



United States Office of Personnel Management
Healthcare and Insurance

Benefits Administration Letter

Number: 24-802

Date: December 30, 2024

Subject: Federal Flexible Benefits Plan (“FedFlex”) amended for Plan Year 2025

OPM’s amended Federal Flexible Benefits Plan (“FedFlex”), effective January 1, 2025, is attached. The purpose of the Plan is to provide Employees the opportunity to choose between cash and pre-tax coverage under a Medical Plan, Vision Plan, Dental Plan, Health Care Flexible Spending Arrangement (HCFSAs), Limited Expense HCFSAs (LEX HCFSAs) and/or Dependent Care Flexible Spending Arrangement (DCFSAs).

Significant amendments to the Plan for Plan Year 2025 are as follows:

- Adds new categories of uniformed service members eligible to enroll in Flexible Spending Arrangements (Coast Guard, Public Health Service Commissioned Corps, National Oceanic and Atmospheric Administration Commissioned Corps, and Title 32 Active Guard and Reserve, all as defined in the Plan). These uniformed service members, plus those members already eligible for DCFSAs, may enroll in HCFSAs/LEX HCFSAs during a Special Enrollment Period (SEP) in March 2025; members of the Coast Guard and National Oceanic and Atmospheric Administration Commissioned Corps, as defined in the Plan, may also enroll in DCFSAs during this SEP.

- Removes United States Postal Service (USPS) employees from those eligible to enroll in HCFSAs/LEX HCFSAs and DCFSAAs due to the withdrawal by USPS from this coverage in the Plan.
- Changes the last date in the year when Adopting Employers must advise OPM of withdrawal from the Plan, from October 15 to June 30.

Agency Benefits Officers should direct employees with questions about this Program to contact FSAFEDS by visiting www.FSAFEDS.gov or by calling 1-877-FSAFEDS (372-3337).

Sincerely,

Laurie Bodenheimer
Associate Director
Healthcare and Insurance