

Convenience Care Clinic – when you can’t see your doctor but it’s not urgent or an emergency

Urgent Care Clinic – for urgent but relatively minor medical problems

Emergency Room – for severe pain, life threatening, serious impairment or dysfunction
Use the “Find a Doctor” or “Find a Provider” feature on your health plan’s website
Out-of-Pocket Costs:

- Deductible
- Copays for doctor visits
- Prescription drug copays
- Dental care (beyond preventive care)
- Vision care (including glasses, contacts)
FLEXIBLE SPENDING ACCOUNTS

For Internal Use Only

Annual Limit: $2,600
Out-of-pocket health, dental and vision costs, hearing aids and batteries, Lasik eye surgery, prescribed medicines, sunscreen (SPF 30 or higher), etc.

Annual Limit: $5,000
Child care expenses including before- and after-school care and extended care programs for dependents under age 13, nursery school, preschool
Put $2,500 into a Health Care FSA and...

Saved $625  
Federal tax at 25%

Saved $190  
Social Security and Medicare payroll taxes at 7.65%

Saved $125  
State tax at 5%

Total Savings = $940

Actual Out-of-Pocket Cost: $1,560
Ensure you have the right coverage to meet your needs. Consider your current needs, evaluate your available options, and take action to make the right benefits enrollment choice.

Take advantage of programs in your health plan. Make the most of your health plan to meet your wellness goals and have more energy for the things that truly matter.

Save More with an FSA. Save taxes on the money you spend towards your eligible health care and dependent care costs.
For questions regarding your employee benefits, contact:

**HR Shared Service Center (HRSSC)**

Contact Information

HRSSC Hours of Operation: Monday – Friday, 7 a.m. ET – 8:30 p.m. ET

- **HRSSC** 1-877-477-3273, option 5
- **HRSSC (TDD/TTY)** 1-866-260-7507
- **PostalEASE** 1-877-477-3273, option 1

Or visit the Benefits page on the LiteBlue site at: [https://liteblue.usps.gov/benefits](https://liteblue.usps.gov/benefits)
Thank You