

OPM Announces 2026 Federal Benefits Open Season as Premium Growth Slows for Second Consecutive Year

October 1, 2026 by [21cpw](#)



WASHINGTON, DC – Today, the U.S. Office of Personnel Management (OPM) announced that the 2026 Federal Benefits Open Season will run from **November 9 through December 14, 2026**. The rates and benefits for the 2027 Federal Employees Health Benefits (FEHB) Program, Postal Service Health Benefits (PSHB) Program, and Federal Employees Dental and Vision Insurance Program (FEDVIP) are now available for review on OPM.gov.

During [Open Season](#), eligible federal employees and annuitants can enroll in, change, or cancel FEHB, PSHB, and FEDVIP coverage. Eligible employees can also make elections for the Federal Flexible Spending Account Program (FSAFEDS).

OPM encourages employees and annuitants to review their coverage and choose the options that best meet their needs and those of their families. FEHB, PSHB, and FEDVIP coverage will continue into 2027 if [enrollees](#) make no changes. FSAFEDS participants, however, must make a new election each year to continue that benefit. OPM also encourages eligible employees who do not currently participate in FSAFEDS to consider its pretax benefits and enroll.

“Open Season is the time to look beyond your current plan and make sure your coverage still works for you and your family,” **OPM’s Associate Director for Healthcare and Insurance Matthew Kiley** said. “We encourage employees and annuitants to compare their options, review their costs, and make any changes before the December 14 deadline.”

For 2027, the FEHB Program will have 45 participating carriers offering 118 plan options. The PSHB Program will have 17 participating carriers offering 65 plan options. FEDVIP will have 11 dental carriers offering 21 plan options and five vision carriers offering 10 plan options. Employees and annuitants can review 2027 plans and premiums for [FEHB](#), [PSHB](#), and [FEDVIP](#) on OPM.gov.

“For the second year in a row, OPM has been able to reduce the average rate of premium increases for federal employees and annuitants,” Kiley said. “This is just the start of a more comprehensive set of programs to ensure that we deliver great health plan options to our enrollees while preventing them from getting priced out of the market.”

New this Open Season, eligible employees can select a FSAFEDS Visa® FSA Card as part of their election for the 2027 benefit period. The card offers a way to pay for qualified health care, pharmacy, dental, and vision expenses at the point of sale. Participants can choose the card or continue with paperless reimbursement. FSAFEDS is administered by HealthEquity, the nation’s largest administrator of flexible savings accounts and consumer-directed benefits.

The new payment option is part of OPM’s continued work to improve the federal benefits experience and give employees practical tools to manage eligible out-of-pocket health care expenses.

Fee-for-Service (FFS) Plans -Premium Rates for the Postal Service Health Benefits Program for Postal Employees

Plan	Option	Code	Enrollment Type	2027 Biweekly - Govt	2027 Biweekly -	2027 Monthly - Total	2027 Monthly - Govt	2027 Monthly -
				Pays	Empl. Pays	Premium	Pays	Empl. Pays
APWU Health Plan	Consumer Driven Option	23D	Self	\$300.65	\$100.21	\$868.53	\$651.40	\$217.13
APWU Health Plan	Consumer Driven Option	23E	Self & Family	\$712.83	\$237.61	\$2,059.29	\$1,544.47	\$514.82
APWU Health Plan	Consumer Driven Option	23F	Self Plus One	\$653.42	\$217.81	\$1,887.67	\$1,415.75	\$471.92
APWU Health Plan	High Option	23A	Self	\$318.23	\$142.97	\$999.27	\$689.50	\$309.77
APWU Health Plan	High Option	23B	Self & Family	\$748.55	\$358.28	\$2,398.13	\$1,621.86	\$776.27
APWU Health Plan	High Option	23C	Self Plus One	\$689.34	\$279.13	\$2,098.35	\$1,493.57	\$604.78
Blue Cross Blue Shield	Basic Option	33A	Self	\$318.23	\$139.94	\$992.70	\$689.50	\$303.20
Blue Cross Blue Shield	Basic Option	33B	Self & Family	\$748.55	\$385.46	\$2,457.02	\$1,621.86	\$835.16
Blue Cross Blue Shield	Basic Option	33C	Self Plus One	\$689.34	\$340.28	\$2,230.84	\$1,493.57	\$737.27
Blue Cross Blue Shield	FEP Blue Focus	35A	Self	\$252.53	\$84.17	\$729.52	\$547.14	\$182.38
Blue Cross Blue Shield	FEP Blue Focus	35B	Self & Family	\$597.11	\$199.03	\$1,724.97	\$1,293.73	\$431.24
Blue Cross Blue Shield	FEP Blue Focus	35C	Self Plus One	\$542.87	\$180.95	\$1,568.28	\$1,176.21	\$392.07
Blue Cross Blue Shield	Standard Option	33D	Self	\$318.23	\$196.30	\$1,114.82	\$689.50	\$425.32
Blue Cross Blue Shield	Standard Option	33E	Self & Family	\$748.55	\$490.62	\$2,684.87	\$1,621.86	\$1,063.01
Blue Cross Blue Shield	Standard Option	33F	Self Plus One	\$689.34	\$435.86	\$2,437.93	\$1,493.57	\$944.36
GEHA Employee Organization	HDHP	39A	Self	\$254.66	\$84.88	\$735.67	\$551.75	\$183.92
GEHA Employee Organization	HDHP	39B	Self & Family	\$672.80	\$224.27	\$1,943.65	\$1,457.74	\$485.91
GEHA Employee Organization	HDHP	39C	Self Plus One	\$547.52	\$182.50	\$1,581.71	\$1,186.28	\$395.43
GEHA Employee Organization	Standard Option	37D	Self	\$254.31	\$84.77	\$734.67	\$551.00	\$183.67
GEHA Employee Organization	Standard Option	37E	Self & Family	\$675.56	\$225.18	\$1,951.60	\$1,463.70	\$487.90
GEHA Employee Organization	Standard Option	37F	Self Plus One	\$546.79	\$182.26	\$1,579.61	\$1,184.71	\$394.90
MHBP	MHBP Standard Option	73D	Self	\$318.23	\$137.78	\$988.02	\$689.50	\$298.52
MHBP	MHBP Standard Option	73E	Self & Family	\$748.55	\$372.83	\$2,429.66	\$1,621.86	\$807.80
MHBP	MHBP Standard Option	73F	Self Plus One	\$689.34	\$395.93	\$2,351.42	\$1,493.57	\$857.85
MHBP	MHBP Value Plan	73A	Self	\$249.65	\$83.22	\$721.22	\$540.92	\$180.30
MHBP	MHBP Value Plan	73B	Self & Family	\$620.18	\$206.73	\$1,791.64	\$1,343.73	\$447.91
MHBP	MHBP Value Plan	73C	Self Plus One	\$600.54	\$200.18	\$1,734.89	\$1,301.17	\$433.72
NALC Health Benefit Plan	NALC Consumer Driven Health Plan	77D	Self	\$241.59	\$80.53	\$697.93	\$523.45	\$174.48
NALC Health Benefit Plan	NALC Consumer Driven Health Plan	77E	Self & Family	\$594.77	\$198.26	\$1,718.23	\$1,288.67	\$429.56
NALC Health Benefit Plan	NALC Consumer Driven Health Plan	77F	Self Plus One	\$549.47	\$183.15	\$1,587.34	\$1,190.51	\$396.83
NALC Health Benefit Plan	NALC High Option	77A	Self	\$318.23	\$116.06	\$940.96	\$689.50	\$251.46
NALC Health Benefit Plan	NALC High Option	77B	Self & Family	\$748.55	\$270.37	\$2,207.66	\$1,621.86	\$585.80
NALC Health Benefit Plan	NALC High Option	77C	Self Plus One	\$689.34	\$290.00	\$2,121.90	\$1,493.57	\$628.33
Rural Carrier Benefit Plan	High Option	79A	Self	\$318.23	\$179.37	\$1,078.13	\$689.50	\$388.63
Rural Carrier Benefit Plan	High Option	79B	Self & Family	\$748.55	\$339.96	\$2,358.44	\$1,621.86	\$736.58
Rural Carrier Benefit Plan	High Option	79C	Self Plus One	\$689.34	\$346.96	\$2,245.32	\$1,493.57	\$751.75