**Directions are also on “**[**health-benefits.opm.gov**](https://health-benefits.opm.gov/HBEWeb/ehbs/Annon/Landing)**” 🡪** [**Get Help**](https://health-benefits.opm.gov/HBEWeb/ehbs/Annon/FAQ) **(Last tab at the top)**

1. **A Step by Step guide to sign up for Postal Service Health benefits (Health insurance only)**

Please have your Physical Drivers License ready as you’ll have to scan the ID with your phone.

1. Navigating to PSHB and Login.Gov

* Go to the Postal Service Health Benefits site landing page by going to **health-benefits.opm.gov**
* From the home page, select **'Sign-In'** to go to the **Login.gov** site

1. Creating an account

* **Note:** If you already have a Login.gov account, sign in using your Login.gov credentials. You need to continue to step 6.
* Click **'Create Account'**
* Enter your personal email address. Do not enter your work email address
* Select your preferred language
* Read the **Rules of Use** and check the checkbox
* Click **'Submit'**

1. Confirming your email address

* Check your email for a message from Login.gov
* Click **'Confirm your email address'** in the message to confirm and return to the Login.gov website

1. Create your password

* Create your **Login.gov password.** Your password must have 12 or more characters and avoid combinations such as:
* Common phrases or repeated characters, such as abc or 111
* Parts of your email address or personal dates, such as your birthday
* Click **'Continue'**
* **Note:** Passwords will need to reach a strength threshold designated by Login.gov

1. Choosing a Multi Factor Authentication Option

* As an added layer of protection, Login.gov requires you set up an authentication method to keep your account secure
  + Most Commonly used is the Phone Number Verification
* Learn more about each authentication option at [www.login.gov/help/get-started/authentication-methods](https://www.login.gov/help/get-started/authentication-methods)
* Click **'Continue'**

1. Verifying your ID

* Select between the two listed options to upload a copy of your state-issued ID
* Click **'Submit'** when complete

1. Verifying your Information

* Enter your full Social Security Number
* Click **'Continue'**
* On the next screen, verify the information you have entered is correct. If anything is incorrect, please update to correct the information
* Click **'Submit'**

1. Verifying Phone Number & Re-entering Password

* Enter your phone number
* Select the method to receive the verification code, click 'Send code'
* Enter the one-time code, click 'Submit'
* Re-enter your password, click 'Continue'
* Save the personal key, check 'I have saved my personal key in a safe place' box, click 'Continue'
* Click 'Agree and Continue' to finish and return to the PSHB dashboard

**How Do I View Available Health Plans (4 Steps)**

1. Sign in to view the Dashboard
   * Sign in to your account
   * From your Dashboard, click 'Complete my benefits form' (shown left)
     1. Under the Application section on the left side
2. Review and Enter your information
   * Review, update, and enter data related to your circumstances on the following screens: About You, Enter Contact Information, Update Information, Other Health Insurance Information
   * Move through screens by clicking 'Next'
   * Review your information and click 'Next' if correct. If not, contact the Postal Service Call Center at (844) 451-1261 to make corrections
3. Review and Submit eligibility details

* Certify understanding by **checking the four boxes** on the **Submit eligibility** screen
* Sign by filling in your **First and Last name**, click 'Next'
* Review eligibility details, click **'Next'** (shown left)
* Click **'Continue'** from the **'Household Summary'** pop up

1. View health plans
   * Enter voluntary information such as doctors and facilities to help identify a plan that matches your needs. Click 'Continue'
   * Browse health plans by scrolling through listed plans and 'View details' of plans (shown left)
   * Adjust Enrollment type between Self, Self plus one, or Self plus family, if desired
   * Optional: use filters to narrow your search further and sort plans according to certain features

**How do I compare health plans and Enroll (4 Steps)**

1. Select Health Plans to Compare
   * While looking at plans, select up to three health plans to compare by clicking 'Compare this plan' in the top right corner of the Health Plan Tiles
   * Click 'Compare plans'
2. Compare Health Plans

* Selected plans are displayed in columns
* Compare selected health plans by scrolling down the page to view items such as:
* Network Type
* Coverage
* Costs (premiums, copays, coinsurance)
* Note: To help select a health plan that meets your and/or your family's healthcare needs, OPM developed a comparison system using Healthcare Effectiveness Data and Information Set (HEDIS) metrics to help you compare plans. Circles that are more filled score higher

1. Pick a Health Plan (“Union – High option” is on page 3)

* From the 'Select a Health Plan' or 'Compare Plans Screens', select the health plan you prefer by selecting 'Pick this plan'
* From the 'Plan added' pop-up, click 'View final plan confirmation' (shown left)

1. Confirm your health plan

* **Review** your selected health plan details
* If not correct, go back and review your selection
* If correct, click **'Confirm & Continue'** (shown left)
* You will receive a pop-up: **'Your Plan is Confirmed'**
* Click **'Confirm & Continue'** on the pop-up window to finish enrollment and continue to dashboard
* Confirmed plans will be shown on your Dashboard
  + - **Note:** Additional steps may be needed after confirming a plan, such as upload and verification of documents

[Benefeds.gov](https://www.benefeds.gov/) – Used for Dental and Vision – FOR PTF’s or Newly converted CCA/career employees

* **YOU CAN ONLY ENROLL IF** you have Postal Service health benefits (PSHB) or Federal Employee Health Benefits (FEHB)
* Begin with “Login” – Create an account at the bottom
  + Type in demographic information – You will need to type in SSN
  + Create your username
    - Typically I will suggest using your email address
  + Create your password
    - Follow criterion, cant have 4+ consecutive numbers
  + Set-up multifactor authentication
    - One time passcodes to be sent to email, then set up for phone
* Please select the USPS as your entity/organization and paid biweekly.
* You are a permanent part time employee as a PTF and will be the primary enrollee.
* Once you’re on the dashboard, you should be eligible to enroll in dental and vision plans according to your needs.

Thrift Savings Plan ([TSP.gov](https://www.tsp.gov/))

* Following the first few pay periods of employment, the thrift savings plan will have contributions linked to an account and the user will need to set up their new login to control the allocation of their contributions.
* To change your contribution amount each pay period, head onto Liteblue 🡪 Postal-Ease and it will be the Thrift Savings plan tab (right column)
  + You can change it to be a fixed dollar amount or a percentage and this can be changed at anytime with the effect taking place the following pay period.
  + Your 5% federal government match will be categorized as a traditional contribution regardless of how your categorization of funds contributed are.
    - The 5% match does not count toward the yearly contribution maximum
      * FY 2025 $23,500 is the maximum you can contribute
* Head into TSP.gov to “Find your account” and set up new credentials after a few periods have passed. – You can change your allocations to fit your appropriate risk criteria.
  + Your defaulted fund will place you in a life cycle fund (L fund) closest to your year of expected retirement.
    - This will automatically shift an aggressive risk to more conservative risk as the year approaches your expected year of retirement (Can change at any time)