

Dear President Mark Dimondstein:

These are questions we have developed in the field and would like to have answers in your Q & A if possible. Most of the Questions were developed by California Union Representatives and Retiree Representatives. We hope this information and suggested questions are helpful in developing the APWU Q and A related to HR 756. We had a telecon on this issue on Tuesday, February 21, 2017 and this is the result.

Final document, the questions 1-35 were submitted on Wednesday, February 22, 2017 and this documents has the original 35 plus 4 new questions.

1. Will the provisions OPM have to suspend or cancel or change medical coverage apply to the Postal Service Health Benefit Program?
2. Will there be a requirement to enroll in Medicare D?
3. Will the USPS offer their own Medicare Senior Advantage Medical Plan?
4. Will health plan premiums increase?
5. Will plan deductibles increase?
6. How plans will be offered?
7. What plans will be offered?
8. When will the new procedure be implemented?
9. Will those not having Medicare Part B have a phase in period?
10. If there is a phase in period what will it be?
11. Will OPM administer the USPS plan like the way they administer the current FGEH Plans?
12. What happens if we have dependents on our plan?
13. Will this be grandfathered in or will we have to do an open season change?

14. The requirement that if retirees reaching age 65 Medicare eligible who refuse to sign up with Medicare risk being denied their enrollment in a FEHB plan. ("Forced" Medicare enrollment under pain of a new penalty?)

15. Will this legislation change, modify, or eliminate any current OPM regulation address eligibility for health plan coverage. See attached OPM Form for Cancellations or Suspension. Please see the attached OPM PDF File.

16. Legislation say the USPS must establish a Medicare Education Program.

1. Must notify annuitants of the Postal Service Health Benefit Program
2. Provide options to annuitants
3. Provide answers inquiries

How will annuitants be notified by the be notified?

17. How does this legislation prevent Post Office closure?

18. How does this legislation affect service standards?

19. Does this legislation impact collective bargaining in any way?

20. Will this legislation plan have any impact on the Service Fee the union receives related to the APWU Health Plan?

21. What percentage of postal retirees take Medicare B? (not just Medicare D)

22. What happens to spouses who are already 65 and have opted out of Medicare B due to costs?

23. Will the FEHB Postal Service Health Benefit Program plans becomes a supplemental plan and not a primary plan, will there be a reduction of those benefits?

24. What are the long-term consequences of postal workers being in a separate pool within FEHB? ie (PSHBP)

25. What specific provisions in this bill will protect us from high deductibles, high monthly premiums, and the dreaded coverage gap/donut-hole that could cost thousands?

26. Please explain the Medicare D - EGWP (Employer Group Waiver Plan) - what are the benefits and who will benefit besides the employer and insurance/drug companies?

27.. What are the plans if Medicare defaults or gets privatized into a voucher program?

28. How will this affect those in medically underserved areas of the country?

29. Will some employees only have access to non-PPO coverage?

30. How does HR 760 - Postal Service Retiree Health Benefits Fund Bill – relate to HR 760 introduced 1-31-2017?

31. What happens to postal workers who took disability retirement well before their Medicare eligibility date? In your second year of Disability Retirement you are eligible for Medicare B and D and part A is automatic - no matter what your age.

32. If I like my doctors' I have now, will I be able to keep them (where have I heard that before?). Many of my doctors have their caps full on the number of Medicare patients they will accept.

33. Are there penalties and fines for those who don't sign up for Medicare when they are 65 but sign up say at 67 or 68?

34. To what level do retirees pay more on Health Care?

35. Will employees who reach age 65 and are still employed/working able to delay signing up for Medicare B?

36. If this goes into effect will FEHBP and/or the APWU /CIGNA allow high option retirees enrollees to move to low option!!

37. Will there be a special open season/enrollment period for everyone who may want to change medical plans?

38. Has the CBO (Congressional Budget Office) scored H.R. 756, and if so, exactly where do the savings come from?

39. Can the 30years service /60 years old be changed to 25 years service /55 years old.?

The people involved/discussing this are divided: We recommended Members of Congress submit an amendment to repeal the Windfall Elimination Provision (WEP) and perhaps throw in the Government Pension Offset (GPO); both provisions hurt Civil Service Retirees.

Mark this is being e-mailed to those that were involved in the development of these questions and to you, Judy, John, and Nancy. I will also send you a hard copy by mail. Not sure who are all involved in the process. Thanks Mark and Judy for letting us know about the Q and A preparation.

I was asked to coordinate the request and send them to you this Friday, February 24, 2017. We are sharing the questions with as many people as possible.

Thank you

Bobby Donelson

Southwest Costal Area Local Retiree Chapter President

Cc: California List (67)

APWU HQ - Judy, Nancy, and John