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**FEHB Program Carrier Letter  
Experience-Rated Carriers**

**U.S. Office of Personnel Management  
Healthcare and Insurance**

FEHB       PSHB

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**Letter Number 2024-14**

**Date: May 21, 2024**

Fee-for-service [12]

Experience-rated HMO [12]

Community-rated HMO [12]

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**Subject: 2025 Rate Proposal File – Experience-Rated Carriers**

FEHB carriers and PSHB carrier applicants must submit their 2025 rate proposals on or before May 31, 2024. May 31st is the deadline required by regulations and OPM will not grant extensions.

Use the Excel file '2025 Rate Proposal File.xlsx' sent 4/24/2024 to prepare your 2025 rate proposal for FEHB and/or PSHB. You must submit your proposal in Excel file format; any supporting documentation should be submitted at the same time.

**Please visit the [Rate Submission Tool](#) to submit your FEHB proposal and [Carrier Connect](#) to submit your PSHB proposal, as applicable.**

Direct any questions about the 2025 rate submission to [actuary@opm.gov](mailto:actuary@opm.gov).

Sincerely,

Laurie E. Bodenheimer  
Associate Director  
Healthcare and Insurance