Open Season

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Welcome to the Postal Service Health Benefits (PSHB) Open Season. This is the time of year where eligible letter carriers, annuitants and their families have an opportunity to review and/or update their health insurance coverage.

It is especially important to evaluate whether your current plan remains the best choice for your needs, since premiums and benefit options are subject to change at the start of each calendar year.

Understandably, this can be overwhelming. At a time when many are anxious, frustrated, or feeling the pressure over the rising cost of healthcare, I want to provide a few tips that will help you make informed decisions as you navigate through the process.

Premiums are, of course, something members should review, but covered benefits within each plan option are also equally important. Every PSHB option has an official plan brochure, which outlines how benefits are covered by their plan. Additionally, every plan uses the same template as required by the Office of Personnel Management; therefore, you can easily compare one plan's benefits to another. You can also review Section 2 of every PSHB plan's brochure, which highlights changes within that plan for the upcoming year.

Need more information about the bottom dollar?

The NALC High Option Plan remains one of the most competitive and comprehensive plans within the PSHB. Over the last few years, we have focused on stabilizing costs through health and wellness promotion, and through member participation, we largely avoided the need to increase premiums for the 2027 plan year.

Plan option	*Enrollment Type*	*Bi-Weekly Premium*	*Bi-Weekly Change*
High Option	Self Only	$116.06	-$5.08
	Self Plus One	$290.00	-$3.31
	Self and Family	$270.37	+$2.95

As we move on to talk about the Consumer Driven Health Plan (CDHP), unfortunately this plan did not have the same positive trend as the High Option; however, it's still one of the lowest cost fee-for-service options in the PSHB program.

If you're enrolled in this plan, or looking to consider enrollment, an important part of your review should include a comparison to the NALC High Option plan. Although our CDHP plan has lower premium costs, if your medical needs require frequent medical expenses or routine prescription needs, you may benefit by changing to the High Option plan. Consumer-driven health plans or value-based healthcare plans work best for healthy individuals with low routine medical needs.

I encourage you to review the coverage and overall cost share, such as deductible, coinsurance, out-of-pocket maximum, and the value it will provide should you face sickness, and select the best NALC plan option for your needs.

Plan option	*Enrollment Type*	*Bi-Weekly Premium*	*Bi-Weekly Change*
CDHP	Self Only	$80.53	+$13.42
	Self Plus One	$183.15	+$30.52
	Self and Family	$198.26	+$33.05

Members often ask about the rising cost of care, and I agree it's out of control. But I also want to make sure every member knows they play a role in preventing healthcare inflation. Like other large fee-for-service insurers in the PSHB program, the NALC Health Benefit Plan is an "Experience Rated Plan." This means we determine our premiums based on the specific claims history and expected medical costs of the covered population in each plan.

When members engage in their health, there is a positive outcome on many levels. There's a better quality of life when the membership moves toward preventive care, wellness programs or other proactive services, and they may reduce the need for costly medical expenses as well, thus stabilizing or reducing premiums.

As the average PSHB plan enrollee cost share will rise by 8.2 percent for 2027, this is the time for NALC enrollees to embrace the need for change and acknowledge that we can make positive impacts on the cost of care in our NALC health plan ecosystem, despite the broader increases in the program. Participation in the Plan's health and wellness programs is an essential part of the Plan's benefits, and we encourage all members to use the tools available to them.

For 2027, we have added a new booklet to our benefit ma-terial that outlines all our health and wellness programs with links directly to the program. Or if you want additional help choosing which is best for your needs, you can contact our expanded Priority Health Coaching program to get started.

If you need more information about our benefits or have general questions, please don't hesitate to reach out to our Customer Service Department from 8 a.m. to 6 p.m. ET at 888-636-NALC (6252).