

# FEHB EMPLOYEES AND RETIREES

source: <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums/>

Health Management Organizations (HMO) - Premium Rates for the Federal Employees Health Benefits Program for All Federal Employees (Except Postal Employees)

FEHB PLANS - NEW YORK	Option	Enrollment Code	Enrollment Type	2026 Biweekly - Total Premium	2026 Biweekly - Gov't Pays	2026 Biweekly - Employee Pays	2026 Biweekly - Change in Employee Payment	2026 Monthly - Total Premium	2026 Monthly - Gov't Pays	2026 Monthly - Employee Pays	2026 Monthly - Change in Employee Payment
Aetna Advantage	Advantage	Z24	Self	245.73	184.30	61.43	8.20	532.42	399.32	133.10	17.76
Aetna Advantage	Advantage	Z25	Self & Family	651.15	488.36	162.79	21.73	1410.83	1058.12	352.71	47.08
Aetna Advantage	Advantage	Z26	Self Plus One	540.59	405.44	135.15	18.04	1171.28	878.46	292.82	39.08
Aetna Direct	CDHP	N61	Self	329.58	247.19	82.39	5.53	714.09	535.57	178.52	11.99
Aetna Direct	CDHP	N62	Self & Family	831.16	623.37	207.79	13.96	1800.85	1350.64	450.21	30.25
Aetna Direct	CDHP	N63	Self Plus One	722.79	542.09	180.70	12.14	1566.05	1174.54	391.51	26.30
Aetna HealthFund CDHP and Aetna Value Plan	Value	EP4	Self	729.93	324.76	405.17	27.40	1581.52	703.65	877.87	59.37
Aetna HealthFund CDHP and Aetna Value Plan	Value	EP5	Self & Family	1671.49	778.03	893.46	60.05	3621.56	1685.73	1935.83	130.11
Aetna HealthFund CDHP and Aetna Value Plan	Value	EP6	Self Plus One	1638.69	711.17	927.52	60.25	3550.50	1540.87	2009.63	130.54
Aetna HealthFund CDHP and Aetna Value Plan	CDHP	EP1	Self	697.90	324.76	373.14	36.58	1512.12	703.65	808.47	79.26
Aetna HealthFund CDHP and Aetna Value Plan	CDHP	EP2	Self & Family	1591.60	778.03	813.57	80.49	3448.47	1685.73	1762.74	174.40
Aetna HealthFund CDHP and Aetna Value Plan	CDHP	EP3	Self Plus One	1575.82	711.17	864.65	81.68	3414.28	1540.87	1873.41	176.97
Aetna HealthFund HDHP	HDHP	224	Self	479.52	324.76	154.76	19.56	1038.96	703.65	335.31	42.38
Aetna HealthFund HDHP	HDHP	225	Self & Family	1057.72	778.03	279.69	38.20	2291.73	1685.73	606.00	82.77
Aetna HealthFund HDHP	HDHP	226	Self Plus One	1037.02	711.17	325.85	38.84	2246.88	1540.87	706.01	84.15
Aetna Open Access	High	JC1	Self	1018.66	324.76	693.90	104.75	2207.10	703.65	1503.45	226.96
Aetna Open Access	High	JC2	Self & Family	2517.13	778.03	1739.10	260.97	5453.78	1685.73	3768.05	565.44
Aetna Open Access	High	JC3	Self Plus One	2492.21	711.17	1781.04	260.38	5399.79	1540.87	3858.92	564.15
Aetna Open Access	Basic	JC4	Self	887.98	324.76	563.22	80.93	1923.96	703.65	1220.31	175.35
Aetna Open Access	Basic	JC5	Self & Family	2166.00	778.03	1387.97	198.71	4693.00	1685.73	3007.27	430.54
Aetna Open Access	Basic	JC6	Self Plus One	2144.56	711.17	1433.39	198.73	4646.55	1540.87	3105.68	430.58
Independent Health	Standard	C54	Self	489.10	324.76	164.34	65.13	1059.72	703.65	356.07	141.11
Independent Health	Standard	C55	Self & Family	1320.58	778.03	542.55	185.26	2861.26	1685.73	1175.53	401.40
Independent Health	Standard	C56	Self Plus One	1247.22	711.17	536.05	174.06	2702.31	1540.87	1161.44	377.12
Independent Health	HDHP	QA4	Self	420.72	315.54	105.18	20.65	911.56	683.67	227.89	44.74
Independent Health	HDHP	QA5	Self & Family	1103.08	778.03	325.05	105.02	2390.01	1685.73	704.28	227.54
Independent Health	HDHP	QA6	Self Plus One	1046.93	711.17	335.76	126.67	2268.35	1540.87	727.48	274.45