



**Waiver of Federal Employees' Health Benefits (FEHB)**  
**Minimum Participation Requirement**

References: OPM Benefits Administration Letter (BAL) 04-208, September 8, 2004;  
[DoD 1400.25-M, Civilian Personnel Manual, Subchapter 1704, "Post Separation Entitlement and Benefit Authority"](#)

Normally, you must be enrolled in the Federal Employees' Health Benefits (FEHB) program, or covered by the enrollment of a family member, for a minimum of 5 years in order to continue your health benefits coverage into retirement. However, the Office of Personnel Management (OPM) has granted pre-approved waivers of this requirement for certain employees who retire during a period when agencies are authorized to use [Voluntary Separation Incentive Pay \(VSIP\)](#) and/or the [Voluntary Early Retirement Authority \(VERA\)](#). Under the permanent Department of Defense (DoD) VSIP and VERA authority, this period begins October 1 each year.

If you want to continue coverage but do not meet the 5-year requirement, you may be eligible for the pre-approved waiver if you have been continuously enrolled in the FEHB program since October 1 of the current fiscal year and you:

- Receive a VSIP;
- Take early optional retirement; or
- Take discontinued service retirement (DSR) based on an involuntary separation.

For those employees who do not qualify for a pre-approved waiver, OPM has the authority to waive the FEHB minimum participation requirements on a case-by-case basis. In these situations, OPM makes the decision no earlier than 3 months before the employee's retirement date.