

Postal FAQs

The [Postal Service Health Benefits Program \(PSHB\)](#) 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.

The team at OPM, in conjunction with the United States Postal Service (Postal Service), is working tirelessly to help ensure a seamless transition and positive experience for Postal Service employees, Postal Service annuitants, and their families.

What to know right now

1. 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.

2. 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 2022, 2023, and 2024 plan years. 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.

3. When does the PSHB Program begin?

The first opportunity to select a PSHB plan will take place during Open Season in late 2024, and coverage under the PSHB health benefits program coverage will begin January 2025.

4. 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 late 2024. Employees and annuitants who do not enroll in a new PSHB plan during Open Season will automatically be enrolled in a PSHB plan.

5. 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)