
FEHB Program Carrier Letter
All FEHB and PSHB Carriers

U.S. Office of Personnel Management
Healthcare and Insurance

FEHB PSHB

Letter Number 2025-01A

Date: January 31, 2025

Fee-for-service [4]

Experience-rated HMO [4]

Community-rated HMO [4]

Subject: Addendum to Call Letter for Plan Year
2026

This Carrier Letter serves as supplemental guidance to [Carrier Letter 2025-01](#), the Federal Employees Health Benefits and Postal Service Health Benefits Programs Call Letter for Plan Year 2026. The guidance outlined below supersedes any previous Carrier Letter with conflicting information.

Two recently issued Executive Orders of President Trump have prompted this Addendum. First, on January 20, 2025, he issued “Defending Women from Gender Ideology Extremism and Restoring Biological Truth to the Federal Government.”¹ Second, on January 28, 2025, he issued “Protecting Children from Chemical and Surgical Mutilation.”² In addition, the President has made clear that delivering quality, affordable health care is a top priority.

Pursuant to the first EO, all federal agencies are tasked with ensuring all federal policies and documents that require an individual’s sex list two options, male and female, and shall not make available third options or request “gender identity.” Accordingly, Carriers are on notice to comply with this directive in time for Plan Year 2026.

¹ <https://www.whitehouse.gov/presidential-actions/2025/01/defending-women-from-gender-ideology-extremism-and-restoring-biological-truth-to-the-federal-government/>

² <https://www.whitehouse.gov/presidential-actions/2025/01/protecting-children-from-chemical-and-surgical-mutilation/>

Pursuant to the second EO, all Carriers for Plan Year 2026 “will exclude coverage for pediatric transgender surgeries or hormone treatments” for the purpose of gender transition. OPM recognizes that there are some *bona fide* medical conditions, such as precocious puberty, or therapy subsequent to a traumatic injury, where hormone treatments for individuals under the age of 19 may be lawfully covered by Carriers. Appropriate corresponding reductions in FEHB and PSHB premiums should be identified and included in benefit and rate proposals.

The above policy applies to covered individuals under age 19. For these individuals, Carriers must exclude from coverage surgeries and hormone treatments including but not limited to:

- o Treatments prescribed for the purpose of delaying the onset or progression of normally timed puberty (including GnRH agonists)
- o Use of androgen blockers, estrogen, progesterone, and testosterone to align an individual’s physical appearance with an identity that differs from his or her sex
- o Surgical procedures used to align an individual’s physical appearance with an identity that differs from his or her sex

For individuals age 19 or above, Carriers may propose to cover, but are not required to cover, transgender surgeries or hormone treatments for the purpose of gender transition.

Finally, in accordance with changing priorities, we no longer require Plan Year 2026 proposals to clarify or update the obesity management benefit to include the elements listed in the bullets starting on the bottom of page 10 and continuing through the bottom of page 12 of Carrier Letter 2025-01.

Carriers are permitted to propose additional benefits consistent with all applicable laws and guidance. OPM would like to stress, however, the commitment to providing the best available coverage at the lowest possible costs.

If you have any questions, please contact your Health Insurance Specialist.

Sincerely,

Laurie Bodenheimer
Associate Director
Healthcare and Insurance