

# PSHB Options to Largely Mirror FEHB Options, Where It Will Have a Parallel Plan

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Plans that will participate in the new Postal Service Health Benefits program, which will replace the FEHB for postal employees and retirees effective in January, will offer largely the same options they have offered in the FEHB, a fact sheet recently [posted](#) by the USPS shows.

The fact sheet refers to the issue of automatic enrollment in the PSHB by those who currently are in the FEHB and who do not make a new plan election for next year during the open season that this year will run November 11-December 9. Enrollees of an FEHB plan that also will be available in the PSHB who make no enrollment choice during that period will be automatically enrolled in the same option of that plan, if the PSHB plan offers that option.

If the PSHB plan does not offer that option and they make no other choice they will be put in the option of the same PSHB plan most like their current FEHB plan option, in terms of costs and coverage.

The posting shows that for plans approved to participate in the PSHB, each will offer the same options except for CareFirst Blue Choice, which in the FEHB offers a high deductible option, a standard option and a “Blue Value Plus” option. There will be no standard option in that plan in the PSHB, meaning that those currently enrolled in it would be enrolled by default in the Blue Value Plus option, if they make no other election.

It further notes that enrollees of a current FEHB that does not participate in the PSHB “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.” That policy mirrors the practice regarding automatic enrollment in the FEHB regarding plans that drop out, if those who have been enrolled in them make no new election.

The posting does not specify which plan that would be, but for the last several years in the FEHB it has been the GEHA “Elevate” option—which will be an offering in the PSHB.

While a much smaller number of plans are set to participate in the PSHB than currently are in the FEHB, those that will participate cover the large majority of enrollees, including the largest national plans and HMOs available in many city areas.

The announcement of rates and coverage terms in both programs could come at any time.

See the attachment.

Pass on to your Stewards!

*Alex Aleman, Local President  
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**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 January 1, 2025. Learn more about PSHB [link to landing page].

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 enrollees, 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.

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 November 11, 2024, through December 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	HHH / HHE / HHF
Aetna: HDHP, Aetna Direct, Aetna Advantage	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 HealthFund HDHP	224 / 225 / 226	Aetna HealthFund HDHP	G3D / G3E / G3F
Aetna: Open Access HMO and Aetna Saver	Aetna Direct	N61 / N62 / N63	Aetna Direct	G3A / G3B / G3C
	Aetna Advantage	Z24 / Z25 / Z26	Aetna Advantage	HLA / HLE / HLF
	Aetna Open Access - High Option	JN1 / JN2 / JN3	Aetna Open Access - High Option	G8A / G8B / G8C
American Postal Workers Union Health Plan	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
	High Option	471 / 472 / 473	High Option	23A / 23B / 23C
Blue Cross and Blue Shield	Consumer Driven Option	474 / 475 / 476	Consumer Driven Option	23D / 23E / 23F
	Standard Option	104 / 105 / 106	Standard Option	33D / 33E / 33F
	Basic Option	111 / 112 / 113	Basic Option	33A / 33B / 33C
CareFirst BlueChoice	FEP Blue Focus	131 / 132 / 133	FEP Blue Focus	35A / 35B / 35C
	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

Plan				
Rural Carrier Benefit Plan	CDHP	324 / 325 / 326	CDHP	77D / 77E / 77F
	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

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	G4 / G5 / G6	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
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	N21 / N22 / N23	High Option	NNA / NNB / NNC
	Standard Option	N24 / N25 / N26	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
	Value	414 / 415 / 416	Value	73A / 73B / 73C
Mail Handlers Benefit Plan	Standard Option	454 / 455 / 456	Standard Option	73D / 73E / 73F
	Consumer Option	481 / 482 / 483	Consumer Option	74A / 74B / 74C
	Standard Option	644 / 645 / 646	Standard Option	D3D / D3E / D3F
Medical Mutual of Ohio	Basic Option	UX1 / UX2 / UX3	Basic Option	D3A / D3B / D3C
	High Option	321 / 322 / 323	High Option	77A / 77B / 77C
National Association of Letter Carriers Health Benefit				