



September 26, 2023

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SEP 28 2023

Mr. Ivan Butts  
President  
National Association of Postal Supervisors  
1727 King Street, Suite 400  
Alexandria, VA 22314-2753

Dear Ivan:

As a matter of general interest, the Postal Service is updating the Employee and Labor Relations Manual (ELM) section 520 "Health Benefits Program."

Revisions to ELM section 520 "Health Benefits Program" will reflect the establishment of the Postal Service Health Benefits Education Program as required by the Postal Service Reform Act of 2022. These changes include updating section titles and numbering.

Enclosed is the Postal Bulletin letter outlining these changes.

Please contact Bruce Nicholson at extension 7773 if you have any questions concerning this matter.

Sincerely,

*for Jay August*

James Lloyd  
Director  
Contract Administration (NALC)

Enclosure

## ELM Revision: Postal Service Health Benefits Education Program

On March 31, 2024, the Postal Service™ will revise the *Employee and Labor Relations Manual* (ELM), part 520, by adding new section 521.8 to reflect the Postal Service establishing the Postal Service Health Benefits Education Program (PSHBEP), as required under the Postal Service Reform Act of 2022. Although the Postal Service will not publish these revisions in the ELM until March 31, 2024, these regulations are effective immediately.

In implementing the PSHBEP, the Postal Service will notify and provide information to Postal Service annuitants and employees about the Postal Service Health Benefits (PSHB) Program, respond to inquiries from employees and annuitants about PSHB, consult with the Centers for Medicare and Medicaid Services and the U.S. Social Security Administration regarding Medicare enrollment, and conduct navigator activities.

These regulations establish the activities conducted under the PSHBEP. The Postal Service will provide information to employees and annuitants via mailings, seminars, online platforms, text messaging, and other media. Additional information will be sent to employees and annuitants as it becomes available. Employees and annuitants will have access to educational videos on the PSHB Program and Medicare beginning November 2024. Specific plan information will be made available in 2024 before the Open-Season period.

For eligible annuitants, a 6-month PSHB Special Enrollment Period (SEP) for Medicare Part B will begin on April 1, 2024, and end on September 20, 2024. The Postal Service will send notifications to eligible annuitants and covered family members regarding the PSHB SEP, including when and how to enroll for Medicare Part B. The notifications will include information on SEP eligibility, when the SEP will take place, and how eligible annuitants and covered family members may enroll in Medicare Part B during the SEP.

Notifications will also include information on how the Postal Service will pay the late-enrollment penalty for eligible annuitants and covered family members who enroll in Medicare Part B during the SEP.

### ***Employee and Labor Relations Manual (ELM)***

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### **5 Employee Benefits**

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### **520 Health Benefits Program**

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### **521 Administration and Eligibility**

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*[Add new section 521.8 at the end of 521 (after the text of 521.75) to read as follows:]*

### **521.8 Postal Service Health Benefits Education Program**

#### **521.81 Notifications**

### **521.811 Notification about Postal Service Health Benefits Options**

The Postal Service will notify Postal Service annuitants and Postal Service employees about the Postal Service Health Benefits (PSHB) Program and include a description of the available health benefits options provided by the Office of Personnel Management. The Postal Service will notify Postal Service employees and Postal Service Medicare-covered annuitants who become eligible for Medicare Part B about their benefits-coverage options.

In addition, the Postal Service may notify annuitants, employees, and their family members of these requirements in other ways, such as through Frequently Asked Questions, newsletters, and other mailings. PSHB plan information will also be disseminated annually as part of Open-Season communications.

### **521.812 Notification of Medicare-Enrollment Requirement**

The Postal Service will notify eligible Postal Service annuitants, Postal Service employees, and their covered family members of the requirements to enroll in Medicare Part B as a condition of eligibility for continued coverage in the PSHB Program.

Additionally, the Postal Service:

- a. Will include education on the Medicare-enrollment requirement as part of the career-employee orientation and retirement counseling for all eligible employees.
- b. May notify annuitants, employees, and their family members of this requirement in other ways, such as through Frequently Asked Questions, newsletters, and other mailings.

### **521.82 Inquiries from Employees and Annuitants**

Information about the PSHB Program and future Medicare-enrollment requirements for Medicare Part B is available [at Liteblue.usps.gov](http://liteblue.usps.gov). [PSHB information is also available at Postal Service website Keepingposted.org](http://www.keepingposted.org).

Medicare Part B rate information is available at [www.Medicare.gov](http://www.Medicare.gov).

Inquiries about the PSHB Program may be emailed to [retirementbenefits@usps.gov](mailto:retirementbenefits@usps.gov).

### **521.83 Navigator Activities**

Postal Service navigators will provide educational activities for annuitants and employees to raise awareness of the availability of PSHB plans and requirements for enrollment, including Medicare enrollment. Navigators also will:

- a. Provide fair, impartial, and culturally and linguistically appropriate information about available plans.
- b. Facilitate enrollment in plans.
- c. Hold PSHB monthly webinars for employees and annuitants to assist with PSHB plan comparison, plan selection, and benefits of enrollment in Medicare Part B.

- d. Disseminate information to annuitants, employees, and their family members through Frequently Asked Questions, newsletters, text messaging, annual Open-Season communication, and other mailings.

Additional information about PSHB plans is available at “Guide to Health Plans for Federal Employees” – An FEHB Plan Comparison Tool” at [checkbook.org](https://www.checkbook.org).

The available navigators may change over time.

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The Postal Service will incorporate these revisions into the March 31, 2024, edition of the ELM. The ELM is available online on the PolicyNet website:

- Go to [blue.usps.gov](https://blue.usps.gov).
- In the left-hand column, click *Essential Links*, and then click *PolicyNet*.
- Go to the right-hand side under “Published Forms and Directives.”
- Click *Manuals*.

The direct URL for the Postal Service PolicyNet website is [blue.usps.gov/cpim](https://blue.usps.gov/cpim)

— *Benefits and Wellness,*  
*Compensation and Benefits, 10-5-23*