



## DIRECTOR - CIVILIAN BENEFITS CENTER

Date: 31 October 2025

To: All Department of the Navy Civilian Employees

Subj: 2025 Federal Benefits Open Season Announcement

Encl: (1) Options for 2025 Federal Benefits Open Season

1. This is the first in a number of benefit messages you can expect to receive to help you get ready for the 2025 Federal Benefits Open Season, which begins on 10 November 2025 and continues through 8 December 2025. During open season for the Federal Employees Health Benefits (FEHB) Program and the Federal Employees Dental and Vision Insurance Program (FEDVIP) for 2026, you have the opportunity to:

- Enroll
- Change plans
- Change plan options
- Change enrollment type (to Self, Self Plus One, or Self and Family)
- Cancel coverage

2. Per BAL 24-201, the Family Member Eligibility Review (FMER) requires a random sampling of FEHB Open Season elections of Self Plus One and Self and Family elections. Each election included in the random sampling will be subject to verification of all family members under the enrollment.

3. You also have the opportunity to enroll or reenroll in the Federal Flexible Spending Account (FSAFEDS) Program for 2026. Now is the time to take the appropriate steps to be ready:

a. Open Season Information. As open season gears up, the Civilian Benefits Center (CBC) will post information to the Office of Civilian Human Resources (OCHR) Benefits portal at [https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/Pages/Benefits\\_Open\\_Season.aspx](https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/Pages/Benefits_Open_Season.aspx). Health insurance plan brochures will be available in early November. You are encouraged to read information provided to you by your current health provider, as they are required to provide plan changes that will occur in the next benefit year. The CBC cannot advise you on which health insurance plan is best suited for you; this is a decision you must make after reviewing the plans. At this time, the Flexible Spending Accounts (FSA) has not announced any changes in the current program –any updates will be sent out accordingly.

b. Review your options. Enclosure (1) includes information on your options for health insurance, dental and vision insurance, and the FSA. You can access your Government Retirement and Benefits (GRB) Platform account at <https://civbenefits.dc3n.navy.mil/> utilizing a Department of Defense Internet Network (DoDIN) connection and a Common Access Card (CAC). From the GRB Platform, you can make your benefit elections during the open season with an effective date of 11 January 2026.

4. If you need assistance accessing the GRB Platform and or processing a health insurance, life insurance, or Thrift Savings Plan (TSP) elections, please call the Benefits Line at 888-320-2917 from 7:30 a.m. - 7:30 p.m., Eastern Time, Monday - Friday, except on federal holidays. The TTY number is 866-359-5277. Call volume is typically high from 10:00 am until 5:00 p.m., the best time to call is before 10:00 a.m. and after 5:00 p.m., Eastern Time. Due to open season call volume, the hours of operation are extended to 9:30 p.m. for the last full week of open season.

5. You can also email your questions to the Benefits Line at [navybenefits@us.navy.mil](mailto:navybenefits@us.navy.mil). You must include your full name, pay plan, grade, telephone number, and the reason for assistance.

*Please note, this open season does not allow for increasing your Federal Employee Group Life Insurance (FEGLI).*

Thank you,

The Civilian Benefits Center