



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

Reference: OPM Benefits Administration Letter (BAL) 04-208, September 8, 2004;  
[DoDI 1400.25, DoD Civilian Personnel Management System, Volume 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 FEHB coverage but do not meet the 5-year requirement, you may be eligible for the pre-approved waiver if you have been continuously employed 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.