
FEHB Program Carrier Letter
[All FEHB and PSHB Carriers]**U.S. Office of Personnel Management**
Healthcare and InsuranceFEHB ☒ PSHB ☒

Letter Number 2025-12**Date: October 1, 2025**

Fee-for-service [10]

Experience-rated HMO [10]

Community-rated HMO [10]

Subject: Network Provider Data Update

This Carrier Letter updates guidance on the monthly provider data submissions outlined in Carrier Letter [2024-08](#).

Updated Submission Requirement and Process

Beginning in September 2025, all Carriers are to include 2026 in the “years” data field for providers expected to be in-network in plan year 2026 when submitting provider data JSON files to OPM. The “years” field is included within the object element of the Plans sub-type array in the provider data JSON files.

This will give OPM and Carriers time to test and make corrections to the information and will enable USPS employees and annuitants to understand 2026 plan provider coverage when using the PSHB Decision Support Tool (DST) during Open Season.

If, to the best of your knowledge, you expect a provider to continue to be in-network in plan year 2026, you should provide both 2025 and 2026 in the plan “years” field (see example below). If you do not expect a provider, who is in-network at the time of your data pull, to continue to be in-network in 2026, you should provide only 2025 in the plan “years” field (see example below). If you are aware of a provider being added to your network for plan year 2026, who is not in-network at the time of your data pull, you *should, to the best of your ability*, provide 2026 in the plan “years” field.

PSHB Carriers must ensure that the provider record in the monthly provider data file submission includes 2026 in the “years” field, when applicable, to ensure that participating providers are displaying accurately in the PSHB DST for the 2026 plan year. Starting with the October 2025 submission, failure to include 2026 in the “years” field will result in the provider not displaying as in-network for 2026 coverage in the PSHB DST.

When you submit your monthly provider data files beginning in January of 2026, you should only provide 2026 in the “years” field, and you should only include providers who are in-network at the time of your data pull.

Examples

“Years” field for files delivered between September 2025 and December 2025 for providers you expect *will not* be in-network in 2026:

“years”: [2025]

“Years” field for files delivered between September 2025 and December 2025 for providers you expect *will* be in network in 2026:

“years”: [2025, 2026]

“Years” field for files delivered between September 2025 and December 2025 for providers you expect *will* be added to your network in 2026, who are not in network at the time of your data pull:

“years”: [2026]

“Years” field for files delivered from January 2026 onward:

“years”: [2026]

Incorrectly specified “years” field:

“years”: [“2025”] (do not supply a string value instead of a numeric value)

“years”: [] (do not leave the field blank)

“years”: [null] (do not supply a null value)

If you have further provider data-related questions, please contact ROVRSupport@opm.gov and cc your Health Insurance Specialist.

Sincerely,

D. Shane Stevens
Associate Director
Healthcare and Insurance