FACT SHEET

Postal Service Health Benefits (PSHB)

USPS EMPLOYEES

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 active employees:

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 **active employee age 64 or older as of January 1, 2025**, you ARE NOT required to enroll in Medicare Part B to continue your PSHB health insurance coverage once you retire. However, upon your retirement and entitlement to Medicare Part A (typically at age 65), you will have the option to enroll in Medicare Part B during a special enrollment period.
    - If you are the primary subscriber, your covered family members will not be required to enroll in Medicare Part B to stay on your PSHB plan; however, enrollment in Medicare Part B may reduce your overall costs for health care-related expenses and may provide better value for you and your family.
5. If you are an **active employee under the age of 64 as of January 1, 2025**, to continue your PSHB health insurance coverage in retirement, you WILL BE required to enroll in Medicare Part B after you retire and become entitled to Medicare Part A (typically at age 65).
    - If you are the primary PSHB enrollee, your covered family members will also be required to enroll in Medicare Part B when you retire, upon their entitlement to Medicare Part A, if they wish to remain covered by your PSHB insurance.
    - If you **retire on or after January 1, 2025, and you are under 64**, you WILL BE required to enroll in Medicare Part B when you become entitled to Medicare Part A (typically at age 65) to remain enrolled in a PSHB plan. The Social Security Administration (SSA) will mail you a notice when you are eligible to enroll in Medicare Part B during your initial enrollment period. Your initial enrollment period starts three months prior to your 65th birthday and ends three months after your 65th birthday. If you are the primary PSHB subscriber, your covered family members will also be required to enroll in Medicare Part B upon their entitlement to Medicare Part A, if they wish to remain covered by your PSHB insurance.
6. There are exceptions to the requirement to enroll in Medicare Part B as an annuitant. These exceptions will also apply to your covered family members. Annuitants may be responsible for providing proof of eligibility for the applicable exception(s) to the designated agency. These exceptions are:
    - 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; or
    - You are enrolled in health care benefits provided by the Department of Veterans Affairs; or
    - You are eligible for health services provided by Indian Health Services.
7. As a general rule, spousal and family member PSHB coverage is based on the primary enrollee's eligibility. If the primary subscriber is required to enroll in Medicare Part B, dependent family members will also be required to enroll when they are eligible.

Looking Ahead

Benefits can change over time. Employees 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://liteblue.usps.gov*



www.OPM.gov

Email – *retirementbenefits@usps.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.