

# USPS RETIREE

## *E-Newsletter*



May 2024

## Postal Service Health Benefits (PSHB) Updates

**Special Enrollment Period:** If you were an annuitant entitled to Medicare Part A (typically at age 65) as of Jan. 1, 2024, and did not enroll in Medicare Part B, you and your covered eligible family members may be able to participate in the one-time PSHB Special Enrollment Period (SEP) for Medicare Part B from April 1 through Sept. 30, 2024.

Those who choose to enroll during the SEP will have the late enrollment penalty paid for by the Postal Service. Eligibility letters were sent to annuitants and eligible family members in March 2024.

If you have misplaced the notification letter mailed to you or believe that you are eligible to participate in the PSHB SEP and did not receive a notification letter, call the PSHB Navigator help line's toll-free help line at 833-712-PSHB (7742) or email [retirementbenefits@usps.gov](mailto:retirementbenefits@usps.gov).

**PSHB Lunch and Learn Seminars:** The USPS Benefits and Wellness team will hold [lunch and learn seminars](#) about the PSHB Program **every other Thursday** through early December. The seminars will take place at **Noon Eastern**, [via Zoom](#), using passcode 314858 (Webinar ID: 161 422 7062), and at **4 p.m. Eastern**, [via Zoom](#), using passcode 366159 (Webinar ID: 160 320 9569).

**Monthly Consumer's Checkbook Seminars:** Consumer Checkbook will host monthly seminars on Medicare. Employees and annuitants can learn more about Medicare Part A, B, C, and D and how to utilize this resource tool. The seminars will take place from 11 a.m. to noon ET [via Zoom](#) using passcode 092581.

**PSHB Watch Parties: Lights, camera, action!** The USPS Benefits and Wellness team will hold monthly watch parties for annuitants to learn more about the new PSHB Program that will begin next year. The watch parties will begin in April and continue through early November. Each watch party will take place at **noon Eastern** [via Zoom](#), and using passcode 450914. Refer to the [Keeping Posted Lunch & Learn Seminars webpage for specific dates and more information](#).

**Enhanced Features Now Available Through Consumers' Checkbook:** USPS has launched a Medicare Part B Comparison Tool through Consumers' Checkbook. Utilizing this tool, annuitants will be able to learn more about what Medicare Part B is, what it covers, how much Part B will cost monthly, and how your current health plan works with Part B. Refer to the [Consumers' Checkbook Medicare Part B Comparison Tool to learn more](#).

**Conditionally Approved PSHB Program Carrier Applicants for New Centralized System:** OPM released a list of conditionally approved carrier applicants to participate in the PSHB Program.

In total, 32 carrier PSHB applications have received OPM approval, contingent upon successful benefits and rate negotiations. PSHB carrier applicants represent a mix of fee-for-service plans and health maintenance organizations. Their service areas vary from nationwide to specific regions and all have years of experience insuring members through the FEHB Program.

Refer to the [OPM News Release to see the list of conditionally approved PSHB carrier applicants](#).



# Your Frequently Asked Questions

**Question:** How do I report a technical problem with the opm.gov website or with Retirement Services Online?

**Answer:** To report a technical problem with OPM's Insure website, please send an email to [insure-webmaster@opm.gov](mailto:insure-webmaster@opm.gov). To report a technical problem with Retirement Services Online, please send an email to [rethelp@opm.gov](mailto:rethelp@opm.gov).

The USPS offers wellness webinars. The wellness webinar schedule can be accessed by visiting <https://www.keepingposted.org/wellness-webinars.htm>.

## Arthritis Awareness

Arthritis is a general term for conditions that affect the joints, tissues around the joint, and other connective tissues.

There are more than 100 types of arthritis. Specific symptoms vary depending on the type of arthritis, but usually include joint pain and stiffness.

Osteoarthritis is the most common form of arthritis and occurs most frequently in the hands, hips, and knees.

Risk factors that make it more likely that you will develop arthritis are:

### Overweight and Obesity

Extra weight puts more stress on joints, particularly weight-bearing joints like the hips and knees. Try to maintain a healthy weight.

### Infection

Many microbial agents, like bacteria and viruses, can infect joints and potentially cause the development of some types of arthritis. See your doctor right away if your joints are swollen, warm, or red. It might be an infection.

### Joint Injuries

Joint injury or overuse such as knee bending, and repetitive stress can damage a joint and contribute to the development of osteoarthritis in that joint. Protect your joints from injuries by doing special exercises for those joints.

### Smoking

Cigarette smoking increases a person's risk of developing rheumatoid arthritis (RA) and can make the disease worse. It can also cause other medical problems. Smoking can also make it more difficult to stay physically active, which is an important part of managing RA and other types of arthritis. If you are ready to quit smoking, visit [I'm Ready to Quit](#).

Source: [www.cdc.gov/arthritis/basics/arthritis-fast-facts.html](http://www.cdc.gov/arthritis/basics/arthritis-fast-facts.html)

## Social Connectedness

Loneliness and social isolation are widespread problems in the United States. According to the Centers for Disease Control and Prevention (CDC) about 1 in 3 American adults aged 45 and older feel lonely. Even though technology connects us now more than ever, it can also disconnect us from the people around us, leading to feelings of loneliness.

Social connectedness is when you feel like you belong and have the support and care you need, as well as the number, quality, and diversity of relationships you want.

People with meaningful social connections have:

- Less stress and better sleep.
- Better overall health that can lead to a longer life.
- Healthier habits and behaviors.
- Better quality of life and a sense of belonging.

Improving social connections can take time. There are no official guidelines or a one-size-fits-all strategy, but these tips can help:

- Invest time in nurturing your relationships.
- Explore ways to meet new people, like joining a club or taking a class.
- Share things you already do like exercising or having a meal with a friend. You can also do new activities with them.
- Find ways to be responsive, supportive, and grateful to others.
- Reduce practices that lead to feelings of disconnection from others, such as excessive social media use.
- Talk to a health care provider if you are concerned about stress, loneliness, and social isolation to ensure you are taking care of your mental health.

If you or someone you know needs support, call or text 988 or email [988lifeline.org](mailto:988lifeline.org). TTY users can use their preferred relay service or dial [711](#) then 988.

source: [www.cdc.gov/emotional-wellbeing/features/power-of-connection.htm](http://www.cdc.gov/emotional-wellbeing/features/power-of-connection.htm)