



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



Your union-sponsored health plans

MHBP has been trusted by federal and postal service employees and retirees for over 60 years. With our three nationwide health plans, we offer quality coverage and exceptionally low premiums. One winning feature is our highly rated customer service. We have dedicated MHBP representatives available to answer your questions 24 hours a day, 7 days a week (except certain holidays). In the United States, we are backed by the strength of the Aetna® national network, with over 1.9 million providers. MHBP also offers coverage outside of the United States. All MHBP plans offer both in- and out-of-network coverage. At MHBP, we are raising quality standards while keeping low rates — because we believe it's what all federal and postal service employees deserve!

Scan for more information!



Who is eligible and when:

- 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.
- 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.
- Mail Handler Assistants (MHAs) – those working in their second term are eligible for immediate enrollment into the MHBP Consumer Option and 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.

2025 Plan Features

Plan Features to Compare	Standard Option	Consumer Option (HDHP)	Value Plan
Deductible	\$350 self/\$700 self plus one and family	\$2,000 self/\$4,000 self plus one and family**	\$600 per person limited to \$1,200 self plus one and family
HSA Contributions	N/A	\$1,200 self/\$2,400 self plus one and family	N/A
Network Benefits			
PCP visit	\$20 copay (\$10 copay for dependents through age 21)	\$15 copay**	\$30 copay (\$10 copay for dependents through age 21)
Specialist visit	\$30 copay	\$15 copay**	\$50 copay
Maternity care	No additional cost	No additional cost**	No additional cost
Outpatient hospital	10% of the Plan's allowance**	Surgical - \$150 copay per occurrence** Non-surgical - \$75 copay per occurrence**	20% of the Plan's allowance**
Telehealth through Teladoc Health	No additional cost	No additional cost**	No additional cost
Lab Savings Program	No additional cost	No additional cost**	No additional cost
MinuteClinic® at a CVS Pharmacy® visit	No additional cost	No additional cost**	No additional cost
Generic prescription	\$5 copay	\$10 copay**	\$10 copay

2025 Plan Rates

Plan Name	Category	Enrollment code	Full Time Regular		Second-term MHA
			Biweekly	Monthly	Biweekly
MHBP Standard Option	Self	73D	\$ 82.22	\$ 178.14	n/a
	Self plus one	73F	\$ 189.26	\$ 410.06	n/a
	Self and family	73E	\$ 191.07	\$ 413.99	n/a
MHBP Consumer Option	Self	74A	\$ 94.43	\$ 204.60	\$ 252.73
	Self plus one	74C	\$ 217.49	\$ 471.23	\$ 490.14
	Self and family	74B	\$ 219.42	\$ 475.40	\$ 388.67
MHBP Value Plan	Self	73A	\$ 62.86	\$ 136.20	\$ 126.45
	Self plus one	73C	\$ 148.94	\$ 322.71	\$ 250.02
	Self and family	73B	\$ 151.92	\$ 329.15	\$ 118.67

* 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. ** Deductible must be met before any benefits apply (except preventive care).

***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 federal brochure.