

Postal Service Health Benefits transition



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Over the last year, officers and staff of the National Association of Letter Carriers and the Health Benefit Plan have continually written and spoken about the Postal Service Health Benefits (PSHB) transition. From branch meetings and articles to presentations at the national convention, we have tried to prepare our NALC family for the forthcoming changes.

While a vast majority of postal employees transitioned to PSHB without issue, we recognize that there still are some eligibility discrepancies that remain open, and we are working diligently to guide our members on how best to address

their individual issues. In many of the remaining cases, the Postal Service and/or the Office of Personnel Management (OPM) will need to take action to correct the problem.

Considering everything that went into this Open Season, I need to express my gratitude for the cooperation and support of branch representatives and officers. Everyone involved played a significant role by helping members with their questions and uncertainty throughout this change. I also applaud the wonderful staff at the NALC Health Benefit Plan for their hard work and dedication to our members. They have done an amazing job preparing for the transition, and despite the challenges, were steadfast in their determination to help our members and make this a successful experience.

Given the magnitude of changes this legislation required, things would have been much different without the remarkable support of our branches. Thank you.

2025 and beyond

While this remains a collaborative effort on all fronts, OPM has notified health insurers that we are moving into the next phase of PSHB—requiring future changes to a member’s policy to follow the designated process. Through the transition, PSHB plans were able to update certain member demographics as a temporary solution to help transition everyone; however, per OPM, this responsibility now shifts to the individual member and owner of the insurance file.

Our Plan will continue to do member outreach where we can assist our members, but to ensure that you are informed about changes to your health care benefits, I implore you to open and review all mail received from the NALC Health Benefit Plan. Your involvement is piv-

otal to making sure your file is up to date and claims can be processed without delay.

What changed?

Beginning in 2025, the Postal Service Reform Act designated OPM as the system of records for PSHB. This new role for OPM limits each PSHB plan’s ability to make policy changes on behalf of members, such as adding/removing a dependent, marital updates, and address changes and others. If you have moved, have a child turning 26, get married or divorced, or need any other changes to your eligibility records, all updates must now go through your employing office—the Human Resources Shared Service Center for active postal employees and OPM for annuitants.

Note: If you are not receiving mail from the Plan, please contact us to verify that the address listed on your 2025 PSHB enrollment is accurate. After mailing ID cards, an abnormal amount of mail has been returned to the Plan with bad addresses.

You can contact the Plan for verification or questions by calling 888-636-NALC (6252), by registering for our Member Access Portal where you can chat with an agent via online ticketing, or by using the Postal Service to mail us a letter. If mail is your preferred method of contact, please address your letter to 20547 Waverly Court, Ashburn, VA 20149.

Medicare

Keeping your Coordination of Benefits (COB) information up to date is imperative for claims processing and the accuracy of benefit payment.

If you are a new member with Medicare Part A and Part B, or a preceding (2024 and earlier) member who obtained Medicare coverage during the USPS Special Enrollment Period, please notify the Plan so we can update your file. Unfortunately, failure to provide the correct COB could result in a delay of payment.

Make your health a priority

As we start the new year, it’s always a great time to check in on your health and complete our free Health Assessment. This is an online program that analyzes your health-related responses and gives you a personalized plan to achieve specific health care goals.

Eligible high option members or dependents over the age of 18 will receive a choice of health rewards upon completion. A new reward option for 2025 is the Fitbit Aria Air smart scale.

For more information, visit our website at nalchbp.org or reach out to our Customer Service Department, where we will help you get started.