

# APWU Health Plan Open Season Seminar

Postal Service Health Benefits  
(PSHB) and Open Season

October 2024

- ❖ Provide an overview of PSRA and PSHB
- ❖ Common terminology
- ❖ Explain the various parts of Medicare coverage
- ❖ Where to locate the most up-to-date PSHB information
- ❖ How to stay Connected



The Postal Service Reform Act of 2022 mandated the implementation of the Postal Service Health Benefits (PSHB) program.

The PSHB is a new plan administered by the Office of Personnel Management (OPM), which will exclusively provide health insurance to Postal Service employees, Postal Service annuitants, including individuals on Worker's Compensation, and their eligible family members starting in 2025.

The PSHB program and the health benefit plans associated with it are encompassed within the Federal Employees Health Benefit (FEHB) Program.

## Annuitant

- Annuitant is a term used by the Postal Service to indicate someone who has retired from federal service. The term is also synonymous with the term "retiree".

## Office of Personnel Management (OPM)

- The Office of Personnel Management (OPM) manages the civil service of the federal government, coordinates recruiting of new government employees, and manages their health insurance and retirement benefits programs.

## Open Season

- The Open Season period, also referred to as Open Enrollment takes place yearly. From November 11 through December 9, 2024, annuitants and employees will be able to review available plans and select an option that suits the needs of them and their family. This period is referred to as Open Enrollment.

## Special Enrollment Period (SEP)

- The one-time enrollment period only available to eligible annuitants. If an annuitant is entitled to Medicare Part A (typically at age 65) as of January 1, 2024, and did not enroll in Medicare Part B, them and their covered, eligible family members may be able to participate in the special enrollment period . This one-time event begins April 1, 2024, and ends on September 30, 2024.

## Key PSHB Highlights

- ❖ All participants in a FEHB plan, thru the Postal Service, will transition to the PSHB program
- ❖ The PSHB program is part of the FEHB Program.
- ❖ A FEHB to PSHB plan Crosswalk and PSHB plan rates are available on [www.KeepingPosted.org](http://www.KeepingPosted.org), [www.opm.gov](http://www.opm.gov), and MyHR.usps.gov
- ❖ PSHB plan enrollment will be via the Postal Service Health Benefits System (PSHBS) or SF 2809 Health Benefits Election form. Annuitants will also have the opportunity to enroll by phone via OPM
- ❖ Cost sharing for the PSHB plans is the same as FEHB plans, 72%\* of the weighted average for all plans
- ❖ Implementation of the PSHB program does not impact any of your other benefits programs.

# FEHB to PSHB Plan Crosswalk

Carrier	2024 FEHB Plan Option	2024 FEHB Enrollment Codes Self-Only / Self and Family / Self Plus One	2025 PSHB Auto-Enrollment Plan Option	2025 PSHB Enrollment Codes Self-Only / Self and Family / Self Plus One
<b>Aetna: CDHP and Value</b>	Aetna HealthFund CDHP	EP1 / EP2 / EP3	Aetna HealthFund CDHP	KDA / KDB / KDC
	Aetna Value Plan	EP4 / EP5 / EP6	Aetna Value Plan	KDD / KDE / KDF
	Aetna HealthFund CDHP	F51 / F52 / F53	Aetna HealthFund CDHP	L7A / L7B / L7C
	Aetna Value Plan	F54 / F55 / F56	Aetna Value Plan	L7D / L7E / L7F
	Aetna HealthFund CDHP	G51 / G52 / G53	Aetna HealthFund CDHP	GRA / GRB / GRC
	Aetna Value Plan	G54 / G55 / G56	Aetna Value Plan	GRD / GRE / GRF
	Aetna HealthFund CDHP	H41 / H42 / H43	Aetna HealthFund CDHP	HHA / HHB / HHC
	Aetna Value Plan	H44 / H45 / H46	Aetna Value Plan	HHB / HHE / HHF
	Aetna HealthFund CDHP	JS1 / JS2 / JS3	Aetna HealthFund CDHP	JDA / JDB / JDC
	Aetna Value Plan	JS4 / JS5 / JS6	Aetna Value Plan	JDD / JDE / JDF
<b>Aetna: HDHP, Aetna Direct, Aetna Advantage</b>	Aetna HealthFund HDHP	224 / 225 / 226	Aetna HealthFund HDHP	G3D / G3E / G3F
	Aetna Direct	N61 / N62 / N63	Aetna Direct	G3A / G3B / G3C
	Aetna Advantage	Z24 / Z25 / Z26	Aetna Advantage	HLD / HLE / HLF
<b>Aetna: Open Access HMO and Aetna Saver</b>	Aetna Open Access - High Option	JN1 / JN2 / JN3	Aetna Open Access - High Option	G8A / G8B / G8C
	Aetna Open Access - Basic Option	JN4 / JN5 / JN6	Aetna Open Access - Basic Option	G8D / G8E / G8F
	Aetna Saver	QQ4 / QQ5 / QQ6	Aetna Saver	HXD / HXE / HXF
<b>American Postal Workers Union Health Plan</b>	High Option	471 / 472 / 473	High Option	23A / 23B / 23C
	Consumer Driven Option	474 / 475 / 476	Consumer Driven Option	23D / 23E / 23F
<b>Blue Cross and Blue Shield</b>	Standard Option	104 / 105 / 106	Standard Option	33D / 33E / 33F
	Basic Option	111 / 112 / 113	Basic Option	33A / 33B / 33C
	FEP Blue Focus	131 / 132 / 133	FEP Blue Focus	35A / 35B / 35C
<b>CareFirst BlueChoice</b>	Standard BlueChoice	2G4 / 2G5 / 2G6	Blue Value Plus*	K4D / K4E / K4F
	HDHP	B61 / B62 / B63	HDHP	K4A / K4B / K4C
	Blue Value Plus	B64 / B65 / B66	Blue Value Plus	K4D / K4E / K4F
<b>Government Employees Health Association</b>	High Option	311 / 312 / 313	High Option	37A / 37B / 37C
	Standard Option	314 / 315 / 316	Standard Option	37D / 37E / 37F
	HDHP	341 / 342 / 343	HDHP	39A / 39B / 39C

# FEHB to PSHB Plan Crosswalk

Carrier	2024 FEHB Plan Option	2024 FEHB Enrollment Codes Self-Only / Self and Family / Self Plus One	2025 PSHB Auto-Enrollment Plan Option	2025 PSHB Enrollment Codes Self-Only / Self and Family / Self Plus One
Government Employees Health Association - Indemnity	Elevate Plus Option	251 / 252 / 253	Elevate Plus Option	58A / 58B / 58C
	Elevate Option	254 / 255 / 256	Elevate Option	58D / 58E / 58F
Health Alliance Plan of Michigan	High Option	521 / 522 / 523	High Option	J5A / J5B / J5C
	Standard Option	GY4 / GY5 / GY6	Standard Option	J5D / J5E / J5F
HealthPartners	High Option	V31 / V32 / V33	High Option	KGA / KGB / KGC
	Standard Option	V34 / V35 / V36	Standard Option	KGD / KGE / KGF
Hawaii Medical Service Association	High Option	871 / 872 / 873	High Option	M6A / M6B / M6C
	Standard Option	874 / 875 / 876	Standard Option	M6D / M6E / M6F
Kaiser Permanente – Colorado	High Option	651 / 652 / 653	High Option	M8A / M8B / M8C
	Standard Option	654 / 655 / 656	Standard Option	M8D / M8E / M8F
	Prosper	N41 / N42 / N43	Prosper	NCA / NCB / NCC
Kaiser Permanente – Fresno California	High Option	NZ1 / NZ2 / NZ3	High Option	NNA / NNB / NNC
	Standard Option	NZ4 / NZ5 / NZ6	Standard Option	NND / NNE / NNF
Kaiser Permanente – Georgia	High Option	F81 / F82 / F83	High Option	PFA / PFB / PFC
	Standard Option	F84 / F85 / F86	Standard Option	PFD / PFE / PFF
	Prosper	LA1 / LA2 / LA3	Prosper	QZA / QZB / QZC
Kaiser Permanente – Hawaii	High Option	631 / 632 / 633	High Option	PKA / PKB / PKC
	Standard Option	634 / 635 / 636	Standard Option	PKD / PKE / PKF
Kaiser Permanente – Mid-Atlantic States	High Option	E31 / E32 / E33	High Option	RAA / RAB / RAC
	Standard Option	E34 / E35 / E36	Standard Option	RAD / RAE / RAF
	Prosper	T71 / T72 / T73	Prosper	NWA / NWB / NWC
Kaiser Permanente – Northern California	High Option	591 / 592 / 593	High Option	TBA / TBB / TBC
	Standard Option	594 / 595 / 596	Standard Option	TBD / TBE / TBF
	Prosper	KC1 / KC2 / KC3	Prosper	UDA / UDB / UDC
Kaiser Permanente – Northwest	High Option	571 / 572 / 573	High Option	UZA / UZB / UZC
	Standard Option	574 / 575 / 576	Standard Option	UZD / UZE / UZF
	Prosper	AM1 / AM2 / AM3	Prosper	YRA / YRB / YRC

# FEHB to PSHB Plan Crosswalk

Carrier	2024 FEHB Plan Option	2024 FEHB Enrollment Codes Self-Only / Self and Family / Self Plus One	2025 PSHB Auto-Enrollment Plan Option	2025 PSHB Enrollment Codes Self-Only / Self and Family / Self Plus One
Kaiser Permanente – Southern California	High Option	621 / 622 / 623	High Option	Y3A / Y3B / Y3C
	Standard Option	624 / 625 / 626	Standard Option	Y3D / Y3E / Y3F
	Prosper	FL1 / FL2 / FL3	Prosper	MBA / MBB / MBC
Kaiser Permanente – Washington Core	High Option	541 / 542 / 543	High Option	PRA / PRB / PRC
	Standard Option	544 / 545 / 546	Standard Option	PRD / PRE / PRF
	Prosper	PT4 / PT5 / PT6	Prosper	DWD / DWE / DWF
Kaiser Permanente Washington Options Federal	Standard Option	L11 / L12 / L13	Standard Option	H9A / H9B / H9C
	HDHP	L14 / L15 / L16	HDHP	H9D / H9E / H9F
Mail Handlers Benefit Plan	Value	414 / 415 / 416	Value	73A / 73B / 73C
	Standard Option	454 / 455 / 456	Standard Option	73D / 73E / 73F
	Consumer Option	481 / 482 / 483	Consumer Option	74A / 74B / 74C
Medical Mutual of Ohio	Standard Option	644 / 645 / 646	Standard Option	D3D / D3E / D3F
	Basic Option	UX1 / UX2 / UX3	Basic Option	D3A / D3B / D3C
National Association of Letter Carriers Health Benefit Plan	High Option	321 / 322 / 323	High Option	77A / 77B / 77C
	CDHP	324 / 325 / 326	CDHP	77D / 77E / 77F
Rural Carrier Benefit Plan	High Option	381 / 382 / 383	High Option	79A / 79B / 79C
TakeCare Insurance Company	High Option	JK1 / JK2 / JK3	High Option	G4A / G4B / G4C
	Standard Option	JK4 / JK5 / JK6	Standard Option	G4D / G4E / G4F
	HDHP	KX1 / KX2 / KX3	HDHP	HJA / HJB / HJC
Triple-S Salud	High Option	851 / 852 / 853	High Option	14A / 14B / 14C
	High Option	891 / 892 / 893	High Option	83A / 83B / 83C
UnitedHealthcare Choice Plus Primary - East	High Option	AS1 / AS2 / AS3	High Option	JYA / JYB / JYC
UnitedHealthcare Choice Plus Primary - West	High Option	WF1 / WF2 / WF3	High Option	KEA / KEB / KEC
UPMC Health Plan	HDHP	8W4 / 8W5 / 8W6	HDHP	G9A / G9B / G9C
	Standard Option	UW4 / UW5 / UW6	Standard Option	G9D / G9E / G9F

\* This PSHB auto-enrollment plan option is subject to change based on finalization of OPM's Notice of Proposed Rulemaking, "Postal Service Health Benefits Program: Additional Requirements and Clarifications," issued May 24, 2024.





JANE DOE  
123 MAIN STREET  
MURRAY UT 84107

10/01/2024  
Transaction ID : 999999

## Your PSHB Automatic Enrollment

Dear Jane Doe,

Welcome to the Postal Service Health Benefits (PSHB) Program!

The PSHB Program is a new, separate program within the Federal Employees Health Benefits (FEHB) Program, which will provide health insurance to eligible Postal Service employees, Postal Service annuitants, and their eligible family members starting January 1, 2025. You can learn more about PSHB by visiting [www.opm.gov/pshb](http://www.opm.gov/pshb).

This notice provides information on transitioning your health insurance coverage from your current FEHB plan to a PSHB plan. The Office of Personnel Management (OPM) is working to make your transition as simple as possible by automatically enrolling you into a PSHB plan based on your current FEHB enrollment.

You are currently enrolled in **ABC Health Plan High Option**. Your Carrier will participate in PSHB in 2025 and will offer a plan option that is equivalent to the 2025 benefits and cost sharing of your current plan option. To help make this transition easier, you will be automatically enrolled in that PSHB plan option. You always have the right to choose a different PSHB plan during the Federal Benefits Open Season. This year, Open Season will run from November 11, 2024, through December 9, 2024.

We ask that you review your PSHB enrollment information below, including covered family members. If this information is correct and you do not want to make any changes to the enrollment noted below, you do not need to do anything during Open Season. Your coverage will begin automatically on January 1, 2025.

### 2025 Health Plan Details

Please see your plan details below

PSHB Carrier	ABC Health Plan
Plan Option Name	High Option
Plan Phone Number	800-555-1234
Your Premium (Per Pay Period)	\$498.50

Enrollment Code	A2B
Enrollment Type	Self & Family
Covered Family Members	<ul style="list-style-type: none"><li>John Doe</li><li>Chris Doe</li><li>Jane Doe</li></ul>
Coverage Effective Date	January 1, 2025

OPM encourages you to review all available PSHB plan options, benefits, and premiums by visiting [health-benefits.opm.gov/pshb](http://health-benefits.opm.gov/pshb) during Open Season. The enclosed user guide provides guidance on how to access the new online enrollment portal. You can also call (844)-451-1261 for assistance.

### Prescription Drug Coverage for Medicare Part D-Eligible Individuals

This section describes prescription drug coverage for Medicare Part D-eligible annuitants and family members under OPM's currently proposed regulations.

If you are an annuitant and eligible for Medicare Part D, your prescription drug coverage will be provided through a Medicare Part D plan offered by your PSHB plan. Your PSHB Carrier will automatically group enroll you in their Part D Prescription Drug Plan (PDP) Employer Group Waiver Plan (EGWP) and coordinate your benefits with Medicare. There is no additional premium for this PDP EGWP.

Some PSHB plans offer Medicare Advantage Prescription Drug (MAPD) plans, which you may enroll in instead of the PDP EGWP. If you are currently enrolled in an MAPD plan and that MAPD plan is being offered in PSHB, you will be automatically enrolled in that MAPD plan unless you make changes to your enrollment during Open Season or during a qualifying life event.

You have the right to opt out of your PSHB plan's PDP EGWP or MAPD. By opting out of automatic group enrollment into your PSHB plan's PDP EGWP you will not receive prescription drug coverage under the PSHB plan unless you elect to enroll in your plan's PDP EGWP during the same open season or qualifying life event in which you opted out of group enrollment.

By opting out of automatic group enrollment into your PSHB plan's MAPD, if available, you will not receive prescription drug coverage under the PSHB plan unless you elect to enroll in your plan's PDP EGWP during the same open season or qualifying life event in which you opted out of group enrollment.

If you opt out of group enrollment or disenroll from your plan's PDP EGWP or MAPD, you will not have prescription drug coverage through your PSHB plan unless you elect to reenroll in a PDP EGWP or MAPD under your PSHB plan during an enrollment period in the future.

Your PSHB Carrier will send you more information on enrollment into its Part D plan.

Thank you.

# MEDICARE

# PSHB Quick Reference for Medicare Part B Enrollment

IF YOU...	AND...	THEN YOU...
Are an active employee under age 64 as of January 1, 2025		<b><u>ARE</u></b> required to enroll in Medicare Part B to continue your health insurance coverage, once you retire, unless you are eligible for an exception. <b>You are not required to enroll in Part B as an active employee, neither are your covered dependents, regardless of age.</b>
Are an active employee age 64 or older as of January 1, 2025		<b><u>ARE NOT</u></b> required to enroll in Medicare Part B to continue your health insurance coverage, once you retire.
Are an annuitant as of January 1, 2025...	<b>NOT</b> currently participating in Medicare Part B,	<b><u>ARE NOT</u></b> required to enroll in Medicare Part B to continue your health insurance coverage.
Are an annuitant as of January 1, 2025...	You <b>ARE</b> already enrolled in Medicare Part B,	<b><u>ARE</u></b> required to remain enrolled in Medicare Part B to continue coverage.
Are an annuitant entitled to Medicare Part A (typically at age 65) prior to January 1, 2024...	You have <b>NOT</b> enrolled in Medicare Part B	...and your covered, eligible family members <b><u>MAY BE ABLE</u></b> to participate in the special enrollment period (SEP) for Medicare Part B that starts on April 1, 2024.

**The requirement or option that applies to the primary enrollee, also applies to covered family members**

There are 3 **exceptions** to the requirement to enroll in Medicare Part B:

**1**

- You are residing outside of the United States and its territories. You are required to follow the policy and procedure set forth by the Postal Service to be eligible for this exception.

**2**

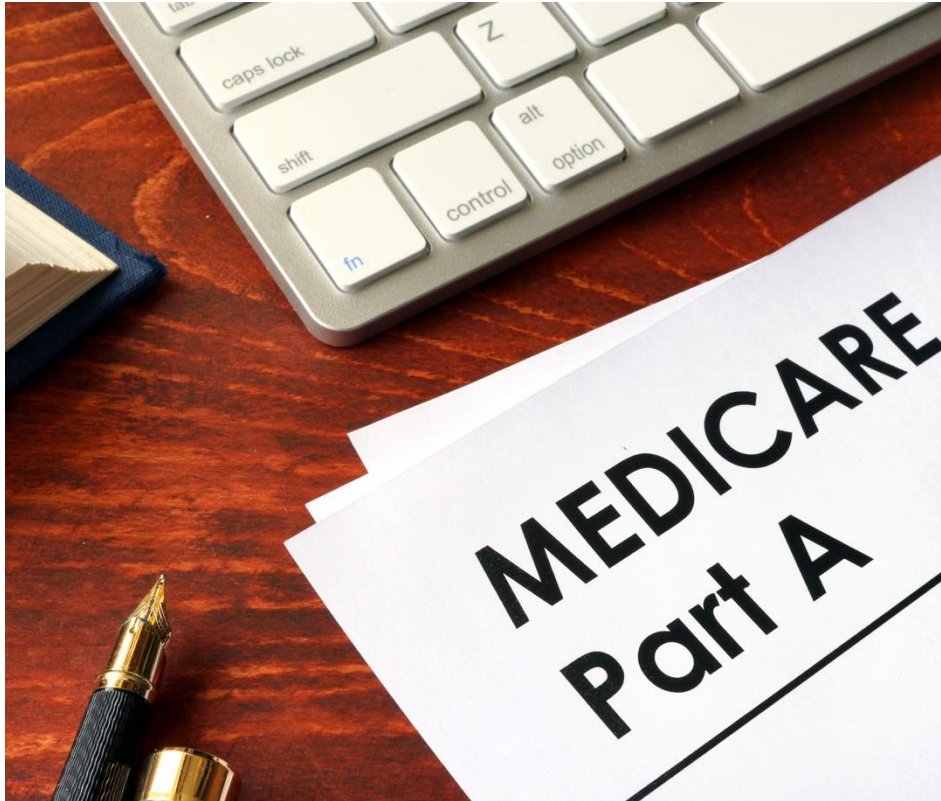
- You are enrolled in health care benefits provided by the Department of Veterans Affairs.

**3**

- You are eligible for health services provided by Indian Health Service.

If the primary insured is eligible for an exception, it will also apply to covered family members

## HOSPITAL COVERAGE

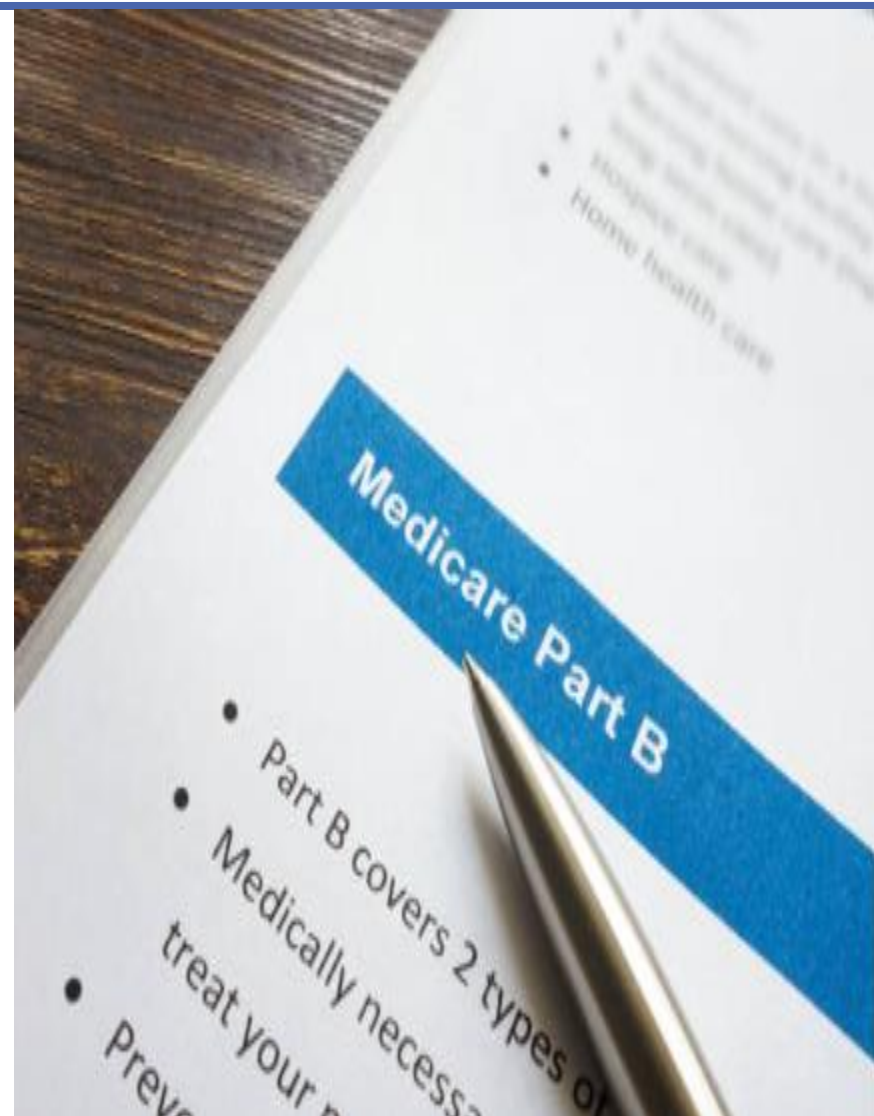


- ❖ Inpatient care including:
  - Hospital care
  - Skilled nursing facility care
  - Home Healthcare
  - Hospice
- ❖ Part A is premium-free for most people
- ❖ If you are receiving Social Security benefits prior to your 65 birthday, you will be ***automatically enrolled*** in Part A.



## MEDICAL SERVICE AND SUPPLIES

- ❖ Medically necessary and preventive services including:
  - Ambulance services
  - Medical supplies
  - Mental health services
  - Doctor's bills
  - Eligible outpatient prescriptions
- ❖ If you are receiving Social Security benefits prior to your 65 birthday, you will be ***automatically enrolled*** in Part B.
- ❖ If you are not required to have Part B coverage, you can opt out when notified of enrollment.
- ❖ Medicare Part B coverage is subject to the Income Related Monthly Adjustment Amount guidelines.



## COMMONLY REFERRED TO AS “Medicare Advantage”

- ❖ Medicare Advantage is the term used to describe the various private health plan choices available to Medicare beneficiaries.
- ❖ You can enroll in a Medicare Advantage plan to get your Medicare benefits.
- ❖ Medicare Advantage benefits *may* also include:
  - Vision
  - Dental
  - Hearing



# Advantage Plans

- ❖ Advantage plans are offered thru private carriers via Medicare Part C AND thru the FEHB program/PSHB plans
- ❖ Medicare Part C advantage privately offered plans are NOT part of the FEHB program
- ❖ If you chose to participate in a private Medicare Part C – Advantage plan, you can suspend your PSHB plan coverage by completing a RI 79-9 form and submitting the form to OPM
  - ❖ If you chose a Medicare Part C plan, you can opt back into a PSHB plan during any Open Season period
- ❖ Medicare Part C plans include Medicare Part A and Medicare Part B coverage, some may also include Medicare Part D coverage.
- ❖ If you are currently enrolled in a private Medicare Advantage plan and your FEHB plan coverage is suspended, your suspended status will transition with the implementation of the PSHB program
- ❖ You are encouraged to review all plan offerings and use resources that are available to you



## PRESCRIPTION DRUG COVERAGE

- ❖ Medicare Part D is a voluntary outpatient prescription drug benefit for people with Medicare provided through **private plans**.
- ❖ Medicare Part D enrollment will be included as part of PSHB plan offerings for Medicare eligible annuitants
- ❖ OPM has proposed additional regulations that allow Medicare eligible participants to opt-out of Part D, which will result in no prescription coverage through their PSHB plan. Participants would be able to opt-in during an Open Season period.
- ❖ Medicare Part D coverage is subject to the Income Related Monthly Adjustment Amount guidelines.



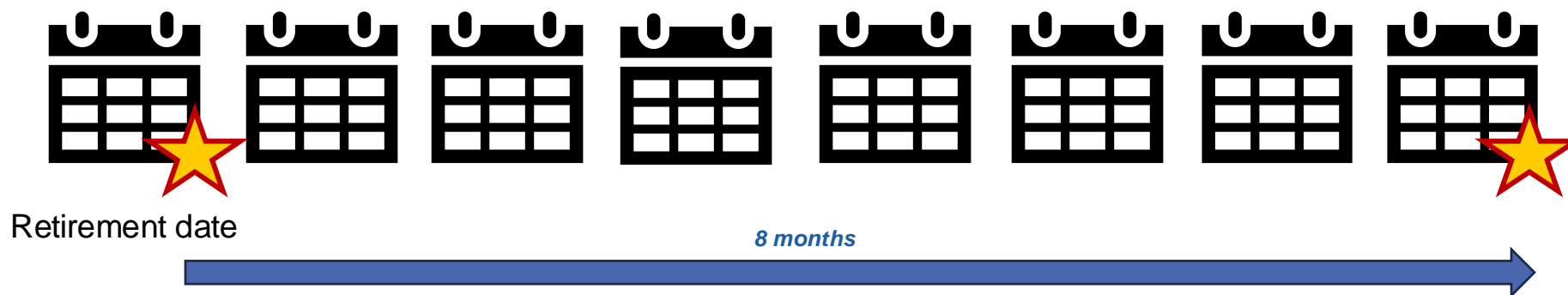
## Medicare Part D- Things to Know

- ❖ All PSHB plans will include Medicare Part D coverage for Medicare eligible annuitants regardless of enrollment in Medicare Part A or Medicare Part B
- ❖ Medicare eligible annuitants will not be charged a premium\* for Medicare Part D coverage
- ❖ Annuitants do not have to take an additional steps to enroll in Medicare Part D, this will happen automatically thru your PSHB plan provider
- ❖ Currently, Medicare Part D does not allow the use of manufacturer rebates or other coupons
- ❖ Final Medicare Part D regulations are anticipated by November 1<sup>st</sup>

If you retire **before age 65**, you can enroll three months before your birthday, the month of your birthday and three months after your birthday.



If you retire **after age 65**, you can enroll up to eight months from your retirement date.



# Medicare Scenarios Cost Summary

Coverage Scenario	Medicare and Plan Options	Premiums you Pay
Annuitant – Medicare eligible and not enrolled in Medicare Part B	<b>PSHB</b> (no Part B) + <b>Part A</b>	<b>PSHB only</b>
Annuitant - Medicare eligible that has PSHB coverage w/ Parts A & B	<b>PSHB Standard or Medicare Advantage + Part A + Part B</b>	<b>PSHB + Part B</b>
Annuitant - Medicare eligible that opts to suspend PSHB coverage	<b>C -- Individual Medicare Advantage <u>outside</u> PSHB</b> (suspend PSHB)	<b>Part B + private insurance</b>
Medicare eligible Annuitant with VA benefits	<b>TRICARE</b> (Military retirees) + <b>Part A + Part B</b> (TriCare 4 Life requires Part B enrollment)	<b>Part B only</b>
Medicare eligible Annuitant not eligible to continue PSHB coverage	<b>Part A + Part B + Medigap/Supplement + Part D</b> (For those not eligible to continue PSHB coverage)	<b>Part B + private insurance + Part D premium</b>

Individuals enrolled in Medicare Part B and/or Medicare Part D may be subject to the Medicare's income-related monthly adjustment amount, referred to as the IRMAA. The surcharge applies only to Medicare enrollees who have a modified adjusted gross income above the annual limits established by the Social Security Administration (SSA).

- ❖ You'll pay the higher premium if your modified adjusted gross income, as reported on your IRS tax return from 2 years ago, is higher the annual limits.
- ❖ If you are subject to IRMAA you will receive a notice from SSA. The notice includes information about Social Security's decision. In addition, you will be provided with information on how to appeal SSA's determination.
- ❖ IRMAA is a per person amount that is paid monthly in addition to applicable Part B and Part D premiums. The IRMAA amount is subject to change each year.

# Understanding Medicare Surcharges – Part B – 2024

Beneficiaries who file individual tax returns with modified adjusted gross income:	Beneficiaries who file joint tax returns with modified adjusted gross income:	Income-Related Monthly Adjustment Amount	Total Monthly Premium Amount
Less than or equal to \$103,000	Less than or equal to \$206,000	\$0.00	\$174.70
Greater than \$103,000 and less than or equal to \$129,000	Greater than \$206,000 and less than or equal to \$258,000	\$69.90	\$244.60
Greater than \$129,000 and less than or equal to \$161,000	Greater than \$258,000 and less than or equal to \$322,000	\$174.70	\$349.40
Greater than \$161,000 and less than or equal to \$193,000	Greater than \$322,000 and less than or equal to \$386,000	\$279.50	\$454.20
Greater than \$193,000 and less than \$500,000	Greater than \$386,000 and less than \$750,000	\$384.30	\$559.00
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$419.30	\$594.00

# Understanding Medicare Surcharges – Part D - 2024

Beneficiaries who file individual tax returns with modified adjusted gross income:	Beneficiaries who file joint tax returns with modified adjusted gross income:	Income-Related Monthly Adjustment Amount	Total Monthly Premium Amount
Less than or equal to \$103,000	Less than or equal to \$206,000	\$0.00	Plan premium only
Greater than \$103,000 and less than or equal to \$129,000	Greater than \$206,000 and less than or equal to \$258,000	\$12.90	Plan premium + \$12.90
Greater than \$129,000 and less than or equal to \$161,000	Greater than \$258,000 and less than or equal to \$322,000	\$33.30	Plan premium + \$33.30
Greater than \$161,000 and less than or equal to \$193,000	Greater than \$322,000 and less than or equal to \$386,000	\$53.80	Plan premium + \$53.80
Greater than \$193,000 and less than \$500,000	Greater than \$386,000 and less than \$750,000	\$74.20	Plan premium + \$74.20
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$81.00	Plan premium + \$81.00



PSHB Plan Carriers – 2025	Medicare Part B Rebates*
Aetna Advantage (Medicare Advantage)	\$1.200
APWU-Hi (Medicare Advantage)	\$1,200
Blue Cross Basic	\$800
GEHA-Hi (Medicare Advantage)	\$1,200
GEHA-Hi	\$1,000
GEHA-Std (Medicare Advantage)	\$900
Health Alliance - Hi	\$800/\$1,800
Health Alliance – Std	\$800/\$1,800
HealthPartners	\$1,200
Kaiser-Hi (Medicare Advantage 2)	\$2,100+
Kaiser-Std (Medicare Advantage 2)	Varies
MD-IPA (Retiree Adv.)	\$3,600
MHBP - Std (Medicare Advantage)	\$900
NALC-Hi (Medicare Advantage)	\$900
SAMBA-Hi (Medicare Advantage)	\$2,400
Rural Carrier - Hi	\$900
United Choice Plus Primary	\$1,800
UPMC	\$800

**Incentives are based on Self Only enrollment, may be higher for Self +1 or Self + family coverage**



# OPEN SEASON



PSHB, FEDVIP and FSA Open Season:

**November 11<sup>th</sup>**

to

**December 9<sup>th</sup>**

PSHB enrollment change will be effective on  
January 1, 2025

## Key Open Season Highlights

- The Postal Service Reform Act of 2022 (PSRA) was signed into law in April 2022. Since then, the Office of Personnel Management (OPM), in conjunction with the Postal Service, has been working to implement a new Postal Service Health Benefits (PSHB) Program, as required under the new law. PSHB is a new, separate program within the Federal Employees Health Benefits (FEHB) Program and will be administered by OPM.
- Along with the implementation of PSHB, some employees will be impacted by a mandatory Medicare integration requirement.
- You will use a new platform to make your PSHB election and a Login.gov account will be required to use the platform.
- For the 2025 benefit year, FSAFED's will no longer be the Flexible Spending Account (FSA) administrator. Inspira Financial will be the new administrator. You will have more options of how you pay for care including a debit card.

# How to enroll in PSHB - Employees

To enroll in the Postal Service Health Benefits (PSHB) program using login.gov, follow these steps:

**1. Create a login.gov account:**

1. Go to login.gov and click on “Create an account.”
2. Enter your email address, create a password, and follow the instructions to verify your email.

**2. Secure your account:**

1. Set up two-factor authentication (2FA) for added security. You can choose to receive a code via SMS, use an authentication app, or other available methods.

**3. Access the PSHB enrollment portal:**

1. Visit the USPS LiteBlue website and log in using your USPS employee ID and password.
2. Navigate to the PSHB enrollment section. You will be prompted to log in using your login.gov credentials.

OR

You can also enroll in the Postal Service Health Benefits (PSHB) program using the SF 2809 and submitting forms by FAX or mail to:

**FAX: 202-268-0359**

**USPS/HRSSC BENEFITS**

**PO BOX 970400**

**GREENSBORO, NC 27497-0400**

# How to Enroll in PSHB - Annuitants

To enroll in the Postal Service Health Benefits (PSHB) program using login.gov, follow these steps:

**1. Create a login.gov account:**

1. Go to login.gov and click on "Create an account."
2. Enter your email address, create a password, and follow the instructions to verify your email.

**2. Secure your account:**

1. Set up two-factor authentication (2FA) for added security. You can choose to receive a code via SMS, use an authentication app, or other available methods.

**3. Access the PSHB enrollment portal:**

1. Visit the Keepingposted.org website
2. Navigate to the PSHB enrollment section. You will be prompted to log in using your login.gov credentials.

You can also enroll in the Postal Service Health Benefits (PSHB) program via phone at:

**844-451-1261**

AND

OR

By completing the SF 2809 and submitting forms by mail to:

**Office of Personnel Management**

**Open Season Processing Center**

**P.O. Box 5000**

**Lawrence, KS 66046-0500**

For additional help or questions, please call (844) 451-1261



## Getting Started: Enrolling in Postal Service Health Benefits

### Setting Up Your Account

- Set up an account with [login.gov](https://login.gov) to view plans, compare and enroll.
- For additional help or questions, please call (844) 451-1261

#### 1 Step 1: Navigating to Enrollment Site and [login.gov](https://login.gov)

- To start, navigate to the Postal Service Health Benefits (PSHB) enrollment site landing page by going to [health-benefits.opm.gov/enb](https://health-benefits.opm.gov/enb)
- From the home page, select "Sign In," which directs you to [login.gov](https://login.gov)



#### 2 Step 2: Creating an Account

- Click "Create an account"
- Enter your personal email address (one that you will always be able to access) and not your work email address
- Select your preferred language
- Read the "Rules of Use" and click the checkbox
- Click "Submit"

If you already have a [login.gov](https://login.gov) account:

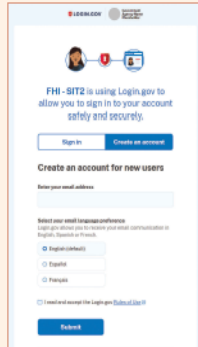
- Enter your credentials to "Sign In" and you will be taken to the authentication page. You will be prompted to upload identity documentation, as shown in steps 6-8

If you cannot remember the login information to your existing account:

- Follow the instructions to reset password or register with a different email address

To change your [login.gov](https://login.gov) email address:

- Follow instructions at [login.gov/help/manage-your-account/change-your-email-address/](https://login.gov/help/manage-your-account/change-your-email-address/)



Getting started: Enrolling in Postal Service Health Benefits

Setting Up Your Account

#### 3 Step 3: Confirming Your Email Address

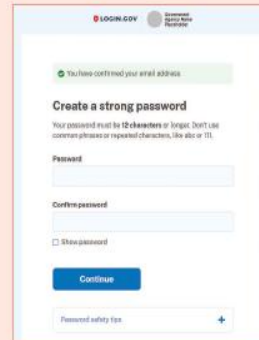
- Check your email for a message from [login.gov](https://login.gov)
- Click "Confirm email address"



#### 4 Step 4: Creating a Password

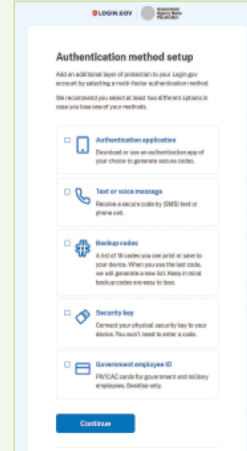
- Create your [login.gov](https://login.gov) password. Your password must have 12 or more characters and avoid combinations such as:
  - Common phrases or repeated characters, such as ABC or 111
  - Parts of your email address or personal dates, such as your birthday
- Click "Continue"

Note: Passwords will need to reach a strength threshold designated by [login.gov](https://login.gov)



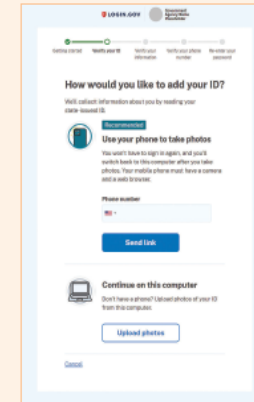
#### 5 Step 5: Choosing an Authentication Option

- As an added layer of protection, [login.gov](https://login.gov) requires you set up multifactor authentication through the options listed in the diagram at right.
- Learn more about each authentication option at [www.login.gov/help/get-started/authentication-methods](https://www.login.gov/help/get-started/authentication-methods)
- Click "Continue"



#### 6 Step 6: Verifying Your ID

- Choose between the two methods to verify your identity by sharing your state-issued ID by taking photos with your phone or uploading files from your computer
- Click "Submit" when complete

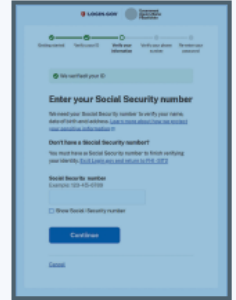
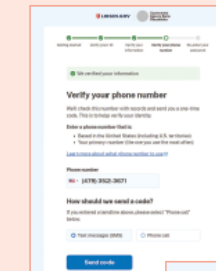


Getting started: Enrolling in Postal Service Health Benefits

Setting Up Your Account

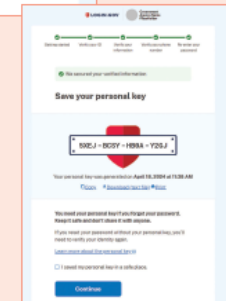
#### 7 Step 7: Verifying Your Information

- Enter your full Social Security number in the field
- Click "Continue"
- On the next screen, verify all information you have entered is correct and update any incorrect information
- Click "Submit"



#### 8 Step 8: Verifying Phone Number and Re-entering Password

- Enter your phone number
- Select to receive a code via text or phone call; click "Send code"
- Enter the one-time code; click "Submit"
- Re-enter your password; click "Continue"
- Save the personal key; check "I have saved my personal key in a safe place" box; click "Continue"
- Click "Agree and Continue" to finish and be sent back to your Health Benefits Enrollment dashboard
- For any additional assistance needed, contact the PSHB Helpline at (844) 451-1261



-Some employees and/or annuitants may already have an existing [login.gov](https://login.gov) account for use with SSA.gov, USAJobs.gov, or other federal agency platform

# Levels of Coverage- Verification

**Self Only**  
Only you



**Self Plus One**  
You plus one eligible family member (spouse or child)



**Self and Family**  
You plus more than one eligible family member



**You can also change plans and options during the year when you experience qualifying life events.**

# ADDITIONAL RESOURCES



# Upcoming Communications



## Open Season Benefits Guide

### Family Member Verification Annual Notice

This annual notification from the U.S. Office of Personnel Management and the Postal Service requires you to review eligibility rules and verify that your family members are eligible to be covered under your Postal Service Health Benefits (PSHB) plan.

Please carefully review the following eligibility information (also available in the Family Members section of the PSHB Program Handbook at [www.opm.gov](http://www.opm.gov)) and ensure that all your family members are eligible to be covered.

The Postal Service may request documentation of eligibility at any time. Documentation is required if you make a change to your PSHB enrollment outside of Open Season. It is your responsibility to verify that covered family members are eligible and to work with the Human Resource Shared Services Center or your PSHB carrier to remove any family members who become ineligible. In most cases, ineligible family members will not be removed automatically.

#### Covered Family Members

- Your current spouse.
- Children under the age of 26 are eligible for PSHB coverage if they are your:
  - Biological children.
  - Legally adopted children.
  - Stepchildren.
  - Foster children for whom you are the primary source of financial support and with whom you have a parent-child relationship. (You cannot add a foster child without approval from the HR Shared Services Center.)

## Open Season Benefits Guide

If ...	... then
You are a career or precareer employee	You can enroll in FEDVIP
You enroll during Open Season	Your FEDVIP coverage will be effective the first period after a OLE
You enroll during the special enrollment period after a OLE	Coverage will be effective the first period after the date your enrollment

### Additional Benefits

#### Commuter benefits

- The Commuter Program allows you to pay for eligible commuting costs using pretax money, deducted from your paycheck. There is no fee to join or cancel. There is no open enrollment period. You can enroll or make changes anytime throughout the year. For more information go to [myhr.usps.gov/pay\\_benefits/benefits/commuter\\_program](http://myhr.usps.gov/pay_benefits/benefits/commuter_program).

#### University partnerships

- The Postal Service has partnered with more than 50 universities. You can take advantage of deals that can help you grow personally and professionally. Some universities also extend a discount to employee family members. For more information go to [myhr.usps.gov/pay\\_benefits/benefits/employee\\_deals/self\\_development\\_deals](http://myhr.usps.gov/pay_benefits/benefits/employee_deals/self_development_deals).

#### USPS Employee Assistance Program (EAP)

- EAP offers you and your family free confidential support and services on a range of topics. Through EAP, you can get help with issues such as problem solving, work life balance and leadership development. Visit [myhr.usps.gov/pay\\_benefits/wellness/employee\\_assistance\\_program](http://myhr.usps.gov/pay_benefits/wellness/employee_assistance_program).

#### Employee deals

- There are several deals offered to help employees enhance their lives while working at USPS. To take advantage of the great offers, visit [myhr.usps.gov/pay\\_benefits/benefits/employee\\_deals](http://myhr.usps.gov/pay_benefits/benefits/employee_deals).

### Thrift Savings Plan

TSP is a retirement savings plan that is the third part of the Federal Retirement System (FERS). Your TSP will match your contributions up through PostalEASE®. After a fund allocation through TSP options to invest in. If you are TSP Lifecycle Fund may be investing at least 5%, you are eligible. For more information visit [usps.gov/retirement/thrift\\_savings](http://usps.gov/retirement/thrift_savings).

### Annual Leave Exchange

#### Annual Leave Carry

The ALE carryover limits for:

- 640 hours for career
- 520 hours for career

The ALE program provides a career employee to receive in exchange for a portion of would otherwise be advance the leave year.

- If you are eligible, you will receive an eligibility notification letter that read your eligibility letter, meet eligibility requirements are generated and issued continue to meet all requirements by the last day of the leave year.



## Getting Started: Enrolling in Postal Service Health Benefits Setting Up Your Account

- Set up an account with [login.gov](http://login.gov) to view plans, compare and enroll.
- For additional help or questions, please call (844) 451-1261

### 1 Step 1: Navigating to Enrollment Site and login.gov

- To start, navigate to the Postal Service Health Benefits (PSHB) enrollment site landing page by going to [health-benefits.opm.gov/pspb](http://health-benefits.opm.gov/pspb)
- From the home page, select "Sign In," which directs you to [login.gov](http://login.gov)



### 2 Step 2: Creating an Account

- Click "Create an account"
- Enter your personal email address (one that you will always be able to access) and not your work email address
- Select your preferred language
- Read the "Rules of Use" and click the checkbox
- Click "Submit"

If you already have a [login.gov](http://login.gov) account:

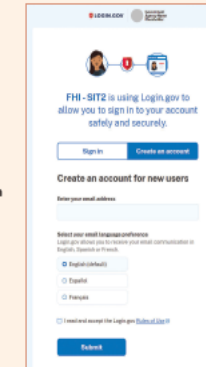
- Enter your credentials to "Sign In" and you will be taken to the authentication page. You will be prompted to upload identity documentation, as shown in steps 6-8

If you cannot remember the login information to your existing account:

- Follow the instructions to reset password or register with a different email address

To change your [login.gov](http://login.gov) email address:

- Follow instructions at [login.gov/help/manage-your-account/change-your-email-address/](http://login.gov/help/manage-your-account/change-your-email-address/)



## Open Season Benefits Guide

There will be live and on-demand presentations, live chats, and Q&A sessions with USPS officials. Go to [2024.uspsopenseasonbenefits.virtam.com](http://2024.uspsopenseasonbenefits.virtam.com) to register or scan the code below:



### Open Season Benefits Fair Schedule

Date	Time
Nov. 3, 2024	1 P.M. – 3 P.M. (ET)
Nov. 5, 2024	11 A.M. – 5 P.M. (ET)
Nov. 16, 2024	1 P.M. – 3 P.M. (ET)
Nov. 21, 2024	3 P.M. – 9 P.M. (ET)
Dec. 4, 2024	8 A.M. – 2 P.M. (ET)
Dec. 9, 2024	12 P.M. and 5 P.M. (ET)

### Open Season Benefits Specialists

Nonexempt employees may only participate off the clock or during

## Federal Employee Health Benefits (FEHB)

You and your family members may be eligible to access the widest selection of healthcare plans in the country through the Federal Employee Health Benefits (FEHB) program.



### FEHB Information



#### [Health Plan Options](#)

Explore the different health insurance plans that you can obtain through the FEHB program.



#### [FEHB Premiums](#)

Get up to date information on FEHB premium rates.



#### [FEHB Eligibility](#)

Find out if you are eligible for FEHB coverage.



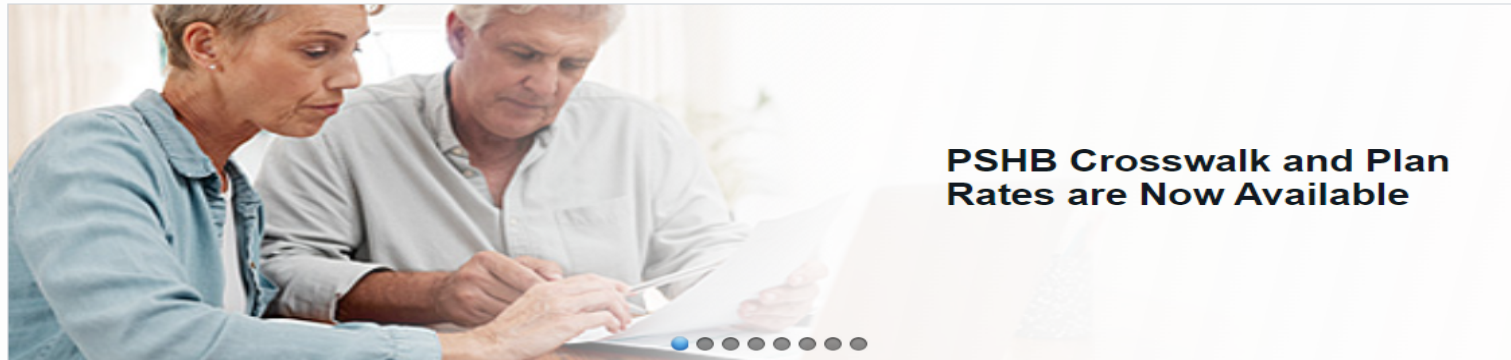
#### [Postal Service Health Benefits](#)

Learn about Postal Service Health Benefits set to take effect in 2025.

- PSHB Fact Sheet
- PSHB Tri-fold
- 5 Part video series
- Lunch & Learn Seminars







## LINK



### USPS is delivering more COVID-19 tests

The organization has distributed more than 900 million since 2021 Posted 10/2/24 at 1:54 p.m. ET

[All stories »](#)

[Archive »](#)

[Subscribe »](#)



### Delivering for America

The Postal Service's 10-year plan to achieve financial stability and service excellence.

[Learn more »](#)



### Bird's eye view

Check out The Eagle magazine for the 'how' and 'why' of postal initiatives.

Issues are available on [about.usps.com](http://about.usps.com).



### The latest stamps

Browse our current and pre-order stamp collections on The Postal Store®.

[Shop now »](#)

## USPS Retiree E-Newsletter

[Sign up now »](#)

[View past issues](#)

## Keeping Posted on Facebook

Visit [Keeping Posted on Facebook](#). Like and follow us to get regular updates on the news you can use and answers to your questions.

## Post-employment restrictions

[Learn what is permissible and not in retirement »](#)

## Useful resources

- [Beneficiary Forms](#)
- [Benefits Coverage of Same-Sex Spouses \(OPM\)](#)
- [LEADing Together](#)
- [Medicare Checkbook Presentation](#)
- [Office of Personnel Management \(OPM\)](#)
- [Postmaster Reemployment FAQs](#)
- [PSHB Activities and Calendar](#)
- [PSHB Cost Savings for Medicare Enrollees](#)
- [PSHB HMO Premium Rates](#)
- [PSHB FFS Premium Rates](#)
- [PSHB Plan Crosswalk - Auto Enrollment Information](#)
- [PSHB Seminar Slide Deck](#)
- [Social Security Administration](#)
- [Thrift Savings Plan](#)
- [USPS Retiree LEADing Together Brochure](#)
- [Video - Baby boomers: A new generation for Medicare](#)
- [2024 Wellness Webinars](#)



## Postal Service Health Benefits (PSHB) Program USPS Annuitants Fact Sheet

The Postal Service Reform Act of 2022 (PSRA) was signed into law in April 2022. Since then, the Office of Personnel Management (OPM), in conjunction with the Postal Service, has been working to implement a new Postal Service Health Benefits (PSHB) Program, as required under the new law. PSHB is a new, separate program within the Federal Employees Health Benefits (FEHB) Program and will be administered by OPM. Coverage under the PSHB Program will be effective January 1, 2025. Below is a list of facts regarding the PSHB Program for current annuitants:

1. You are required to select a health insurance plan in the PSHB Program during the 2024 open season period, from November 11, 2024 – December 9, 2024.
2. PSHB plan options and premium information will be available in October 2024.
3. OPM will launch a new enrollment platform for health insurance. Information on how to make elections using the new system will be available prior to the 2024 open season.
4. If you are an **annuitant as of January 1, 2025, and not currently participating in Medicare Part B**, you **ARE NOT** required to enroll in Medicare Part B to continue your health insurance coverage in the new PSHB Program. Participation in Medicare Part B is voluntary; however, enrollment in Medicare Part B may reduce your overall costs for health care-related expenses and may provide greater value.
  - a. Your covered spouse and eligible family members will also not be required to enroll in Medicare Part B even if they are age 65 or older; however, enrollment in Medicare Part B may reduce overall costs for health care-related expenses and may provide greater value.
  - b. **Note:** If you are an **annuitant as of January 1, 2025, and are already enrolled in Medicare Part B**, you **ARE** required to remain enrolled in Medicare Part B to continue coverage under PSHB.
5. If you are an **annuitant entitled to Medicare Part A (typically at age 65) prior to January 1, 2024, and have not enrolled in Medicare Part B**, you and your covered, eligible family members may be able to participate in the special enrollment period (SEP) for Medicare Part B that starts on April 1, 2024. Those who enroll

### PSHB resources

- PSHB HMO Premium Rates
- PSHB FFS Premium Rates
- PSHB Cost Savings for Medicare Enrollees
- PSHB Plan Crosswalk - Auto Enrollment Information
- PSHB Special Enrollment Period
- PSHB Videos
- PSHB Annuitant Fact Sheet
- PSHB Lunch and Learn Seminars
- PSHB FAQs
- Information for Annuitants
- Guide to Understanding the PSHB Program





## Understanding the Postal Service Health Benefits (PSHB) Program

A guide to PSHB and Medicare enrollment information

FOR U.S. POSTAL SERVICE EMPLOYEES,  
ANNUITANTS AND ELIGIBLE COVERED  
FAMILY MEMBERS



### Background

The Postal Service Reform Act of 2022 (PSRA) was signed into law on April 6, 2022. Since then, the United States Postal Service® (Postal Service), in conjunction with the Office of Personnel Management (OPM), has been working to implement the new Postal Service Health Benefits (PSHB) Program as required under the new law.

PSHB:

- Is a new, separate program within the Federal Employees Health Benefits (FEHB) Program;
- Will be administered by OPM.

Coverage under the PSHB Program will be effective Jan. 1, 2025. You will be transitioned to a new plan within the PSHB Program if you are currently enrolled in an FEHB plan and a:

- Postal Service employee;
- Compensation on OWCP;
- Retiree (also known as an annuitant);
- Survivor of an annuitant; or
- Eligible covered family member.

You will have an opportunity to review PSHB plans and make a plan selection during Open Season (Nov. 11, 2024 through Dec. 9, 2024). If you do not make a plan selection during Open Season a comparable plan will be selected for you by OPM.

Become familiar with the PSHB plan options before Open Season so you can make the best choice for you and any covered family members.

Use this guide as a resource for understanding:

- Timelines for PSHB enrollment;
- How the PSHB Program integrates with Medicare; and
- Post-employment requirements to retain your PSHB plan coverage.



### TABLE OF CONTENTS

**4** INTEGRATION WITH MEDICARE

**5** MEDICARE PART A

**6** MEDICARE PART B

**7** MEDICARE PART C  
MEDICARE PART D

**8** INCOME-RELATED MONTHLY  
ADJUSTMENT AMOUNT (IRMAA)

**9** IMPORTANT DATES AND DEADLINES

**10** OPEN SEASON

**11** ADDITIONAL RESOURCES  
POSTAL SERVICE HEALTH  
BENEFITS SYSTEM (PSHBS)





## Sign Up for SMS Text Messaging!

Text **39369** of the updates you would like to receive:

**PSHBP** - For updates on the PSHB program

**BENEFITS** - For updates on benefits information

**RETIREE** - For annuitant related information

**SEMINAR** - For schedule of available seminars

Email questions to: [retirementbenefits@usps.gov](mailto:retirementbenefits@usps.gov)

**PSHB Navigator Help Line – 833-712-7742**

