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News Release

FOR IMMEDIATE RELEASE

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RELEASE: OPM Releases List of Conditionally Approved Postal Service Health Benefits Program Carrier Applicants for New Centralized System

Postal Services Health Benefits Program Will Provide a Customer Friendly System Covering Nearly Two Million USPS Employees, Annuitants, and Family Members

Washington, D.C. – The U.S. Office of Personnel Management (OPM) released a list of conditionally approved carrier applicants today to participate in OPM’s new Postal Service Health Benefits (PSHB) Program for U.S. Postal Employees and their families. The Postal Service Reform Act of 2022 requires that OPM establish this new health care program, which will provide coverage for 1.9 million employees, annuitants, and their eligible family members beginning January 1, 2025.

“The Postal Service Health Benefits Program will offer robust health benefits for Postal employees and their families,” said **OPM Director Kiran Ahuja**. “I want to thank the carriers for their interest in supporting the health care needs of our federal workforce. This program improvement is only possible thanks to carrier participation and the tireless work of USPS and our OPM team.”

In total, 32 carrier PSHB applications have received OPM approval, contingent upon successful benefits and rate negotiations. PSHB carrier applicants represent a mix of fee-for-service plans and health maintenance organizations. Their service areas vary from nationwide to specific regions and all have years of experience insuring members through the Federal Employees Health Benefits (FEHB) Program. The PSHB Program will cover roughly 20 percent of the total FEHB population.

Postal Service members will be able to view coverage details and make changes during the upcoming 2024 Open Season, which is aligned with the FEHB Program. Most Postal Service employees and annuitants will be offered a 2025 PSHB plan that is equivalent to their 2024 FEHB plan option. As stipulated in the PSRA, if an enrollee’s FEHB carrier is not participating in PSHB, that individual will be automatically 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. All such automatic enrollments will be a PSHB plan of the same enrollment type (self only, self and family, or self plus one) as the 2024 FEHB plan.

The PSHB builds on the success of two other centralized enrollment systems OPM developed for FEHB, the Federal Employee Dental and Vision Insurance Programs. Importantly, these centralized programs address longstanding problems with FEHB, namely a decentralized enrollment system reliant on individual agencies, and allows OPM to accurately identify and remove improper enrollments.

OPM will continue partnering with the U.S. Postal Service to ensure employees, annuitants, and their eligible family members have access to comprehensive and timely information to support their PSHB plan selection. For more information on the PSHB Program, [Postal Service Health Benefits \(PSHB\) Program FAQs \(opm.gov\)](#).

A list of conditionally approved PSHB carrier applicants is below.

| Carrier Name | Plan Type |
|--|---------------------------------|
| Aetna: HDHP, Aetna Direct, Aetna Advantage | Health Maintenance Organization |
| Aetna: Open Access HMO and Aetna Saver | Health Maintenance Organization |
| Aetna: CDHP and Value | Health Maintenance Organization |
| American Postal Workers Union (APWU) Health Plan | Fee-for-Service |
| Blue Cross Blue Shield (BCBS) Service Benefit Plan | Fee-for-Service |
| Capital Health Plan | Health Maintenance Organization |
| CareFirst BlueChoice | Health Maintenance Organization |
| Government Employees Health Association (GEHA) Employee Organization | Fee-for-Service |

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|---|---------------------------------|
| Government Employees Health Association (GEHA) Indemnity Benefit Plan | Fee-for-Service |
| Health Alliance Plan of Michigan | Health Maintenance Organization |
| HealthPartners | Health Maintenance Organization |
| Hawaii Medical Service Association (HMSA) | Health Maintenance Organization |
| Independent Health Association, Inc. | Health Maintenance Organization |
| Kaiser Permanente - Colorado | Health Maintenance Organization |
| Kaiser Permanente - Fresno California | Health Maintenance Organization |
| Kaiser Permanente - Hawaii | Health Maintenance Organization |
| Kaiser Permanente - Northern California | Health Maintenance Organization |
| Kaiser Permanente - Northwest | Health Maintenance Organization |
| Kaiser Permanente - Southern California | Health Maintenance Organization |
| Kaiser Permanente - Washington Core | Health Maintenance Organization |
| Kaiser Permanente - Washington Options Federal | Health Maintenance Organization |

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|--|---------------------------------|
| Kaiser Permanente - Georgia | Health Maintenance Organization |
| Kaiser Permanente - Mid-Atlantic | Health Maintenance Organization |
| Mail Handlers Benefit Plan | Fee-for-Service |
| Medical Mutual of Ohio | Health Maintenance Organization |
| National Association of Letter Carriers (NALC) Health Benefit Plan | Fee-for-Service |
| Rural Carrier Benefit Plan | Fee-for-Service |
| TakeCare | Health Maintenance Organization |
| Triple-S Salud | Health Maintenance Organization |
| UnitedHealthcare Insurance Company, Inc. - Choice Plus Primary | Health Maintenance Organization |
| UnitedHealthcare Insurance Company, Inc. - Choice Plus Primary WF | Health Maintenance Organization |
| UPMC Health Plan | Health Maintenance Organization |

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The U.S. Office of Personnel Management (OPM) is the leader in workforce management for the federal government. Our agency builds, strengthens, and serves a federal workforce of 2.2 million employees with programs like hiring assistance, healthcare and insurance, retirement benefits, and much more. We provide agencies with policies, guidance, and best practices for supporting federal workers, so they can best serve the American people.
