

## FREQUENTLY ASKED QUESTIONS

### What to know right now

#### Who is eligible for coverage through the PSHB Program?

According to the law, Postal Service employees, Postal Service annuitants, and their family members who are currently eligible for coverage under the FEHB Program will be eligible for coverage under the PSHB Program.

#### Is there anything Postal Service employees or annuitants need to do right now to keep their health insurance coverage?

Not immediately. Employees, annuitants, and eligible family members may continue to participate in the FEHB Program for the 2022, 2023, and 2024 plan years. Their current FEHB enrollment will continue unless they make any changes prior to January 2025. OPM and the Postal Service will continue to provide updates leading up to the 2024 PSHB Open Season to help ensure a smooth transition for all eligible employees and annuitants.

#### When does the PSHB Program begin?

The first opportunity to select a PSHB plan will take place during Open Season in late 2024, and coverage under the PSHB health benefits program will begin January 2025.

#### Are there any upcoming deadlines to know about?

Eligible Postal Service employees and Postal Service annuitants must enroll in a PSHB plan during the PSHB Program Open Season in late 2024. Postal Service employees and Postal Service annuitants currently enrolled in FEHB plans who do not enroll in a new PSHB plan during Open Season in 2024 will automatically be enrolled in a PSHB plan.

#### Will the PSHB Program affect enrollment in any other benefits?

Enrollment in a PSHB plan will not disrupt enrollment in other insurance and benefits programs, including:

- Federal Employees Dental and Vision Insurance Program (FEDVIP)
- Federal Flexible Spending Account Program (FSAFEDS)
- Federal Employees' Group Life Insurance (FEGLI), or
- Federal Long Term Care Insurance Program (FLTCIP)

#### Does the Postal Service Reform Act of 2022 (PSRA) allow Postal Service employees, Postal Service annuitants, and their eligible family members to remain in a Federal Employees Health Benefits (FEHB) plan in 2025?

While Postal Service employees, Postal Service annuitants, and their eligible family members will remain in the FEHB Program, for coverage effective January 1, 2025, they will no longer be able to remain in an FEHB plan. During Open Season in 2024, eligible individuals must enroll or will be automatically enrolled in a Postal Service Health Benefits (PSHB) plan, within the FEHB Program, in order to receive health insurance based upon their active employment with or retirement from the Postal Service.

Does the Postal Service Reform Act (PSRA) affect the ability of family members of Postal Service employees or Postal Service annuitants who are separately eligible for enrollment in FEHB plans to enroll in FEHB plans?

No. If a family member of a Postal Service employee or Postal Service annuitant meets the eligibility requirements for enrollment in an FEHB plan, such as through qualifying employment with the Federal government, the PSRA will not affect their eligibility to enroll in an FEHB plan or affect their ability to cover their eligible family members.

Will there be an opportunity to enroll in Medicare Part B without a late enrollment penalty?

Yes. Most Postal Service annuitants and their eligible family members who are entitled to Medicare Part A will be eligible to enroll in Medicare Part B during a six-month special enrollment period (SEP). Individuals who qualify for the SEP will receive a separate notification prior to April 1, 2024, in accordance with the PSRA.

Does the implementation of the PSHB Program affect eligibility for continuing enrollment in health benefits after retirement?

Yes. Subject to limited exceptions, Postal Service annuitants and their family members who are entitled to Medicare Part A must enroll in Medicare Part B to be eligible to continue PSHB coverage.