

Press Release

FOR IMMEDIATE RELEASE

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OPM Announces 2019 Health, Dental, and Vision Program Premiums

WASHINGTON, DC – The U.S. Office of Personnel Management (OPM) announced today that for plan year 2019, the average total premiums for current non-Postal employees and retirees enrolled in plans under the Federal Employees Health Benefits (FEHB) Program will increase 1.3 percent, which is the lowest increase since the 1996 plan year.

Under the Federal Employees Dental and Vision Insurance Program (FEDVIP), the overall average premium for dental plans will increase by 1.2 percent, while the overall average premium for vision plans will decrease by 2.8 percent.

“These low premium increases testify to OPM’s ongoing commitment to ensure the quality and affordability of insurance benefits,” **said OPM Director Dr. Jeff T.H. Pon.** “While this announcement is welcome news for Federal employees and retirees, they should continue to carefully review their plan choices to find the plans and enrollment options that best meet their healthcare needs. I urge them to take advantage of the information available to them to choose wisely this Open Season.”

The Federal Benefits Open Season begins November 12 and ends December 10, 2018. Open Season gives Federal employees and retirees the opportunity to review their plan choices and make changes to their FEHB and FEDVIP coverage for the upcoming benefit year that begins January 1, 2019. Federal employees may also use Open Season to elect to make pre-tax contributions to health care and/or dependent care flexible spending accounts under the Federal Flexible Spending Account Program (FSAFEDS).

OPM’s [Plan Comparison Tool](#) can help enrollees shop for coverage and will contain 2019 plan information beginning the first full week of November.

Additional highlights for Open Season this year include the following:

-OPM has focused on continuing to make quality and affordable health, dental and vision benefits available to the Federal family. In 2019, the government contribution toward FEHB premiums will increase by 1.2 percent, and the enrollee share of FEHB premiums will increase on average by 1.5 percent.

-OPM has sought to provide Federal employees and retirees with a broad array of plan choices. Starting this year, all FEHB carriers may offer three plan options of any plan type. Overall, the FEHB Program will offer 265 health plan choices in 2019. The actual number of choices available to any given enrollee will be lower and will vary by geographic location.

-Innovation in benefit design continues to enhance the FEHB Program's ability to meet the needs of enrollees. Examples of such changes for 2019 include expanded availability of telehealth services, enhanced chronic condition management, and improved incentives for FEHB enrollees who have enrolled in Medicare Part B. In addition, OPM removed a limit on the amount of premiums that High Deductible Health Plans (HDHPs) could contribute to an enrollee's tax-advantaged savings account. As a result, more than one-third of HDHPs will make more money available to enrollees for qualified medical expenses.

-For this year's Open Season, OPM is excited to welcome certain TRICARE-eligible members of the uniformed services and their families to enroll in FEDVIP. Uniformed services retirees and their families may enroll in a FEDVIP dental plan. Uniformed services retirees and their families, as well as active duty family members, can enroll in a FEDVIP vision plan if they have also enrolled in a TRICARE health plan. More information is available at TRICARE.BENEFEDS.com.

The OPM website provides a detailed listing of [FEHB Program premium rates](#) and [FEDVIP rates](#).

About the FEHB Program

Established in 1960, the FEHB Program is the largest employer-sponsored health benefits program in the United States, providing health care benefits for about 8.3 million employees, retirees and family members.

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