



OPEN SEASON
2024

Retiree Benefits

November 11 – December 9



Contents

Welcome Letter	3
Family Member Verification Annual Notice	4
Understanding Healthcare Terms and Plans	5
Benefits Overview Chart	5
Automatic Enrollment in Postal Service Health Benefits	6
Enrolling in Postal Service Health Benefits	8
Reminder Regarding the Medicare Part B Special Enrollment Period	12
Postal Service Health Benefits Program	13
CHECKBOOK	13
Federal Employees Dental and Vision Insurance Program	15
Virtual Benefits Fair	15
Medication Safety	17
Breast Cancer Awareness	18
Let's Stay Connected	19
Word Search Puzzle	20

Dear Postal Retiree,

Open Season is finally here! This is your once-a-year opportunity to make changes to your benefits. Open Season officially begins Nov. 11, 2024, and ends Dec. 9, 2024. This Open Season is unique because the new Postal Service Health Benefits (PSHB) Program takes effect on Jan. 1, 2025.

In this packet, you will find resources to help you review PSHB plan options so you can determine which plan will work best for you and your family members. You will receive information on the plan identified as the most comparable to the Federal Employees Health Benefits Program plan in which you are enrolled for the 2024 plan year, but it is still important for you to do your own research. You are encouraged to use CHECKBOOK's Guide to Health Plans for Federal Employees and Retirees, a free online tool that allows you to compare plan information, including premiums, copays, and deductibles.

This packet also includes information regarding the new Postal Service Health Benefits System (PSHBS), which is the enrollment platform for PSHB and the Federal Employees Dental and Vision Insurance Program (FEDVIP), and provides wellness information.

The USPS Benefits and Wellness Team will host virtual 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. You can also attend a live Benefits 101 presentation, which is a comprehensive webinar that will review all of the exciting changes that are happening this Open Season and more. You will find detailed information regarding the Virtual Benefits Fair and how to participate inside this packet.

Webinar schedules, access to webinars, a link to CHECKBOOK's Guide to Health Plans for Federal Employees and Retirees, and a link to the PSHBS can be found online at *keepingposted.org*.

For important updates throughout Open Season and beyond, text "RETIREE" to 39369. Carrier 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 (OPM) 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 www.opm.gov) and ensure that all your family members are eligible to be covered.

OPM 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 and to work with OPM 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 cannot add a foster child without 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 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 OPM within 60 days of a family member becoming ineligible. In addition, you may also have the opportunity to change your plan or enrollment type. You can find more details about how to verify your family member’s eligibility in the Family Members section of the FEHB Program Handbook at www.opm.gov.

Benefits Overview Chart

Benefits Programs	Time Frame to Make Changes	To Enroll or Make Changes
Postal Service Health Benefits (PSHB) Program	Nov. 11–Dec. 9 (11:59 P.M ET)	Postal Service Health Benefits System (PSHBS) <ul style="list-style-type: none"> ■ www.keepingposted.org/health-benefits.htm ■ 1-844-451-1261 
Federal Employees Dental and Vision Insurance Program (FEDVIP)	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)	Make changes at any time	<ul style="list-style-type: none"> ■ www.tsp.gov ■ Call TSP at 1-877-968-3778 (TTY 1-877-847-4385) 

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 health care 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% 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:

	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 Arrangements (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 employees, 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).

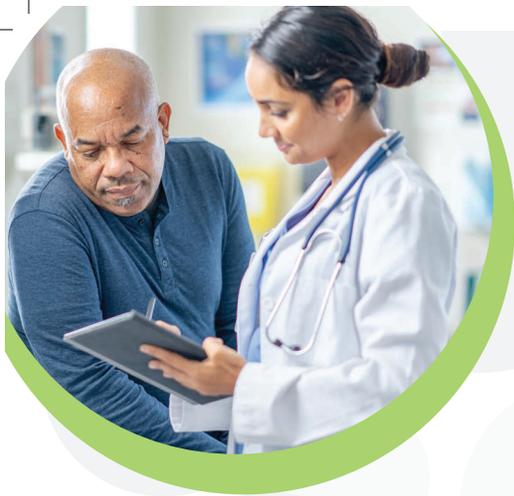
Postal Service enrollees always have the right to choose their PSHB plan during the Federal Benefits Open Season. This year, Open Season will run from Nov. 11, 2024, through Dec. 9, 2024.

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	HHD / 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
HealthPartners	High Option	V31 / V32 / V33	High Option	KGA / KGB / KGC
	Standard Option	V34 / V35 / V36	Standard Option	KGD / KGE / KGF

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
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
	Prosper	N41 / N42 / N43	Prosper	NCA / NCB / NCC
Kaiser Permanente – Fresno California	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

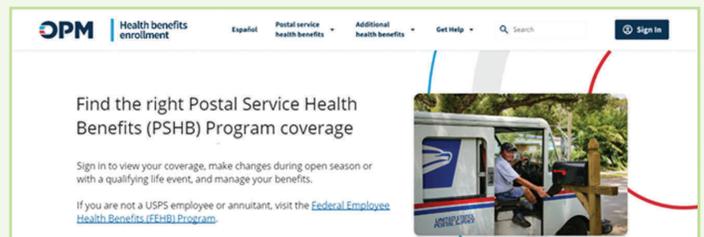
- Set up an account with *login.gov* to view plans, compare and enroll.
- For additional help or questions, please call (844) 451-1261



1

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

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



2

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/*

LOG IN GOV Government Agency Name Placeholder

FHI - SIT2 is using Login.gov to allow you to sign in to your account safely and securely.

Sign in Create an account

Create an account for new users

Enter your email address

Select your email language preference
Login.gov allows you to receive your email communication in English, Spanish or French.

English (default)
 Español
 Français

I read and accept the Login.gov [Rules of Use](#)

Submit

3

Step 3: Confirming Your Email Address

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



Confirm your email

Thanks for submitting your email address. Please click the link below or copy and paste the entire link into your browser. This link will expire in 24 hours.

[Confirm email address](#)

Please do not reply to this message. If you need help, visit login.gov/help/

[About Login.gov](#) | [Privacy policy](#)

4

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”**

Note: Passwords will need to reach a strength threshold designated by *login.gov*



 Government Agency Name Placeholder

✔ You have confirmed your email address

Create a strong password

Your password must be **12 characters** or longer. Don't use common phrases or repeated characters, like abc or 111.

Password

Confirm password

Show password

[Continue](#)

[Password safety tips](#)



5 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 www.login.gov/help/get-started/authentication-methods
- Click **“Continue”**

6 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

7

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”**

LOGIN.GOV Government Agency Name Placeholder

Getting started Verify your ID Verify your information **Verify your phone number** Re-enter your password

✓ We verified your information

Verify your phone number

We'll check this number with records and send you a one-time code. This is to help verify your identity.

Enter a phone number that is:

- Based in the United States (including U.S. territories)
- Your primary number (the one you use the most often)

[Learn more about what phone number to use](#)

Phone number

How should we send a code?
 If you entered a landline above, please select "Phone call" below.

Text message (SMS) Phone call

Send code

LOGIN.GOV Government Agency Name Placeholder

Getting started Verify your ID **Verify your information** Verify your phone number Re-enter your password

✓ We verified your ID

Enter your Social Security number

We need your Social Security number to verify your name, date of birth and address. [Learn more about how we protect your sensitive information](#)

Don't have a Social Security number?
 You must have a Social Security number to finish verifying your identity. [Exit Login.gov and return to FHI-SIT2](#)

Social Security number
 Example: 123-45-6789

Show Social Security number

Continue

[Cancel](#)

8

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

Getting started Verify your ID Verify your information **Verify your phone number** Re-enter your password

✓ We secured your verified information

Save your personal key

5XEJ - BCSY - HB0A - Y2GJ

Your personal key was generated on April 18, 2024 at 11:38 AM
[Copy](#) [Download \(text file\)](#) [Print](#)

You need your personal key if you forget your password. **Keep it safe and don't share it with anyone.**

If you reset your password without your personal key, you'll need to verify your identity again.
[Learn more about the personal key](#)

I saved my personal key in a safe place.

Continue

Reminder Regarding the Medicare Part B Special Enrollment Period

If you were an eligible annuitant that chose to enroll in Medicare Part B during the recent Special Enrollment Period (SEP), please note the following:

- Open Season is an opportunity to select a health benefits plan that works in conjunction with your Medicare coverage.
- Review plan options carefully, to include premium reimbursement rebate incentives.
- Your Medicare Part B coverage will be effective on Jan. 1, 2025.
- If, after reviewing the PSHB plan information you want to rescind your Medicare Part B enrollment, you can request a termination from the Social Security Administration until Dec. 31, 2024. It is best to cancel as soon as possible to avoid an inadvertent payment of Medicare Part B premiums.
- If your request to cancel Medicare Part B enrollment is made after Jan. 1, 2025, you will no longer be eligible for the PSHB Program unless a Medicare Part B exception applies. You will also be responsible for any Part B and PSHB premiums due through the month of termination. If you have questions regarding termination of Part B or if you would like to terminate your Part B enrollment, call Social Security at 1-800-772-1213. TTY users call 1-800-325-0778.



Postal Service Health Benefits Program

CHECKBOOK

CHECKBOOK's online *Guide to Health Plans for Federal Employees and Annuityants* 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 *keepingposted.org*** or scan the code at right, under “Selecting the Right Plan for You” click on “Go to CHECKBOOK’s Guide to Health Plans. You also have the option to click on the Medicare Comparison Tool.
2. **Select:**
 - The ZIP Code™ where you will primarily be receiving health care services.
 - Your enrollment category – retiree or annuityant.
 - 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 annuity check to be in the plan).
 - Compare up to four plans by checking the box next to each plan and clicking “Compare”.
4. **Identify the plan that’s best for you and your family.** Be sure to write down the plan name and plan code. You will need this to make your Open Season election.
5. **Enroll through the Postal Service Health Benefits System (PSHBS).**

Medicare Part B Learning Tool

FOR USPS EMPLOYEES & ANNUITANTS

For more information, visit:
partb.guidetopshbplans.org



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

Federal Employees Dental and Vision Insurance Program

Federal Employees Dental and Vision Insurance Program 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, visit benefeds.gov.



Who can enroll in FEDVIP?

- You can enroll 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, you can enroll or make changes within 60 days of the QLE. To enroll, visit benefeds.gov or call 1-877-888-3337, TTY: 1-877-889-5680.
- If you enroll during Open Season, your FEDVIP coverage will be effective Jan. 1, 2025.

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. The Open Season 101 webinars will include information on finding the best plan for your needs, explain how to use the Postal Service Health Benefits System (PSHBS), and inform you of benefit changes that will occur in 2025.

The Open Season virtual benefits fair will address the following:

- PSHB Program carriers
- CHECKBOOK’s Guide to Health Plans for Federal Employees and Annuitants
- Thrift Savings Plan (TSP)
- Federal Employees Dental and Vision Insurance Program (FEDVIP)
- Medicare
- Social Security



There will be live and on-demand presentations, live chats, and Q&A sessions with experts. Visit 2024uspsopenseasonbenefits.vfairs.com to register.

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

The 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)



SHIP

State Health Insurance
Assistance Program

Find your local SHIP
shiphelp.org

1-877-839-2675

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Local Help Navigating Medicare

SHIP is your local State Health Insurance Assistance Program. SHIP provides unbiased help to Medicare beneficiaries, their families, and caregivers. Whether you are new to Medicare, reviewing Medicare plan options, or have questions on how to use your Medicare, SHIP can help.



When you contact your local SHIP, a certified counselor will give you one-on-one guidance based on your unique situation and needs.

SHIP is here to help with:

- understanding your choices
- how to enroll
- plan comparison
- coverage and costs
- paying for Medicare and prescriptions
- troubleshooting billing issues
- submitting appeals
- Open Enrollment (October 15 – December 7)
- referral to other resources

SHIP isn't just for people new to Medicare. Needs and options may change over time, so it's important to review your Medicare plan every year during Open Enrollment. SHIP can help you understand and compare options, so you can make choices that are best for you and your loved ones. We can also assist you with navigating access to providers, correcting billing issues, and filing complaints and appeals. With

your permission, SHIP will work with Medicare directly to help solve problems on your behalf.

SHIP counselors are members of your local community who have been screened, trained, and certified as Medicare experts. Many are volunteers and they may even be one of your peers. They pride themselves on providing unbiased, confidential counseling. Their only priority is helping you make informed decisions about your care and benefits.

You can count on SHIP to be:

- Local
- Unbiased
- Confidential
- Knowledgeable
- In-person or virtual

SHIP is a national program with offices across the country. Depending on your area, you may know your local SHIP by another name, but the support it provides is the same.

Navigating Medicare can be complicated. SHIP can help.



SHIP is a national program of the Administration for Community Living, an operating division of the U.S. Department of Health and Human Services. Learn more at ACL.gov.

SHIP is supported through state and federal partnerships that are not reimbursed by private health insurance plans or entities. SHIP is not paid per enrollment.

Medication Safety

Learning about medication safety can reduce the risk of harm for you and your loved ones.

There are risks in taking any medication, vitamins or supplements. Medicines are safe when they are used as prescribed or as directed on the label.

An adverse drug event (ADE) is when a medication causes harm to someone. ADEs include allergic reactions, side effects, overmedication and medication errors. They are a serious public health threat. Each year in the United States, ADEs cause more than 1.5 million visits to hospital emergency departments.

As adults get older, they often take more medicine, which increases their risk of an ADE.

The most common errors occur with anticoagulants (blood thinners), diabetes medication and antibiotics.

Here are some medication safety tips:

- Keep a list of your medicines, vitamins, and supplements. Make sure your doctor knows about all the medicines, vitamins, and supplements you take.
- Take medicines as directed on the label or as instructed by a doctor or pharmacist.
- Some medicines should be taken with meals or at a certain time of day. Set timers or reminders to help you remember to take your medicine.
- Turn on a light when taking medicines so you don't misread the label and make a mistake. If you wear eyeglasses, put them on as well.
- Ask questions: If you do not understand label instructions, talk to your pharmacist or doctor before taking the medicine.
- Get the tests you need: Keep up with any blood testing suggested by your doctor.



Source: [cdc.gov/medication-safety/data-research/facts-stats/index.html](https://www.cdc.gov/medication-safety/data-research/facts-stats/index.html)

Breast Cancer Awareness

Breast cancer occurs when cells in the breast change and grow out of control. There are different types of breast cancer based on which breast cells turn into cancer.

Breast cancer can affect people of all ages, races, ethnicities and sexes. Differences in genetics, hormones, environmental exposures, and other factors can lead to differences in risk among different groups of people. Increasing age is the most important risk factor.

The signs and symptoms of breast cancer include:

- A new lump or thickening in or near the breast or in the armpit.
- A change in the size or shape of the breast.
- A dimpling or puckering in the skin of the breast. It may look like the skin of an orange.
- A nipple turned inward.
- Nipple discharge other than breast milk. The discharge might happen suddenly, be bloody, or happen in only one breast.
- Scaly, red, or swollen skin in the nipple area or on the breast.
- Pain in any area of the breast.

You may be able to help prevent breast cancer by making healthy lifestyle changes like staying at a healthy weight, limiting alcohol use, getting enough exercise, limiting exposure to estrogen, and limiting hormone therapy. Ask your doctor about the risks of hormone therapy and find out if it is right for you.

It's also important to get regular mammograms to identify breast cancer in the early stages, when it is easier to treat.

Source: medlineplus.gov/breastcancer.html



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 retiree 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.
- **RETIREE** - For annuitant-related information.

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

Stay Connected Through KeepingPosted.org

You can stay connected and informed by visiting the USPS retiree KeepingPosted website. There, you can sign up for the monthly Retiree E-Newsletter. The newsletter provides wellness information, postal news and frequently asked questions. You can also join the USPS Facebook community. To sign up for the newsletter and join the Facebook community, go to www.keepingposted.org.



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- ANNUITANT
- COINSURANCE
- DENTAL HYGIENE
- HEALTH BENEFITS
- KEEPING POSTED
- OPEN SEASON
- THRIFT SAVINGS
- BREAST CANCER
- COPAYMENT
- ENROLL
- HEALTH CARE
- MEDICARE
- PSHB PROGRAM
- VACCINES
- CHECKBOOK
- DEDUCTIBLE
- FEDVIP
- MEDICATION SAFETY
- SICKLE CELL
- INSURANCE

