

Options for 2025 Federal Benefits Open Season for 2026

The [Federal Benefits Open Season](#) runs from **Monday, November 10 – Monday, December 8, 2025**. During this period, you have the opportunity to enroll, change plans or plan options, change enrollment type, or cancel enrollment for the Federal Employees Health Benefits (FEHB) Program and the Federal Employees Dental and Vision Insurance Program (FEDVIP). You also have the opportunity to re-enroll or newly enroll in the Federal Flexible Spending Account (FSAFEDS) Program. Please review the chart below to learn more about your options during this Open Season.

Please note that the 2025 Open Season information, including premiums and plan brochures, will be posted on the OPM website at www.opm.gov/openseason by early November.

Program	What can I do during Open Season?	What if I do nothing?	What should I know?	How do I enroll or make a change to my enrollment?	Effective date of enrollment or change
FEHB	<ul style="list-style-type: none"> • Enroll • Change plans • Change plan options • Change enrollment type (to Self, Self Plus One, or Self and Family) • Cancel coverage 	Your current coverage will automatically continue. You do not need to take any action if you are satisfied with your current FEHB plan. However, you must change plans if your plan has ended coverage in your area or your plan is terminating participation in the FEHB Program.	Visit www.opm.gov/openseason to get more information about plans available in your area.	Visit www.opm.gov/healthcare-insurance/healthcare/enrollment/ for instructions.	The first day of the first pay period that begins on or after January 1, 2026 and which follows a pay period during any part of which you (if an employee) are in pay status
FEDVIP	<ul style="list-style-type: none"> • Enroll • Change plans • Change plan options • Change enrollment type (to Self, Self Plus One, or Self and Family) • Cancel coverage 	Your current coverage will automatically continue. You do not need to take any action if you are satisfied with your current FEDVIP plan.	Visit www.opm.gov/healthcare-insurance/dental-vision/ or www.benefeds.gov for more information about eligibility and enrollment.	Visit www.benefeds.gov or call 877-888-FEDS (877-888-3337) TTY: 877-889-5680 International: +1-571-730-5942 Customer Service is open Monday through Friday from 9 a.m. to 7 p.m. Eastern Time.	January 1, 2026

Program	What can I do during Open Season?	What if I do nothing?	What should I know?	How do I enroll or make a change to my enrollment?	Effective date of enrollment or change
FSAFEDS	<ul style="list-style-type: none"> Enroll/Reenroll in Health Care FSA (HCFSA), Limited Expense Health Care FSA (LEX HCFSA), and Dependent Care FSA (DCFSA) 	<p>Your election will not automatically continue. You must reenroll to continue your account(s) for the next benefit year.</p> <p>Note: A condition of being eligible to carry over unused funds from this plan year's HCFSA or LEX HCFSA is re-enrolling in either of these two plans in the subsequent year. DCFSA's are ineligible for carryover.</p>	<p>Visit www.fsafeds.gov for more information on eligibility and enrollment. Currently the minimum annual election amount for all FSAFEDS accounts is \$100. The contribution maximum for the Health Care or Limited Expense Health Care FSAs is \$2,750 per participant. The maximum for the Dependent Care FSA is \$5,000 per family. The contribution maximums for Flexible Spending Accounts are determined by the Internal Revenue Service and are subject to change. If FSAFEDS adopts new maximums, notification will be provided on www.opm.gov/openseason</p>	<p>Visit www.fsafeds.gov or call 877-FSAFEDS (877-372-3337), TTY Line: 866-353-8058</p> <p>Benefits Counselors are available Monday through Friday from 9 a.m. until 9 p.m. Eastern Time. Verify your account login now to save time when you are ready to make your 2023 elections. Visit www.FSAFEDS.gov</p>	January 1, 2026

If you need assistance accessing the GRB Platform, 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. Because call volume is typically high from 10:00 a.m. to 5:00 p.m., the best time to call is before 10:00 a.m. and after 5:00 p.m. Eastern Time. During the last week of Open Season period, the hours of operation are extended to 9:30 p.m.

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