



USPS Postmark Changes – For Plan Sponsors, Timing is Everything!

As part of its 10-year *Delivering for America* plan, the U.S. Postal Service (USPS) has revised its machine-applied postmark process in its [Postmarks Final Rule](#).

Effective December 24, 2025, postmarks reflect the date mail is first processed at a regional hub, not the date mail is dropped off. This results in a lag between the mailing date and the official postmark date – an important consideration for benefit plan sponsors.

Key Changes

- **Postmark Date:** reflects when mail is first processed by an automated sorting machine.
- **Processing Lag:** mail routed from local post offices to regional facilities may be postmarked several days after initial drop-off.
- **Impact on Plan Sponsors:** time-sensitive mail – such as legally required plan notices, service provider communications, and other compliance documents – may appear late if mailed close to deadlines.

Options to Ensure Timely Proof of Mailing

Plan sponsors should consider the following strategies to ensure timely mailings when using USPS:

- **Request a Manual Postmark:** ask a postal clerk for a hand-stamped postmark at the counter.
- **Mail Early:** send critical notices several days before deadlines to account for regional processing timing and potential delays.

- **Postage Validation Imprint (PVI):** purchase at the counter to document the acceptance date.
- **Proof of Mailing:** use a Certificate of Mailing, Registered Mail, or Certified Mail to obtain official evidence of the mailing date.

Why This Matters for Benefit Plans

- **Compliance with Notice Deadlines:** for ERISA plans that cannot satisfy the Department of Labor's electronic delivery safe harbors, regular mail remains the primary method for delivering required plan notices.
- **Contractual Obligations:** many plan service provider agreements require written notice by mail for amendments, terminations, or other legal communications.

Combining proof-of-mailing methods noted above with additional channels, such as email or fax, can help satisfy these obligations.

Takeaways for Plan Sponsors

1. Plan ahead
2. Document mailings
3. Combine communication channels
4. Verify deadlines

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