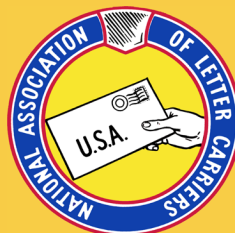


# NALC

## Health Benefit Plan

PSHB Consumer  
Driven (CDHP)

2026



# Welcome



Hello and thank you for taking the time to review the NALC Health Benefit Plan's 2026 benefit package. As we look ahead, we are excited about the future and hope you will make the decision to join the plan that delivers.

Since 1950, we have made it our mission to deliver comprehensive benefits at a competitive cost.

The NALC Health Benefit Plan has years of experience, knowledge, and works hard to offer our members the high-quality health benefits they deserve and rely on.

Learn more about our provider partnerships through Cigna®, CVS Caremark®, MDLive, and how they can assist you with a healthy lifestyle. From medical care, behavioral solutions, wellness programs, to your prescription needs, we are ready to deliver.

Our dedicated team is here to assist with any questions you may have. Please don't hesitate to reach out to us.

*Stephanie M. Stewart*  
*Director*

**PSHB CDHP**  
**855-511-1893**  
**[www.nalchbp.org](http://www.nalchbp.org)**

# 2026 Premiums

	Enrollment Codes	Biweekly Employees Pay	Monthly Annuitants Pay
<b>Self Only PSHB CDHP</b>	<b>77D</b>	<b>\$ 67.11</b>	<b>\$145.40</b>
<b>Self Plus One PSHB CDHP</b>	<b>77F</b>	<b>\$152.63</b>	<b>\$330.69</b>
<b>Self and Family PSHB CDHP</b>	<b>77E</b>	<b>\$165.21</b>	<b>\$357.96</b>

*\*Premiums listed above exclude the employer portion. CCA's eligible for participation in PSHB, must pay the total cost of the premium as there is no Postal Service contribution.*



## Deductible & Catastrophic Limits

	Self Only	Self Plus One Self and Family
<b>Deductible: In-Network</b>	<b>\$2,000</b>	<b>\$4,000</b>
<b>Deductible: Out-of-Network</b>	<b>\$4,000</b>	<b>\$8,000</b>
<b>Out-of-Pocket: In-Network</b>	<b>\$6,600</b>	<b>\$12,000</b>
<b>Out-of-Pocket: Out-of-Network</b>	<b>\$12,000</b>	<b>\$24,000</b>

This is a summary of some of the features of the NALC Health Benefit Plan PSHB CDHP. Since it is only a summary, it cannot be considered a legal document. The benefits described in this summary are subject to change and do not guarantee future benefits. Detailed information on the benefits for the 2026 NALC Health Benefit Plan can be found in the official brochure. Before making a decision, please read the Plan's officially approved brochure (RI 71-024). All benefits are subject to the restrictions, definitions, limitations, and exclusions set forth in the official brochure.

# Benefits

The Consumer Driven Plan helps protect members from catastrophic medical expenses by paying eligible medical, mental health and prescription out-of-pocket amounts from a Personal Care Account (PCA). The PCA is a fixed amount funded by the Plan. Each year the Plan will add a certain amount to your PCA.

This is a high deductible health plan. The deductible is a sharing of the PCA and your portion. The deductible must be met before the Plan starts sharing cost.

## Consumer Driven Health Plan PCA

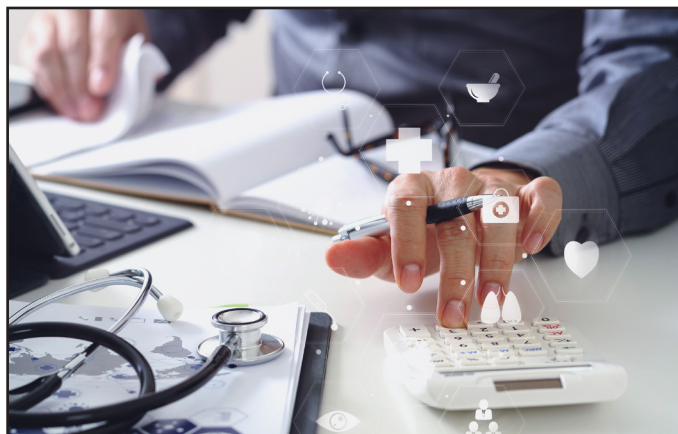
\$1,200.00 per year for Self Only

\$2,400.00 per year for Self Plus One

\$2,400.00 per year for Self and Family

**Note 1:** *PCA Rollover Maximum - the money in the account rolls over each year if you do not spend it, up to a maximum of \$5,000 Self, \$10,000 Self Plus One and \$10,000 Self and Family. You must use any available PCA benefits, including any amounts rolled over from previous years, and satisfy any remaining deductible before Traditional Health Coverage begins.*

**Note 2:** *We will prorate the amount of the PCA for enrollments outside of the Open Season.*



### Preventive Care

An In-Network health care professional is covered at 100%

### Professional Services; Mental Health; Maternity Care; Physical, Speech, and Occupational Therapies; Labs, X-rays, and Other Diagnostic Tests

In-Network:  
You Pay 20% of the Plan allowance

Out-of-Network:  
You Pay 50% of the Plan allowance  
And any difference between our allowance  
and the billed amount

*Your PCA must be used first and your deductible satisfied before traditional benefits will apply. Your deductible applies to all benefits listed above.*

# Prescription Benefits

## Your 2026 Drug Cost-Share When NALC HBP is Primary

### Retail Pharmacy

Generic Drugs	Formulary Brand Drugs	Non-Formulary Brand Drugs
Up to a 30 day supply	Up to a 30 day supply	Up to a 30 day supply
20% of Plan allowance (15% of Plan allowance for asthma, diabetes & hypertension)**	30% of Plan allowance**	50% of Plan allowance**

### Mail Order Pharmacy

Generic Drugs	Formulary Brand Drugs	Non-Formulary Brand Drugs
31-90 day supply	31-90 day supply	31-90 day supply
20% of Plan allowance with \$450 max per prescription**	30% of Plan allowance with \$450 max per prescription**	50% of Plan allowance with \$650 max per prescription**

### Specialty Pharmacy\*

Available only through CVS Specialty™ Mail Order		
Up to a 30 day supply	31-60 day supply	61-90 day supply
\$250**	\$450**	\$650**

\*Coverage restrictions may apply. See the official Plan brochure for full coverage details.

\*\* Prescription drugs are subject to the calendar year deductible. Your PCA must be used first and then you must meet the remainder of your deductible before your Traditional Health Coverage begins.

# Provider Networks

## Medical Network



By choosing In-Network providers, you receive the best benefit and lower your out-of-pocket costs. You and your family will also get the best care possible if you see an In-Network Family Doctor/Primary Care Physician or Cigna Care Designation expert.

The Cigna® HealthCare Shared Administration OAP network has:

Family Doctor & Specialist Locations	Participating Facilities	General Acute Care Hospitals	Transplant Facilities
5,797,709	39,549	10,981	174

## **\*\*NEW\*\*** Digestive Issues Network



**OSHI HEALTH™**

An in-network virtual care clinic for digestive issues, without the wait.

Introducing a new partnership opportunity available through Cigna Healthcare®. Simply schedule a convenient virtual visit and pay your in-network cost-share.\*

Access to next-day virtual visits with a team of gastrointestinal (GI) providers, registered dietitians, and gut-brain specialists. Find lasting relief for symptoms and conditions, including:

- Abdominal pain and bloating
- Acid reflux and gastroesophageal reflux disease (GERD)
- Crohn's disease and ulcerative colitis
- Irritable bowel syndrome (IBS)
- Undiagnosed GI symptoms
- And hundreds of other GI issues

This is a new, clinically proven approach to GI care with quick and convenient access including nights and weekends. To get started, visit:

[oshihealth.com/cigna](https://oshihealth.com/cigna)\*

*\*Note: Oshi Health GI care is in-network with your plan, standard copays and deductibles may apply. Please check your plan benefits for further details.*

## Mental Health Network



Mental and emotional well-being is essential to overall health. By choosing an In-Network provider when utilizing these mental health and substance use disorder services, you will receive the best benefit.

The [www.mycigna.com](http://www.mycigna.com) website provides convenient, confidential, and open access to information you need, when you need it.

Members have access to:

In-Network Clinicians	In-Network Facilities	In-Network Clinics
737,421	8,809	50,662



## Prescription Network



The CVS Caremark National Network is a large nationwide network that offers more than 68,000 retail pharmacies. This network includes most large retail chain drug stores.

The Prescription Drug Program classifies prescription medications into four tiers based on quality, safety, clinical effectiveness and cost. Your cost-share is based on the tier level of your prescription drug.

Our tiers are defined as:

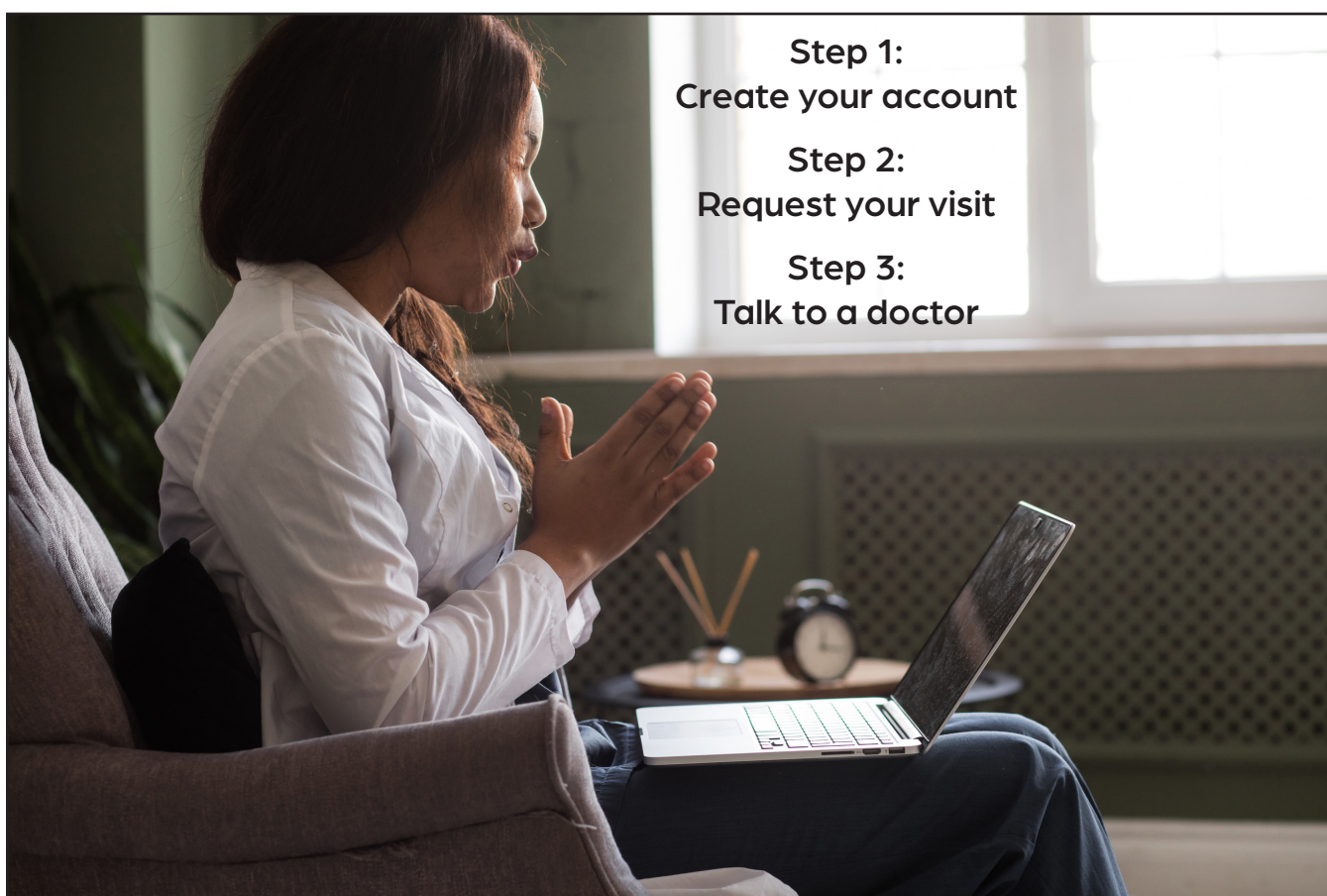
Tier 1	Tier 2	Tier 3	Tier 4
Generic Prescription Drugs	Formulary Brand Drugs - Brand name drugs that appear on the Plan's formulary	Non-Formulary Brand Drugs - Brand name drugs that are <b>not</b> listed on the Plan's formulary	Specialty Drugs*

\*Coverage restrictions may apply. See the official Plan brochure for full coverage details.

# Provider Networks

## Telehealth Network\*

Receive high quality, affordable care for minor acute conditions wherever you are! Telehealth virtual visits are available through MDLive. Access **MDLIVE** by logging into [www.mycigna.com](http://www.mycigna.com) and clicking “Talk to a doctor”. You’ll be able to connect with a board-certified doctor via video chat or phone, without leaving your home or office. Virtual visits can be used for adults or children with minor acute non-emergency medical conditions such as allergies, cold and flu symptoms, sinus problems, skin disturbances, and minor wounds and abrasions.



**Step 1:**  
**Create your account**

**Step 2:**  
**Request your visit**

**Step 3:**  
**Talk to a doctor**

*Note: This benefit is only available through the contracted telehealth network.*

*\*Coverage restrictions may apply. See the official Plan brochure for full coverage details.*

*\*\*Prescription availability is defined by physician judgment. Prescriptions determined to be a “controlled substance” (as defined by the Controlled Substances Act under federal law) cannot be prescribed by MDLive .*

# Member Access Portal / App

In the fast-paced technology-driven world we live in, it is important to have access to the information you need, when you need it.

The NALC Health Benefit Plan app includes direct sign-on links to:

Cigna®

CVS Caremark®

Hello Heart®

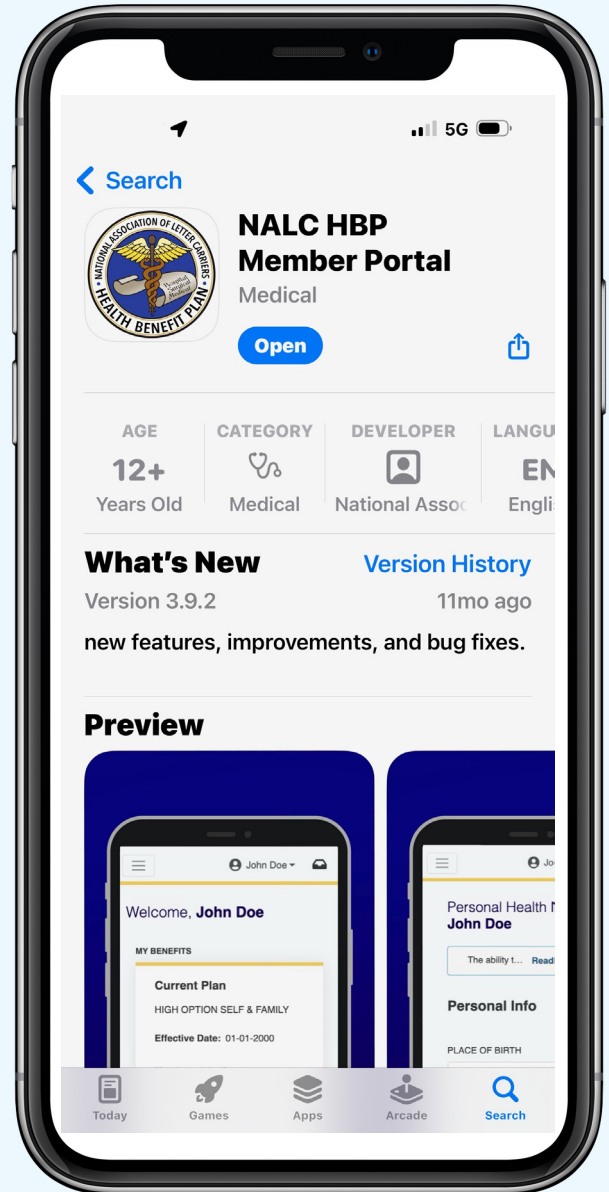
Hinge®

Your personal health information is stored in a single, safe, password protected place accessible to only you or your designated personal representative.

## App Features include:

- Communicate with NALC Health Benefit Plan representatives
- Download your ID card
- Review wellness incentives
- Create a Personal Health Notes record including immunizations, medications and more.

To access the Plan's Member Portal, use the mobile app which is available for download on both iOS and Android mobile devices. Visit [memberportal.nalchbp.org](https://memberportal.nalchbp.org) or download the mobile App by searching NALC HBP Member Portal.



# Member Apps

## Hinge Health® Musculoskeletal MSK Program

Our Virtual Physical Therapy Program through Hinge Health® is a convenient way to help you:

- reduce everyday joint and muscle aches
- recover from an injury
- relieve pelvic pain and discomfort

All from the comfort of your home! This program is offered at no cost to you and your dependents aged 18 and older. To access Hinge Health use the mobile app which is available for download on both iOS and Android mobile devices or go to: [www.hingehealth.com/nalchbp](http://www.hingehealth.com/nalchbp).



## Hello Heart® Cardiac Care App

Hello Heart® offers a vital tool for managing heart problems remotely. It enables you to measure your blood pressure using a free FDA-cleared monitor and allows you to transmit the data privately to your doctor. This program empowers you to improve your lifestyle through coaching on your smartphone or tablet. You will have access to the most advanced hypertension management tools on the market, all at no cost.

NALC Health Benefit Plan members and dependents 18 years of age or older with a blood pressure reading of 130/80 mmHg or above, those taking blood pressure medication, pregnant individuals, and woman impacted by menopause are eligible to enroll.

To access Hello Heart use the mobile app which is available for download on both iOS and Android mobile devices or go to [www.join.helloheart.com/NALCHBP](http://www.join.helloheart.com/NALCHBP) or text **NALC** to **75706** to register.



## myCigna® Mobile App

From the myCigna® Mobile App you can instantly access and view your PCA balances and see how much of your deductible has been met. You can also access and review current and past claims.

You can locate a doctor and then have a map and directions sent right to your smartphone or mobile device. Download the mobile application to any web enabled device and you will have access to all the tools and resources from [www.mycigna.com](http://www.mycigna.com).

### The mobile app allows you to:

- Find care and costs
- Access digital ID cards
- View Claims

Personalize, organize, and store your health information, including your doctors and hospitals, in one place.



## myCVS™ On the Go App

Enjoy the convenience of accessing a CVS Pharmacy or locate a MinuteClinic® on your smartphone or mobile device. Go to the App Store on your Apple device or Google Play on your Android operating system and download the app. You can also visit the CVS Caremark® mobile sites at [www.cvs.com](http://www.cvs.com) to “open” your CVS Pharmacy anytime, anywhere.

### CVS Pharmacy ([m.cvs.com](http://m.cvs.com))

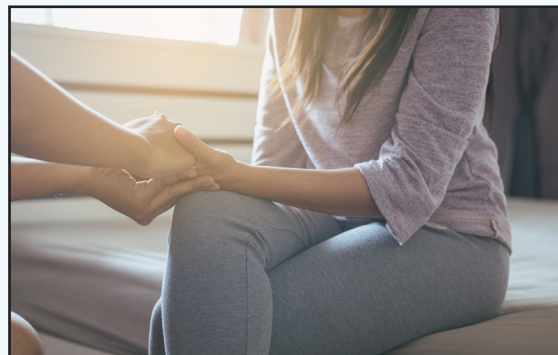
- Find a store in a click using your phone's GPS
- Refill and transfer prescriptions quickly
- Access your prescription history
- Check your CVS.com and ExtraCare accounts

# Health Coaching

## **\*\*NEW\*\*** Priority Health Coaching

A new route to better health.

We're delivering a new benefit beginning 1/1/2026 exclusively for NALC Health Benefit Plan members with chronic conditions.



Priority Health is a personalized health coaching program to help you take control of your health with easy access to a dedicated care team who prioritize prevention, education and care coordination.

Priority Health Coaching offers the following through dedicated health coaches - to help you every step of the way:

- **Personalized Support:** Coaches take a whole-person approach to help you manage chronic conditions and build healthy habits that fit your lifestyle.
- **Realistic Goal Setting:** Whether you're working on nutrition, weight management, or medication routines, your coach helps you set achievable goals that make a real difference.
- **Education & Empowerment:** Learn more about your health conditions and how to manage them confidently with expert guidance.
- **Daily Life Tools:** Get practical tips and resources to make healthy choices part of your everyday routine.
- **Motivation & Encouragement:** Your coach is your partner—cheering you on and helping you stay on track.
- **Evidence-Based Guidance:** Coaches use proven strategies to help reduce out-of-pocket costs, improve medication adherence, and encourage preventive care.
- **Better Health Outcomes:** With consistent support, you'll build a strong foundation for long-term wellness.
- **Easy to Access:** Connect with a coach by phone, video, or app—whatever works best for you. No referrals needed, and no cost.
- **Certified Experts:** Our coaches are trained in nutrition, chronic condition management, and behavior change—so you get trusted, expert support.
- **Confidential & Judgment-Free:** Your health journey is personal. Coaching sessions are private and focused on your goals.
- **Real Results:** Many members see improvements in energy, sleep, and stress levels within weeks of starting coaching.

## Mental Health Resources

Positive mental health allows you to realize your full potential and cope with the stresses of life and work productively.

Take advantage of these services that help you deal with the stressful and challenging situations and assist you in managing a wide range of mental health and substance use disorder conditions such as:

- Abuse
- Anxiety
- Stress
- Post-Traumatic Stress Disorder
- Alcohol & Drug Addiction
- Bipolar Disorder
- Eating Disorders
- Alzheimer's & Dementia
- Depression
- Schizophrenia

The [www.mycigna.com](http://www.mycigna.com) website provides convenient, confidential, and open access to information you need, when you need it. An online search tool is also available to help you find an In-Network clinician.



## Cigna Healthy Rewards™

The Healthy Rewards™ Member Savings Program can provide deep discounts on products and services that encourage and promote healthy behaviors and lifestyles, such as:

- Vision and hearing care discounts such as laser vision correction procedures and discounts on eyeglasses, prescription sunglasses, and vision exams
- Low-cost fitness center memberships around the country
- Nutrition – Free shipping on meals delivered right to your home

There are no claim forms or referrals and the program is easy for members to use. For more information go to [www.nalchbp.org](http://www.nalchbp.org). Look under the Plans and Benefits tab and click on “Wellness and Other Special Features”.

*Note: Healthy Rewards programs are NOT insurance. Rather, these programs give a discount on the cost of certain goods and services. The customer must pay the entire discounted cost. Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. Participating providers are solely responsible for their goods and services.*

# Weight Loss Resources

## Weight Loss

This **free** weight loss program helps you meet your weight goals by providing a structured weight loss plan and motivational support. You can choose a telephone or online program, whichever works best for you. The program is a non-diet approach to weight loss with an emphasis on changing habits. The program is tailored to each individual's learning style and level of readiness to make a behavior change. To enroll, go online to [www.mycigna.com](http://www.mycigna.com).



## **\*\*NEW\*\*** CVS Rx Weight Management Program

If you're looking for extra support losing weight with medications, the CVS Rx Weight Management program offers personalized assistance that will help you reach and keep your weight loss goals. Participation is required to get the weight loss medication at the cost share set by your plan. You can lose weight with the help of a diet plan, the Health Optimizer™ app, and a connected body weight scale that lets you keep track of your progress.

There is no cost to you to participate in this program.

# Rx Resources

## Broad Vaccine Administration Network

When the NALC Health Benefit Plan is the primary payor for medical expenses, the Plan will cover FDA-approved vaccines when administered by a pharmacy that participates in the NALC Health Benefit Plan Broad Vaccine Administration Network.

A directory of participating in-network pharmacies can be found by visiting [www.nalchbp.org](http://www.nalchbp.org). Pharmacy participation may vary based on state law.

## Diabetes Care Management - Transform Care

This program helps deliver better overall care and lower costs for members with diabetes. Your enrollment in this program includes a connected glucometer, unlimited test strips and lancets, medication therapy counseling from a pharmacist, two annual diabetes screenings at a CVS MinuteClinic® and a suite of digital resources through the CVS mobile app, all at no cost (subject to benefits and eligibility verification).

### MinuteClinic®

MinuteClinic® is more than just a regular walk-in clinic. MinuteClinic offers convenient high-quality care. In addition to treating common family illnesses, MinuteClinic can also complement a client's current health and wellness initiatives by offering comprehensive preventive health care strategies to support early identification of high-risk individuals and effectively manage chronic conditions. No appointment is necessary. Visit their website at [www.cvs.com/minuteclinic](http://www.cvs.com/minuteclinic) for more information and a complete list of services.



## CVS Maintenance Choice Program

If you prefer the convenience of purchasing maintenance medications locally, you can purchase a 90-day supply (84-day minimum) of covered drugs and supplies at a local CVS Caremark® Pharmacy, through our Maintenance Choice Program. You will pay the applicable mail order coinsurance for each prescription purchased.

# Helpful Programs

## 24-Hour Health Information Line

The 24-Hour Health Information Line uses nurses/clinicians to provide appropriate level of care information to members who call with symptom-based questions or concerns. Based on the symptoms and responses, they can help members select a course of action and a timeline for seeking the recommended care.

## Healthy Pregnancies, Healthy Babies® Program

Enrolling in the Healthy Pregnancies, Healthy Babies® program is an important step toward a healthy future for you and your baby. The Program will work together with you and your doctor to develop a plan of care. It provides you with educational information and support throughout your entire pregnancy and after.



## CignaPlus Savings® (Dental Discount)

The CignaPlus Savings® Program is a dental discount program that provides members and their dependents discounted fees on dental services. The Self Only enrollment monthly premium is \$3.00. For Self Plus One or a Self and Family enrollment, the monthly premium is \$5.00.

To find out more about the program, visit [www.cignaplussavings.com](http://www.cignaplussavings.com). This program is not part of the Plan's PSHB benefits and is not insurance. Enrollment in the CignaPlus Savings® discount dental program is also one of the available incentives for completing the Health Assessment.

## Quitting Tobacco Use

While quitting can be tough, having support and planning ahead can boost your chances for success. We offer a voluntary tobacco cessation program to help you, it includes:

- Unlimited professional 20-30 minute telephonic counseling sessions per quit attempt
- Online tools
- Over-the-counter nicotine replacement therapy

For more information visit [www.mycigna.com](http://www.mycigna.com).

# Wellness with Rewards

Improve your health and earn valuable incentives by participating in our rewards program.  
Earn health savings dollars to use toward eligible medical expenses.

<b>Flu &amp; Pneumococcal Vaccine</b>	<b>Earn \$5</b> in health savings rewards for an annual flu vaccine and/or pneumococcal vaccine.
<b>Health Assessment</b>	<b>Earn \$20</b> in health savings rewards for completing a Health Assessment.
<b>Annual Biometric Screening</b>	<b>Earn \$30</b> in health savings rewards for participation in a biometric screening.
<b>Quitting Tobacco Use</b>	<b>Earn \$30</b> in health savings rewards for participation in the Cessation program. Visit <a href="http://www.mycigna.com">www.mycigna.com</a> .
<b>Well-Child Visits</b>	<b>Earn \$30</b> in health savings rewards for completing 6 well-child visits through age 15 months as recommended by the American Academy of Pediatrics.
<b>Healthy Pregnancies, Healthy Babies®</b>	<b>Earn \$30</b> in health savings rewards for enrolling in the Healthy Pregnancies, Healthy Babies® program.
<b>Priority Health Coaching Program</b>	<b>Earn \$30</b> in health savings rewards once you achieve your fitness, diet, or health goals with the assistance of a trained health coach, if you have a chronic health condition.

*You are only eligible to receive one reward amount per person, per program or wellness activity, per calendar year. See the Wellness Incentive Programs section in our Brochure for guidelines and details.*

# Cost Estimation Tool

Joining a Consumer Driven Health Plan means you have more control over your health care expenses. Being a smart health care “shopper” will help maximize the benefits of the Plan. We make it easy by providing cost estimation tools at [www.mycigna.com](http://www.mycigna.com).

After choosing a provider, you can view a list of procedures performed by that physician and the cost for each service. If you do not have a physician in mind, you can search by a procedure. Once you choose the procedure, from major surgeries to lab tests, you will be given a list of doctors in your area who can perform the service and the estimated cost.

The tool includes the estimated cost for:

- Physicians
- Hospitals
- Urgent Cares
- Emergency Rooms





## Travel with Peace of Mind

You can travel with confidence knowing that you are covered by the NALC Health Benefit Plan, whether you are in the United States or abroad. We offer worldwide coverage, in case you require urgent medical attention or a prescription filled. Our standard out-of-network benefits would apply for services received outside of the United States.

Be aware care outside of the United States may require you to pay for services in full. If so, you will submit a member claim for reimbursement. See our website for details.

When planning an extended stay, make sure you have enough maintenance prescriptions for the duration of your planned trip. If not, visit our website to obtain an early fill for your trip by downloading the Vacation Prescription Request form. If you have questions, contact the Plan for assistance.

# Medicare Coordination

For those members who enroll in Medicare A and B and have the NALC Health Benefit Plan CDHP as their secondary coverage, we limit benefits to the difference between our liability (as the primary carrier) and the Medicare payment. This Plan does not waive any out-of-pocket expenses such as deductibles, copayments, or coinsurance.\*



*\*Coverage restrictions may apply. See the official Plan brochure for full coverage details.*

# SilverScript Prescription Drug Plan

For our Medicare eligible annuitants and their family members with Medicare Parts A or A & B, who are also covered under the NALC Health Benefit Plan CDHP, the Plan's prescription drug coverage is administered by the SilverScript® Prescription Drug Plan (PDP) Employer Group Waiver Plan (EGWP).

The Plan's SilverScript PDP EGWP combines a Medicare Part D formulary with the Plan's current year prescription coverage to ensure our Medicare members pay the lowest cost available to members in the NALC Health Benefit Plan.

You are not responsible for paying any additional premium; but in the case of those with higher incomes you may be responsible for a surcharge to your Medicare Part D benefit. Please refer to the Part D-IRMAA section of the Medicare website: <https://www.medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/monthly-premium-for-drug-plans> to see if you would be subject to an additional premium. For more information contact the Plan.



**\*\*Per the rules of the PSHB Program, Medicare eligible annuitants and their family members who choose to opt-out of the Plan's SilverScript PDP EGWP will **lose** prescription benefits.\*\***

# Contact Information

Cigna Customer Service.....	855-511-1893
Cigna Healthcare Providers	
Cigna Behavioral Health Providers	
24 Hour Cigna Health Information Line	
24 Hour Mental Health Hotline	
Preauthorize Treatment or a Hospital Stay	
Genetic Testing and Counseling	
Weight Management Program	
Healthy Pregnancies, Healthy Babies	
Your Health First Disease Management	
Precertification	
Cigna LifeSOURCE Transplant Network®.....	800-668-9682
Telehealth MDLIVE.....	888-726-3171
CVS Caremark® Prescription.....	800-933-NALC (6252)
Broad Vaccine Administration Network	
Formulary Drug List	
CVS Specialty™.....	800-237-2767
CVS Rx Weight Management program.....	800-207-2208





NALC Health Benefit Plan Customer Service.....	888-636-NALC (6252)
Silverscript PDP EGWP	
Musculoskeletal MSK - Hinge Health® .....	855-902-2777
Cardiac Care - Hello Heart® .....	800-767-3471
Diabetes Care Management.....	855-238-3622
Smoking Cessation program.....	855-246-1873
Cigna <i>Plus</i> Savings®.....	877-521-0244
Cigna Healthy Rewards™.....	800-870-3470

The Office of Personnel Management's (OPM) Going Green mandate instructs all Plan's to reduce their use of paper by providing an electronic version of the Plan's yearly brochure. You can access the electronic brochure at [www.nalchbp.org](http://www.nalchbp.org). If you would like to receive a paper copy of the brochure, contact the Plan.

# How to Join the PSHB Consumer Driven (CDHP) Plan

If you are eligible for PSHB benefits, you may enroll in one of the many participating health plans, change your current health plan, or cancel your enrollment in a PSHB plan during the annual Open Season by visiting [health-benefits.opm.gov](https://health-benefits.opm.gov).

Outside of Open Season, you can enroll in the PSHB Program, change your enrollment, or cancel coverage when you experience common events called qualifying life events (QLEs). Enrollees who have QLE changes need to call the Retirement Information Office (888-767-6738) if they are annuitants, the Human Resources Shared Service Center (877-477-3273) if they are Postal employees, or the PSHB Helpline (844) 451-1261 if they are compensationers or if they pay premiums directly to the National Finance Center.

**77D - Self Only PSHB CDHP**

**77F - Self Plus One PSHB CDHP**

**77E - Self and Family PSHB CDHP**



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