

USPS RETIREE

E-Newsletter



August 2019

Medicare Integration

A message from USPS Chief Human Resources Officer Isaac Cronkhite

Integrating our Federal Employee Health Benefits (FEHB) plans with Medicare would benefit both the Postal Service and our retirees.

When postal employees retire and are enrolled in Medicare, their Medicare coverage becomes their primary health coverage, and their FEHB plans become their secondary health coverage.

Most private sector employers — and state and local governments — that provide retiree health care to their employees require them to enroll in Medicare Parts A and B.

While currently postal retirees are not required to enroll in Medicare when they become eligible at age 65, the majority of our retirees do so voluntarily. In fact, three out of four retirees sign up for Medicare Part B, as they realize that having both Medicare and an FEHB plan provides a better value for their out-of-pocket medical costs.

Current legislative proposals being discussed on Capitol Hill would require that USPS FEHB plans integrate with Medicare, similar to what occurs in the private sector and at the state and local government levels.

There are a number of benefits to retirees under these proposals. While retirees would have an additional cost associated with Medicare Part B coverage, many FEHB plans eliminate the deductibles, co-pays and co-insurance for retirees who enroll in Medicare. Some plans offer additional incentives such as lower co-pays for prescription drugs for participants who enroll in Medicare.

Additionally, retirees may be able to select an FEHB plan with a lower premium cost when enrolling in Medicare and still maintain 100 percent coverage. In many cases, these savings offset or even exceed the cost of Medicare B coverage for many retirees.

Integration with Medicare would ensure that the Postal Service would be able to provide retiree health care for our employees into the future.



Your Frequently Asked Questions

Question: I elected to have survivor benefits when I retired. What happens if my spouse passes before me? Anita, Seattle Washington

Answer: Great Question Anita! Contact OPM directly and they will recalculate your annuity without the survivor annuity. OPM can be reached at 1-888-767-6738.

Do you have a question? [Submit your question](#) and we'll try and include it in an upcoming newsletter

Also check out [OPM's Frequently Asked Questions](#).

Your Wellness Corner

We all need shots (vaccines) to help protect us from serious diseases. This protection is called immunization. To help keep our community safe, the United States Postal Service is proudly participating in National Immunization Awareness Month.

This is a great time to remind family, friends, and coworkers to stay up to date on their shots. Everyone age 6 months and older needs to get a flu vaccine every year. Other types of shots work best at specific ages or life stages.

Did you know?

- All adults need a tetanus diphtheria booster shot every 10 years.
- Adults age 65 and older need shots to prevent pneumonia and other serious diseases
- Both boys and girls need to get the HPV vaccine.
- If you plan on traveling international, you may need a vaccination.

Talk to your doctor or nurse to make sure that everyone in your family gets the shots they need. Also, be sure to keep a record of the vaccines you receive.

Source: <https://healthfinder.gov/nho/augusttoolkit.aspx>

Postal News

Many presidents have been featured on stamps over the years. Here are six facts about presidential stamps.

1. Presidential stamps are now issued after death. Since 1945, presidents have been memorialized on stamps usually within a year of their deaths, and often on their date of birth.
2. George Washington is the president of stamps. The nation's first commander in chief has appeared on more than 300 different stamp issues, including one of the first U.S. stamps.
3. John Adams waited the longest before getting a stamp. A stamp honoring Adams was issued 112 years after his death in 1826.
4. Abraham Lincoln was the first president memorialized on a stamp shortly after death. He died on April 15, 1865; a postage stamp featuring his likeness was issued in April 1866.
5. Twelve presidents made their stamp debuts in the same year.
6. Franklin D. Roosevelt got four memorial stamps within a year of his death.

Source: <https://link.usps.com/2019/07/09/potus-postage/>