

Open Season



Stephanie Stewart

The Plan's mission is to provide our members accessibility to quality medical care while maintaining a comprehensive benefit package. We pride ourselves on offering excellent benefits with affordable premiums.

As we commence the 2025 Open Season, I want to take some time to talk about the NALC Health Benefit Plan (the Plan). To do this, I will briefly highlight where we started 75 years ago, discuss monumental changes for this year, and then close with the future updates important to our organization and operations. While many of you may know

some of the information, it is important to remember where we began and the dream of our forefathers, as this brings us a better understanding of the future.

Past: From the Plan's start in 1950, the National Association of Letter Carriers created a health plan with a simple goal—to unite all letter carriers into the health plan NALC established. The foundation and roots of the Plan has been, and will always be, to provide a health insurance option built by letter carriers for letter carriers.

We have reached many milestones over the years, including a significant increase in the programs and services that members can utilize to better understand and help control various health conditions. We also have expanded the services we offer to make sure that our members have access to the coverage they need as letter carriers.

Early 2025: Moving into January of this year, we became part of a historic event by offering plan options in the Postal Service Health Benefits (PSHB) Program. For the first time in its history, the Plan created policies and insured federal employees and postal employees through separate insurance plans. As most of you know, this change was a key provision in the Postal Service Reform Act of 2022, a bipartisan law that aims to stabilize the financial health and modernization of the U.S. Postal Service.

As a health plan owned by the National Association of Letter Carriers, NALC recognized the creation of the PSHB program as an opportunity to expand our Plan and better serve all letter carriers. Although we faced many challenges throughout the PSHB implementation and the rollover of Plan members into PSHB, the Plan was able to provide guidance and assistance to our

members who experienced problems and to complete the PSHB transition. It's also exciting to know that for the first time in our Plan's history, we have become the second-largest fee-for-service carrier in the health benefit program letter carriers can choose from.

Now and the future: This is your year to become part of our plan. Why? There are many reasons to consider the NALC for your health insurance, but there is one thing that sets us apart. We listen to our members, and we continue to make changes based on letter carriers' health needs.

Something you have long been waiting for is the extension of our core business hours. Beginning Nov. 10, we are pleased to announce the implementation of a second customer service shift. The Plan's new hours will be from 8 a.m. through 6 p.m. Eastern time, Monday through Friday.

Website redesign

New and improved, we are happy to introduce the launch of our revamped NALC Health Benefit Plan website. Make sure to check it out.

Experience better access to information, new information architecture, and an updated search function working to get you answers and resources—fast. From organized content and easy user engagement to universal access—meaning that the design works well across all devices (desktop, tablet or smartphone)—you will have a smooth experience no matter how you connect.

2026 Federal Employees Health Benefits (FEHB) Plan changes

Although this does not directly affect letter carriers, or other postal employees, we know that many of you have federal employee friends and family who also support our health plan. Unfortunately, the NALC Health Benefit Plan will not participate in the FEHB Program for the 2026 contract year and will not be offered to FEHB enrollees in 2026. We understand that this is a significant change; however, we simply were no longer able to meet our mission for federal employees.

While this is a notable change, it is important to understand that this will not affect the Postal Service Health Benefits (PSHB) Program and/or postal enrollment options.

We will continue our journey forward, doing what we do best, while returning to our beginning, which started with a focus completely on letter carriers.

We look forward to continued growth and success as we welcome more postal enrollees into our plan during Open Season.