

**MEMORANDUM OF UNDERSTANDING
BETWEEN THE
UNITED STATES POSTAL SERVICE
AND THE
NATIONAL RURAL LETTER CARRIERS' ASSOCIATION**

Non-Career Employee Health Benefits

After one year of continuous employment, any eligible non-career rural carrier who wants to pay health premiums to participate in the Federal Employees Health Benefits (FEHB) Program on a pre-tax basis will be required to make an election to do so in accordance with applicable procedures. The total cost of health insurance is the responsibility of the non-career employee except as provided below.

Beginning in Plan Year 2015, the Postal Service will make a bi-weekly contribution to the total premium for any non-career rural carrier who is eligible to participate in the USPS Non-Career Employee Health Benefits Plan (USPS NCEHB Plan) equal to the greater of (a) \$125, or (b) the minimum required by the Patient Protection and Affordable Care Act, and applicable regulations, for self-only. The non-career rural carrier is fully responsible for the cost of premiums for any health insurance plan beyond the Employer's contribution for a self-only plan. Any non-career rural carrier wishing to make their health care contribution on a pre-tax basis will be required to make an election to do so in accordance with applicable procedures. Non-career rural carriers will be eligible for the USPS NCEHB Plan within a reasonable period from the date of hire and entry into a pay status, normally within ninety (90) days, consistent with the requirements established under the Patient Protection and Affordable Care Act.



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