
FEHB Program Carrier Letter
All FEHB and PSHB Carriers

U.S. Office of Personnel Management
Healthcare and Insurance

FEHB ☒ PSHB ☒

Letter Number 2025-01b

Date: August 15, 2025

Fee-for-service [9]

Experience-rated HMO [9]

Community-rated HMO [10]

**Subject: Chemical and Surgical Sex-Trait
Modification Services for Plan Year 2026 Proposals**

This Carrier Letter serves as a second Addendum¹ to [Carrier Letter 2025-01](#), and supplemental guidance to [Carrier Letter 2025-05](#). The guidance outlined below supersedes any previous Carrier Letter with conflicting information.

For Plan Year 2026, chemical and surgical modification of an individual's sex traits through medical interventions (to include "gender transition" services) will no longer be covered under the FEHB or PSHB Programs. This exclusion expands upon [Carrier Letter 2025-01a](#) and applies regardless of age.

As an exception, counseling services for possible or diagnosed gender dysphoria must still be covered. Covered counseling services must be provided by a licensed mental health provider and may include those who provide faith-based counseling.

¹ First Addendum ([2025-01a](#)) to Call Letter Plan Year 2026 issued on 1/31/25

Carriers must establish an exceptions process for coverage of excluded services for enrollees who are mid-treatment within a surgical and/or hormonal regimen for diagnosed gender dysphoria. The exception process should be applied on a case-by-case basis. Carriers must provide details of their exceptions process in their brochures. Enrollees determined eligible for the exception must be notified through the Carrier's usual notification process.

The exclusion on hormone treatments only pertains to chemical and surgical modification of an individual's sex traits (including as part of "gender transition" services). Carriers should not exclude coverage for entire classes of pharmaceuticals, e.g., GnRH agonists may be prescribed during IVF, for reduction of endometriosis or fibroids, and for cancer treatment or prostate cancer/tumor growth prevention.

Provider directories must not list or otherwise recognize providers for the purposes of providing chemical and surgical modification of an individual's sex traits.

Your Health Insurance Specialist will work with you to make appropriate adjustments to your FEHB or PSHB brochure and answer any questions you may have.

Sincerely,

D. Shane Stevens
Associate Director
Healthcare and Insurance