UNITED STATES POSTAL SERVICE®

FACT SHEET

Postal Service Health Benefits (PSHB)

USPS ANNUITANTS

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 during the SEP will not need to pay the late enrollment penalty. Eligibility letters will be sent to annuitants and eligible family members in early 2024.
6. If you **retire between October 31, 2024, and December 31, 2024, and are entitled to Medicare Part A (typically at age 65)**, you will have the option to enroll in Medicare Part B during a specific eight-month special enrollment period immediately following your retirement date. If you wish to enroll, you MUST contact the Social Security Administration (SSA) to initiate enrollment if you are over the age of 65.
7. As a general rule, spousal and family member PSHB coverage is based on the primary subscriber's eligibility. If the primary subscriber is not required to join Medicare Part B, neither will dependent family members. Likewise, if you qualify for the SEP, so will your covered family members.

Looking Ahead

Benefits can change over time. Annuitants are encouraged to review available plans each year and stay abreast of health insurance options.

Additional information will be communicated in the coming months. You can also visit or contact us via any of the following methods:

Online – *https://www.keepingposted.org*

www.OPM.gov

Email – *retirementbenefits@usps.gov*

PostalRetireeHealthBenefits@opm.gov

Mail – 475 L'Enfant Plaza SW
Suite 9670
Washington, DC 20260

Fax – 202-268-3337

Accessibility – Federal Relay Service: 1- 800-877-8339

You can also receive information and updates by signing up for our text messaging notifications by texting "PSHBP" to **39369**.

It is not the intent of this document to amend or conflict with the provisions of 5 U.S.C. chapter 89, 5 C.F.R. part 890, or the collective bargaining agreements between the Postal Service and its labor unions, nor with provisions of the Employee and Labor Relations Manual (ELM). The specific benefits authorized for an employee covered by a collective bargaining agreement are determined by the terms of that agreement, or the ELM.