



United States Office of Personnel Management
Office of the Chief Financial Officer

Benefits Administration Letter

Number: 25-305

Date: December 2025

Subject: Shutdown Furlough Guidance Update

This Benefits Administrative Letter (BAL) addresses the continuation of certain insurance benefits and services for enrollees who are furloughed or excepted from furlough and working without pay due to a lapse in appropriations. The Office of Personnel Management (OPM) issued a final rule, [86 FR 17271](#), on April 2, 2021, to ensure the continuation of certain insurance benefits and services that could be impacted by a lapse in appropriations. The rule implements certain sections of the National Defense Authorization Act (NDAA) for Fiscal Year 2020, [Public Law 116-92](#).

Federal Employees Health Benefits (FEHB) Program and Federal Employees' Group Life Insurance (FEGLI) Program coverage continues during a shutdown furlough. OPM's 2021 regulation ensures that, pursuant to section 1111 of the FY20 NDAA, there is also a continuation of coverage under the Federal Employees Dental and Vision Insurance Program (FEDVIP) and the Federal Long Term Care Insurance Program (FLTCIP) for enrollees who are furloughed or excepted from furlough and working without pay due to a lapse in appropriations. In addition, coverage may not be canceled because of nonpayment of premiums or other periodic charges due to such a lapse. Following the end of a lapse in appropriations, FEHB, FEGLI, FEDVIP, and FLTCIP premiums will be paid from back-pay or enrollees can make payments directly to the Carrier in the case of FLTCIP.

The FY 2020 NDAA provides that employees are authorized to receive back-pay in the case of a shutdown furlough.

The purpose of this letter is to remind payroll providers that Sections 875.302(c)(1), 894.405(c), and 894.406(c) of the rules require insurance premiums to be paid from back-pay. Therefore, to comply with the law and the regulations, all payroll providers must adjust their systems to allow premium payments to be deducted from backpay.

Additional Information

Additional guidance on furloughs can be found on the OPM's [Policy, Data, Oversight webpage](#). If you have questions about this letter, please send an email to FinancialBALs@opm.gov. We look forward to assisting you.