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**FEHB Program Carrier Letter**  
**All Community-Rated Carriers**

**U.S. Office of Personnel Management**  
**Healthcare and Insurance**

FEHB ☒      PSHB ☒

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**Letter Number 2025-09**

**Date: May 14, 2025**

Fee-for-service [X]

Experience-rated HMO [X]

Community-rated HMO [9]

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**SUBJECT: 2026 Rate Instructions - Community-Rated Carriers**

This Carrier Letter includes the 2026 Community Rating Guidelines and Proposal Instructions for Federal Employees Health Benefits (FEHB) Program and Postal Service Health Benefits (PSHB) Program Carriers (for brevity, referred to throughout this document as carriers). FEHB and PSHB plans must be rated separately based on the population covered. Throughout this Carrier Letter and the attached documents, FEHB references FEHB Plans, PSHB references PSHB Plans, **and any reference to “FEHB/PSHB” references the two types of plans separately, not combined.**

Please use the enclosed documents to prepare your 2026 rate proposal(s). You must submit your proposal and the completed attachments no later than **May 31, 2025**. May 31 is the deadline required by regulations and OPM will not grant extensions.

The 2026 Rate Proposal instructions and attachments are in the accompanying documents. **FEHB carriers and PSHB carriers should visit [Carrier Connect](#) to submit their 2026 proposal.** This Carrier Letter also includes a copy of the email sent to carriers in December 2024 setting the 2026 MLR Target.

Please direct your questions about the 2026 rate submission to Rebecca Kander at [actuary@opm.gov](mailto:actuary@opm.gov).

Sincerely,

Holly Schumann  
Acting Associate Director  
Healthcare and Insurance

Encl.:

Part 1 - 2026 Community Rating Guidelines.pdf

Part 2 - 2026 Proposal Instructions.doc

Proposal Tables Attachments I, IA, II, IIB (QG22-QG29), and IIA.xlsx

2026 FEHB and PSHB specific Medical Loss Ratio (MLR) threshold.pdf