

A photograph of Paul V. Hogrogian, National President, speaking at a wooden podium. He is wearing a light-colored blazer over a dark shirt and a blue lanyard. A microphone is positioned in front of him. The background features a large, stylized 'X' logo in red and black. A blue banner with white text is overlaid at the bottom of the image.

# MHBP OPEN SEASON SEMINAR



Kevin P. Tabarus, National Secretary Treasurer

On October 6–7, 2023, Mail Handlers gathered to learn about NPMHU's fantastic health insurance plan, MHBP, and how to educate potential members about the health plan. The two-day educational seminar took place in Orlando, Florida and was co-hosted by NPMHU and Aetna, in anticipation of Open Season Health Fairs in November and December 2023.

The Seminar began with opening remarks from National President Paul Hogrogian about MHBP, its value to those enrolled in it, and its value to each Local Union through Associate Membership in NPMHU. National

Secretary-Treasurer Kevin Tabarus echoed these sentiments and reminded attendees that Postal Service employees may utilize SF1187 to easily collect their Associate Members dues from their paycheck.

Mail Handlers learned important information about the changes to MHBP for 2024 for each of its three program options, Standard Option, Value Plan, and Consumer Option. Changes for 2024 include program enhancements like additional coverage for infertility services, liberalizing requirements for prescription medication refills, enhancing family building support in the maternity program, adding

the option to be enrolled in Silver Scripts for retirees, and, for those in the Standard Option and Value Plan, adding an innovative at home skincare cancer screening program.

The most exciting change for 2024 is no change at all; MHBP premiums have not increased for all three program options! Brad Corban of Aetna likened the shape of the zero in the zero premium increase to the shape of a doughnut. Who doesn't love doughnuts (and zero increases in MHBP's health insurance premiums)!

Attendees also learned about ongoing and future digital marketing campaigns for the plan, utilizing email, social





Nina Gallaresi, MHBP Executive Director

media and search engines to advertise to postal and federal employees.

Informative breakout sessions covered many detailed topics regarding plan features and benefits. Sessions focused on each of the three plan options, understanding that each plan offers in- and out- of network benefits, utilizes Aetna's nationwide provider network of almost 2 million providers, offers a 24 hour nurse line, and has amazing customer service available 24 hours a day, 7 days a week. A session detailed the Consumer Option, MHBP's high deductible health plan that utilizes a Health Savings Account (when applicable), so that members can keep their unused HSA amounts when they leave the plan. Another session covered MHBP's Dental and Vision supplemental benefits.

General sessions concluded with a review of the Partial Reimbursement Program. The Partial Reimbursement Program allows participating Local Unions to offset some of the costs of sending Local Union representatives to Open Season Health Fairs to educate potential members about MHBP.

Finally, the Open Season Seminar concluded by recognizing Local Unions who made significant contributions to their MHBP enrollment numbers through participating in Open Season Health Fairs, participating in Non-open Season New Hire Orientations, enrollment of Full Time Regular Mail Handler conversions, and additional support of the plan. Congratulations to the regional Local Union award winners and overall Local Union award winner!

### **POSTAL SERVICE HEALTH BENEFITS PROGRAM (PSHBP)**

Beginning January 1, 2025, Postal Service Active Employees and Annuitants will receive their medical health benefits through the Postal Service Health Benefits Program (PSHBP), which is a separate subset of the Federal Employee Health Benefits Program (FEHB), although it will still be administered through Office of Personnel Management (OPM).

### **Why was the program created?**

This change is made in accordance with the Postal Service Reform Act of 2022

(PSRA) and is designed to offset some of the rising costs of future healthcare paid by USPS and ultimately control rising premiums costs for USPS active employees and retirees. This cost offset will be accomplished through Medicare Integration for future retirees who will be required to enroll in Medicare (with a few important exceptions to the requirement). Currently, approximately 75% of Postal retirees have already enrolled in Medicare Part A and/or B. That leaves 25% of USPS retirees whose medical claims are paid primarily by USPS. When retirees enroll in Medicare, Medicare is the primary payor of medical claims, not the USPS. With some exceptions, all future USPS retirees will be required to enroll in Medicare Parts A and B. It is important to note that both the Postal Service and USPS employees have already paid into Medicare through FICA taxes.

Under the PSRA, there will be a Special Enrollment Period in 2024 for current retirees to late enroll in Medicare Part B without paying a late enrollment penalty. In this Special Enrollment Period, the Postal Service, rather than the enrollee, will pay the Late Enrollment Penalty if a retiree chooses to late enroll in Medicare.

### **Who is an exception to the requirement for future retirees to enroll in Medicare?**

Exceptions to the requirement for future USPS retirees to enroll in Medicare Parts A and B when eligible include one or more of the following for the enrollee: if you are over age 64 as of 1/1/2025; if you retiree before 1/1/2025; if you are covered for medical services through Indian Health Services or Veterans Administration; or if you reside outside the US and its territories. OPM is developing guidelines for establishing evidence of the exceptions noted above.

# AM I AN EXCEPTION TO THE PSHBP REQUIREMENT TO ENROLL IN MEDICARE PART A AND B FOR FUTURE RETIREES?

Am I age 64 or older on 1/1/2025?

Am I retired as of 1/1/2025?

Do I reside abroad?

(other than PR, Guam, Virgin Islands, American Samoa, No. Mariana Islands)

Am I covered by Indian Health Services or VA Services?

A YES to any of these means that you are an EXCEPTION to the PSHBP Medicare A&B requirement.

Brad Corban, Director  
National Accounts Aetna



## What are the requirements for dependents and covered family members?

Generally, dependents and covered family members follow the requirements of the enrollee. If an enrollee is required to enroll in Medicare to maintain their participation in PSHBP, then their dependents and covered family members are similarly required when they are eligible.

## How will I learn more about this?

The postal Unions, including NPMHU, and USPS have been working together on educational materials. A basic Fact Sheet to give an overview of the program is currently available at [LiteBlue.usps.gov](https://www.usps.gov/liteblue) (for

active employees) and KeepingPosted.org (for retirees). Further educational materials, including informative video training series about Medicare and its components, are being developed.

## When do I need to do something?

The Special Enrollment Period is April 1 to October 30, 2024 for retirees who want to late enroll in Medicare Part B, without late penalty. Eligibility for the Special Enrollment period will be mailed to annuitants in early 2024.

In October 2024, compare the program health plans and premiums.

During Open Season 2024, November 11, 2024 – December 9, 2024, select a medical insurance plan in PSHBP.

In the meantime, please make sure the USPS and OPM have your current address, and, if you are an active

employee, make sure you are able to access LiteBlue.

## Will MHBP be a health plan in PSHBP?

MHBP has applied to be part of the Postal Service Health Benefits Program. OPM has indicated that it will not release information about which insurers are in the PSHBP until Summer/Fall 2024, but MHBP is a plan designed by NPMHU for Mail Handlers and other postal employees and retirees, and we plan to be in the program! We intend to offer the same three Plan Options in the Postal Service Health Benefits Program that we have now: Standard Option, Value Plan and Consumer Option. MHBP is your Union-sponsored health plan and Mail Handlers can count on MHBP to support their health!





# MHBP OPEN SEASON

# *Seminar Awards*







**LOCAL 322**



**LOCAL 311**



**LOCAL 321**

### Local 300

Local 300 Award for MHBP Outstanding Performance Northeastern Region, Union of the Year. (l-r) Schann Holladay, Brian Parran, Lucy Lombardo, Malik Sheppard, M. Yvette Johnson, Ray Bermudez, Tommy Russo and Emily Williams.

### Local 332

Local 332 Award for MHBP Outstanding Performance Western Region, Union of the Year. (l-r) Brian Parran, Schann Holladay, Edvina Tesch and Emily Williams.

### Local 301

Local 301 Award for MHBP Outstanding Performance Northeast Region, Union of the Year. (l-r) Phil Alvarado, Regina Stewart, Shawn Holt, Lori Teper and John Bessette.

### Local 323

Local 323 Award for MHBP Outstanding Performance Central Region, Union of the Year. (l-r) Schann Holladay, Brian Parran, Michael Alvarez, Brian Blatchford, Kathleen Schultz, Jeff Larsen, Delicia Johnson, Dean Abate, and Emily Williams.

### Local 322

Local 322 Award for MHBP Outstanding Performance Eastern Region Union of the Year. (l-r) Schann Holladay, Brian Parran, Deborah Stophel, Donna Truschel, Kelly Dickey, Linda DeHaven, and Emily Williams.

### Local 311

Local 311 Award for MHBP Outstanding Performance Southern Region, Union of the Year. (l-r) Shirley Mackey, Vel Lewis, Charles Charleston, Roxie Olds Pride and Emily Williams.

### Local 321

Local 321 Award for Outstanding Performance National Union of the Year. (l-r) Brian Parran, Eva Olson, Samuel T. Koduah, Tony Wilson, Richard Lairscey, Emily Williams and Schann Holladay.