

Federal Benefits Open Season Highlights

2026 Plan Year

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The Federal Employees Health Benefits (FEHB) Program, which includes the Postal Service Health Benefits (PSHB) Program, provides health insurance benefits to approximately 8.2 million federal employees, U.S. Postal Service employees and their eligible family members, as well as certain Tribal employees and their eligible family members. This represents roughly 2.4% of the total U.S. population, making the FEHB Program the largest employer-sponsored coverage in the Nation.

The Federal Benefits Open Season for Plan Year 2026 runs from November 10 through December 8, 2025.

During this time, eligible federal employees and retirees can enroll in, change, or cancel coverage for the:

- Federal Employees Health Benefits Program;
- Postal Service Health Benefits Program;
- Federal Employees Dental and Vision Insurance Program (FEDVIP); and
- Federal Flexible Spending Account Program, or FSAFEDS (active employees only).

Health, dental, and vision enrollment will automatically continue from year to year unless a participant chooses to make a change during Open Season. However, FSAFEDS requires re-enrollment each year for eligible employees who wish to continue participation in the next plan year.

Our enrollee base reflects the overall demographics of the federal workforce. Of active employees enrolled in FEHB/PSHB:

- Approximately 42% are over the age of 50; and
- Approximately 11% are under 30.

As a result, the median enrollee age for active employees is 47. When the entire enrollee population is considered (active employees and annuitants), the average age is around 60.

OPM works diligently to ensure that our insurance portfolio remains competitive and affordable and supports the Federal government's ability to recruit and retain the best talent.

Rate and Cost Trends for 2026

FEHB:

- Overall average premium increase: 10.2% (down from 11.2% in 2025)
- Average enrollee share increase: 12.3% (down from 13.5% in 2025)
- Government contribution increase: 9.2% (down from 10.1% in 2025)

PSHB:

- Overall average premium increase: 9.0% (up from 6.9% in 2025)
- Average enrollee share increase: 11.3% (up from 11.1% in 2025)
- Government contribution increase: 8.0% (up from 5.1% in 2025)

These premium increases are being driven primarily by:

- Rising costs from healthcare providers and suppliers;
- Greater utilization of prescription drugs, particularly GLP-1 medications and specialty drugs; and
- Higher behavioral health spending as access and utilization continue to expand.

The 2026 premiums remain in line with projected premium increases across other large employers, including CalPERS, one of the most comparable programs in size and complexity.

FEDVIP:

- Overall average dental premium increase: 3.35% (up from 2.97% in 2025)
- Overall average vision premium increase: 0.47% (down from 0.87% in 2025).

Across all Programs, these results reflect the success of our continuing efforts to slow cost growth, strengthen carrier accountability, and ensure our enrollees continue to receive exceptional value for their coverage.

Key 2026 Benefit Changes

FEHB and PSHB

- Removed coverage for medical or surgical modification of sex traits, including gender transition procedures, for all ages.
- Required coverage for FDA-approved HIV PrEP drugs and related monitoring, with no cost sharing.
- HMO plans in states with IVF mandates were required to propose benefits that met those mandates, resulting in an expansion of coverage for the Federal family. OPM also requires, at a minimum, retrieval and cryopreservation of sperm and eggs, along with storage costs for at least one year, for individuals with iatrogenic infertility from non-elective procedures.
- Behavioral health access continues to expand. Carriers must broaden networks and allow out-of-network care when wait times are excessive.
- Opioid safety: Carriers must continue to provide at least one opioid rescue agent at no cost, with expanded education on safe usage.
- Anti-obesity care: Carriers must continue to cover FDA-approved medications, including at least one GLP-1 and two oral options, plus behavioral and nutritional programs.

FEDVIP (Dental and Vision)

- Dental carriers must now offer two routine exams and one emergency exam per year.
- Several carriers have added preventive benefits for children under three and pregnancy wellness coverage.
- One vision carrier expanded to 100% diabetic coverage in-network, while another added coverage for orthoptic training for eye-movement disorders.

FSAFEDS

- Allows eligible federal employees and eligible uniformed service members to save pre-tax funds for qualified health and dependent care expenses.
- The program is sponsored by OPM and governed by IRS rules.

Plan Offerings for 2026

Under both the FEHB and PSHB Programs, participants can choose from a broad variety of plan types including Fee-for-Service plans, Health Maintenance Organizations, Consumer-Driven Health Plans, and High-Deductible Health Plans.

For 2026, OPM will offer:

- 47 carriers and 132 plan options in FEHB;
- 17 carriers and 75 plan options in PSHB; and
- Fewer than a dozen dental and vision carriers through FEDVIP.

There are six FEHB plans (8 options) that will not be available in 2026:

- NALC Health Benefit Plan CDHP
- NALC Health Benefit Plan Standard
- Health Alliance HMO Standard
- AvMed Health Plan HDHP
- AvMed Health Plan Standard
- Independent Health High
- Blue Care Network of Michigan High
- Priority Health High

There is one PSHB plan (two options) that will not be available in 2026:

- GEHA Indemnity Benefit Plan Elevate Plus
- GEHA Indemnity Benefit Plan Elevate

Participants in those plans must select a new plan during Open Season, or they'll be automatically transitioned into a designated default plan:

- For FEHB, the default plan is GEHA Benefit Plan-High Option.
- For PSHB, the default plan is Blue Cross and Blue Shield Service Benefit Plan - FEP Blue Focus.
- In FEDVIP, the Health Partners Dental Plan will no longer be offered. Enrollees must select a new dental plan to maintain coverage in the 2026 Plan year.