2026 FEHB Open Season Checklist

Federal Employees Health Benefits (FEHB) Open Season: Nov. 9 to Dec. 14, 2026.
FEHB employee changes effective Jan. 10, 2027; annuitant and PSHB changes Jan. 1.

Doing nothing is a choice: coverage renews at 2027 prices. Average enrollee premiums rise 10.9% (8.2% in the Postal program), and plans differ widely.

1 Start with total cost, not premium alone

Add the annual premium to the plan's in-network out-of-pocket maximum to compare a high-cost year; some expenses do not count toward that maximum. A low premium can come with a high maximum. Example, Self Only, 2027: Blue Cross Basic Option costs $3,781.96 a year plus an $8,500 maximum ($12,281.96). FEP Blue Focus costs $1,928.16 plus $11,000 ($12,928.16). Check whether the plan sits above the government contribution line: above it, the government pays a fixed amount and every extra premium dollar is the enrollee's. Also price Self and Family: in 38 plan options OPM lists Self Plus One as costing more (Foreign Service Benefit Plan High: $1,214.20 a year more).

2027 FEHB Plan Cost Explorer | How the government share works | Office of Personnel Management (OPM) plan comparison tool

2 Check each prescription against each plan's formulary

Look up every drug for every household member in the plan brochure or the carrier's drug list. Note tiers, prior authorization and exclusions. A plan that covers the drug can still price it very differently.

OPM plan comparison tool and brochures

3 Confirm doctors and hospitals are in network, even if staying put

Networks change from year to year, so call the doctor's office to confirm. Nine FEHB plan options leave in 2027, and several plans cut service areas. Enrollees in a leaving plan who make no choice are enrolled in Compass Rose Standard (Mail Handlers Value Consumer enrollees move to its Standard Option). In the Postal program, GEHA High moves to GEHA Standard and UnitedHealthcare leaves.

2027 plan exits and service area cuts

4 Coordinate with Medicare

Read the Medicare coordination section of each brochure: cost-sharing waivers, Part B premium reimbursement, drug coverage. Compare the plan with Part B added, not the plan alone. Postal Service Health Benefits (PSHB) annuitants who retire after January 1, 2025 generally must enroll in Part B when Medicare-eligible to keep PSHB, unless an exception applies.

Medicare premiums | Medicare Advantage vs. Original Medicare | OPM: PSHB annuitants and Part B

5 Plan for life changes next year

Surgery, a child reaching age 26, a spouse retiring or becoming Medicare-eligible, a move. Outside Open Season, enrollment changes generally need a qualifying life event and must be made within 60 days of it. Adding a family member requires documentation proving eligibility, so gather marriage or birth records early.

OPM: qualifying life events | OPM: proving family member eligibility | Open Season dates and rules

6 Decide FSA, HSA, dental and vision together

The Federal Flexible Spending Account Program (FSAFEDS) does not renew itself, so re-enroll. A new Visa FSA Card is available for 2027. With a health savings account (HSA), only the Limited Expense FSA applies, and the Internal Revenue Service (IRS) sets the HSA contribution limit at zero once Medicare starts. UnitedHealthcare's high deductible health plan (HDHP) is dropped in 12 states and Independent Health's leaves.

FSAFEDS | Dental and vision (FEDVIP) | OPM: HSAs | IRS Pub. 969

7 Make the change early, then confirm it was recorded

Employees: Employee Express if the agency uses it, another agency system, or Standard Form 2809 through HR. Postal employees: PSHB System. Annuitants: Open Season Online (FEHB) or the PSHB Landing Page (PSHB), or Open Season Express, 1-800-332-9798; questions to OPM, 1-888-767-6738. Save any confirmation provided and verify that your election was recorded before Dec. 14. Call early, not in the last week. The current plan stays in force until the new one starts (FEHB employees Jan. 10; annuitants and PSHB enrollees Jan. 1). Insurance cards come from the plan; timing varies.

OPM: how to enroll | Annuitant Open Season Online | PSHB System

Scam alert. Government agencies will not call, email or text to ask for money or personal information, and caller ID can be faked. Enroll only through the official systems above, never through a link in an unexpected message. FTC: government impersonation scams

MyFederalRetirement.com

For educational and illustrative purposes only. Not the official statement of benefits. Base every decision on official sources and each plan's brochure.
Sources: OPM 2026 Federal Benefits Open Season Highlights (2027 plan year), opm.gov enrollment and PSHB pages, IRS Publication 969, FTC.