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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 2024-10**

**Date: April 30, 2024**

Fee-for-service [n/a]

Experience-rated HMO [n/a]

Community-rated HMO [8]

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**Subject: 2025 Rate Instructions - Community-Rated Carriers**

This Carrier Letter includes the 2025 Community Rating Guidelines and Proposal Instructions for Federal Employees Health Benefits (FEHB) Program Carriers and Postal Service Health Benefits (PSHB) Program Carrier Applicants (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 2025 rate proposal(s). You must submit your proposal and the completed attachments no later than **May 31, 2024**. May 31 is the deadline required by regulations and OPM will not grant extensions.

The 2025 Rate Proposal instructions and attachments are in the accompanying documents. **FEHB carriers should visit the [Rate Submission Tool](#) and PSHB carriers should visit [Carrier Connect](#) to submit their 2025 proposal.** This Carrier Letter also includes a copy of the email sent to carriers in December 2023 setting the 2025 MLR Target.

Please direct your questions about the 2025 rate submission to Rebecca Kander at [actuary@opm.gov](mailto:actuary@opm.gov).

Sincerely,

Laurie E. Bodenheimer  
Associate Director  
Healthcare and Insurance

Encl.:

Part 1 - 2025 Community Rating Guidelines.pdf

Part 2 - 2025 Proposal Instructions.doc

Proposal Tables Attachments I, IA, II, IIB (QG22-QG28), and IIA.xlsx

2025 MLR Target for Community Rated Plans.pdf