Postal service employees, retirees and second term appointment MHAs can count on MHBP

Your union-sponsored health plans

For 2027, MHBP is making several changes to its plan offerings. The Consumer Option will no longer be available in the PSHB Program. MHBP is also adjusting premiums and certain member cost-sharing requirements for both the Standard Option and the Value Plan.

Why is MHBP doing this?

After extensive review of its financial position, MHBP determined that the Consumer Option in the PSHB program were no longer financially sustainable. For the Standard Option and the Value Plan, MHBP determined that adjustments to the premiums and certain member cost-sharing are necessary to ensure their long-term financial stability.

MHBP has proudly served postal employees, retirees, and their families for more than 60 years. MHBP is, and has always been, a not-for-profit plan – every dollar received in premiums is used to pay member claims and plan expenses.

From 2020-2025, MHBP kept premiums flat by using some of the plan's reserves that had accumulated over many years. This approach meant that the plan would spend more on claims and expenses than the plan would receive in premiums. Given that membership levels had stayed relatively level over the years, MHBP decided that using the accumulated reserves to keep the premiums flat was an appropriate benefit to provide to MHBP's participants.

In 2026, however, MHBP experienced an unprecedented and unexpected increase in membership, with MHBP's membership almost doubling from 2024. More members meant significantly more medical and pharmacy claims, and the decision to keep the premiums underpriced meant that the increased claims consumed more of the plan's reserves than was expected. The combined effect of the explosive membership growth and the intentionally low premiums was that significant changes needed to be made to MHBP's plans to ensure long-term stability.

What is MHBP doing now?

MHBP is focusing on the Standard Option and the Value Plan in the PSHB program and is making changes for 2027 to strengthen those plans to ensure that they continue providing comprehensive coverage and valuable services in the years ahead.

MHBP remains a strong choice in health insurance for postal workers and retirees. MHBP's Standard Option and Value Plan will continue to offer access to a broad national provider network, coverage for in-network and out-of-network care, no referral requirement for specialists, a 24/7 nurse line, and other valuable benefits, all at a fair price.

Members should review the official 2027 plan brochures for complete information about premiums, benefits, and cost sharing.

Who is eligible and when?

1. All existing career Mail Handlers may make any one, or a combination of, the following changes to their health insurance during Open Season:
   - **enroll if not enrolled**
   - **cancel enrollment**
   - **change from one plan to another or from one option to another**
   - **change from Self to Self and Family, or from Self and Family to Self**
2. For those Mail Handlers converting to full time regular (FTR), you have 60 days from the date of conversion to enroll in a PSHB Plan.
3. Mail Handler Assistants (MHAs) – those working in their second term are eligible for immediate enrollment into the MHBP Value Plan with contributions toward premiums to be made by the Postal Service. You have 60 days from the date of your newly acquired eligibility to enroll in MHBP.

2027 Plan Features

- **Office visit copay for Primary Care Physician and Specialists**
- **Wellness Incentives**
- **Low copays for generic prescription drugs**
- **You pay nothing for covered lab services through our Lab Savings Program**
- **You pay nothing for telehealth visits through Teladoc Health**
- **Access to a large nationwide network of over 2.1 million qualified care providers and hospitals — plus coverage for out-of-network services.**
- **Highly rated, dedicated customer service**

2027 Plan Rates

RATES		STANDARD OPTION CODES 73 D, F, E	VALUE PLAN CODES 73 A, C, B
Postal Service employees* (biweekly)	Self only	$137.78	$83.22
	Self plus one	$395.93	$200.18
	Self and family	$372.83	$206.73
Second-term MHAs*** (biweekly)	Self only	n/a	$207.87
	Self plus one	n/a	$415.97
	Self and family	n/a	$282.41

SCAN FOR MORE INFORMATION

*These rates do not apply to all Enrollees. If you are in a special enrollment category, please refer to the PSHB Program website or contact the agency or Tribal Employer which maintains your health benefits enrollment.

***These rates apply upon appointment to second term.

This is a brief description of the features of MHBP. Before making a decision, please read the plan's applicable Official Plan brochure(s). All benefits are subject to the definitions, limitations and exclusions set forth in the Official Plan brochures.