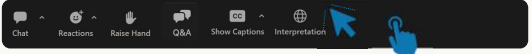


Welcome to Today's Webinar

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Tip: If you don't see the menu, move your cursor (desktop) or tap the screen (tablet/smartphone).

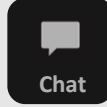
- **Chat:** Watch for information and resources from the event hosts. Chat technical issues to all panelists.
- **Reactions:** Click the button to react to the presentation. Click the arrow to change reaction intensity or hide reactions shared by others.
- **Raise Hand:** All participants' lines are muted during today's webinar.
- **Q&A:** During the Q&A session, send subject-matter questions for panelists.
- **Show Captions:** Show or hide subtitles, view a transcript in a separate Zoom window, and change settings.
- **Interpretation:** To watch the American Sign Language (ASL) interpreter video, select Watch > ASL

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Questions?



Use **Q&A** for subject-matter questions.



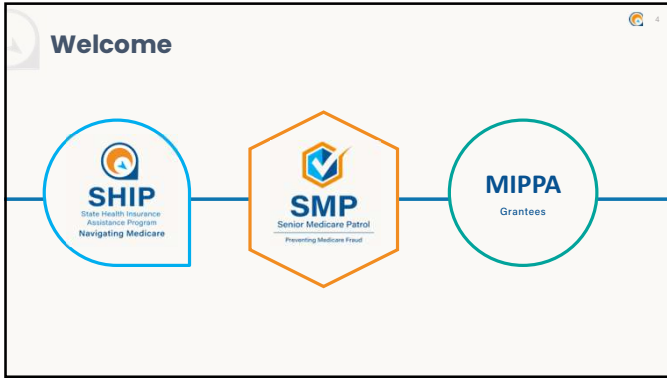
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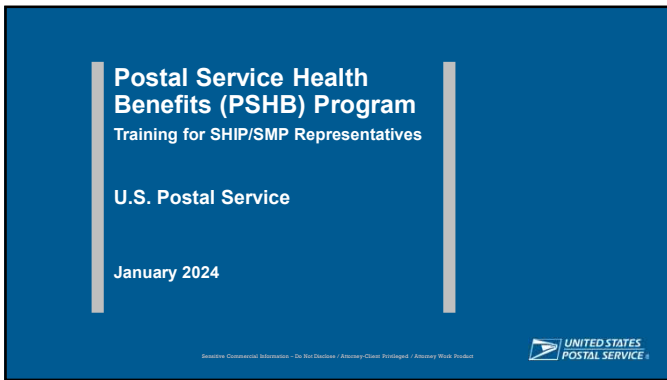
Reminder

Please speak clearly and avoid using inappropriate language. Maintain a polite and respectful tone.

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Course Goals

Upon completion of this training, you will be able to:

- 1 Understand key definitions for understanding the Postal Service Health Benefits (PSHB) Program
- 2 Understand how the 2022 Postal Reform Act impacts annuitants and employees of the Postal Service
- 3 Understand frequently asked questions (FAQ) expected from annuitants and employees
- 4 Understand important resources to direct annuitants and employees for additional information

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7

Definitions

- Annuitants
- Federal Employees Health Benefits (FEHB) Program
- Office of Personnel Management (OPM)
- Open Season
- Postal Service Reform Act of 2022 (PSRA)
- Postal Service Health Benefits (PSHB) Program
- Special Enrollment Periods

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8

Definitions

Annuitants

- Annuitant is a term used by the Postal Service to indicate someone who has retired from federal service. The term is also synonymous with the term "retiree".

Federal Employees Health Benefits (FEHB) Program

- The FEHB Program is the largest employer-sponsored group health insurance program in the world, covering almost 9 million people including employees, annuitants, and their family members, as well as some former spouses and former employees. The FEHB Program offers fee-for-service plans, Health Maintenance Organizations (HMOs), and plans offering a Point of Service (POS) product.

Office of Personnel Management (OPM)

- The Office of Personnel Management manages the civil service of the federal government, coordinates recruiting of new government employees, and manages their health insurance and retirement benefits programs.

Open Season

- The Open Season period takes place yearly. From November 11 through December 9, 2024, annuitants and employees will be able to review available plans and select an option that suits the needs of them and their family. This period is also referred to as Open Enrollment.

Postal Service Reform Act of 2022 (PSRA)

- The PSRA was passed in 2022 and contains provisions that impact the Postal Service, Postal employees, and Postal annuitants. A key provision is the implementation of the Postal Service Health Benefits Program for employees and annuitants participating in the Federal Employees Health Benefits program.

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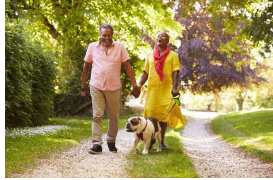


9

Definitions cont.

Postal Service Health Benefits (PSHB) Program

- The Postal Service Health Benefits (PSHB) Program is a new, separate program within the Federal Employees Health Benefits (FEHB) Program, administered by the Office of Personnel Management (OPM), which will provide health insurance to eligible Postal Service employees, Postal Service annuitants, and their eligible family members starting in 2025. The PSHB Program coverage will replace Federal Employees Health Benefit (FEHB) Program coverage for these groups.



PSHB Special Enrollment Period (SEP)

- If annuitants are entitled to Medicare Part A (typically at age 65) prior to January 1, 2024, and have not enrolled in Medicare Part B, they and their covered, eligible family members may be able to participate in the PSHB special enrollment period for Medicare Part B that starts on April 1, 2024, and ends on September 30, 2024. This PSHB SEP is a one-time event and will not be offered again. USPS will be mailing annuitants postcards if they qualify for the PSHB SEP; samples are provided on the next slide.

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10

Sample Postcards

Postcard #1



Postcard #2



Postcard #3



Postcard #1 language (consistent language is used in all 3)

REMINDER

A Medicare Part B Special Enrollment Period (SEP) for Postal Service Annuitants and Family Members begins:

- April 1 — Hospital coverage
- April 1 — Durable and non-durable
- April 1 — Medicare Advantage
- April 1 — Prescription drugs

Postcard #1 language (consistent language is used in all 3)

1. You must be a U.S. citizen or permanent resident alien.

2. You must be 65 years of age or older.

3. You must be a Postal Service annuitant or family member.

4. You must not be currently enrolled in Medicare Part B.

5. You must not be currently enrolled in Medicare Advantage.

6. You must not be currently enrolled in Medicaid.

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11

Mailing Schedule of Postcards and Notification Letters

Item	Send Date
First postcard informing annuitants that the PSHB SEP is coming starting April 1, 2024	Mid-January 2024
Notification letters to annuitants who are eligible to participate in the PSHB SEP	March 2024
Second postcard informing eligible annuitants that the PSHB SEP is now open	May 2024
Third and final postcard informing eligible annuitants that the PSHB SEP will be closing soon on September 30, 2024	August 2024

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12

Overview of Impacted Populations

Group	Eligibility Requirements	Medicare Requirement	Additional Note
Annuitants* (retirees)	-Participating in FEHB as of 12/31/24 -Retired on or before 12/31/24	-No Requirement to enroll in Medicare Part B. -Eligible for PSHB Special Enrollment Period (SEP) if Medicare eligible and not enrolled in Medicare as of January 1, 2024 -If not yet Medicare eligible, enrollment period would remain the 3 months prior to, month of, and 3 months following the 65 th birthday	If enrolled in Medicare Part B as of 1/1/2025, they must remain enrolled in order to continue participation in PSHB program
Covered Family members of Annuitants	-Participating in FEHB as of 12/31/24	-No requirement to enroll in Medicare Part B unless the primary PSHB enrollee is enrolled in Medicare Part B. If so, family is required to enroll when they become eligible for Medicare Part B. -If not yet Medicare eligible, enrollment period would remain the 3 months prior to, month of, and 3 months following the 65 th birthday	If enrolled in Medicare Part B as of 1/1/2025, they must remain enrolled in order to continue participation in PSHB program
Active Employees age 64 or older, as of 12/31/24	-Participating in FEHB program as of 12/31/24	-No requirement to enroll in Medicare Part B -Enrollment period is post-employment, in conjunction with their 65 th birthday or the 8-month period following retirement.	If they opt to enroll in Medicare Part B, they must remain enrolled
Active employees under age 64	-Participating in FEHB program as of 12/31/24	-Required to enroll in Medicare Part B post-employment, when they become eligible -Enrollment period is post-employment, in conjunction with their 65 th birthday or the 8-month period following retirement.	-Must remain enrolled to participate in PSHB unless covered by an exception

*Postal Annuitants identified as Medicare eligible and not participating as of 1/1/2024 will be invited to enroll in Medicare during the SEP and have LEP paid by the Postal Service.

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13

Understanding Enrollment into the PSHB Program for Annuitants

- Enrollment
- Integration with Medicare
- PSHB Special Enrollment Period (SEP)
- Impact to Annuitants 65 and older
- Impact to Covered Family Members
- Understanding Income Related Monthly Adjustment (IRMAA)
- Risks for Annuitants who do not Enroll in Medicare Part B
- Exceptions

14

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14

Understanding Enrollment into the PSHB Program for Annuitants cont.

Enrolling in the PSHB Program

- You are required to select a health insurance plan in the PSHB Program during the 2024 open season period, which will run from November 11, 2024, to December 9, 2024. If you do not actively select a PSHB plan, you will be automatically enrolled in a comparable one under the PSHB program offered by your current provider. PSHB plan options and premium information will be available in fall 2024.

How the PSHB Integrates with Medicare


- The PSHB Program requires certain annuitants to enroll in Medicare Part B to continue PSHB coverage in retirement. If you are an **annuitant as of January 1, 2025, and did not enroll in Medicare Part B, you ARE NOT required to enroll in Medicare Part B** to continue your health insurance coverage in the new PSHB Program. Your participation in Medicare Part B is voluntary.
- If you are an **annuitant as of January 1, 2025, and are already enrolled in Medicare Part B as of that date, you ARE required to remain enrolled in Medicare Part B** to continue coverage under PSHB.

What is the PSHB Special Enrollment Period (SEP)?

- If you are an annuitant entitled to Medicare Part A (typically at age 65) as of January 1, 2024, and did not enroll in Medicare Part B, you and your covered, eligible family members may be able to participate in the special enrollment period (SEP) for Medicare Part B that starts on April 1, 2024. Those who choose to enroll during the SEP will not need to pay a late enrollment penalty. Eligibility letters will be sent to annuitants and eligible family members in early 2024.

15

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15

Understanding Enrollment into the PSHB Program for Annuitants cont.

Information for Annuitants 65 and older

- If you are an annuitant entitled to Medicare Part A (typically at age 65) as of January 1, 2024, and have not enrolled in Part B, you may have the option to enroll in Medicare Part B during the PSHB Special Enrollment Period (SEP). Note that if your individual initial enrollment period or individual special enrollment period overlaps with the PSHB SEP, your election will be processed as if you were electing to participate as part of your individual enrollment opportunity, and your coverage will be effective the month following the submission of your enrollment form. If your individual enrollment period does not overlap, your coverage will be effective January 1, 2025, as part of the PSHB SEP.



How PSHB Impacts Covered Family Members

- As a general rule, spousal and family member PSHB coverage is based on the primary enrollee's eligibility. If you are an annuitant enrolled in Medicare Part B, your covered spouse is also required to enroll in Medicare Part B upon their eligibility unless they qualify for an exception to the enrollment requirement.

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16

Understanding Enrollment into the PSHB Program for Annuitants cont.

Income-Related Monthly Adjustment (IRMAA)

For some individuals, an income-related monthly adjustment (IRMAA) may be assessed. The IRMAA is a surcharge that is assessed to individuals that exceed the established modified adjusted gross income.

New Medicare beneficiaries will be notified in writing by the SSA if they are subject to IRMAA. Additionally, new beneficiaries have an opportunity to appeal the IRMAA surcharge if there is a life-changing event that has impacted your household income.

As a reminder, the premiums for Medicare are established annually by CMS and SSA. The premium that beneficiaries pay is determined by their filing status and modified adjusted gross income, as reported on their IRS tax return they from filed 2 years prior to the current year.

The IRMAA income thresholds can be found at: <https://secure.ssa.gov/poms.nsf/lnx/0601101020>



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17

Understanding Enrollment into the PSHB Program for Annuitants cont.

Risks for Annuitants who don't Enroll in Medicare Part B

- Beginning January 1, 2025, the PSHB Program will be the only health benefits program available through the Postal Service to Postal Service employees, Postal Service annuitants, and their eligible family members. Unless they meet a specific exception, as outlined next, Postal Service Medicare covered annuitants and their Medicare covered members of family will be required to enroll in Medicare Part B or will lose their eligibility to continue enrollment in the PSHB Program. Once this eligibility is lost, it cannot be reinstated.

Exceptions to Medicare Part B Enrollment

- For individuals who become annuitants after January 1, 2025, there are exceptions to the Part B enrollment requirement. These exceptions will also apply to your covered family member(s). Annuitants will be responsible for providing proof of eligibility for the applicable exception(s) to the designated agency. These exceptions are:
 - You were an active Postal Service employee as of December 31, 2024, and were at least 64 years old as of that date; or
 - You provide proof that you reside outside the United States and its territories; or
 - You provide proof that you are enrolled in health care benefits provided by the Department of Veterans Affairs; or
 - You provide proof that you are eligible for health services provided by the Indian Health Service

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18

Resources for Annuitants

Online

- <https://www.keepingposted.org>
- www.OPM.gov

Email

- retirementbenefits@usps.gov

Mail

- 475 L'Enfant Plaza SW Suite 9670 Washington, DC 20260

Phone


- 833-712-PSHB (7742)

Fax


- 202-268-3337

Accessibility

- Federal Relay Service: 1-800-877-8339



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19

Understanding Enrollment into the PSHB Program for Employees

- Enrollment in PSHB
- Integration with Medicare
- Enrolling in Medicare
- Impact to Covered Family Members
- Exceptions

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20

Understanding Enrollment into the PSHB Program for Employees


Enrolling in the PSHB Program

- You are required to select a health insurance plan in the PSHB Program during the 2024 open season period, which will run from November 11, 2024, to December 9, 2024. If you do not actively select a PSHB plan, you will be automatically enrolled in a comparable PSHB plan. PSHB plan options and premium information will be available in fall 2024. Information on how and where to enroll will be available as we approach the 2024 open season.

How the PSHB Integrates with Medicare

- You do not have to enroll in Medicare while you are employed with the Postal Service. The PSHB Program requires certain employees to enroll in Medicare Part B to continue PSHB coverage once they retire.
 - If you **become an annuitant on or before December 31, 2024**, you **ARE NOT** required to enroll in Medicare Part B to continue your PSHB coverage in retirement. In addition, if you are an **active employee age 64 or older as of January 1, 2025**, you **ARE NOT** required to enroll in Medicare Part B to continue PSHB health insurance coverage once you retire.
 - If you are an **active employee under the age of 64** or if you **retire after December 31, 2024, and you are under 64**, you **ARE** generally required to enroll in Medicare Part B after you retire and become entitled to Medicare Part A, to continue your PSHB health insurance coverage in retirement. Individuals typically become eligible for Medicare at age 65.

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21

Understanding Enrollment into the PSHB Program for Employees

Enrolling in Medicare

- If you retire before age 65 and you are required to enroll in Part B to continue PSHB health insurance coverage, you should enroll in Medicare during your Initial Enrollment Period.
 - If you are already collecting Social Security Retirement Benefits before you turn 65, you will be automatically enrolled in Medicare.
- If you work past age 65 and you are required to enroll in Part B to have PSHB health insurance coverage in retirement, you can use the Part B Special Enrollment Period to enroll in Medicare Part B any time while currently working and up to eight months after retiring.

How PSHB Impacts Covered Family Members

- As a general rule, family member PSHB coverage is based on the primary enrollee's eligibility. If the primary enrollee is required to enroll in Medicare Part B, family members will also be required to enroll when they are eligible. If the primary enrollee is not required to enroll in Medicare Part B, neither will dependent family members.

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22



22

Understanding Enrollment into the PSHB Program for Employees

Exceptions to Medicare Part B Enrollment

- There are exceptions to the requirement to enroll in Medicare Part B as an annuitant. These exceptions will also apply to your covered family member(s). Annuitants will be responsible for providing proof of eligibility for the applicable exception(s) to the designated agency. These exceptions are:
 - You reside outside of the United States and its territories. You are required to follow the policy and procedure set forth by the Postal Service to be eligible for this exception; or
 - You are enrolled in health care benefits provided by the Department of Veterans Affairs; or
 - You are eligible for health services provided by the Indian Health Service.

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23



23

Resources for Employees

Online

- <https://liteblue.usps.gov>

Email

- retirementbenefits@usps.gov

Mail

- 475 L'Enfant Plaza SW Suite 9670 Washington, DC 20260

Phone

- 833-712-7742

Fax

- 202-268-3337

Accessibility

- Federal Relay Service: 1-800-877-8339



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24




24

Frequently Asked Questions (FAQ)

- Eligibility
- Start Date
- Deadlines
- Impact to Other Benefits
- Impact to Family Members
- Enrollment Periods
- Medicare Part B Implementation

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25



25

Frequently Asked Questions (FAQ)

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 2024 plan year. 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 the Open Season period in Fall 2024, and coverage under the PSHB health benefits program will begin January 1, 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 Fall 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 comparable PSHB plan.

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26



26

Frequently Asked Questions (FAQ) cont.

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.

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27



27

Frequently Asked Questions (FAQ) cont.



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.


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28

Webinar Resources in the Libraries



1. Login at  www.shiphelp.org
2. Go to the Resource Library
3. Search for keyword "postal service".



1. Login at  www.smpresource.org
2. Search for keyword "postal service".



1. Resources will be emailed to NCOA's MIPPA listserv.

29




Stay tuned


For an announcement in February
for a follow-up webinar in March


30

Questions?

- Thank you for participating in today's webinar!
- Today's presentation is available for download in the Zoom chat.
- If you have questions later,

 info@shiptacenter.org
 info@smpresource.org
 centerforbenefits@ncoa.org

 Use **Q&A** for subject-matter questions.

 Use **CHAT** for technical support or resource questions.

This project was supported, in part by grant numbers 90SATC0002 and 90MPRC0002 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.