

# PSHB coming up



**Stephanie Stewart**

**I**t's hard to believe that we are at the end of 2024, but also on the brink of what we know as the Postal Service Health Benefits (PSHB) Program. For the NALC Health Benefit Plan, we have worked hard over this past year, and we are excited to take monumental steps into the future with our fellow letter carriers by our side.

While over the last few months you may have received a substantial amount of information regarding all the impending changes, this article will provide a timeline to help ensure that you are on the right path during the

coming year. For informational purposes, let's start with today, move through the month, and then jump ahead to 2025. We will discuss what you should have received, what you will receive, and then each member's expectations and actions needed moving forward.

**As of today**, depending on when you receive *The Postal Record*, Open Season is either closed or nearing the final day of Dec. 9.

**By the end of December**, all PSHB enrollments will be finalized. All NALC Health Benefit Plan members will receive a new 2025 PSHB member identification card. If you were a member in 2024, be sure to destroy your current card on Dec. 31, as you must use the new card with updated information.

**Next, from the end of December 2024 into the first part of January 2025**, watch your mail for a welcome packet sent by the Health Benefit Plan. It will define the plan option you selected during Open Season and offer pertinent benefit information to assist in the coming months. From competitive copay amounts, medical care and prescription coverage to wellness programs and more, you have made a great choice trusting us and we are ready to deliver.

**Skipping ahead to 2025**, it is essential to understand that the Office of Personnel Management will be the official eligibility record holder for PSHB. What this means for members is that once Open Season is over, should you need to add or remove a dependent, com-

plete an address change, or establish marriage or divorce documents, you must act through the new PSHB enrollment platform. It also is important to note that if you have had any of the above policy changes after you received your auto enroll plan crosswalk letter from OPM before the Open Season, you will need to submit them through the new platform. This will ensure that all information is up to date, that your claims are processed correctly, and that all the plan information is received. This is a significant change that all members should note. In past years, individual insurance carriers could make some of these changes to assist the members; however, this is not the case after we transition to PSHB.

If you are not sure how to use the OPM enrollment platform, detailed information regarding how to set up an account or access an account can be found in the *USPS Open Season Benefits Guide*, which is located on our website homepage at [nalchbp.org](http://nalchbp.org).

**Let's talk about 2025 and Medicare Part D and how this may affect your coverage.** Although in 2024 enrollment into the Medicare Part D program was optional, in 2025 it is not. All eligible annuitants and their eligible family members will be automatically enrolled into the PSHB Part D prescription drug program.

**Though Medicare requires us to permit members the ability to opt out or disenroll from their insurance carrier's PSHB Part D program**, if you do, you will no longer be eligible or have prescription drug benefits under PSHB. Please research this and consider the consequences should you choose not to participate.

The Plan's Medicare Part D Prescription drug plan is called SilverScript PDP. For our Plan, all Medicare eligible members who are not currently enrolled in the NALC Health Benefit Plan—Aetna Medicare Advantage Program will be automatically enrolled in SilverScript. There is no additional cost for your enrollment into the Plan's SilverScript PDP; however, those with higher incomes could be subject to the Medicare IRMMA.

As we move into the new PSHB program, remember we are here to help. If you have any questions, please reach out to us at 888-636-NALC (6252).

**In closing, I would like to take the opportunity to wish you a wonderful holiday season and happy new year.**