

USPS RETIREE *E-Newsletter*



September 2023

Postal Service Health Benefits (PSHB) Program

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 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 and will be administered by OPM. Coverage under the PSHB Program will be effective **January 1, 2025**.

Enrolling in the PSHB Program

You are required to select a health insurance plan in the PSHB Program during the 2024 open season period, which will run from November 11, 2024, to December 9, 2024. If you do not actively select a PSHB plan, you will be automatically enrolled in a comparable PSHB plan.

PSHB plan options and premium information will be available in fall 2024. Information on how and where to enroll will be available as we approach the 2024 open season.

Integration With Medicare

The PSHB Program requires certain annuitants to enroll in Medicare Part B to continue PSHB coverage in retirement. If you are an **annuitant as of January 1, 2025, and did not enroll 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. Your participation in Medicare Part B is voluntary.

If you are an **annuitant as of January 1, 2025, and are already enrolled in Medicare Part B** as of that date, you **ARE** required to remain enrolled in Medicare Part B to continue coverage under PSHB.

Special Enrollment Period

If you are an **annuitant entitled to Medicare Part A (typically at age 65) as of January 1, 2024, and did not enroll 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 choose to enroll during the SEP will not need to pay a late enrollment penalty. Eligibility letters will be sent to annuitants and eligible family members in early 2024.



Your Frequently Asked Questions

Question: Where can I find more information about the PSHB Program and Medicare?

Answer: For the latest information on the PSHB Program, email retirementbenefits@usps.gov. You can also receive information and updates by signing up for our text messaging notifications by texting “PSHBP” to 39369.

To learn more about Medicare and to enroll, visit www.medicare.gov.

Do you have a question? [Submit your question](#) and we'll try to include it in an upcoming newsletter. Also, check out [OPM's Frequently Asked Questions](#).

PSHB Continued

Retire at 65 or Older

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 SEP 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.

PSHB and Covered Family Members

As a general rule, spousal and family member PSHB coverage is based on the primary enrollee's eligibility. If the primary enrollee is required to enroll in Medicare Part B, family members will also be required to enroll when they are eligible. If the primary enrollee is not required to enroll in Medicare Part B, neither will dependent family members. If you are an annuitant enrolled in Medicare Part B, your covered spouse is also required to enroll in Medicare Part B upon their eligibility unless they qualify for an exception to the enrollment requirement.

For individuals who become annuitants after January 1, 2025, there are exceptions to the Part B enrollment requirement. These exceptions will also apply to your covered family member(s). **These exceptions are:**

- You were an active Postal Service employee as of January 1, 2025, and were at least 64 years old as of that date; or
- You demonstrate that you reside outside the United States and its territories; or
- You are enrolled in health care benefits provided by the Department of Veterans Affairs; or
- You are eligible for health services provided by the Indian Health Service.

Medicare

Medicare is federal health insurance for anyone age 65 and older, and some people under 65 with certain disabilities or conditions. Medicare has four parts - A, B, C, and D.

Part A (Hospital Insurance): Helps cover inpatient care in hospitals, skilled nursing facility care, hospice care, and home health care.

Part B (Medical Insurance) Helps cover:

- Services from doctors and other health care providers.
- Outpatient care & Home health care.
- Durable medical equipment (like wheelchairs, walkers, hospital beds, and other equipment).
- Many preventive services (like screenings, shots or vaccines, and yearly “Wellness” visits).

Medicare Advantage (also known as Part C)

- Medicare Advantage is a Medicare-approved plan from a private company that offers an alternative to Original Medicare for your health and drug coverage. These “bundled” plans include Part A, Part B, and usually Part D.
- In most cases, you'll need to use doctors who are in the plan's network.
- Plans may have lower out-of-pocket costs than Original Medicare.
- Plans may offer some extra benefits that Original Medicare doesn't cover — like vision, hearing, and dental services.

Part D (Drug coverage): Helps cover the cost of prescription drugs. You join a Medicare drug plan in addition to Original Medicare or you get it by joining a Medicare Advantage Plan with drug coverage.

Source: <https://www.medicare.gov/basics/get-started-with-medicare/medicare-basics/parts-of-medicare>