



United States Office of Personnel Management
Healthcare and Insurance

Benefits Administration Letter

Number: 26-201

Date: January 6, 2026

Subject: Family Member Eligibility Verification Updates

The purpose of this Benefits Administration Letter (BAL) is to provide clarification to employing offices on implementing [BAL 24-201](#) and [BAL 24-204](#).

The Family Member Eligibility Verification (FMEV) report that employing agencies must send to OPM requires verification of family members on Self Plus One and Self and Family elections made during Open Season (OS) or as part of the Initial Opportunity to Enroll (IOE) and Qualifying Life Event elections (QLE). We are requesting that agencies review at least 10% of their population for Open Season 2025 for the 2026 plan year. We encourage agencies to review 100% of transactions.

If ineligible family members are found, employing offices must follow instructions in [BAL 20-203](#) for removing an ineligible family member. In addition, Cabinet-level Departments, independent agencies, and other employing agencies that have FEHB-eligible employees (including Congress and the courts) are required to submit a single aggregated report without delineating subagency data. OPM will not accept and will return reports submitted by subcomponents of employing agencies.

Annual verification review template

The updated FMEV report template simplifies data collection by providing a single Excel tab that can be used for OS, IOE and QLE data. This reduces the burden of completing multiple spreadsheets and enables you to provide data for OS, IOE and QLE events uniformly. Updated instructions provide reminders on how to manage specific scenarios such as a child turning

age 26 during the audit and when there are QLEs within one year of Open Season (see more discussion below). Prior versions of the template are now obsolete.

The annual FMEV report for the 2025 Open Season and 2025 IOE & QLE is due by July 31, 2026.

Child turns 26 during audit

When verifying OS elections, you may get an election that includes a child who turns 26 years old during the review period and was removed from coverage by the Carrier. A child in this scenario must not be counted as ineligible. This child was appropriately removed from coverage and so is not part of the FMEV report.

However, if the child turned 26 years old and is still covered, then the child is an ineligible child unless the child is incapable of self-support because of a disability that existed before age 26. Such a child age 26 or over, who remains covered, should be counted as ineligible on the FMEV report. Follow the process detailed in [BAL 20-203](#) to remove the ineligible child.

QLEs within one year of Open Season

Employing offices must follow instructions in [BAL 24-204](#) for an enrollee who makes a QLE election the year before or after Open Season and is also selected as part of the Open Season random sample. No additional documentation is necessary for family members who have previously been verified during the plan year. Such family members should be counted as verified.

In addition, if an employee has been subject to a reduction in force, the employee's family members should not be verified; a different employee should be used.

If you have any questions regarding the information in this BAL, please contact your Agency's headquarters Benefits Officer.

Sincerely,

D. Shane Stevens

Associate Director

Healthcare and Insurance

Attachment:

FMEV annual report template