
FEHB Program Carrier Letter
All FEHB Carriers

U.S. Office of Personnel Management
Healthcare and Insurance

FEHB PSHB

Letter Number 2025-02

Date: January 16, 2024

Fee-for-service [2]

Experience-rated HMO [2]

Community-rated HMO [2]

**Subject: Process Change for Open Season Elections
from Retiring Employees**

This Carrier Letter notifies of new procedures given to agencies with retiring Federal employees who make Federal Employees Health Benefits (FEHB) Open Season elections that will be effective after their separation date from the employing agency. The implementation of these procedures will require the support of Carriers to process elections which will transmit as hard copy SF 2809s. This change improves the retiring Federal employee experience by reducing potential delays in receiving their health insurance identification cards from the Carrier due to an FEHB Open Season election becoming effective after retirement.

This process does not affect U.S. Postal Service (USPS) employees, annuitants, or compensationers subject to Postal Service Health Benefits (PSHB) coverage. PSHB Program Carriers will receive enrollment information from the Postal Service Health Benefits System (PSHBS). For more information on PSHB for Carriers, please visit the [OPM PSHB Program Carrier](#) page.

Existing Process

Agencies forward an uncertified Open Season SF2809 to OPM for retirements that occur in the last months of a calendar year. This election form is typically processed by OPM after the close of Open Season while a case is in

the adjudication process. If the retirement application is submitted late by an agency or would require additional information by OPM, it could take months before the SF 2809 is sent to the Carrier. Carriers then begin to receive FEHB premiums after a case is finalized by OPM.

What's New

Effective upon issuance of this Carrier Letter, agencies will certify FEHB Open Season elections and forward the elections to gaining and losing Carriers accordingly. The elections will contain agency and payroll office information plus special remarks about the employee's retirement. Carriers are to take notice of the certification and remarks portion of the SF 2809 which details the employee's impending retirement date, OPM's payroll office number (2490-0002), and the effective date of the Open Season election. Agencies will provide an Open Season effective date based upon the employee's date of separation for retirement. Upon OPM's processing, the Carrier will receive a second notice, either an SF 2809 or SF 2810 depending upon the retirement, from OPM for the same enrollee containing OPM's payroll office number.

Carriers are to process elections received by email or fax from the agency. These elections are not to arrive through the OPM-Macon Data Hub. Elections are to be processed in accordance with the provided effective dates, not in the order election forms or electronic notices are received.

Processing these elections with the agency provided effective date will provide insurance identification cards and coverage to the retiree timely. There is no change to premium payment and the Centralized Enrollment Clearinghouse System (CLER) will produce the same results seen currently. This change simply allows Carriers access to elections earlier in the process from a different source (agencies) and method (email or fax).

For information on how this process will be addressed by agencies, please see Benefits Administration Letter (BAL) 2024-103 attached to this letter. We appreciate your efforts to support agencies who submit elections directly to Carriers for processing.

Sincerely,

Laurie Bodenheimer
Associate Director
Healthcare and Insurance

Attachment