United States Office of Personnel Management
Healthcare and Insurance

Tribal Benefits Administration Letter

Number: 25-701 **Date:** November 4, 2025

Subject: 2025 Federal Benefits Open Season: Significant Plan Changes for the Federal Employees Health Benefits (FEHB) Program

This Tribal Benefits Administration Letter (TBAL) provides information on significant Federal Employees Health Benefits (FEHB) plan changes for 2026.

The 2025 Federal Benefits Open Season begins November 10, 2025, and continues through December 8, 2025. Information regarding ordering and distributing materials and conducting the Open Season can be found in the Open Season Manual.

The attachment identifies FEHB plans and their corresponding significant changes. Some of these changes will require action on the part of the Tribal Employer and/or enrollees.

There are plans leaving the FEHB Program at the end of 2025. Employees in these terminating plans must enroll in a new plan during Open Season or they will be enrolled in GEHA Benefit Plan – High Option (the designated plan for 2026 as determined by OPM). See Tribal Benefits Administration Letter 16- 601, 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 plans leaving the FEHB Program must enroll in a new health plan during Open Season. If they do not enroll in a new plan, their Tribal Employer will enroll them in GEHA Benefit Plan – High Option (the designated plan for 2026 as determined by OPM).

- New Coverage: Enrollees' coverage under their new health plan will be effective January 1, 2026.
- Continued Coverage: 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 1 of Attachment 1 to select new plans. Advise employees if they do not choose new plans, they will be enrolled into GEHA Benefit Plan – High Option (the designated plan for 2026 as determined by OPM). See Tribal Benefits Administration Letter, 16-601 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.
- Distribute copies of the Tables to affected employees with your Tribal Employer 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 have been instructed to notify enrollees of the need to select a new plan for 2026.

Table 2: Plans Leaving the FEHB Program that will Continue to Participate in the Postal Service Health Benefits Program

What Must Employees Do?

- Employees in plans leaving the FEHB Program must enroll in a new health plan during Open Season. If they do not enroll in a new plan, their Tribal Employer will enroll them in GEHA High Option (the designated plan for 2026 as determined by OPM.)
- New Coverage: Enrollees' coverage under their new health plan will be effective January 1, 2026.
- Continued Coverage: 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 2 contained in Attachment 1 to select new plans. Advise employees if they do not choose new plans, they will be enrolled in GEHA Benefit Plan – High Option (the designated plan for 2026 as determined by OPM). See Tribal Benefits Administration Letter, 16-601 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.
- Distribute copies of the Tables to affected employees with your Tribal Employer'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 have been instructed to notify enrollees of the need to select a new plan for 2026.

Table 3: Plans Reducing Service Areas and Terminating Enrollment Codes

What Must Employees Do?

- Employees in service area reductions with terminating enrollment codes must enroll in a new health plan during Open Season. If they do not enroll in a new plan, their Tribal Employer will enroll them in GEHA Benefit Plan – High Option (the designated plan for 2026 as determined by OPM).
- New Coverage: Enrollees' coverage under their new health plan will be effective January 1, 2026.
- Continued Coverage: 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 Attachment 1 to select new plans. Advise employees if they do not choose new plans, they will be enrolled in GEHA Benefit Plan – High Option (the designated plan for 2026 as determined by OPM.) See Tribal Benefits Administration Letter, 16-601 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.

- Distribute copies of the Tables to affected employees with your Tribal Employer's notice about Open Season 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 have been instructed to notify enrollees of the need to select a new plan for 2026.

Table 4: Plans Terminating Options and Enrollment Codes

What Must Employees Do?

- Employees in a plan terminating an option in Table 4 of Attachment 1 may choose a new health plan during Open Season or they may remain with their current plan. If an employee does not choose a new plan, their Tribal Employer will enroll the employee into the plan's option identified in Table 4.
- New Coverage: Enrollees' coverage under their new health plan or option will be effective January 1, 2026.
- Continued Coverage: Enrollees' coverage under their current plan will remain in effect until 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, they will be automatically enrolled into the plan's option as specified in Table 4 of Attachment 1. See Tribal Benefits Administration Letter, 16-601 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.
- Distribute copies of the Tables to employees with your Tribal Employer's notice about Open Season.
- Follow up with affected employees and remind them that if they do not choose a new health plan, they will be automatically enrolled into the plan's option specified in Table 4.

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.

Table 5: Plans Reducing Service Areas Without Terminating Enrollment Codes

What Must Employees Do?

- Employees who are enrolled in plans that are reducing service areas should elect a new health plan for 2026. If an employee does not choose a new health plan, they will only be covered for emergency services where they live 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 plans listed in Table 5 of Attachment 1 to select a new plan if they live 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 and they will have to travel to their plan's remaining service area to receive full benefits in 2026.
- Distribute copies of the Tables to employees with your Tribal Employer's notice about Open Season and 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 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 health plan, the enrollees will only be covered for emergency services where they live and they will have to travel to their plan's remaining service area to receive full benefits in 2026.

Other Tables of Significant Plan Changes

The remaining changes are summarized in Tables 6, 7, and 8 for ease of reference. Plan contact information is available on our website.

Table 6: Service Area Expansions Without New Enrollment Codes
Table 7: Service Area Change - County/ZIP Code (Due to USPS Border Changes)
Table 8: Plans adding New Options and Enrollment Codes

Table 9: Enrollment Code Merger with Terminating Enrollment Codes

What Must Employees Do?

- Employees in a plan whose enrollment code is merging with another will be automatically moved into their FEHB Plan's 2026 enrollment code, unless they change health plans during Open Season.
- New Coverage: Enrollees' coverage under their new health plan will be effective January 1, 2026.

What Must You Do?

- You must ensure enrollees are automatically moved into the surviving FEHB 2026 codes unless the enrollees select another FEHB plan during Open Season.
- Distribute copies of the Tables to employees with your Tribal Employer's notice about Open Season.

Table 10: Contract Consolidations

UHC Choice Plus Advanced (L9) and UHC Choice Primary East (Y8) will both consolidate with UHC Choice Plus Primary East plan (AS) into one brochure for 2026 – 'Choice Plus Primary, Choice Primary and Choice Plus Advanced'. For 2026 there will be one consolidated brochure with three (3) enrollment codes (L9, Y8 and AS), and each enrollment code will retain its own individual benefits and all of its own original service areas.

What Must Employees Do?

- No action required. There will be no change to their enrollment code.
- New Coverage: Enrollees' benefit changes under their health plan will be effective January 1, 2026.

What Must You Do?

- Be aware of the change from 3 separate brochures to consolidate into a single brochure.

Conclusion

We encourage you and your employees to visit our Open Season website for the most up-to-date information. Please note that 2026 plan information will be posted on our website in November 2025.

We look forward to working with you to ensure Tribal Employees have a successful Open Season.

Sincerely,

D. Shane Stevens

Digitally signed by D. Shane Stevens
Date: 2025.11.04 17:37:23 -05'00'

D. Shane Stevens
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