

Postal Reform Act and Health Insurance

In a historic moment, the Senate passed the Postal Service Reform Act of 2022 on March 8 with a vote of 79-19. There are changes, and they may or may not affect you. Medicare integration is one of the provisions that will help save the postal service money and will become effective January 1, 2025. Below are some situations and answers:

Q: I am retired, will this apply to me?

A: No. If a retiree is over 65 with FEHBP who has not joined Medicare B and wishes to join, they will have a one-time opportunity with the late penalty waived.

Q: Will current and retired employees keep their FEHBP

A: YES

Q: I am an active employee under the age of 65, am I required to enroll in Medicare parts A and B?

A: YES. Medicare integration means enrolling in parts A and B when you retire to keep your FEHBP. However, if you are age 64 as of January 1, 2025 this does not apply.

There are more scenarios, but these are the main concerns. I hope this brings clarity and helps with confusion. If you have any questions or concerns, please contact me via email or phone, I am happy to help.

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