



retiredFEA@gmail.com

Retired News

Information for FEA Retired Members

November 2025

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1. News on Federal Entitlement Programs. Now is the time when both the news and the calendar have put our Federal Entitlements front and center.

- Social Security and CSRS recipients will get a 2.8 percent cost of living increase for 2025. Retirees under the Federal Employees Retirement System (FERS) will receive a COLA of 2%, not 2.8%. FERS COLA are reduced by 1 percent when the consumer price index increases by 3 percent or more. If the increase is between 2 and 3 percent, the increase drops to 2.0%. The Equal COLA Act (HR 491) would bring COLAs in line with what other retirees receive. Contact your Congressional Representative to express your support for this bill (<https://www.house.gov/representatives/find-your-representative>).
- Each year, the Medicare Part B premium, deductible, and coinsurance rates are determined according to provisions of the Social Security Act. Medicare premiums tend to increase a little each year, but 2026's increase could be more painful than most. The 2025 Medicare Trustees Report, released in June, predicted a \$206.20 premium for 2026 -- an increase of \$21.20 per month. This isn't definite yet but it's likely close to the actual 2026 Part B premium you'll see. The exact increase for Medicare Part B will be announced later this year.
- If you have a Medicare health or prescription drug plan, now is the time to review and compare coverage options. The Open Enrollment runs through December 7th and this is the time you can make changes to your plan.
- In regard to those who continued with their FEHB Health Insurance, the "Open Season" will run from Monday, November 10th through Monday, December 8th. Federal retirees may make changes to their current enrollment in Federal Employees Health Benefits (FEHB). The average total premiums for non-Postal employees and annuitants enrolled in plans under the FEHB Program will average an increase around 10.2 percent for plan year 2026. Make sure both the Office of Personnel Management (OPM) and your health insurer have your current address. OPM has issued information on FEHB premium rates and how to compare plans <https://www.opm.gov/healthcare-insurance/healthcare/reference-materials/reference/federal-benefits-open-season-highlights-for-plan-year-2026.pdf>
- Several major health plans and one dental plan will withdraw from the Federal Employees Health Benefits (FEHB) and Postal Service Health Benefits (PSHB) programs for the 2026 plan year, creating additional challenges for federal employees and annuitants during Open Season. As of January 1, 2026, select plans, including NALC Health Benefit Plan CDHP, NALC Health Benefit Plan Standard, Alliance HMO Standard, AvMed Health Plan HDHP, AvMed Health Plan Standard, Independent Health High, Blue Care Network of Michigan High, and Priority Health High, will be discontinued under FEHB. For the PSHB program, G.E.H.A. Indemnity Benefit Plan Elevate Plus and G.E.H.A. Indemnity Benefit Plan Elevate will also be discontinued. Within FEDVIP, Health Partners Dental will no longer be available. Individuals enrolled in these plans must select a new plan during the 2026 Open Enrollment period, which runs from November 10 to December 8, 2025. Those who do not select a new option will be automatically enrolled in a default plan with comparable coverage and premium rates. The default for FEHB enrollees is the G.E.H.A. Benefits Plan-High Option, while PSHB enrollees will be moved to the Blue Cross and Blue Shield Service Benefit Plan – FEP Blue Focus. Participants in the Health Partners Dental Plan must select a new dental plan to maintain coverage in 2026.

2. FEA Board of Directors meets virtually in November, 2025. If any retirees have concerns or issues that need to be addressed by the FEA Board of Directors, please let us know. You can send those to retiredFEA@gmail.com

3. American Education Week—November 17-21. American Education Week happens the week prior to the week of Thanksgiving. Each day of the week has its own theme, during which we celebrate our public school community. On Wednesday, November 19th, we honor our Educational Support Professionals for the work they do each day for our students. To view all the celebrations visit: [American Education Week | NEA](#)



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