



United States Office of Personnel Management
Healthcare and Insurance

Benefits Administration Letter

Number: 24-402

Date: October 21, 2024

Subject: 2024 Federal Benefits Open Season: Postal Service Health Benefits (PSHB) Program Significant Plan Updates

This Benefits Administration Letter (BAL) provides Postal Service Health Benefits (PSHB) plan information for 2025.

Eligible U.S. Postal Service employees, annuitants, and their eligible family members can enroll in a PSHB plan during the 2024 Federal Benefits Open Season which runs from November 11 through December 9, 2024.

U.S. Postal Service employees, annuitants, and their eligible family members will no longer be eligible to enroll or continue enrollment in Federal Employees Health Benefits (FEHB) plans as of January 1, 2025. PSHB plans will replace FEHB plans for U.S. Postal Service employees, annuitants, and their covered family members. In addition, a U.S. Postal Service employee or annuitant can be covered as a family member under a FEHB plan.

U.S. Postal Service employees and annuitants who are enrolled in an FEHB plan for 2024 will be automatically enrolled in a 2025 PSHB plan. This will ensure that all U.S. Postal Service employees, annuitants, and their eligible family members will have PSHB coverage on January 1, 2025.

For U.S. Postal Service employees, annuitants, and eligible family members currently enrolled in an FEHB plan that offers a corresponding PSHB plan, enrollees:

- a) Will be auto-enrolled in the corresponding PSHB plan.
- b) Have the opportunity to change the auto-enrollment in the PSHB plan by selecting and enrolling in a PSHB plan of their choosing during the 2024 Open Season.

For U.S. Postal Service employees, annuitants, and eligible family members enrolled in an FEHB plan that does not offer a corresponding PSHB plan, enrollees:

- c) Will be auto-enrolled in the lowest-cost nationwide PSHB plan that is not a high deductible health plan and does not charge an association or membership fee, or an alternate plan designated by OPM; for 2025 that plan is the Blue Cross Blue Shield Service Benefit Plan – FEP Blue Focus.
- d) Will have the opportunity to change the auto-enrollment in the PSHB plan by selecting and enrolling in a PSHB plan of their choosing during the 2024 Open Season. Information regarding ordering and distributing materials and conducting Open Season are in the [Open Season Manual](#). Information on PSHB in the Open Season Manual will be available prior to Open Season.

Significant Plan Updates

Attachment 1: PSHB Program Significant Events Changes

The attachment identifies the new plans entering the PSHB Program.

What Must Employees Do?

To enroll, change, or cancel enrollment in PSHB, employees must use the [PSHBS](#).

What Must You Do?

- You must notify PSHB-eligible employees that are no longer eligible to enroll or continue enrollment in FEHB plans of their being auto-enrolled in a corresponding PSHB plan, or auto-enrolled in the lowest-cost nationwide PSHB plan option for 2025 as determined by OPM -- Blue Cross Blue Shield Service Benefit Plan FEP Blue Focus -- based on their current FEHB enrollment.
- Advise PSHB-eligible employees that they have the opportunity to change the auto-enrollment in the PSHB plan by selecting and enrolling in a PSHB plan of their choosing during the 2024 Open Season.
- Distribute copies of the provided attachment to affected Postal Service employees, informing them of the new plans entering the PSHB program.
- Visit OPM's [PSHB](#) website for information regarding FEHB-to-PSHB mapping.

What Will FEHB Carriers Do?

- Once Enrolled: The PSHB Carriers in the noted attachment will be notifying PSHB members of enrollment via an auto-enrollment notice sent by the PSHB System. Once enrolled, members may review and make changes through the PSHB System during Open Season. After an enrollment is processed, the Carriers will send plan information and identification cards.

Belated Changes

Some employees might not receive instructions to change plans during Open Season. After the 2025 plan year begins, closely review requests for belated Open Season changes to ensure the circumstances which prevented a timely enrollment change were truly beyond the employee's control.

Conclusion

We encourage you and your employees to visit our [Open Season](#) website for 2025 premium information.

We look forward to working with you to ensure U.S. Postal Service employees and annuitants have a successful Open Season.

Sincerely,

Laurie Bodenheimer
Associate Director
Healthcare and Insurance

Encl.:

Attachment 1: PSHB Program Significant Events Changes