

USPS Retiree Quarterly Newsletter: "Hit" or "Miss"

Nancy Olumekor

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The USPS Retiree Quarterly Newsletter Spring 2019 issue, the first mailed to all USPS retirees, was both a "Hit" and a "Miss." The "Hit" was that we now know that the USPS can reach out to all USPS retirees by mail at their current addresses (unless retiree says not to contact). The "Miss" was that the first issue included disturbing misinformation regarding Medicare Advantage Plans (MAP) and Federal Employee Health Benefits Plans (FEHB).

The USPS Retiree Quarterly Newsletter did not include the bold warning to **SUSPEND your FEHB coverage, do not cancel your FEHB coverage, if you decide to enroll in a Medicare Advantage Plan.**

When FEHB coverage is suspended to enroll in MAP, retirees can always re-enroll in a FEHB plan. However, if a FEHB plan is cancelled to enroll in MAP, retirees are **out of FEHB forever**. If a retiree decided to switch back to traditional Medicare Part B from MAP and have cancelled their FEHB plan, there will be no FEHB plan available to cover those remaining balances of co-pays, deductible and other medical expenses not paid by Medicare Part B.

Medicare “DIS” Advantage Plan

Why is the USPS promoting MAP in newsletters and in webinars that do not feature all FEHB plans?

Could it be that the USPS is looking to use the retiree health benefits to generate savings by any means? When a retiree cancels their FEHB coverage and enrolls in Medicare Advantage Plan, that's one less premium for the USPS to pay in the future – because you can't come back to FEHB.

The USPS shared the above “**bold warning**” with those retirees who received their monthly USPS Retiree Newsletter to suspend instead of cancelling their FEHB plan when enrolling in MAP, but did not include the warning in the hard copy quarterly newsletter mailed to retirees. Why not? The answer given to APWU was that the information was covered in a webinar.

APWU reminded management that we are retired postal workers and many retirees prefer to receive hard-copies in their mailbox; many retirees are not tech-savvy and may not know how to participate in a webinar, or don't check their emails regularly (if they have email). We emphasized that the information in the hard-copy newsletter should be at least as comprehensive as the e-newsletter.

We don't know whether improvements will result from our discussion. Open Season is here. Our message to retirees is to approach any changes with **CAUTION**. Read, discuss with your

family, and ask questions before you make any decisions affecting your health benefits.

Tell Congress to Pass the Social Security Fairness Act

Now that the 116th Congress is back in session, we continue to work to ensure that this Congress passes *The Social Security Fairness Act* – H.R. 141 and S. 521 – to repeal the Windfall Elimination Provisions (WEP) and the Government Pension Offset (GPO).

The WEP/GPO are penalties imposed on CSRS annuitants, in 1983 and 1977 respectively, who worked more than one job and paid into CSRS as well as Social Security. The WEP adversely affected retirees who receive a CSRS pension and also qualify for Social Security benefits from other employment by denying an equitable benefit for those Social Security contributions.

The Congressional Research Service published a Social Security report indicating that as of December 2017, more than 1.8 million Social Security beneficiaries were affected by the WEP, which included 1,687,542 retirees. Reach out to both the House and the Senate on both sides of the aisle – by telephone, email, mail, or in person and ask them to support H.R. 141 and S. 521, *The Social Security Fairness Act*.