



United States Office of Personnel Management
Healthcare and Insurance

Benefits Administration Letter

Number: 24-401

Date: October 21, 2024

Subject: 2024 Federal Benefits Open Season: Significant Plan Changes for the Federal Employees Health Benefits (FEHB) Program

This Benefits Administration Letter (BAL) provides information on significant Federal Employees Health Benefits (FEHB) plan changes for 2025. There are no significant changes for FEDVIP.

This BAL only applies to non-postal employees. Benefits Administration Letter 24-402 2024 Federal Benefits Open Season: Postal Service Health Benefits (PSHB) Program Significant Plan Updates provides guidance for postal employees.

The 2024 Federal Benefits Open Season begins November 11, 2024, and continues through December 9, 2024. Information regarding ordering and distributing materials and conducting the Open Season is now in the [Open Season Manual](#).

Attachment 1 identifies FEHB plans and their corresponding significant changes. Some of these changes will require action on the part of the employing office and/or enrollees.

There are plans leaving the FEHB Program at the end of 2024. Employees in these terminating plans **must** enroll in a new plan during Open Season or they will be enrolled in GEHA Indemnity Benefit Plan Elevate (the lowest cost nationwide plan option for 2025 as determined by OPM). See [Benefit Administration Letter 16-202 Enrollment Options Following the Termination of a Plan or Plan Option](#) for additional information on how to automatically enroll individuals who do not make an enrollment election during the allotted time period.

Table 1: Plans Leaving the FEHB Program*

What Must Employees Do?

- Employees in terminating plans* must enroll in a new FEHB plan during Open Season. If they do not enroll in a new plan, their employing agency will enroll them in GEHA Indemnity Benefit Plan Elevate (the lowest-cost nationwide plan option for 2025 as determined by OPM).
- **New Coverage:** An enrollee's coverage under their new FEHB plan will be effective the first day of the pay period beginning on or after January 1, 2025; **for most employees this will be Sunday, January 12, 2025.** Enrollees' coverage under their current plan will remain in effect until the new plan becomes effective.

*Plans leaving the FEHB Program to participate only in the Postal Service Health Benefit (PSHB) Program are addressed in Table 2.

What Must You Do?

- You must notify employees enrolled in the FEHB plans listed in Table 1 of Attachment 1 to select new plans. Advise employees if they do not choose new plans, they will be enrolled in GEHA Indemnity Benefit Plan Elevate (the lowest-cost nationwide plan option for 2025 as determined by OPM).
- Distribute copies of the Tables contained in Attachment 1 to affected employees with your agency's notice about Open Season along with copies of Attachment 2: *FastFacts - What to do When Your Health Plan is Terminating Coverage in Your Area or Leaving the Federal Employees Health Benefits (FEHB) Program.*
- Follow up with employees in these plans and remind them to select new plans.

What Will FEHB Carriers Do?

- **Plan Notification:** The FEHB Carriers in Table 1 of the attachment have been instructed to notify enrollees of the need to select new plans for 2025.

Table 2: Plans Leaving the FEHB Program to Participate in the Postal Service Health Benefits Program Only

- Rural Carrier Benefit Plan, enrollment code 38, will not participate in the FEHB Program for the 2025 contract year and will not be offered to FEHB enrollees in 2025. It will be offered in the **Postal Service Health Benefits Program** to Postal employees and annuitants only, enrollment code 79.
- U.S. Postal Service employees or annuitants who were enrolled in the Rural Carrier Benefit Plan, enrollment code 38, for the 2024 plan year will be automatically enrolled in Rural Carrier Benefit Plan under the PSHB Program, enrollment code 79. OPM will send all Postal Service enrollees a personalized letter informing them of the PSHB plan they are being automatically enrolled in and explaining how to select a new plan during Open Season if they desire. The transitional PSHB Open Season begins November 11, 2024 and ends December 9, 2024.
- Non-Postal employees in terminating plans must enroll in a new FEHB plan during Open Season. If they do not enroll in a new plan, their employing agency will enroll them in GEHA Indemnity Benefit Plan Elevate (the lowest-cost nationwide plan option for 2025 as determined by OPM).

Table 3: Plans Reducing Service Areas and Terminating Enrollment Codes

What Must Employees Do?

- Employees who live or work where there is a service area reduction with terminating enrollment codes must enroll in a new FEHB plan during Open Season. If they do not enroll in a new plan, their employing agency will enroll them in GEHA Indemnity Benefit Plan Elevate (the lowest-cost nationwide plan option for 2025 as determined by OPM).

New Coverage: An enrollee's coverage under their new FEHB plan will be effective the first day of the pay period beginning on or after January 1, 2025; **for most employees this will be Sunday, January 12, 2025.** Enrollees' coverage under their current plan will remain in effect until the new plan becomes effective.

What Must You Do?

- You must notify employees enrolled in the FEHB plans listed in Table 3 of the attachment to select new plans. Advise employees if they do not choose new plans, they will be enrolled in GEHA Indemnity Benefit Plan Elevate (the lowest-cost nationwide plan option for 2025 as determined by OPM).
- Distribute copies of the Tables to affected employees with your agency's notice about Open Season along with copies of Attachment 2: FastFacts - *What to do When Your Health Plan is Terminating Coverage in Your Area or Leaving the Federal Employees Health Benefits (FEHB) Program*.
- Follow up with employees in these plans and remind them to select new plans.

What Will FEHB Carriers Do?

- Plan Notification: The FEHB Carriers in Table 3 of Attachment 1 have been instructed to notify employees of the need to select new plans for 2025.

Table 4: Plans Terminating Options and Enrollment Codes

What Must Employees Do?

- Employees in a plan terminating an option as reflected in Table 4 of Attachment 1 may choose a new health plan or different option during Open Season or they may remain with their current plan. If an employee does not choose a new plan or option, their FEHB carrier will enroll the employee into the plan's option specified in Table 4. See [Benefit Administration Letter 16-202 Enrollment Options Following the Termination of a Plan or Plan Option](#).
- New Coverage: An FEHB enrollee's coverage under their new FEHB plan or option will be effective the first day of the pay period beginning on or after January 1, 2025; **for most employees this will be Sunday, January 12, 2025**. An FEHB enrollee's coverage will remain in effect through 2024 until coverage under the new plan or option becomes effective.

What Must You Do?

- Advise your employees who are enrolled in the plan that is terminating an option that if they do not choose a new health plan or different option, they will be

automatically enrolled into the plan's option as specified in Table 4 of Attachment 1.

- Distribute copies of the Tables to employees with your agency's notice about Open Season.
- Follow up with affected employees and remind them that if they do not choose a new health plan or different option, they will be automatically enrolled into the plan's option specified in Table 4 of Attachment 1.

What Will FEHB Carriers Do?

- **Plan Notification:** The FEHB Carriers in Table 4 of Attachment 1 have been instructed to notify FEHB enrollees that their current plan option is being terminated and that if the enrollee does not change to another plan or option during Open Season, they will be automatically enrolled into the plan's option specified in Table 4 of Attachment 1.

Table 5: Plans Reducing Service Areas Without Terminating Enrollment Codes

What Must Employees Do?

- Employees who are enrolled in plans that are reducing service in the area where they live or work should elect a new FEHB plan for 2025. If an employee does not choose a new FEHB plan, they will only be covered for emergency services where they live or work and will have to travel to their plan's remaining service area to receive full benefits.

What Must You Do?

- You must notify employees enrolled in the FEHB plans listed in Table 5 of Attachment 1 the attachment to select a new FEHB plan if they live or work in a service area that is being terminated. Advise your employees if they do not choose a new plan, they will only be covered for emergency services where they live or work and they will have to travel to their plan's remaining service area to receive full benefits in 2025.
- Distribute copies of the Tables to employees along with your agency's notice about Open Season and copies of the second attachment, FastFacts: *What to do*

When Your Health Plan is Terminating Coverage in Your Area or Leaving the Federal Employees Health Benefits (FEHB) Program.

- Follow up with employees in these plans and remind them to select a new plan.

What Will FEHB Carriers Do?

- **Plan Notification:** The FEHB Carriers in Table 5 of Attachment 1 have been instructed to notify enrollees that their respective plan service areas are being terminated. If enrollees do not choose another FEHB plan, the enrollees will only be covered for emergency services where they live or work and they will have to travel to their plan's remaining service area to receive full benefits in 2025.

Other Tables of Significant Plan Changes

For Tables 6, 7, 8 and 9 (listed below) of Attachment 1, you must include the plans with expanded service areas, new plans entering the FEHB program, the plans with service area changes, and the closed plans changing enrollment criteria when you count the number of eligible employees and place your order for brochures. [Plan contact](#) information is available on our website.

Table 6: Service Area Expansions Without New Enrollment Codes

Table 7: New Plans Entering the FEHB Program

Table 8: Service Area Change – County/ZIP Code (Due to USPS Border Changes)

Table 9: Closed Plans Changing Enrollment Criteria for New Eligible Enrollment

Belated Changes

Some employees might not receive instructions to change plans during Open Season. Therefore, we encourage you to accept belated Open Season changes from employees who are enrolled in:

- terminating plans,
- plans reducing service areas and terminating enrollment codes,
- plans terminating options and enrollment codes, and

- plans reducing service areas without terminating enrollment codes.

After the 2025 plan year begins, closely review requests for belated Open Season changes to ensure the circumstances which prevented a timely enrollment change were truly beyond the employee's control.

Conclusion

We encourage you and your employees to visit our [Open Season](#) website for the most up-to-date information. Please note that 2025 plan information will be posted on our website in November 2024.

We look forward to working with you to ensure Federal employees have a successful Open Season.

Sincerely,

Laurie Bodenheimer
Associate Director
Healthcare and Insurance

Encl.:

Attachment 1: FEHB Significant Plan Changes

Attachment 2: *FastFacts: What to do When Your Health Plan is Terminating Coverage in Your Area or Leaving the Federal Employees Health Benefits (FEHB) Program*