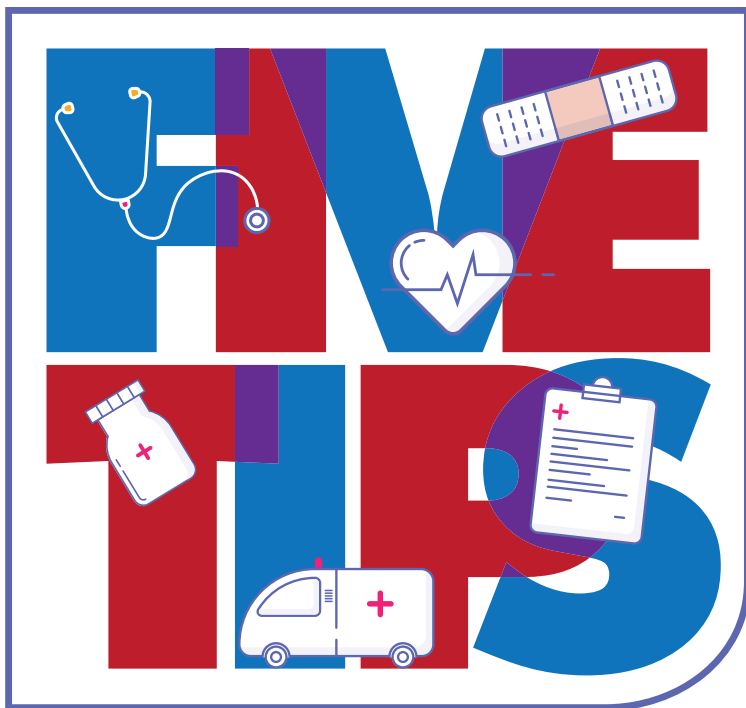


NTEUBulletin

IT'S FEDERAL BENEFITS OPEN SEASON

Five Tips for Making the Most of Your Benefits



This year's federal benefits open season will run from Nov. 9 to Dec. 14, the time when federal employees can enroll in new coverage, change their insurance plans under FEHBP, sign up for alternate vision and dental coverage, or opt out of insurance coverage for 2021.

NTEU members will again have free access to Consumers' Checkbook's Guide to Health Plans to help you make sense of the options available to you. Using Checkbook is easy—log into [NTEU.org](https://nteu.org) and click on Benefits to access Checkbook's plan comparison tool. By answering a few questions about yourself and your family, the tool provides a personalized total cost estimate for every plan allowing you to see which will save you the most money or provide the most coverage. Below are some tips to make the most out of open season:

1 Don't assume your plan is unchanged. A lot can change, and not just your premiums. Benefits may be added or taken away, your doctor may have left the plan or an expensive drug may no longer be covered. Even if you don't anticipate switching plans, it makes sense to see how your plan has changed every open season.

2 Check to see if there are newer plan choices that might be better buys. There are high deductible plans (HDHP) with health savings accounts that can provide big savings. Remember, higher premium plans do not mean better benefits. They may simply reflect the expensive enrollees they attract. For retirees and employees soon to retire, there are new Medicare Advantage plans offered by some FEHBP plans that reimburse almost the entire Medicare Part B premium and waive all doctor and hospital expenses.

3 Read the plan brochure. They are long and not fun to review, but they offer the clearest view of what life is like in a plan. Active employees with an existing plan should pay close attention to Section 2 where any plan changes for the new plan year will be listed. Retirees should go to Section 9 to see if there are any Medicare coordination changes.

4 Review important benefits. If there is a benefit that is important to you, check that benefit in the Checkbook plan comparison tool to see which plans give you the best deal. Make sure to check the plan brochure for that benefit to see additional information.

5 Don't forget about flexible spending accounts. FSAs, a benefit NTEU fought hard for, can save you an average of 30 percent by using pre-tax dollars to pay for eligible expenses for yourself and qualifying family members. During the federal benefits open season, you can decide how much money you want automatically deducted from your paycheck to fund your FSA before taxes are taken out. Then, you can use your pre-tax FSA funds throughout the plan year to pay for eligible health care or dependent care expenses. There are three types of FSAs: A Health Care FSA is used to pay for eligible medical, dental and vision care expenses not covered by your health care plan. A Limited Expense Health Care (LEX HCFSA) FSA can maximize your tax savings on dental and vision care expenses if you're enrolled in an HSA-qualified high-deductible health plan and have a health savings account (HSA). Finally, a Dependent Care FSA can be used for pre-school, summer day camp, before or after school programs, and child or adult day care.

What's New in 2021?

- ▶ Federal employees and retirees on average will pay 4.9 percent more for health insurance next year.
- ▶ Participants in the FEHBP will have 276 health plan choices, compared with last year's 279 options. Not all participants will have access to all plan options, because some are only available to federal employees and retirees in certain geographic areas.
- ▶ Among the six new plan options in 2021 is the United Health Care Advantage plan, available to participants in the contiguous United States and Washington, D.C.
- ▶ There are new insurance carriers for participants in the Federal Employees Dental and Vision Insurance Program (FEDVIP). In the 2021 plan year, the number of dental carriers will increase from 10 to 12. The number of vision carriers will increase from 4 to 5.
- ▶ For federal retirees, a few more plans are offering partial Medicare part B reimbursement options. Next year, 25 FEHBP plans will offer some type of reimbursement, up from the current 18.
- ▶ In response to the pandemic, there are different grace periods and carryover amounts for FSAFEDS participants.



Tony Reardon
National President

An Outpouring of Gratitude

The advent of paid parental leave for federal employees has been a blessing in so many ways, some of which I did not expect.

Right now, there are federal employees who are staying at home, on leave, navigating the sheer joy and sleepless nights of life with a newborn. Others have generously opened their homes to foster or adopt. And for the first time in our union's 82-year history, none of them are worried about rushing back to work simply because they can't afford to stay home.

Paid parental leave changed the world for these families, which was the whole point. Federal employees deserve this benefit and NTEU is proud to have helped pass it into law.

Many of you have already shared baby pictures and expressed your gratitude for the ability to stay home and bond. Here is a small sample of some of the messages that started rolling into NTEU on Oct. 1:

"Our son is to be born this month and we are so glad to have 12 paid weeks to spend with him. It has really made this pregnancy less stressful," said an IRS member from Tennessee.

"Thank you for fighting for this. It means so much to me," said a CBP employee in Los Angeles whose first baby arrived in October.

"I was simply ecstatic when I heard about this program and that I wouldn't have to exhaust my leave," said a pregnant member who works for the IRS in Washington, D.C.

"I want to thank all the members of the union who worked so hard and so long on this! This paid parental leave will help so much when my little one is due later this month! I have been eagerly waiting, and possibly annoying my timekeeper for information on this leave so I could sign up as soon as possible!" said one member who works for the FDA.

"Even though our pregnancy wasn't planned to fall into place with the new paid parental leave program, it is a great benefit to have, all thanks to NTEU and their hard work. This new program will make working for the federal government more appealing," said a CBP member from Texas.

"With everything going on, it is very relieving to know that I don't have to burn through my own vacation time to help care for my newborn daughter," said a CBP member in Florida.

"The paid leave is such a great achievement and benefit to new parents, both mentally and financially! Thank you for your hard work in being part of making this happen for federal employees," said an FDA employee in Maryland who is expecting in November.

Here is the part that I wasn't quite prepared for: The outpouring of thanks from NTEU members who have already raised their children and for whom this benefit will never apply. Their words are a testament to NTEU's character, where we fight for benefits that will leave the workplace better than how we found it.

"I remember how tough things were back then, so I'm happy my co-workers that are starting families will have some peace of mind and be able to relax and enjoy their babies when they have them," said a CBP member from New York with two older children.

"Thank you for all your work and it's great news for future mothers. Keep up your hard work," said an IRS member from California.

"Thanks for all your hard work on our behalf! My kids are older but it will be a huge help for new parents!" said an IRS member from New York.

I wanted to share their comments precisely because this is the season of giving thanks. Their spirit of solidarity is an inspiration and is what makes NTEU so special.

Thank you to all of the members who persevered over the years and fought for this historic paid parental leave benefit. Even if many of us missed out on the chance to use it, we can all celebrate the victory that will impact federal employees for generations to come.



NTEU MISSION

To organize federal employees to work together to ensure that every federal employee is treated with dignity and respect.

NTEUBulletin

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Do you have questions about the open season?

WE HAVE ANSWERS TO SOME OF THE MOST COMMONLY ASKED QUESTIONS ABOUT THE FEDERAL BENEFITS OPEN SEASON

Q My spouse has good coverage from a private employer-sponsored health plan and pays no premium. Should I drop my FEHBP plan?

A If you are within five years of retirement, you should think twice before dropping out. While your spouse may lose that job-based health plan when they retire, you can remain in the FEHBP if you were enrolled in one of the plans for five continuous years before retirement. Consumers' Checkbook recommends that you join a high-deductible plan — combined with a health savings account — and rely primarily on your spouse's coverage for medical care.

Premium rates (on an annualized basis; employees pay them biweekly, retirees pay them monthly) for retirees are the same as for active employ-

ees. However, active employees pay premiums with pre-tax money, which does not apply to retirees.

Q What if I want to make changes to my FEGLI life insurance program?

A The Federal Employees' Group Life Insurance (FEGLI) Program does not participate in the annual Federal Benefits Open Season. During FEGLI life insurance open seasons, which are fairly rare, eligible employees can enroll after taking a physical exam and being declared medically insurable. You may also enroll with a qualifying life event, such as getting married or having a child. Federal employees can change or cancel their FEGLI coverage at any time by submitting an SF-2817 form to their human resources office.

Q Can I save money choosing a self plus-one plan?

A Checkbook estimates that switching "down" from a family plan to a self plus-one plan can save \$300 or more a year in premiums. This could be a clear savings for annuitants, married couples with no chil-

dren to cover, and single parents with one child to cover. But before making a final decision, check to make sure the premium for a family enrollment isn't lower for the self-one plan.

A note for retirees: OPM allows you to switch from a family to self-plus one plan at any time during the year. However, you may only switch down to a plan you are already enrolled in and may not switch plans unless there is a qualifying life event such as death of family member or divorce.

Q Should I consider a high-deductible health plan?

A If you are generally healthy, without dependent children and can fully fund your health savings account, a high-deductible plan may make sense for you. A higher deductible means you are responsible for a greater amount of your initial health care costs, but you pay lower monthly premiums. If you have a high-deductible plan, you are eligible for a health savings account, allowing you to make tax-free contributions that will earn tax-free interest and can be used to pay for qualified health-

care expenses tax-free. Your HSA stays with you regardless of any plan changes you make.

Q Is a standalone FEDVIP dental or vision plan right for me?

A The standalone FEDVIP plans are good buys for many, but not all. Here are things to keep in mind: Some FEHBP plans offer modest dental and vision benefits that don't require you to pay a separate premium. Also, some FEHBP plans offer dental and vision discount programs as part of their "non-FEHBP" benefits. The Checkbook tool will show you how all your available choices stack up under low, average or high dental expense years. If you have low dental expenses, you might be better off in a FEHBP plan that offers some dental benefits as opposed to paying a FEDVIP premium.

Remember that unlike your health insurance benefits, the government does not contribute to the premiums under the standalone dental and vision programs although enrollees benefit from a group rate negotiated by OPM.

Source: Consumers' Checkbook

DOL Rights

Union Member Rights and Officer Responsibilities under the Civil Service Reform Act

The standards of conduct provisions of the Civil Service Reform Act of 1978 (CSRA), among other statutes, guarantee certain rights to Federal employees who exercise their statutory right to become a member of a union representing Federal employees. The provisions also impose certain responsibilities on officers of these unions to ensure union democracy, financial integrity, and transparency. The Office of Labor-Management Standards (OLMS) is the Federal agency with primary authority to enforce many standards of conduct provisions. If you need additional information, please contact OLMS at 1-866-4-USA-DOL. If you suspect a violation of these rights or responsibilities, you should refer to your union's constitution and bylaws for information on union procedures, timeliness, and remedies. Complaints may be filed with OLMS after exhaustion of reasonable internal union remedies. See 29 C.F.R. §§ 452.135, 458.54.

Union Member Rights

Bill of Rights Union members have (1) equal rights to participate in union activities; (2) freedom of speech and assembly; (3) voice in setting rates of dues, fees, and assessments; (4) protection of the right to sue, and (5) safeguards against improper discipline.

Collective Bargaining Agreements Union members (and certain nonunion employees) have the right to receive or inspect copies of collective bargaining agreements.

Constitutions, Bylaws, and Reports Unions are required to file an initial information report (Form LM-1), copies of constitutions and bylaws, and an annual financial report (Form LM-2/3/4) with OLMS. Unions must make these documents available to members and permit members to examine the records necessary to verify the financial reports for just cause. The documents are public information and copies of reports are available from OLMS and at www.union-reports.dol.gov.

Officer Elections Union members have the right to (1) nominate candidates for office; (2) run for office; (3) cast a secret ballot; and (4) protest the conduct of an election within the time limits set by the union's constitution and/or bylaws.

Officer Removal Local union members have the right to an adequate procedure for the removal of an elected officer guilty of serious misconduct.

Trusteeships A union may not be placed in trusteeship by a parent body except for those reasons specified in the standards of conduct regulations.

Protection for Exercising CSRA Rights A union or any of its officials may not fine, expel, or otherwise discipline a member for exercising any CSRA right.

Prohibition Against Violence No one may use or threaten to use force or violence to interfere with a union member in the exercise of his or her CSRA rights.

Union Officer Responsibilities

Financial Safeguards Union officers have a duty to manage the funds and property of the union solely for the benefit of the union and its members in accordance with the union's constitution and bylaws. The union must provide accounting and financial controls necessary to assure fiscal integrity.

Prohibition of Conflicts of Interest A union officer or employee may not (1) have any monetary or personal interest, or (2) engage in any business or financial transaction that would conflict with his or her fiduciary obligation to the union.

Bonding Union officers or employees who handle union funds or property must be bonded to provide protection against losses if their union has property and annual financial receipts that exceed \$5,000.

Labor Organization Reports Union officers must (1) file an initial information report (Form LM-1) and annual financial reports (Forms LM 2/3/4) with OLMS, and (2) retain the records necessary to verify the reports for at least five years.

Officer Elections Unions must (1) hold elections of officers of local unions by secret ballot at least every three years; (2) conduct regular elections in accordance with their constitution and bylaws and preserve all records for one year; (3) mail a notice of election to every member at least 15 days prior to the election; (4) comply with a candidate's request to distribute campaign material; (5) not use union funds or resources to promote any candidate (nor may employer funds or resources be used); and (6) permit candidates to have election observers.

Restrictions on Holding Office A person convicted of certain crimes may not serve as a union officer, employee, or other representative of a union for up to 13 years.

Loans A union may not have outstanding loans to any one officer or employee that in total exceed \$2,000 at any time.

Open Season Confusion? Check the Checkbook!

Considering changes to your health, dental or vision insurance?

As an NTEU member, you have free access to the Consumers' Checkbook Online Guide.

This interactive, easy-to-use online tool makes cost comparisons, quality ratings and offers flexibility on choice of doctors and more.

Click the
Benefits tab
at **NTEU.org** to
get started.

November

S	M	T	W
1	2	3	4
8	9	10	11
15	16	17	18
22	23	24	25

CONSUMERS'
CHECKBOOK

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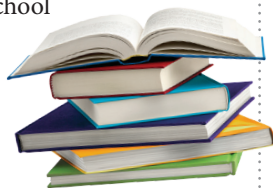
Standing Up for Scientific Integrity



NTEU recently joined lawmakers and public health groups in urging respect for the scientific integrity of federal employees, including those the union represents at the Food and Drug Administration and other bureaus of the Department of Health and Human Services. In a letter published Sept. 22 in the Wall Street Journal, NTEU and a coalition of 80 public health organizations urged the leaders of federal health agencies to rebuild trust by shielding government scientists guiding the national response to the coronavirus pandemic from any political interference. NTEU also welcomed a letter from Sen. Gary Peters (D-Mich.) and 30 other senators to the HHS Inspector General calling for an investigation into political interference in work NTEU-represented employees perform.

Apply Now for a FEEA Scholarship

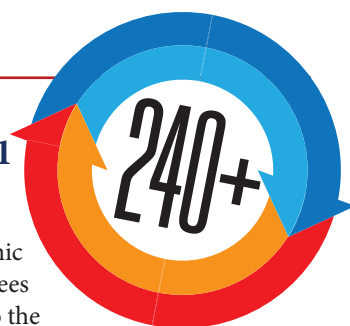
Thinking about heading back to school to advance your career? Have a child attending college next fall? You can get a head start today by applying for a scholarship from the Federal Employee Education and Assistance Fund



(FEEA). Applications are now being accepted for 2021 FEEA scholarships, open to federal employees and their family members interested in furthering their education. Current civilian federal and postal employees with at least three years of service are eligible to apply—and the scholarship is open to spouses and children of federal employees. Employees can be part-time students; dependents must be full-time. Apply online at FEEA.org.

Bills Would Carry Over Leave Into 2021

NTEU is supporting legislation introduced in the House and Senate that would allow federal employees who were unable to use their earned time off because of the pandemic to save it for next year. Under current law, federal employees may roll over up to 240 hours of unused annual leave into the next calendar year. The Office of Personnel Management revised its policies to allow federal employees whose service is essential to responses to certain national emergencies to carry over leave they would otherwise have to forfeit at the end of the year, but agencies narrowly define that employee category. The Federal Worker Leave Fairness Act would lift the cap for all federal workers serving during the pandemic.



NTEU Appeals Decisions Weakening Employee Rights

A trio of decisions from the two Federal Labor Relations Authority members appointed by the current administration would weaken federal employee rights and allow agencies to implement harmful or unfair workplace rules. The first decision makes it harder for unions to protect employees from negative workplace changes by requiring a greater impact on employees before agencies must bargain. A second decision allows agencies to avoid such bargaining altogether by trying to force unions to agree to no midterm bargaining when negotiating a term contract. Midterm bargaining allows NTEU to negotiate over workplace issues as they arise and resulted in telework programs when the pandemic began. The third decision allows agency heads to unilaterally strike contract provisions agencies already agreed to and previously approved whenever a contract is extended while a new contract is being negotiated. NTEU has already filed petitions for the U.S. Court of Appeals for the D.C. Circuit to review all three decisions.

Another Funding Deadline is Just Around the Corner

The threat of a government shutdown returns next month when the current continuing resolution expires. The short-term funding bill signed into law on Oct. 1 funds agencies at current levels through Dec. 11. If Congress is unable to reach agreement on 12 appropriations bills, it is likely lawmakers will pass another temporary measure into the new calendar year. NTEU will continue to urge lawmakers to provide federal agencies with adequate full-year funding for the remainder of fiscal 2021.



NTEU Wins Decision Against Anti-Union Executive Orders

NTEU has notched a victory in our ongoing legal battle over the president's anti-employee, anti-union executive orders (EOs). In a case against the U.S. Patent and Trademark Office (PTO), an arbitrator agreed with NTEU that the agency had committed an unfair labor practice by implementing portions of the president's 2018 EOs before the parties' agreement expired in January 2020. The arbitrator also agreed with NTEU's arguments that the portions of the EOs in question violate the federal labor-management relations statute. NTEU represents PTO trademark attorneys and examiners. This is one of many grievances pending in multiple agencies all aimed at proving that the White House cannot unilaterally override federal labor law using executive orders.