

Open Season 2024 Your Season, Your Choice

See page 3

A photograph of a blue stethoscope resting on a white folder. The folder has a blue border and the words "Open Enrollment" printed in large, bold, blue letters. The folder is placed on a light blue surface, and the stethoscope's chest piece is resting on the folder. The background is a soft, out-of-focus light blue.

Open
Enrollment

Cover Story

Open Season 2024: Your Benefits, Your Choice: November 11 – December 9



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Welcome Letter

Dear Employees,

Open Season is here! This is your once-a-year opportunity to make changes to your benefits. Open Season officially begins November 11, 2024, and ends December 9, 2024. This season is unique because the new Postal Service Health Benefits (PSHB) Program takes effect on January 1, 2025. In conjunction with the PSHB change, we are happy to announce that the Flexible Spending Account (FSA) Program will now be administered by Inspira Financial. With the FSA change, you will now have flexibility in how you pay for out-of-pocket healthcare expenses, including a new debit card option.

We understand that change can be challenging. Rest assured that we have taken steps to ensure that the transition to the new benefits program is an easy process for you. In this packet, you will find resources to help you navigate changes and educate you on all your options for the 2025 benefits year.

This includes:

- A guide that compares Federal Employees Health Benefits (FEHB) plans to comparable PSHB plans.
- A quick reference guide for accessing the new PSHB enrollment platform.
- Information on how to enroll in the new FSA Program.
- Resources for reviewing available dental and vision plan options.
- Access to tools, such as the CHECKBOOK's Guide to Health Plans for Federal Employees and Retirees.
- Attend a live Benefits 101 presentation.
- Information on the Virtual Benefits Fair and how to participate.

You are encouraged to use CHECKBOOK, a free online tool that allows you to compare health, dental, and vision plans available in your area to determine the best option for you and your family.

To help you understand how your benefits work together, the Benefits and Wellness Team will host virtual educational presentations throughout Open Season.

You are encouraged to:

- Visit the Virtual Benefits Fair website to view the schedule of live events.
- Access plan provider booths, and listen to various on-demand webinars.
- Attend a live Benefits 101 presentation.

For webinar schedules, a link to CHECKBOOK's Guide to Health Plans for Federal Employees, and a link to the new Postal Service Health Benefits System (PSHBS), go to myhr.usps.gov/pay_benefits/benefits/open_season_enrollment.

For important updates throughout Open Season and beyond, text "BENEFITS" to 39369. *SMS and data rates may apply.

Stay safe and healthy,

The USPS Benefits and Wellness Team

Family Member Verification Annual Notice

This annual notification from the U.S. Office of Personnel Management and the Postal Service™ requires you to review eligibility rules and verify that your family members are eligible to be covered under your Postal Service Health Benefits (PSHB) plan.

Please carefully review the following eligibility information (also available in the Family Members section of the FEHB Program Handbook at [opm.gov](https://www.opm.gov)) and ensure that all your family members are eligible to be covered.

The Postal Service may request documentation of eligibility at any time. Documentation is required if you make a change to your PSHB enrollment outside of Open Season. It is your responsibility to verify that covered family members are eligible. Be sure to work with the Human Resource Shared Services Center or your PSHB carrier to remove any family members who become ineligible. In most cases, ineligible family members will not be removed automatically.



Covered Family Members:








- Your current spouse.
- Children under the age of 26 are eligible for PSHB coverage if they are your:
 - Biological children.
 - Legally adopted children.
 - Stepchildren.
 - Foster children for whom you are the primary source of financial support and with whom you have a parent-child relationship. (You can only add a foster child with approval from the HR Shared Services Center.)

Noneligible Family Members:

- Your former spouse once your divorce is finalized.
- Your children upon turning age 26 unless they are determined to be incapable of self-support.
- Your parents.
- Grandchildren, unless they meet the requirements to be considered a foster child as determined by the HR Shared Services Center.
- Domestic partners.

You must notify the HR Shared Services Center at 1-877-477-3273, option 5, or TTY 1-800-877-8339, within 60 days of a family member becoming ineligible. The HR Shared Services Center will inform your family member of their option to enroll in PSHB for themselves under Temporary Continuation of Coverage (TCC) or as a former spouse. You may also change your plan or enrollment type. You can find more detail about how to verify your family member's eligibility in the Family Members section of the FEHB Program Handbook at [opm.gov](https://www.opm.gov).

2024 Benefits Programs

Benefits Programs	When New Hires Can Enroll	Time Frame to Make Changes	To Enroll or Make Changes	For More Information, Scan the Code
Postal Service Health Benefits (PSHB) Program	Within 60 days from new hire date	Nov. 11–Dec. 9 (11:59 p.m. ET)	Postal Service Health Benefits System (PSHBS) <ul style="list-style-type: none"> ■ myhr.usps.gov ■ 1-844-451-1261 	
USPS Health Benefits (USPSHBP for eligible pre-career employees)	Within 60 days from new hire date	Nov. 11–Dec. 9 (11:59 p.m. CT)	PostalEASE® <ul style="list-style-type: none"> ■ Call 1-877-477-3273, option 1 ■ For Federal Relay Service call 1-800-877-8339 <p>Note: You can also mail the PostalEASE® Worksheet to the HR Shared Services Center)</p>	
Flexible Spending Accounts (FSAs)	Within 60 days from new hire date	Nov. 11–Dec. 9 (11:59 p.m. in the time zone where you live)	<ul style="list-style-type: none"> ■ liteblue.usps.gov log in with MFA, select FSA, and you will be redirected to Inspira Financial ■ Call 1-833-419-0305 ■ The FSA enrollment application can also be accessed at myhr.usps.gov/pay_benefits/benefits/flexible_spending_accounts/enrollment 	
Annual Leave Exchange (ALE)	N/A	Nov. 11–Dec. 9 (11:59 p.m. CT)	PostalEASE® <ul style="list-style-type: none"> ■ Call 1-877-477-3273, option 1 ■ For Federal Relay Service call 1-800-877-8339 	
Federal Employees Dental and Vision Insurance Program (FEDVIP)	Within 60 days from new hire date	Nov. 11–Dec. 9 (11:59 p.m. ET)	<ul style="list-style-type: none"> ■ benefeds.gov ■ Call Benefeds at 1-877-888-3337 (TTY 1-877-889-5680) 	
Thrift Savings Plan (TSP)	Automatically enrolled with a 5% contribution	Make changes at any time	PostalEASE® <ul style="list-style-type: none"> ■ myhr.usps.gov/retirement/thrift_savings_plan ■ TSP at 1-877-968-3778 (TTY 1-877-847-4385) 	
Commuter Benefits Program	At any time	Make changes at any time	<ul style="list-style-type: none"> ■ login.edenredbenefits.com ■ Call 888-235-9223 	

How Your Benefits Fit Together

Postal Service Health Benefits (PSHB) Comprehensive Medical Insurance

Dental and vision benefits may be included.

Health Care Flexible Spending Account (FSA)

You can set aside pretax dollars every year to pay for eligible health care services and items for you and your family that are not paid by your health, dental, or vision insurance.

Federal Employees Dental and Vision Insurance Program (FEDVIP)

Supplemental dental and vision insurance.

PSHB and FSA

Save money on eligible out-of-pocket expenses. When you have PSHB and FSA, you can use money in your FSA to pay your eligible PSHB out-of-pocket expenses such as

copayments and coinsurance, qualified medical costs, and healthcare costs that your PSHB plan may not cover.

PSHB and FEDVIP

Lower your out-of-pocket costs on dental and vision expenses with FEDVIP coverage in addition to PSHB coverage. Your PSHB plan will be the first payer for any dental and vision benefit payments.

FSA and FEDVIP

When you have an FSA and FEDVIP, you can use money in your FSA to pay for your eligible FEDVIP out-of-pocket expenses such as copayments and coinsurance, and eligible expenses that your FEDVIP plan may not cover.

PSHB, FEDVIP, and FSA

Save money on eligible out-of-pocket medical, dental and vision expenses. You can use your FSA to pay for any eligible out-of-pocket expenses not covered by your PSHB and FEDVIP plan.



Understanding Healthcare Terms and Plans

Knowing common terminology can help you evaluate different types of health benefits plans.

- **A provider** is a physician, health care professional, or healthcare facility.
- **A premium** is the amount you pay for insurance.
- **In-network treatment** means receiving treatment from doctors, clinics, health centers, hospitals, medical practices, and other providers with whom your plan has an agreement.
- **A deductible** is the amount you pay before your plan begins to pay.
- **Coinsurance** is the percentage of the cost of services you pay once you've met your deductible.
- **Copayment** is the amount you pay up front for your visit.
- **Allowed amount** is the maximum amount on which payment is based for covered health care services.
- **Out-of-pocket limit** is the most you pay during a policy period before your health plan will pay 100 percent of allowed amount.
- **Balance billing** is when the provider bills you for the difference between the provider's charge and the allowed amount.

Postal Service Health Benefits (PSHB) Program plans offer you a choice of coverage with three enrollment types. You can choose:

- **Self Only** coverage just for you,
- **Self Plus One** for you and one other eligible family member, or
- **Self and Family** coverage for you and two or more eligible dependents.

The PSHB Program also provides you with the option of choosing from various types of plans, which include:

Plan	Features	Trade-Off
Fee-for-Service (FFS) Plans	You can choose your physicians, hospitals, and other providers.	You may incur higher out-of-pocket expenses than other plan types.
Health Maintenance Organization (HMO) Plans	You receive care through a network of physicians or hospitals within a particular geographic or service area.	You generally must use in-network providers and need a referral to see a different provider.
Consumer Driven Health Plans (CDHPs) and High Deductible Health Plans (HDHPs)	Gives you freedom in spending health care dollars and offers a Health Savings Account (HSA) or Health Reimbursement Arrangement (HRAs) to pay for certain up-front medical costs.	You have a higher deductible than other plan types.

Automatic Enrollment in Postal Service Health Benefits (PSHB)

The PSHB Program is a new, separate program within the Federal Employees Health Benefits (FEHB) Program, which will provide health insurance to eligible Postal Service employees, Postal Service annuitants, and their eligible family members starting Jan. 1, 2025.

OPM is working to make the transition to PSHB as simple as possible by automatically enrolling Postal Service members into a PSHB plan based on their current FEHB enrollment. The following table lists the plan options into which individuals will be automatically enrolled. Postal Service enrollees, annuitants, and their family members who are currently enrolled in any FEHB plan not listed below will be automatically enrolled in the PSHB nationwide plan option with the lowest self-only premium that is not a high deductible health plan and does not charge a membership fee.

For the 2025 plan year, the lowest cost nationwide plan is Blue Cross Blue Shield Service Benefit Plan – FEP Blue Focus (35A/35B/35C).

Postal Service enrollees always have the right to choose their PSHB plan during the Federal Benefits Open Season. This year, Open Season will run from Nov. 11, 2024, through Dec. 9, 2024.

The FEHB enrollment codes listed in this table may be found on a member's insurance card and/or the cover page of the plan's FEHB brochure. These codes correspond to the following enrollment types: Self-Only / Self and Family / Self Plus One.

Carrier	2024 FEHB Plan Option	2024 FEHB Enrollment Codes Self-Only / Self and Family / Self Plus One	2025 PSHB Auto-Enrollment Plan Option	2025 PSHB Enrollment Codes Self-Only / Self and Family / Self Plus One
Aetna: CDHP and Value	Aetna HealthFund CDHP	EP1 / EP2 / EP3	Aetna HealthFund CDHP	KDA / KDB / KDC
	Aetna Value Plan	EP4 / EP5 / EP6	Aetna Value Plan	KDD / KDE / KDF
	Aetna HealthFund CDHP	F51 / F52 / F53	Aetna HealthFund CDHP	L7A / L7B / L7C
	Aetna Value Plan	F54 / F55 / F56	Aetna Value Plan	L7D / L7E / L7F
	Aetna HealthFund CDHP	G51 / G52 / G53	Aetna HealthFund CDHP	GRA / GRB / GRC
	Aetna Value Plan	G54 / G55 / G56	Aetna Value Plan	GRD / GRE / GRF
	Aetna HealthFund CDHP	H41 / H42 / H43	Aetna HealthFund CDHP	HHA / HHB / HHC
	Aetna Value Plan	H44 / H45 / H46	Aetna Value Plan	HHH / HHE / HHF
	Aetna HealthFund CDHP	JS1 / JS2 / JS3	Aetna HealthFund CDHP	JDA / JDB / JDC
Aetna Value Plan	JS4 / JS5 / JS6	Aetna Value Plan	JDD / JDE / JDF	
Aetna: HDHP, Aetna Direct, Aetna Advantage	Aetna HealthFund HDHP	224 / 225 / 226	Aetna HealthFund HDHP	G3D / G3E / G3F
	Aetna Direct	N61 / N62 / N63	Aetna Direct	G3A / G3B / G3C
	Aetna Advantage	Z24 / Z25 / Z26	Aetna Advantage	HLD / HLE / HLF
Aetna: Open Access HMO and Aetna Saver	Aetna Open Access - High Option	JN1 / JN2 / JN3	Aetna Open Access - High Option	G8A / G8B / G8C
	Aetna Open Access - Basic Option	JN4 / JN5 / JN6	Aetna Open Access - Basic Option	G8D / G8E / G8F
	Aetna Saver	QQ4 / QQ5 / QQ6	Aetna Saver	HXD / HXE / HXF
American Postal Workers Union Health Plan	High Option	471 / 472 / 473	High Option	23A / 23B / 23C
	Consumer Driven Option	474 / 475 / 476	Consumer Driven Option	23D / 23E / 23F
Blue Cross and Blue Shield	Standard Option	104 / 105 / 106	Standard Option	33D / 33E / 33F
	Basic Option	111 / 112 / 113	Basic Option	33A / 33B / 33C
	FEP Blue Focus	131 / 132 / 133	FEP Blue Focus	35A / 35B / 35C
CareFirst BlueChoice	Standard BlueChoice	2G4 / 2G5 / 2G6	Blue Value Plus*	K4D / K4E / K4F
	HDHP	B61 / B62 / B63	HDHP	K4A / K4B / K4C
	Blue Value Plus	B64 / B65 / B66	Blue Value Plus	K4D / K4E / K4F
Government Employees Health Association	High Option	311 / 312 / 313	High Option	37A / 37B / 37C
	Standard Option	314 / 315 / 316	Standard Option	37D / 37E / 37F
	HDHP	341 / 342 / 343	HDHP	39A / 39B / 39C
Government Employees Health Association - Indemnity	Elevate Plus Option	251 / 252 / 253	Elevate Plus Option	58A / 58B / 58C
	Elevate Option	254 / 255 / 256	Elevate Option	58D / 58E / 58F
Health Alliance Plan of Michigan	High Option	521 / 522 / 523	High Option	J5A / J5B / J5C
	Standard Option	GY4 / GY5 / GY6	Standard Option	J5D / J5E / J5F

Carrier	2024 FEHB Plan Option	2024 FEHB Enrollment Codes Self-Only / Self and Family / Self Plus One	2025 PSHB Auto-Enrollment Plan Option	2025 PSHB Enrollment Codes Self-Only / Self and Family / Self Plus One
HealthPartners	High Option	V31 / V32 / V33	High Option	KGA / KGB / KGC
	Standard Option	V34 / V35 / V36	Standard Option	KGD / KGE / KGF
Hawaii Medical Service Association	High Option	871 / 872 / 873	High Option	M6A / M6B / M6C
	Standard Option	874 / 875 / 876	Standard Option	M6D / M6E / M6F
Kaiser Permanente – Colorado	High Option	651 / 652 / 653	High Option	M8A / M8B / M8C
	Standard Option	654 / 655 / 656	Standard Option	M8D / M8E / M8F
Kaiser Permanente – Fresno California	Prosper	N41 / N42 / N43	Prosper	NCA / NCB / NCC
	High Option	NZ1 / NZ2 / NZ3	High Option	NNA / NNB / NNC
	Standard Option	NZ4 / NZ5 / NZ6	Standard Option	NND / NNE / NNF
Kaiser Permanente – Georgia	High Option	F81 / F82 / F83	High Option	PFA / PFB / PFC
	Standard Option	F84 / F85 / F86	Standard Option	PFD / PFE / PFF
	Prosper	LA1 / LA2 / LA3	Prosper	QZA / QZB / QZC
Kaiser Permanente – Hawaii	High Option	631 / 632 / 633	High Option	PKA / PKB / PKC
	Standard Option	634 / 635 / 636	Standard Option	PKD / PKE / PKF
Kaiser Permanente – Mid-Atlantic States	High Option	E31 / E32 / E33	High Option	RAA / RAB / RAC
	Standard Option	E34 / E35 / E36	Standard Option	RAD / RAE / RAF
	Prosper	T71 / T72 / T73	Prosper	NWA / NWB / NWC
Kaiser Permanente – Northern California	High Option	591 / 592 / 593	High Option	TBA / TBB / TBC
	Standard Option	594 / 595 / 596	Standard Option	TBD / TBE / TBF
	Prosper	KC1 / KC2 / KC3	Prosper	UDA / UDB / UDC
Kaiser Permanente – Northwest	High Option	571 / 572 / 573	High Option	UZA / UZB / UZC
	Standard Option	574 / 575 / 576	Standard Option	UZD / UZE / UZF
	Prosper	AM1 / AM2 / AM3	Prosper	YRA / YRB / YRC
Kaiser Permanente – Southern California	High Option	621 / 622 / 623	High Option	Y3A / Y3B / Y3C
	Standard Option	624 / 625 / 626	Standard Option	Y3D / Y3E / Y3F
	Prosper	FL1 / FL2 / FL3	Prosper	MBA / MBB / MBC
Kaiser Permanente – Washington Core	High Option	541 / 542 / 543	High Option	PRA / PRB / PRC
	Standard Option	544 / 545 / 546	Standard Option	PRD / PRE / PRF
	Prosper	PT4 / PT5 / PT6	Prosper	DWD / DWE / DWF
Kaiser Permanente Washington Options Federal	Standard Option	L11 / L12 / L13	Standard Option	H9A / H9B / H9C
	HDHP	L14 / L15 / L16	HDHP	H9D / H9E / H9F
Mail Handlers Benefit Plan	Value	414 / 415 / 416	Value	73A / 73B / 73C
	Standard Option	454 / 455 / 456	Standard Option	73D / 73E / 73F
	Consumer Option	481 / 482 / 483	Consumer Option	74A / 74B / 74C
Medical Mutual of Ohio	Standard Option	644 / 645 / 646	Standard Option	D3D / D3E / D3F
	Basic Option	UX1 / UX2 / UX3	Basic Option	D3A / D3B / D3C
National Association of Letter Carriers Health Benefit Plan	High Option	321 / 322 / 323	High Option	77A / 77B / 77C
	CDHP	324 / 325 / 326	CDHP	77D / 77E / 77F
Rural Carrier Benefit Plan	High Option	381 / 382 / 383	High Option	79A / 79B / 79C
TakeCare Insurance Company	High Option	JK1 / JK2 / JK3	High Option	G4A / G4B / G4C
	Standard Option	JK4 / JK5 / JK6	Standard Option	G4D / G4E / G4F
	HDHP	KX1 / KX2 / KX3	HDHP	HJA / HJB / HJC
Triple-S Salud	High Option	851 / 852 / 853	High Option	14A / 14B / 14C
	High Option	891 / 892 / 893	High Option	83A / 83B / 83C
UnitedHealthcare Choice Plus Primary – East	High Option	AS1 / AS2 / AS3	High Option	JYA / JYB / JYC
UnitedHealthcare Choice Plus Primary – West	High Option	WF1 / WF2 / WF3	High Option	KEA / KEB / KEC
UPMC Health Plan	HDHP	8W4 / 8W5 / 8W6	HDHP	G9A / G9B / G9C
	Standard Option	UW4 / UW5 / UW6	Standard Option	G9D / G9E / G9F

* This PSHB auto-enrollment plan option is subject to change based on finalization of OPM's Notice of Proposed Rulemaking, "Postal Service Health Benefits Program: Additional Requirements and Clarifications," issued May 24, 2024.

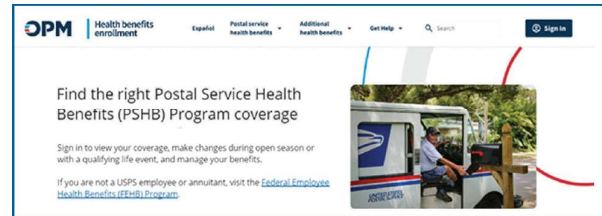
Getting Started: Enrolling in Postal Service Health Benefits

Setting Up Your Account

Set up an account with *login.gov* to view plans, compare and enroll. For additional help or questions, please call (844) 451-1261.

Step 1: Navigating to Enrollment Site and *login.gov*

- To start, navigate to the Postal Service Health Benefits (PSHB) enrollment site by going to health-benefits.opm.gov/pshb.
- From the home page, select Sign In, which directs you to login.gov.



Step 2: Creating an Account

- Click *Create an account*.
- Enter your personal email address (one that you will always be able to access) and not your work email address.
- Select your preferred language.
- Read the “Rules of Use” and click the checkbox.
- Click *Submit*.

If you already have a *login.gov* account:

- Enter your credentials to “Sign In” and you will be taken to the authentication page. You will be prompted to upload identity documentation, as shown in steps 6-8

If you cannot remember the login information to your existing account:

- Follow the instructions to reset password or register with a different email address.

To change your *login.gov* email address

- Follow instructions at login.gov/help/manage-your-account/change-your-email-address.

Step 3: Confirming Your Email Address

- Check your email for a message from *login.gov*.
- Click *Confirm email address*.

Step 4: Creating a Password

- Create your *login.gov* password. Your password must have 12 or more characters and avoid combinations such as:
 - Common phrases or repeated characters such as ABC or 111.
 - Parts of your email address or personal dates such as your birthday.
- Click *Continue*.

Step 5: Choosing an Authentication Option

- As an added layer of protection, *login.gov* requires you set up multifactor authentication through the options listed in the diagram at right.
- Learn more about each authentication option at login.gov/help/get-started/authentication-methods.
- Click *Continue*.

Step 6: Verifying Your ID

- Choose between the two methods to verify your identity by sharing your state-issued ID by taking photos with your phone or uploading files from your computer.
- Click *Submit* when complete.

Step 7: Verifying Your Information

- Enter your full Social Security number in the field.
- Click *Continue*.
- On the next screen, verify all information you have entered is correct and update any incorrect information.
- Click *Submit*.

Step 8: Verifying Phone Number and Re-entering Password

- Enter your phone number.
- Select to receive a code via text or phone call; click *Send code*.
- Enter the one-time code; click *Submit*.
- Re-enter your password; click *Continue*.
- Save the personal key; check “I have saved my personal key in a safe place” box; click *Continue*.
- Click *Agree and Continue* to finish and be sent back to your Health Benefits Enrollment dashboard.
- For any additional assistance needed, contact the PSHB Helpline at 844-451-1261.

LOGIN.GOV Government Agency Name Placeholder

Authentication method setup

Add an additional layer of protection to your Login.gov account by selecting a multi-factor authentication method.

We recommend you select at least two different options in case you lose one of your methods.

- Authentication application**
Download or use an authentication app of your choice to generate secure codes.
- Text or voice message**
Receive a secure code by (SMS) text or phone call.
- Backup codes**
A list of 10 codes you can print or save to your device. When you use the last code, we will generate a new list. Keep in mind backup codes are easy to lose.
- Security key**
Connect your physical security key to your device. You won't need to enter a code.
- Government employee ID**
PIV/CAC cards for government and military employees. Desktop only.

Continue

Postal Service Health Benefits Plan

USPS Health Benefits Plan

The United States Postal Service® is committed to providing quality health care options for precareer employees. CareFirst Blue Cross Blue Shield is the administrator of the USPS Health Benefits Plan.

The USPS Health Benefits Plan is available to eligible precareer employees. If you are an assistant rural carrier or a holiday-term employee, you are not eligible for the plan.

Each pay period, employees receive a Postal Service™ contribution toward their premiums. This reduces the cost that employees pay for their health coverage. You are eligible for the plan if you are a precareer employee. For rate information go to myhr.usps.gov/pay_benefits/benefits/usps_health_benefits/eligibility.

- You can enroll:
- During Open Season, Nov. 11 – Dec. 9.
- Within 60 days of hire.
- When you have a qualifying life event such as a marriage, divorce, death of a spouse or dependent, birth, adoption, or foster a child.

To enroll in the USPS Health Benefits Plan:

- Use PostalEASE® (ewss.usps.gov); or
- Call the HR Shared Services Center (HRSSC) at 1-877-477-3273, option 1. You may also contact the HRSSC for other benefits questions.

You can explore other health insurance options as a precareer employee. Visit CHECKBOOK's Guide to Health Plans for Federal Employees through MyHR. You can compare plans and costs side by side for a full view of your health insurance options.

For more information, go to myhr.usps.gov/pay_benefits/benefits/usps_health_benefits.

For more information on USPS Health Benefits Plan benefits, participating providers and other resources, go to carefirst.com/usps.

Federal Employees Dental and Vision Insurance Program (FEDVIP)

Eligible precareer employees can enroll in FEDVIP, which includes supplemental dental and vision benefits for self, self plus one, and self and family coverage.

To learn more and enroll, go to benefeds.gov.



CHECKBOOK

CHECKBOOK's online *Guide to Health Plans for Federal Employees and Annuitants* is available to all Postal Service employees and retirees at no cost.

CHECKBOOK will help you:

- See plans ranked by estimates of actual out-of-pocket costs.
- Compare basic levels of plans or get more detailed plan information.
- Evaluate FEDVIP plans available to you.

To find the right plan that meets your health care needs:

1. Go to myhr.usps.gov/pay_benefits/benefits/open_season_enrollment or scan the code below and click the link for Consumers' CHECKBOOK: [Guide to Health Plans for Federal Employees](#).



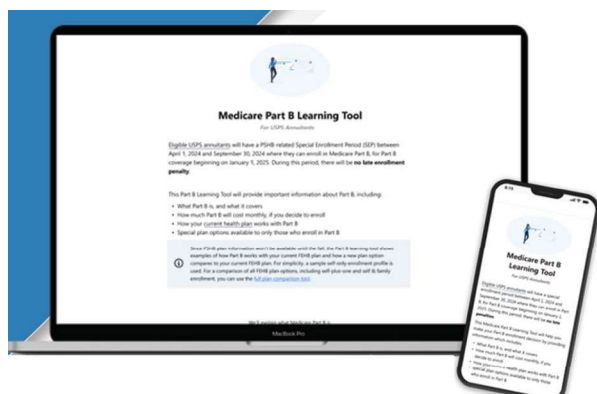
2. On the Open Season Enrollment page, scroll down to Checkbook Service link, then select:
 - The ZIP Code™ where you will primarily be receiving health care services.

- Your enrollment category — bargaining, nonbargaining or precareer.
 - The number of people in your family you want to cover with your health insurance for 2025.
 - Your age as of Jan. 1, 2025.
 - Whether you consider your health care costs to be low, average, or high. If you aren't sure, select average.
3. Health care plans available to you are sorted:
 - Automatically based on the Yearly Cost Estimate (for families like yours).
 - By Most You Could Pay in a Year or the Annual Published Premium (the amount you pay out of your paycheck to be in the plan).
 - Compare up to four plans by checking the box next to each plan and selecting "Compare."
 4. Identify the plan that's best for you and your family. Write down the plan name and plan code. You will need this to make your Open Season election.
 5. Career employees should enroll through the Postal Service Health Benefits System (PSHBS) for PSHB. Eligible precareer employees should enroll in the USPS Health Benefits Plan through PostalEASE.

Medicare Part B Learning Tool for USPS Employees and Annuitants

Active USPS employees below age 64 on January 1, 2025 are required to enroll in Medicare Part B to maintain PSHB coverage in retirement.

Want to learn more about Part B and how it works with PSHB coverage? The Medicare Part B learning tool provides important information about Part B.



The tool covers:

- What Part B is and what it covers.
- How much Part B will cost monthly.
- If your PSHB plan eliminates out-of-pocket costs for Part B services.
- How Part B might provide you with access to more doctors.
- The potential cost savings of enrolling in a Medicare Advantage plan offered by PSHB plans compared to your current PSHB plan.

For more information about the Medicare Part B Learning Tool go to partb.guidetopshbplans.org/#/.

Flexible Spending Account Program

What's new for 2025

For the 2025 benefit year, Inspira Financial will replace FSAFEDS as the administrator of the Postal Service's flexible spending account (FSA) program. You will have flexibility in how you pay for your out-of-pocket expenses including a new debit card option. You may:

- Pay yourself back with funds from your FSA when you use cash, a check, or your personal credit card.
- Pay your provider directly from your account.
- Use your Inspira Card™.

Smart spending for life's expenses

When you contribute to an FSA, the money is deducted from your pay on a pretax basis. This means your contribution comes out of your paycheck before federal, Social Security and, in some cases, state taxes are deducted from your pay. Generally, federal taxes range from 15 percent to 28 percent. Social Security tax is currently 7.65 percent of your pay. So, you could save about 30 cents on every dollar you spend on eligible expenses.

For example, if an employee has an annual salary of \$60,000 and they decide to contribute \$2,500 to a health care flexible spending account (HCFSA) and \$2,000 to a dependent care flexible spending account (DCFSA), they could save about \$1,350 on health care spending with their pretax FSA contributions.

Let's go over the basics

Your Inspira HCFSA lets you put pretax money aside for eligible health care expenses such as contact lenses, allergy and pain relief medications, hearing aids, and prescription eyeglasses. Your Inspira DCFSA also lets you use pretax money for eligible expenses to care for your loved ones such as day care or in-home care.

INSPIRA HCFSA: Fund your Inspira HCFSA by simply setting your election amount each year during Open Season. The contribution amount you choose is deducted evenly out of each paycheck throughout the year. Your HCFSA isn't just for the big medical expenses, it's for the little things you might use every day. Eligible health care expenses include copays, coinsurance, deductibles, dental and vision expenses, prescriptions and over-the-counter health care supplies from select retailers. You may be surprised that things like sunscreen (SPF 30+), contact solution, and insulin are covered.

INSPIRA LPFSA: A limited-purpose flexible spending account (LPFSA) is like an HCFSA but is specifically for dental and vision expenses. Unlike the HCFSA, you can contribute to an LPFSA while being enrolled in a high deductible health plan and having an HSA at the same time. You can use the LPFSA for things like prescription eyeglasses, contacts, dental visits, and orthodontia.

INSPIRA DCFSA: When an eligible family member needs care, but you still must work, a dependent care account is a smart and convenient way to save, pay, and budget for dependent care-related expenses. Funds can be used for your dependent(s) age 12 or younger, a spouse, or adult dependent incapable of self-care.

Employees are encouraged to use all FSA Healthcare, Limited Expense Healthcare, and Dependent Care funds for the 2024 benefit year before Dec. 31, 2024.

How to enroll

- Go to liteblue.usps.gov, select "Sign In," enter your employee ID and enter your password.
- Verify your identity with a security method. Enter your security code.
- Select the flexible spending account icon from the LiteBlue employee applications page.
- You will be redirected to the dedicated Inspira Financial page to complete your enrollment.
- The FSA enrollment application can also be accessed at myhr.usps.gov/pay_benefits/benefits/flexible_spending_accounts/enrollment.

After you enroll

Activate your debit card.

You will receive an Inspira debit card for the new plan year a few weeks after Open Season ends. When you use your Inspira debit card, your expenses are automatically paid from your reimbursement account. It is important that you save your receipts and Explanations of Benefits in case you need to validate a purchase.

Create your online account.

An online account is a fast and easy way to check your balance, pay yourself back, manage your account, and sign up for alerts. Setting up and accessing your account is easy:

- Go to liteblue.usps.gov, select "Sign In," enter your employee ID and enter your password.
- Verify your identity with a security method. Enter your security code.
- Select the flexible spending account icon from the LiteBlue employee applications page.

How to file a claim online

You can pay yourself back for eligible out-of-pocket health care expenses, or you can pay your health care provider directly from your online account. After logging in through liteblue.usps.gov, click "File a claim" on the homepage, under "Account Actions." You'll enter your claim details and choose how you want to send documents to Inspira.

To learn more about FSAs, go to myhr.usps.gov/pay_benefits/benefits/flexible_spending_accounts. If you have questions or need any help, contact Inspira Financial at 833-419-0305.

Customer service representatives are available Monday through Friday, 7 a.m. to 7 p.m. Central Time, and Saturday 9 A.M. to 2 P.M. Central Time.



Important dates

2025 benefit period begins	January 1, 2025
Last day to incur expenses using your 2024 HCFSAs or Limited Purpose HCFSAs with FSAFEDS	December 31, 2024
Last day to incur expenses using your 2024 DCFSAs with FSAFEDS	December 31, 2024
Last day to incur expenses using your 2025 HCFSAs or Limited Purpose HCFSAs	December 31, 2025
Last day to incur expenses using your 2025 DCFSAs	March 15, 2026
Last day to submit all claims for the 2025 benefit period	April 30, 2026

If you have questions about your FSAFEDS account, go to fsafeds.gov or contact:

TOLL-FREE PHONE

877-FSAFEDS (372-3337)

TTY Line: 866-353-8058

FSAFEDS benefits counselors are available Monday through Friday from 9 a.m. until 9 p.m. Eastern time.

FAX

866-643-2245 (toll-free)

650-577-5340

MAIL

FSAFEDS Program - Claims

P.O. Box 14127

Lexington, KY 40512-4127

SECURE EMAIL

Log in to your online account and select "Contact Us," then "Secure Message Center."

INTERNATIONAL

+1 650-577-5294 (toll-free)

Federal Employees Dental and Vision Insurance Program

Federal Employees Dental and Vision Insurance Program (FEDVIP) is a supplemental dental and vision insurance program for eligible federal employees and annuitants. BENEFEDS administers the program, which includes enrollment, plan changes and premium payment processes. FEDVIP offers self only, self plus one, and self and family plan options. To compare plans, go to benefeds.gov.

Enrolling in FEDVIP

You can enroll in FEDVIP every year during Open Season. This year Open Season begins Nov. 11 and ends Dec. 9. Outside of Open Season, if you experience a qualifying life event (QLE) such as a birth or adoption, marriage, divorce or death of a family member, you can enroll within 60 days of the QLE. To enroll:

- Go to benefeds.gov; or
- Call 1-877-888-3337, TTY: 1-877-889-5680

If then
You are a career or precareer employee	You can enroll in FEDVIP
You enroll during Open Season	Your FEDVIP coverage will be effective Jan. 1, 2025
You enroll during the special enrollment period after a QLE	Coverage will be effective the first day of the first pay period after the date your enrollment was received

Additional Benefits

- **Commuter benefits.** The Commuter Program allows you to pay for eligible commuting costs using pretax money, deducted from your paycheck. There is no fee to join or cancel. There is no open enrollment period. You can enroll or make changes anytime throughout the year. For more information go to myhr.usps.gov/pay_benefits/benefits/commuter_program.
- **University partnerships.** The Postal Service has partnered with more than 50 universities. You can take advantage of deals that can help you grow personally and professionally. Some universities also extend a discount to employee family members. For more information go to myhr.usps.gov/pay_benefits/benefits/employee_deals/self_development_deals.
- **USPS Employee Assistance Program (EAP).** EAP offers you and your family free confidential support and services on a range of topics. Through EAP, you can get help with issues such as problem solving, work life balance and leadership development. Visit myhr.usps.gov/pay_benefits/wellness/employee_assistance_program.

- **Employee deals.** There are several deals offered to help employees enhance their lives while working at USPS. To take advantage of the great offers, visit myhr.usps.gov/pay_benefits/benefits/employee_deals.

Thrift Savings Plan (TSP)

TSP is a retirement savings and investment plan and is the third part of the Federal Employees Retirement System (FERS). Your TSP will determine your quality of life in retirement. The Postal Service will match your contributions up to 5 percent. You can enroll through PostalEASE®. After enrolling, make your fund allocation through TSP. There are several fund options to invest in. If you are not stock savvy, the TSP Lifecycle Fund may be right for you. If you are not investing at least 5 percent, you are leaving money on the table. For more information about TSP, go to myhr.usps.gov/retirement/thrift_savings_plan.

Annual Leave Exchange (ALE) and Annual Leave Carryover Limits

The ALE carryover limits for 2025 are:

- 640 hours for career nonbargaining employees
- 520 hours for career bargaining employees

The ALE program provides an option for eligible career employees to receive a lump sum payment in exchange for a portion of the annual leave that would otherwise be advanced at the beginning of the leave year.

- If you are eligible, you will receive an ALE eligibility notification letter in the mail. Please read your eligibility letter in its entirety. You may meet eligibility requirements when the letters are generated and lose eligibility if you do not continue to meet all requirements through the last day of the leave year.
- If you do not receive an eligibility letter and believe that you may be eligible, you can make an ALE request via PostalEASE®. Employees who make elections and do not meet ALE eligibility requirements as of the last day of the leave year will receive a notification that the payment will not be made.
- You will see your ALE payout in the first full pay period in 2025.

Note: ALE payments are considered as supplemental wages by the IRS, and taxes will be withheld at a 22 percent rate. To receive a lump sum payment for Leave Year 2025, you must go to PostalEASE® during Open Season 2024 and make a request.

For more information, go to: myhr.usps.gov/pay_benefits/leave/annual_leave/annual_leave_exchange_program.

Virtual Benefits Fair

The Benefits and Wellness team will offer several opportunities to help you navigate Open Season. Please mark your calendars for the Open Season virtual benefits fair and Open Season 101 webinars. The fair provides an opportunity to visit health care provider booths, attend webinars and download informational materials on your personal computer or mobile device. Open Season 101 webinars will include information on finding the best plan for your needs, using the new Postal Service Health Benefits System (PSHBS) and Post-aLEASE and informing you of benefit changes that will occur in 2025. The Open Season virtual benefits fair will address the following:

- PSHB Program carriers,
- USPS Health Benefit Plan for Precareer Employees,
- Retirement (Programs) planning,
- CHECKBOOK's Guide to Health Plans for Federal Employees,
- Thrift Savings Plan (TSP),
- Flexible spending accounts,
- Federal Employees Dental and Vision Insurance Program,
- Medicare,
- Social Security,
- Employee Assistance Program (EAP),
- University school partnerships,
- Employee deals,

There will be live and on-demand presentations, live chats, and Q&A sessions with experts. Go to 2024uspsopenseasonbenefits.vfairs.com to register or scan the following code:



You can access the website 24/7. All live sessions will be recorded and will be available for playback 1 hour after the session has ended. The Virtual Benefits Fair schedule is as follows:

Virtual Benefits Fair Schedule	
Open Season 101	Nov. 3, 2024 1 p.m. – 3 p.m. (ET)
Live Virtual Day	Nov. 5, 2024 11 a.m. – 5 p.m. (ET)
Open Season 101	Nov. 16, 2024 1 p.m. – 3 p.m. (ET)
Live Virtual Day	Nov. 21, 2024 3 p.m. – 9 p.m. (ET)
Live Virtual Day	Dec. 4, 2024 8 a.m. – 2 p.m. (ET)
Live Q&A Sessions with Benefits Specialists	Dec. 9, 2024 12 p.m. and 5 p.m. (ET)

Note: Participation is voluntary. Nonexempt employees may only participate off the clock or during authorized breaks.

Let's Stay Connected

Sign up for short message service (SMS) text messaging today.

Text messages will include important information that you need as an employee related to benefits, wellness, financial education and more.

Text 39369 for the updates you would like to receive:

- **PSHBP** — For updates on the PSHB Program.
- **BENEFITS** — For updates on benefits information.
- **RETIREE** — For annuitant-related information.
- **PRECAREER** — For updates on precareer benefits.
- **SEMINAR** — For retirement seminars.

If you opt in, you may incur the cost of using SMS text messaging (normal rates will apply).

— Benefits and Wellness,
Human Resources, 10-31-24