

Pre-planning before PSHB Open Season



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Pre-planning for your health is necessary, and I cannot stress enough how important it is that you act and keep informed about yearly changes with your health coverage. It always saddens me to hear from letter carriers who are paying significantly more in premiums and/or have less medical coverage than they would have received had they chosen to enroll in the NALC Health Benefit Plan.

If you are not enrolled in one of the NALC Health Benefit Plan options, this is a perfect year to compare your current coverage to what the NALC offers. If

you have not done so in several years, I think you will be surprised at how your union's health plan has evolved. With the creation of the Postal Service Health Benefits (PSHB) program this year, we also will have many letter carriers who must switch because their current plan is not participating in PSHB. Open Season runs from Nov. 11 through Dec. 9, which is just around the corner.

By the time this article reaches your mailbox, PSHB benefits should be released, allowing you plenty of time to research and ask questions as part of your Open Season pre-planning. (Information will be released based pending approval from the Office of Personnel Management [OPM].)

New for this year, the NALC Health Benefit Plan will be sending a packet of plan information to every NALC member in the country to help you pre-plan. You can expect these to arrive within a couple weeks of OPM's final benefit and rate approvals—we just need time for the printer to complete the job and get them in the mail. For those who can't wait to receive the mailing, our HBP website has an easily accessible Open Season page where we will upload the 2025 plan material.

This article offers a small checklist of items to consider while pre-planning, but also contains reasons why the NALC Health Benefit Plan is the right choice for all letter carriers.

First and foremost, you will need to review the benefits offered and premium rates you will pay. Important

questions to ask yourself are: What is the set plan premium? Does the insurance have benefits essential to my needs? Are my providers within the preferred network? And how much will my out-of-pocket expense be for copayments, coinsurance or deductibles? If you are unsure about any of the answers related to the NALC Health Benefit Plan, detailed information or program specifics can be found on our website at nalchbp.org, or by reaching out to a customer service representative at 888-636-NALC (6252). We are designed and structured with letter carriers in mind.

I firmly believe that you should know and understand who you are supporting as a letter carrier. The NALC Health Benefit Plan is union-owned, union-operated, and not-for-profit, which means letter carriers have a seat at the table in our health plan. Because we are not-for-profit, our whole emphasis is to take care of our members.

Keep in mind, once you have decided to move forward, you will not be using PostalEASE through the USPS intranet blue page. OPM will host a new enrollment portal for all PSHB employees, which will also require a login.gov account.

Enrollment codes for the NALC Health Benefit Plan are as follows:

NALC Health Benefit Plan High Option PSHB

- 77A—Self Only High Option Plan
- 77B—Self and Family High Option Plan
- 77C—Self Plus One High Option Plan

NALC Health Benefit Plan CDHP PSHB

- 77D—Self Only Consumer Driven Health Plan
- 77E—Self and Family Consumer Driven Health Plan
- 77F—Self Plus One Consumer Driven Health Plan

The final checkmark on this list is letting us take care of the rest. Since 1950, we have made it our business to take care of letter carriers. Seventy-five years later, as we start the Postal Service Health Benefits Program, I know we will only become better.

As you do your pre-planning, I am confident you will find that the NALC Health Benefit Plan has excellent benefits, rates and a wide variety of programs to assist our members. Once you are enrolled in one of our PSHB plans, get ready to take advantage of all the extras we offer our members. From cost-free wellness programs to chiropractic care and telehealth programs that include dermatology, woman's wellness, nutrition and urgent care, we have plenty to offer our members, and that is what sets us apart.