

FEHB Open Season 2026 Checklist for Retirees

Open Season: November 9 – December 14, 2026 · Annuitant changes take effect January 1, 2027 · Last reviewed Oct 30, 2026

1. ☐ **Mark the dates.** Open Season: Nov 9 – Dec 14, 2026.
2. ☐ **Check whether your plan is changing.** Some plans are leaving FEHB or changing service areas; OPM lists them in its Benefits Administration Letter on significant plan changes.
3. ☐ **Look up your 2027 premium.** OPM's 2027 rate charts show the total premium, the government share and the change in your share. On average the enrollee share rises 10.9% in FEHB and 8.2% in PSHB.
4. ☐ **Read your plan's 2027 brochure.** Most plans change benefits and rates every year. OPM says full brochures and the Plan Comparison Tool are available in early November.
5. ☐ **Check your enrollment type.** In some plans Self Plus One costs more than Self and Family.
6. ☐ **Adding a family member? Have documents ready.** Starting this Open Season, anyone adding a new family member to FEHB or PSHB must submit documents proving that person is eligible (FEHB Protection Act of 2025).
7. ☐ **Think about Medicare.** Enrolling in Medicare doesn't change your FEHB premium.
8. ☐ **Protect your spouse.** A spouse can usually keep FEHB after you die only if your enrollment covered them and they get a survivor annuity.
9. ☐ **Don't cancel to save money.** An annuitant who cancels FEHB can never re-enroll; suspension is possible in some cases.
10. ☐ **Questions?** OPM Retirement Information Office: 1-888-767-6738 or retire@opm.gov.

Effective dates for retirees

- Enroll or change: January 1, 2027.
- Cancellation: December 31, 2026.
- Annuitants are not eligible for FSAFEDS.

Official sources

- OPM: 2026 Federal Benefits Open Season Highlights, Plan Year 2027 (PDF): <https://www.opm.gov/healthcare-insurance/open-season/agency-benefits-officers/housing-for-os-materials/2026-federal-benefits-open-season-highlights-for-plan-year-2027.pdf>
- OPM: Open Season FAQ for Federal Retirees & Other Annuitants: <https://www.opm.gov/healthcare-insurance/open-season/federal-retirees-other-annuitants/>
- OPM: FEHB Premiums (2027 rate charts): <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums/>
- OPM: Medicare and FEHB: <https://www.opm.gov/healthcare-insurance/medicare/>
- OPM: FEHB Handbook, Annuitants: <https://www.opm.gov/healthcare-insurance/healthcare/reference-materials/reference/annuitants/>

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