

Human Resources

2008 Open Season and Other Benefits and Payroll Election Opportunities

Note: Flexible Spending Accounts (FSAs) expire at the end of each year, but they can be renewed during FSA Open Season. Annual Leave Exchange (ALE) for next year's leave

requires an election during this ALE Open Season. Thrift Savings Plan (TSP) Catch Up Contributions expire at the end of each year, but elections can be made at any time.

Benefit Program	Note the deadlines...	Find out about eligibility and options ...	Prepare for and make your elections...	Comments
Federal Employees Health Benefits (FEHB) Program	Opens: 11/10 Closes: 12/09 5:00 P.M. CT or Qualifying Life Event (through HRSSC)	Guides to Benefits <i>Updates coming soon.</i> <ul style="list-style-type: none"> ■ Career Employees. ■ Postal Inspectors & OIG Employees. ■ Postal Nurses. ■ Noncareer Employees. 	Prepare <i>PostalEASE</i> FEHB Worksheet Use <i>PostalEASE</i>	<ul style="list-style-type: none"> ■ You must enter dependents if electing a new Self and Family plan. ■ Individual plan brochures are available at www.opm.gov/insure or by calling the health plan. <p>Coming to you in the mail: <i>Guide to Benefits</i> (program summary) with <i>PostalEASE</i> FEHB Worksheet.</p>
Federal Employees Dental and Vision Insurance Program (FEDVIP)	Opens: 11/10 Closes: 12/08 11:59 P.M. ET or Qualifying Life Event (through FEDVIP, not HRSSC)	Guide to Dental & Vision Insurance <i>Update coming soon.</i> <ul style="list-style-type: none"> ■ All Employees. 	Use www.benefeds.com 877-888-3337 TTY 877-889-5680	<ul style="list-style-type: none"> ■ If you are eligible to participate in FEHB, you are eligible to enroll in FEDVIP, even if you are not enrolled in FEHB. ■ USPS does not contribute. ■ You pay full cost of premiums on a pre-tax basis. ■ You may enroll in a dental plan, a vision plan, or both. ■ You may enroll in a plan for Self Only, Self Plus One, or Self and Family coverage. ■ Rules for the eligibility of family members in FEDVIP are the same as those for their eligibility in FEHB. <p>Coming to you in the mail: FEDVIP Guide.</p>
Flexible Spending Accounts (FSA)	Opens: 11/10 Closes: 12/28 5:00 P.M. CT or Qualified Life Status Change (through HRSSC)	FSA Brochure <i>Update coming soon.</i>	Prepare <i>PostalEASE</i> FSA Worksheet Use <i>PostalEASE</i>	<ul style="list-style-type: none"> ■ Health Care FSA maximum is \$5,000. ■ Dependent Care (day care) FSA maximum is \$5,000. ■ Over-the-counter medicines and drugs are eligible. <p>Coming to you in the mail: Post cards, leaflet, and brochure.</p>

Benefit Program	Note the deadlines...	Find out about eligibility and options ...	Prepare for and make your elections...	Comments
Annual Leave Exchange (ALE)	Opens: 11/15 Closes: 12/15 11:59 P.M. CT	Letter mailed to eligible employees.	Prepare <i>PostalEASE</i> ALE Worksheet (mailed to eligible employees) Use <i>PostalEASE</i>	<ul style="list-style-type: none"> ■ Most career nonbargaining unit employees from Rate Schedule Codes (RSCs) E, F, S, V, U, and Z may exchange from 8 to 128 hours in whole-hour increments if their annual leave balance is at least 160 hours as of close of business on January 2, 2009. ■ Bargaining unit employees from RSCs C, K, M, N, P, T, and Y may exchange from 8 to 40 hours in whole-hour increments if their annual leave balance is at least 440 hours and if they have used less than 75 hours of sick leave for the leave year as of close of business on January 2, 2009. ■ For bargaining unit employees, the lump sum is calculated on salary as of January 3, 2009, and included in the January 23, 2009, paycheck. For nonbargaining unit employees, the lump sum is calculated on salary as of January 17, 2009, and included in the February 6, 2009, paycheck. These lump sum payments are taxable in 2009. <p>Coming only to eligible employees in the mail: Letter about annual leave exchange.</p>
Allotments/ Net-to-Bank (Direct Deposit)	Any time Processed at 3:59 A.M. CT, 2nd Wednesday of pay period		Prepare <i>PostalEASE</i> Net-to-Bank Worksheet Use <i>PostalEASE</i>	<ul style="list-style-type: none"> ■ You must provide your financial institution's routing number and your account number.
Thrift Savings Plan Regular Contributions	Any time Processed at 3:59 A.M. CT, 2nd Wednesday of pay period	www.tsp.gov/forms/tspbk08.pdf	Prepare <i>PostalEASE</i> TSP Worksheet Use <i>PostalEASE</i>	<ul style="list-style-type: none"> ■ The IRS annual limit on elective deferrals is \$16,500. ■ FERS employees who want to maximize contributions while avoiding the loss of USPS matching contributions should make a whole dollar contribution per pay period equal to the announced maximum divided by 26. ■ Contribution elections for 2009 will be accepted beginning at 4:30 A.M. CT on December 17, 2008. <p>Coming to you in the mail: TSP enrollment information letter and <i>PostalEASE</i> TSP Worksheet.</p>

Benefit Program	Note the deadlines...	Find out about eligibility and options ...	Prepare for and make your elections...	Comments
<p>TSP 50+ Catch-Up Contributions</p>	<p>Any time</p> <p>Processed at 3:59 A.M. CT, 2nd Wednesday of pay period</p>	<p>www.tsp.gov/forms/tspbk08.pdf</p>	<p>Prepare <i>PostalEASE</i> TSP 50+ Catch Up Worksheet</p> <p>Use <i>PostalEASE</i></p>	<ul style="list-style-type: none"> ■ If you are age 50 or older during 2009, you may contribute an additional amount up to the IRS limit, which is \$5,500. ■ Catch-up contribution elections for 2009 will be accepted beginning at 4:30 A.M. CT on December 17, 2008. You must certify that your regular TSP contributions will reach the IRS maximum. <p>Coming only to eligible employees in the mail: TSP enrollment information catch-up letter and <i>PostalEASE</i> TSP Catch-Up Worksheet.</p>
<p>TSP Investment Choices</p>	<p>Any time</p>	<p>www.tsp.gov/forms/tspbk08.pdf</p>	<p>Use www.tsp.gov</p> <p>Have TSP acct. no. or Custom User ID</p> <p>Have Web password</p> <p>877-968-3778 TDD 877-847-4385</p> <p>Have TSP acct. no.</p> <p>Have TSP PIN</p> <p>Mail form TSP-50 (available from HRSSC) to TSP</p>	<ul style="list-style-type: none"> ■ Via the ThriftLine you may request: <ul style="list-style-type: none"> ■ A new TSP PIN. ■ A new 8-character Web password. ■ A copy of your TSP account number. ■ Quarterly participant statements. ■ Via www.tsp.gov you may request: <ul style="list-style-type: none"> ■ A new 8-character Web password. ■ A copy of your TSP account number. ■ A custom User ID. ■ Printable views of quarterly participant statements. ■ Cancellation of request to have quarterly participant statements mailed.
<p>Federal Long Term Care Insurance Program (FLTCIP)</p>	<p>You may apply any time — underwriting required</p>	<p>www.ltcfeds.com/usps</p> <p>Choose your correct category of eligibility, then click your desired files under “Information Kit Materials.”</p>	<p>Use www.ltcfeds.com/usps</p> <p>Choose your correct category of eligibility, then click your desired files under “Application.”</p>	<ul style="list-style-type: none"> ■ New and newly eligible employees may enroll with the abbreviated application within the first 60 days of becoming eligible. ■ You may download the information kit and the application or have them mailed to you.