

# USPS RETIREE

## *E-Newsletter*



October 2020

### Open Season 2020

The annual Federal Employees Health Benefits (FEHB) Open Season will be held November 9, 2020, through December 14, 2020. Anyone eligible to participate in the FEHB Program may enroll, change health plans or options, or suspend your FEHB enrollment. If you do not wish to make any changes, your current enrollment will continue automatically unless your plan is not participating in the FEHB Program the following year.

Open Season is the perfect time to take another look at your health coverage. It is especially important to evaluate your health needs this year due to the coronavirus. Ensure that you have access to the prevention, testing, and treatment needed to handle the current pandemic and your regular self-care. Everyone has unique individual and family needs, so select the right plan for you. Retirees can often receive a better value for their health care dollars if they take the time to review the various health plans in tandem with Medicare options ([www.medicare.gov](http://www.medicare.gov)).

Many people are hesitant to change, because they have stayed with the same plans for a long time, or they are afraid to lose their doctors. They may also not know how to compare plans. Selecting the right plan may be confusing, but there are tools to assist you. The Postal Service provides employees and retirees free access to [CHECKBOOK's Guide to Health Plans for Federal Employees](#). Checkbook enables you to compare costs of FEHB plans side by side, so you can evaluate services and costs, including premiums, copays, and deductibles.

Open Season will be different this year, as most events will be held virtually. USPS and the FEHB carriers will provide a variety of virtual events and resources, such as mailers, articles, flyers, and webinars. Long Term Care Partners, the company that manages the FLTCIP, is organizing a Virtual Benefits Fair, which will include information about the Federal Employees Health Benefits Program (FEHB), Federal Employees Dental and Vision Insurance Program (FEDVIP) and Federal Long-Term Care Insurance Program (FLTCIP), as well as flexible spending accounts (FSAs).

Explore and compare your benefits in one convenient location by logging into the fair site 24/7 during Open Season to download 2021 plan brochures, visit virtual carrier booths, watch instructional videos and participate in educational seminars. Live chats with experts will be offered on four dates: Friday, Nov. 15; Friday, Nov. 20; Wednesday, Dec. 2; and Wednesday, Dec. 9; from 10 a.m.-5 p.m. EST each day. Register on the [2020 Virtual Benefits Fair website](#) or visit [www.ltcfeds.com](http://www.ltcfeds.com) to register.

More information will be updated throughout Open Season on: <https://liteblue.usps.gov/opensession>.

Source: <https://liteblue.usps.gov/opensession>



# Your Frequently Asked Questions

**Question:** I retired in the last year. Will I receive a cost of living increase?

**Answer:** Yes, but you will receive only a portion of the first increase payable. OPM prorates the first increase based on how long a person was retired before it is given.

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

October 10<sup>th</sup> is World Mental Health Day, a time to raise awareness of mental health issues around the world. Mental health is an important part of overall health, and includes emotional, social, and psychological well-being. Mental health affects how we feel, think, act, handle stress, relate to others, and make healthy choices. It is fundamental during every stage of living from childhood to adulthood.

Both mental and physical well-being are essential components of health. Mental illness, especially depression, increases the risk for many types of physical health problems, such as stroke, type 2 diabetes, and heart disease. In turn, the presence of chronic conditions can increase the risk for mental illness.

Although the terms are often used interchangeably, poor mental health and mental illness are not the same. A person can have poor mental health and not be diagnosed with a mental illness. Likewise, a person diagnosed with a mental illness can experience periods of physical, mental, and social well-being. A person's mental health can change over time. Preventing mental illness and promoting good mental health involves creating living conditions and environments that support mental health and maintaining healthy behaviors throughout your life.

Source: <https://www.cdc.gov/mentalhealth/index.htm>

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## Postal News



The Postal Service will resume sales of the Alzheimer's semipostal fundraising stamp Oct. 5 following a recent rule change. The [Semipostal Authorization Act](#) grants the Postal Service authority to issue and sell semipostal fundraising stamps to advance causes deemed to be "in the national public interest and appropriate." Before the rule change, the Postal Service was permitted to offer only one semipostal stamp of its choosing for a two-year period, in addition to any semipostal stamps mandated by Congress. The change eliminates this restriction, allowing USPS to resume the sale of the Alzheimer's semipostal stamp, which [debuted in 2017](#).

The price of the stamp includes the First-Class Mail single-piece postage rate in effect at the time of purchase plus an amount to fund Alzheimer's research. By law, revenue from sales of the Alzheimer's semipostal stamp — minus the postage paid and the reimbursement of reasonable costs incurred by the Postal Service — will be distributed to the National Institutes of Health, which is part of the U.S. Department of Health and Human Services. Ethel Kessler served as art director for the stamp, and artist Matt Mahurin created the design.

Source: <https://link.usps.com/2020/09/09/returning-soon/>