

# The Postal Service Health Benefits program and convention information



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**I**t's hard to believe that two years have passed since the Postal Service Reform Act of 2022. (H.R. 3076) was signed into law. On Jan. 1, 2025, all letter carriers—active and retired—will become part of a historical event that will change health care for all postal employees.

From Medicare integration for future retirees, to the Medicare Special Enrollment Period for those eligible, to the overall changes we will soon see within the Federal Employees Health Benefits (FEHB) program with the addition of the new Postal Service Health Benefits (PSHB) program,

this is a significant event. Naturally, people don't like change—but in this case, we must all remember the reason for these changes is to provide financial and operational stability to the United States Postal Service.

Three of the most frequently asked questions I get are: How will I select a plan in the PSHB? What will the benefits for each plan entail? And what will my monthly premiums cost?

It's in my nature to seek answers if I don't have them, but in this case, I can answer only with the information that is available at the time of my writing this article.

Currently, the Office of Personnel Management is developing a new enrollment platform that will be used by all postal employees, active and retired, but further information on the enrollment process has not been released. As for when to expect postal plan benefits and rates, this information is typically released in October. All information for FEHB and PSHB plans will be released on the same timeline as in previous years.

As we previously posted on our website, the NALC Health Benefit Plan has been conditionally approved to participate in the PSHB program, and I assure you that we are diligently working behind the scenes to make this transition as seamless as we can for our members. We have made it a priority to provide more updates as soon as they are approved for release.

Open Season will kick off Nov. 11 and end Dec. 9, 2024.

## 73rd NALC Biennial Convention

Once again, the NALC Health Benefit Plan is excited to host a booth at the upcoming national convention in

Boston, MA. If you're attending the convention, please stop by and meet HBP staff, and representatives from CVS Health, Cigna, Optum, Hinge Health, Hello Heart and Health Equity. This is a great opportunity to learn more about programs specifically designed with the letter carrier in mind.

Our pharmacy benefit manager, CVS Caremark®, is a leader in the health care industry, offering more than 66,000 retail pharmacies through the NALC CareSelect Network. Through this partnership, meeting our members' prescription needs is a top priority, and we strive to offer affordable medication with convenient filling possibilities.

As always, we encourage our members to use the Cigna HealthCare Open Access Plus (OAP) Network to obtain the Plan's network benefits. With a large national presence for network access, the OAP network offers more than 10,000 general acute care hospitals, 25,000 facilities and 4.5 million specialists and primary care physicians. If you are not sure whether your provider is in the network, or you would like to nominate a provider, make sure to stop by and speak with a Cigna employee.

OptumHealthSM Behavioral Solutions is a nationally recognized leader specializing in providing behavioral health care and substance use disorder services. The OptumHealth Behavioral Solutions network consists of 3,796 in-network facilities in more than 8,800 locations nationwide and 363,148 clinicians.

Joining us for the first time at a national convention is Hello Heart, a program established in 2023 that is used for remote care of cardiac conditions and that is available at no cost to our members. If you have not heard about this program, please make sure to stop by the booth. Staff are ready to speak with you, help you enroll, or simply assist with additional details.

Hinge Health, our musculoskeletal program, offers a convenient way to help you overcome back and joint pain, avoid surgeries, and reduce medication usage—all from the comfort of your home. With this program receiving positive feedback from our membership, I truly believe you will want to connect with a team member to learn more.

And lastly, HealthEquity enables members to easily access their Medicare Reimbursement Account. This program is for those annuitant members who are enrolled in Medicare B and the SilverScript Employer Prescription Drug Plan. Don't let \$600 slip through your fingers without learning more.

We can't wait to see you in Boston.