

# Open Season coming for new Postal Service Health Benefits Program

**O**pen Season for health benefits is almost here again. It will run from Nov. 11 through Dec. 9. But it'll look a little different than in previous years, because this is the first Open Season under the new Postal Service Health Benefits (PSHB) Program that was created as part of the Postal Service Reform Act (PSRA) of 2022.

PSHB is a new, separate program within the Federal Employees Health Benefits (FEHB) Program. Coverage under the PSHB Program will be effective Jan. 1, 2025, for 1.9 million postal employees, annuitants, and their eligible family members.

Enacted by Congress in 2022, PSRA ended the requirement to pre-fund retiree health benefits decades in advance, which cost USPS an average of \$5.2 billion annually; codified six-day mail delivery into law; and created PSHB to reduce health care costs for USPS and its employees and annuitants by fully integrating their federal health coverage with Medicare. The new law also allowed Medicare-eligible annuitants and their family members who were not enrolled in Medicare Part B previously to enroll in Part B without paying the normal late enrollment penalty during a special enrollment period that ended on Sept. 30.

Most major insurance plans now offered by FEHB in 2024 (NALC HBP, Blue Cross Blue Shield, Kaiser, etc.) have opted to offer those same plans under PSHB in 2025. The Office of Personnel Management (OPM) will be automatically enrolling all Postal Service members into a PSHB plan that corresponds to their current FEHB enrollment. So, postal employees and annuitants who do not wish to change plans do not have to take any action as long as their current FEHB plan is



creating a plan in PSHB. The table on pages 8-9 lists the plan options into which individuals/families will be automatically enrolled.

However, Postal Service enrollees, annuitants, and their family members who are currently enrolled in any FEHB plan that has chosen not to participate in the PSHB in 2025 will need to select a new health insurance plan in the PSHB Program during the 2024 Open Season period. Otherwise, such participants will be automatically enrolled by OPM in the PSHB nationwide plan option with the lowest self-only premium that is not a high-deductible health plan and does not charge a membership fee.

Postal participants needing to select a new plan—either because their current plan is no longer available or because they do not like their current insurer—will be able to review all their options and learn about each option's coverage details before making a new selection during this year's Open Season.

All NALC members should check the table on pages 8-9 to make sure their current plan is still available and to make sure they will be placed in the plan they want. If you're happy with the plan you're placed in, you don't have to do anything. But if you're not, make sure you enroll in the plan of your choice.

We strongly encourage everyone that isn't currently enrolled in the NALC Health Benefit Plan to take a close look at it during this Open Season—regardless of in which plan you are currently enrolled in. The NALC Health Benefit Plan is owned by letter carriers and built for letter carriers. We believe you will find that it will offer the best benefits at the most affordable cost.

Instructions on how to enroll or make changes will be mailed to every participant. Participants without computer access will be able to make enrollment selections by mail.

"I encourage all members—active and annuitants—to check and select the plan they're being enrolled into

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to make sure it best fits their needs,” NALC President Brian L. Renfroe said. “I think it is the NALC’s Health Benefit Plan. But no matter what you choose, make sure you check and select.”

All NALC members will be receiving

mailings and other communications from NALC, USPS and OPM. In the coming weeks, be on the lookout to make sure you understand the process and get enrolled in the plan of your choice.

The FEHB enrollment codes listed

in the table below may be found on a member’s insurance card and the cover page of the plan’s FEHB brochure. These codes correspond to the following enrollment types: (self-only, self and family, and self plus one). **PR**

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)
Aetna: CDHP and Value	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	HHD / 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	
Aetna: HDHP, Aetna Direct, Aetna Advantage	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
Aetna: Open Access HMO and Aetna Saver	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
American Postal Workers Union Health Plan	High Option	471 / 472 / 473	High Option	23A / 23B / 23C
	Consumer Driven Option	474 / 475 / 476	Consumer Driven Option	23D / 23E / 23F
Blue Cross and Blue Shield	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
CareFirst BlueChoice	Standard Option	2G4 / 2G5 / 2G6	<a href="#">Blue Value Plus*</a>	K4D / K4E / K4F
	HDHP	B61 / B62 / B63	HDHP	K4A / K4B / K4C
	Blue Value Plus	B64 / B65 / B66	Blue Value Plus	K4D / K4E / K4F
Government Employees Health Association	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
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
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