

OFFICE OF PERSONNEL MANAGEMENT

Federal Funds

POSTAL SERVICE HEALTH BENEFITS PROGRAM IMPLEMENTATION FUND

Program and Financing (in millions of dollars)

Identification code 024-0813-0-1-551	2023 actual	2024 est.	2025 est.
Obligations by program activity:			
0001 Direct program activity	53	13	.....
Budgetary resources:			
Unobligated balance:			
1000 Unobligated balance brought forward, Oct 1	66	13	.....
1930 Total budgetary resources available	66	13	.....
Memorandum (non-add) entries:			
1941 Unexpired unobligated balance, end of year	13	.....	.....
Change in obligated balance:			
Unpaid obligations:			
3000 Unpaid obligations, brought forward, Oct 1	3	44	13
3010 New obligations, unexpired accounts	53	13	.....
3020 Outlays (gross)	-12	-44	-5
3050 Unpaid obligations, end of year	44	13	8
Memorandum (non-add) entries:			
3100 Obligated balance, start of year	3	44	13
3200 Obligated balance, end of year	44	13	8
Budget authority and outlays, net:			
Mandatory:			
Outlays, gross:			
4101 Outlays from mandatory balances	12	44	5
4180 Budget authority, net (total) .....	.....	.....	.....
4190 Outlays, net (total)	12	44	5

Identification code 024-0813-0-1-551	2023 actual	2024 est.	2025 est.
Object Classification (in millions of dollars)			
Direct obligations:			
11.1 Personnel compensation: Full-time permanent	4	9	.....
12.1 Civilian personnel benefits	2	4	.....
23.3 Communications, utilities, and miscellaneous charges	12	.....	.....
25.2 Other services from non-Federal sources	35	.....	.....
99.9 Total new obligations, unexpired accounts	53	13	.....

Employment Summary			
Identification code 024-0813-0-1-551	2023 actual	2024 est.	2025 est.
1001 Direct civilian full-time equivalent employment	44	81	.....

SALARIES AND EXPENSES

(INCLUDING TRANSFERS OF TRUST FUNDS)

For necessary expenses to carry out functions of the Office of Personnel Management (OPM) pursuant to Reorganization Plan Numbered 2 of 1978 and the Civil Service Reform Act of 1978, including services as authorized by 5 U.S.C. 3109; medical examinations performed for veterans by private physicians on a fee basis; rental of conference rooms in the District of Columbia and elsewhere; hire of passenger motor vehicles; not to exceed \$2,500 for official reception and representation expenses; and payment of per diem and/or subsistence allowances to employees where Voting Rights Act activities require an employee to remain overnight at his or her post of duty, \$205,237,000: Provided, That of the total amount made available under this heading, \$10,710,000 shall remain available until expended, for information technology modernization and Trust Fund Federal Financial System migration or modernization, and shall be in addition to funds otherwise made available for such purposes: Provided further, That of the total amount made available under this heading, \$1,445,000 may be made available for strengthening the capacity and capabilities of the acquisition workforce (as defined by the Office of Federal Procurement Policy Act, as amended (41 U.S.C. 4001 et seq.)), including the recruitment, hiring, training, and retention of such workforce and information technology in support of acquisition workforce effectiveness or for management solutions to improve acquisition management; and in addition \$260,563,000 for administrative expenses, to be transferred from the appropriate trust funds of OPM without regard to other statutes, including direct procurement of printed materials, for the retirement and insurance programs: Provided further, That the provisions of this appropriation shall not affect the authority to use applicable trust funds as provided by sections 8348(a)(1)(B), 8958(f)(2)(A), 8988(f)(2)(A), and 9004(f)(2)(A) of title 5, United States

Code: Provided further, That no part of this appropriation shall be available for salaries and expenses of the Legal Examining Unit of OPM established pursuant to Executive Order No. 9358 of July 1, 1943, or any successor unit of like purpose: Provided further, That the President's Commission on White House Fellows, established by Executive Order No. 11183 of October 3, 1964, may, during fiscal year 2025, accept donations of money, property, and personal services: Provided further, That such donations, including those from prior years, may be used for the development of publicity materials to provide information about the White House Fellows, except that no such donations shall be accepted for travel or reimbursement of travel expenses, or for the salaries of employees of such Commission: Provided further, That not to exceed 5 percent of amounts made available under this heading may be transferred to an information technology working capital fund established for purposes authorized by subtitle G of title X of division A of the National Defense Authorization Act for Fiscal Year 2018 (Public Law 115-91; 40 U.S.C. 11301 note): Provided further, That the OPM Director shall notify the Committees on Appropriations of the House of Representatives and the Senate at least 15 days in advance of any transfer under the preceding proviso: Provided further, That amounts transferred to such a fund under such transfer authority from any organizational category of OPM shall not exceed 5 percent of each such organizational category's budget as identified in the report required by section 608 of this Act: Provided further, That amounts transferred to such a fund shall remain available for obligation through September 30, 2028.

Note.—A full-year 2024 appropriation for this account was not enacted at the time the Budget was prepared; therefore, the Budget assumes this account is operating under the Continuing Appropriations Act, 2024 and Other Extensions Act (Division A of Public Law 118-15, as amended). The amounts included for 2024 reflect the annualized level provided by the continuing resolution.

Identification code 024-0100-0-1-805	2023 actual	2024 est.	2025 est.
Obligations by program activity:			
0001 Office of Workforce Policy and Innovation	38	42	48
0002 Merit System Audit & Compliance	13	14	14
0003 Office of the Chief Financial Officer	12	12	4
0004 Office of the Chief Information Officer	44	48	46
0005 Executive Services	21	28	24
0007 Health and Insurance .....	.....	16	.....
0009 Administrative Services and Centrally Financed	45	47	57
0010 Human Capital Data Management & Modernization	12	12	12
0100 Total direct program	185	219	205
0799 Total direct obligations	185	219	205
0801 Trust Fund activity	490	195	261
0900 Total new obligations, unexpired accounts	675	414	466
Budgetary resources:			
Unobligated balance:			
1000 Unobligated balance brought forward, Oct 1	21	22	69
1001 Discretionary unobligated balance brought fwd, Oct 1	18	.....	.....
1011 Unobligated balance transfer from other acct [047-0616]	6	4	.....
1020 Adjustment of unobligated bal brought forward, Oct 1	-2	.....	.....
1070 Unobligated balance (total)	25	26	69
Budget authority:			
Appropriations, discretionary:			
1100 Appropriation	191	219	205
1120 Appropriations transferred to other acct [024-1162]	-6	.....	.....
1160 Appropriation, discretionary (total)	185	219	205
Spending authority from offsetting collections, discretionary:			
1700 Collected	285	195	261
1701 Change in uncollected payments, Federal sources	123	.....	.....
1750 Spending auth from offsetting collections, disc (total)	408	195	261
Spending authority from offsetting collections, mandatory:			
1800 Collected	64	43	.....
1801 Change in uncollected payments, Federal sources	43	.....	.....
1850 Spending auth from offsetting collections, mand (total)	107	43	.....
1900 Budget authority (total)	700	457	466
1930 Total budgetary resources available	725	483	535
Memorandum (non-add) entries:			
1940 Unobligated balance expiring	-28	.....	.....
1941 Unexpired unobligated balance, end of year	22	69	69
Change in obligated balance:			
Unpaid obligations:			
3000 Unpaid obligations, brought forward, Oct 1	195	254	108
3001 Adjustments to unpaid obligations brought forward, Oct 1	2	.....	.....
3010 New obligations, unexpired accounts	675	414	466
3011 Obligations ("upward adjustments"), expired accounts	4	.....	.....
3020 Outlays (gross)	-613	-560	-567
3041 Recoveries of prior year unpaid obligations, expired	-9	.....	.....

SALARIES AND EXPENSES—Continued
Program and Financing—Continued

Identification code 024-0100-0-1-805		2023 actual	2024 est.	2025 est.
3050	Unpaid obligations, end of year	254	108	7
	Uncollected payments:			
3060	Uncollected pymts, Fed sources, brought forward, Oct 1	-234	-282	-282
3070	Change in uncollected pymts, Fed sources, unexpired	-166	.....	.....
3071	Change in uncollected pymts, Fed sources, expired	118	.....	.....
3090	Uncollected pymts, Fed sources, end of year	-282	-282	-282
	Memorandum (non-add) entries:			
3100	Obligated balance, start of year	-37	-28	-174
3200	Obligated balance, end of year	-28	-174	-275
Budget authority and outlays, net:				
	Discretionary:			
4000	Budget authority, gross	593	414	466
	Outlays, gross:			
4010	Outlays from new discretionary authority	372	386	439
4011	Outlays from discretionary balances	156	31	28
4020	Outlays, gross (total)	528	417	467
	Offsets against gross budget authority and outlays:			
	Offsetting collections (collected) from:			
4030	Federal sources	-375	-195	-261
4033	Non-Federal sources	-1	.....	.....
4040	Offsets against gross budget authority and outlays (total)	-376	-195	-261
	Additional offsets against gross budget authority only:			
4050	Change in uncollected pymts, Fed sources, unexpired	-123	.....	.....
4052	Offsetting collections credited to expired accounts	91	.....	.....
4060	Additional offsets against budget authority only (total)	-32	.....	.....
4070	Budget authority, net (discretionary)	185	219	205
4080	Outlays, net (discretionary)	152	222	206
	Mandatory:			
4090	Budget authority, gross	107	43	.....
	Outlays, gross:			
4100	Outlays from new mandatory authority	73	2	.....
4101	Outlays from mandatory balances	12	141	100
4110	Outlays, gross (total)	85	143	100
	Offsets against gross budget authority and outlays:			
	Offsetting collections (collected) from:			
4120	Federal sources	-77	-43	.....
	Additional offsets against gross budget authority only:			
4140	Change in uncollected pymts, Fed sources, unexpired	-43	.....	.....
4142	Offsetting collections credited to expired accounts	13	.....	.....
4150	Additional offsets against budget authority only (total)	-30	.....	.....
4170	Outlays, net (mandatory)	8	100	100
4180	Budget authority, net (total)	185	219	205
4190	Outlays, net (total)	160	322	306

The Office of Personnel Management's (OPM) mission is to recruit, retain and honor a world-class workforce for the American people. OPM will lead the way in making the Federal Government the model employer by being the model agency in implementing best practices, leading by example, and becoming the change we want to see.

The functions and objectives of OPM's major organizations are:

Office of Workplace Policy and Innovation.—Develops human resource (HR) policies for Executive Branch agencies and provides policy direction and leadership in designing, developing, and promulgating Government-wide HR systems and programs for recruitment, staffing, classification, pay, leave, training, performance management and recognition, employee development, management of executive resources, work/life/wellness programs, and labor and employee relations.

Merit System Accountability and Compliance.—Ensures Federal agency HR programs are effective, efficient, and meet merit system principles and related civil service requirements by working directly with other Federal agency Chief Human Capital Officers, Accountability Program Managers, HR managers and specialists. It improves agency programs that are not in compliance with Federal HR policies and regulation; and improves the effectiveness and efficiency of the agency programs to meet agency mission and objectives.

Retirement Services Program.—Administers the Civil Service Retirement System and the Federal Employees Retirement System, serving Federal retirees and survivors who receive monthly annuity payments. Retirement Services Program will continue to focus on making initial eligibility determinations, adjudicating new retirements, initiating survivor benefit payments, and calculating post retirement changes due to disability and death.

Healthcare & Insurance.—Administers the Federal Employees Health Benefits Program, the Postal Service Health Benefits Program, the Federal Employees' Group Life Insurance Program, the Federal Flexible Spending Account Program, the Federal Long Term Care Insurance Program, and the Federal Employee Dental and Vision Insurance Program. These programs provide a complete suite of insurance benefits for more than eight million Federal employees, retirees, and their families.

Object Classification (in millions of dollars)

Identification code 024-0100-0-1-805	2023 actual	2024 est.	2025 est.
Direct obligations:			
Personnel compensation:			
11.1	Full-time permanent	53	73
11.5	Other personnel compensation	2	3
11.9	Total personnel compensation	55	76
12.1	Civilian personnel benefits	19	27
21.0	Travel and transportation of persons .....	.....	1
23.3	Communications, utilities, and miscellaneous charges	37	36
25.2	Other services from non-Federal sources	71	79
31.0	Equipment	3	1
99.0	Direct obligations	185	219
99.0	Reimbursable obligations	490	195
99.9	Total new obligations, unexpired accounts	675	414
Employment Summary			

Identification code 024-0100-0-1-805	2023 actual	2024 est.	2025 est.
1001	Direct civilian full-time equivalent employment	716	905
2001	Reimbursable civilian full-time equivalent employment	1,103	761

IT MODERNIZATION AND WORKING CAPITAL

Program and Financing (in millions of dollars)

Identification code 024-1162-0-1-805	2023 actual	2024 est.	2025 est.
Budgetary resources:			
Unobligated balance:			
1000	Unobligated balance brought forward, Oct 1	1	7
	Budget authority:		
	Appropriations, discretionary:		
1121	Appropriations transferred from other acct [024-0100]	6	.....
1930	Total budgetary resources available	7	7
	Memorandum (non-add) entries:		
1941	Unexpired unobligated balance, end of year	7	7
Budget authority and outlays, net:			
	Discretionary:		
4000	Budget authority, gross	6	.....
4180	Budget authority, net (total)	6	.....
4190	Outlays, net (total) .....	.....	.....

OFFICE OF INSPECTOR GENERAL

SALARIES AND EXPENSES

(INCLUDING TRANSFER OF TRUST FUNDS)

For necessary expenses of the Office of Inspector General in carrying out the provisions of the Inspector General Act of 1978, including services as authorized by 5 U.S.C. 3109, hire of passenger motor vehicles, \$7,144,000, and in addition, not to exceed \$35,556,000 for administrative expenses to audit, investigate, and provide other oversight of the Office of Personnel Management's retirement and insurance programs, to be transferred from the appropriate trust funds of the Office of Personnel Management, as determined by the Inspector General: Provided, That the Inspector General is authorized to rent conference rooms in the District of Columbia and elsewhere.

Note.—A full-year 2024 appropriation for this account was not enacted at the time the Budget was prepared; therefore, the Budget assumes this account is operating under the Continuing Appropriations Act, 2024 and Other Extensions Act (Division A of Public Law 118-15, as amended). The amounts included for 2024 reflect the annualized level provided by the continuing resolution.

Program and Financing (in millions of dollars)

Identification code 024-0400-0-1-805	2023 actual	2024 est.	2025 est.
Obligations by program activity:			
Program oversight (audits, investigations, etc.)			
0001	.....	7	7
0801	Office of Inspector General (Reimbursable)	29	29
0900	Total new obligations, unexpired accounts	36	36
			43

Budgetary resources:			
Unobligated balance:			
1000	Unobligated balance brought forward, Oct 1	1	1
Budget authority:			
1100	Appropriation	7	7
Spending authority from offsetting collections, discretionary:			
1700	Collected	26	29
1701	Change in uncollected payments, Federal sources	4	.....
1750	Spending auth from offsetting collections, disc (total)	30	29
1900	Budget authority (total)	37	36
1930	Total budgetary resources available	37	37
Memorandum (non-add) entries:			
1941	Unexpired unobligated balance, end of year	1	1
Change in obligated balance:			
Unpaid obligations:			
3000	Unpaid obligations, brought forward, Oct 1	4	7
3010	New obligations, unexpired accounts	36	36
3020	Outlays (gross)	-33	-43
3050	Unpaid obligations, end of year	7	.....
Uncollected payments:			
3060	Uncollected pymts, Fed sources, brought forward, Oct 1	-5	-7
3070	Change in uncollected pymts, Fed sources, unexpired	-4	.....
3071	Change in uncollected pymts, Fed sources, expired	2	.....
3090	Uncollected pymts, Fed sources, end of year	-7	-7
Memorandum (non-add) entries:			
3100	Obligated balance, start of year	-1	.....
3200	Obligated balance, end of year .....	.....	-7
Budget authority and outlays, net:			
Discretionary:			
4000	Budget authority, gross	37	36
Outlays, gross:			
4010	Outlays from new discretionary authority	31	35
4011	Outlays from discretionary balances	2	8
4020	Outlays, gross (total)	33	43
Offsets against gross budget authority and outlays:			
Offsetting collections (collected) from:			
4030	Federal sources	-26	-29
Additional offsets against gross budget authority only:			
4050	Change in uncollected pymts, Fed sources, unexpired	-4	.....
4060	Additional offsets against budget authority only (total)	-4	.....
4070	Budget authority, net (discretionary)	7	7
4080	Outlays, net (discretionary)	7	14
4180	Budget authority, net (total)	7	7
4190	Outlays, net (total)	7	14

This appropriation funds the U.S. Office of Personnel Management (OPM) Office of Inspector General's (OIG) efforts to protect the integrity of OPM's programs and operations. The OPM OIG's audits, investigations, evaluations, and administrative sanctions programs serve to prevent and detect fraud, waste, abuse, and mismanagement. The OPM OIG's Office of Audits conducts audits of OPM programs and operations. The Office of Audits issued 34 audit reports in fiscal year (FY) 2023, with questioned costs totaling over \$54 million. The majority of the Office of Audits' work involves the Federal Employees Health Benefits Program (FEHBP), auditing the health insurance carriers that contract with OPM as well as the pharmacy benefit managers these carriers use to administer the pharmacy benefit. In addition, the Office of Audits focuses on other key OPM benefits programs, including the Federal retirement program, the Federal Employees Group Life Insurance Program, the Federal Employee Dental and Vision Insurance Program, the Federal Long Term Care Insurance Program, and the Federal Flexible Spending Accounts. The OPM OIG also conducts information systems audits that cover general and application controls and security within OPM information systems and programs as well as OPM contractor systems, such as those of FEHBP insurance carriers. One key project is to provide ongoing oversight of OPMs information technology (IT) modernization efforts. The OPM OIG's longstanding expertise in these areas has been recognized and endorsed by the Congress. The OPM OIG's continued oversight of these efforts is essential to the IT security posture of OPM, its systems, and the highly sensitive data contained in these systems. The Office of Audits also conducts audits of OPM Revolving Fund programs and operations, and the Office of Audits is responsible for the oversight of the OPM financial statement audit, which is conducted by an independent public accounting firm.

The OPM OIG's Office of Investigations detects and investigates improper and illegal activities potentially involving OPM programs, personnel, contractors, or operations. The Office of Investigations is a statutory Federal law enforcement organization; its special agents have the authority to carry firearms, issue subpoenas, and seek and execute both search and arrest warrants. In FY 2023, the OPM OIG's activities led to 9 arrests, 17 indictments/criminal informations, and 25 criminal convictions, resulting in over \$5 million in recoveries to the OPM Trust Funds. In addition, the Office of Investigations partnered with the U.S. Department of Justice (DOJ) and other Federal, State, and local law enforcement agencies to investigate and help prosecute and collect fines, penalties, and forfeitures to the Federal Government totaling over \$115 million.

Based on the evidence gathered during OPM OIG investigations, the Office of Investigations pursues appropriate remedies, including referrals to the DOJ for criminal prosecutions or civil action and/or referral to OPM or to the OIG's FEHBP Administrative Sanctions program. The Office of Investigations also investigates allegations of fraud against OPM programs, such as the FEHBP and the Civil Service and Federal Employees Retirement Systems. When appropriate, the Office of Investigations also conducts investigations of OPM internal operations and employee and contractor misconduct. The OPM OIG's Office of Evaluations conducts nationwide studies of OPM programs from a broad, issue-based perspective, as well as evaluations of specific areas of operation and matters of urgent concern. The Office of Evaluations conducts special reviews in response to Congressional requests for studies or information that may require immediate attention and OPM management requests for independent assessments. Evaluators in this office use a variety of methods and techniques to evaluate and assess an OPM operation or concern to develop recommendations for OPM management, the Congress, and the public. Finally, the OPM OIG FEHBP Administrative Sanctions program debars and suspends health care providers whose loss of licensure or conduct may pose a health and safety risk to FEHBP enrollees and their families or a financial threat to the FEHBP. In FY 2023, the OPM OIG was responsible for issuing 935 suspensions and debarments within the FEHBP.

In January 2014, the Congress passed the OPM IG Act (Public Law 113–80). This legislation has provided the necessary funding for the OPM OIG to audit, investigate, and provide other oversight of the activities of the OPM Revolving Fund programs and operations.

In April 2022, President Biden signed into law the landmark Postal Service Reform Act of 2022 (Public Law 117–108). The Act establishes a new Postal Service Health Benefits Program (PSHPB) within the FEHBP. The OPM OIG is committed to conducting strong, proactive oversight of the establishment and administration of the PSHPB within the OPM FEHBP.

Object Classification (in millions of dollars)

Identification code 024–0400–0–1–805	2023 actual	2024 est.	2025 est.
Direct obligations:			
11.1 Personnel compensation: Full-time permanent	3	3	3
12.1 Civilian personnel benefits	1	1	1
23.3 Communications, utilities, and miscellaneous charges	3	3	3
99.0 Direct obligations	7	7	7
99.0 Reimbursable obligations	29	29	36
99.9 Total new obligations, unexpired accounts	36	36	43

Employment Summary

Identification code 024–0400–0–1–805	2023 actual	2024 est.	2025 est.
1001 Direct civilian full-time equivalent employment	17	22	22
2001 Reimbursable civilian full-time equivalent employment	124	143	161

GOVERNMENT PAYMENT FOR ANNUITANTS, EMPLOYEES HEALTH BENEFITS

Program and Financing (in millions of dollars)

Identification code 024–0206–0–1–551	2023 actual	2024 est.	2025 est.
Obligations by program activity:			
0001 Government contribution for annuitants benefits (1959 Act)	14,495	15,235	16,171
0002 Government contribution for annuitants benefits (1960 Act) .....	.....	1	1
0900 Total new obligations, unexpired accounts (object class 13.0)	14,495	15,236	16,172

Budgetary resources:

Budget authority:	
Appropriations, mandatory:	
1200 Appropriation	14,495
1930 Total budgetary resources available	14,495

Change in obligated balance:

Unpaid obligations:	
3000 Unpaid obligations, brought forward, Oct 1	1,634
3010 New obligations, unexpired accounts	14,495
3020 Outlays (gross)	-14,448
3050 Unpaid obligations, end of year	1,681
Memorandum (non-add) entries:	
3100 Obligated balance, start of year	1,634
3200 Obligated balance, end of year	1,681

Budget authority and outlays, net:

Mandatory:	
4090 Budget authority, gross	14,495
Outlays, gross:	
4100 Outlays from new mandatory authority	12,814
4101 Outlays from mandatory balances	1,634

GOVERNMENT PAYMENT FOR ANNUITANTS, EMPLOYEES HEALTH BENEFITS—Continued
Program and Financing—Continued

Identification code 024-0206-0-1-551	2023 actual	2024 est.	2025 est.
4110 Outlays, gross (total)	14,448	14,586	16,020
4180 Budget authority, net (total)	14,495	15,236	16,172
4190 Outlays, net (total)	14,448	14,586	16,020

Summary of Budget Authority and Outlays (in millions of dollars)

	2023 actual	2024 est.	2025 est.
Enacted/requested:			
Budget Authority	14,495	15,236	16,172
Outlays	14,448	14,586	16,020
Legislative proposal, subject to PAYGO:			
Budget Authority .....	.....	.....	10
Outlays .....	.....	.....	10
Total:			
Budget Authority	14,495	15,236	16,182
Outlays	14,448	14,586	16,030

This appropriation covers: 1) the Government's share of the cost of health insurance for annuitants as defined in sections 8901 and 8906 of title 5, United States Code; 2) the Government's share of the cost of health insurance for annuitants (who were retired when the Federal employees health benefits law became effective), as defined in the Retired Federal Employees Health Benefits Act of 1960; and 3) the Government's contribution for payment of administrative expenses incurred by OPM in administration of the Act. The budget authority for this account recognizes the amounts being remitted by the Postal Service Retiree Health Benefits Fund to finance a portion of United States Postal Service annuitants' health benefit costs.

	2023 actual	2024 est.	2025 est.
FEHB	1,924,000	1,942,000	1,957,000
USPS annuitants (non-add)	418,000	418,000	418,000
REHB	36	30	24
Total, annuitants	1,924,036	1,942,030	1,957,024

GOVERNMENT PAYMENT FOR ANNUITANTS, EMPLOYEES HEALTH BENEFITS

(Legislative proposal, subject to PAYGO)

Program and Financing (in millions of dollars)

Identification code 024-0206-4-1-551	2023 actual	2024 est.	2025 est.
Obligations by program activity:			
0002 Government contribution for annuitants benefits (1960 Act)	10
0900 Total new obligations, unexpired accounts (object class 13.0)	10
Budgetary resources:			
Budget authority:			
Appropriations, mandatory:			
1200 Appropriation	10
1930 Total budgetary resources available	10
Change in obligated balance:			
Unpaid obligations:			
3010 New obligations, unexpired accounts	10
3020 Outlays (gross)	-10
Budget authority and outlays, net:			
Mandatory:			
4090 Budget authority, gross	10
Outlays, gross:			
4100 Outlays from new mandatory authority	10
4180 Budget authority, net (total)	10
4190 Outlays, net (total)	10

The President's 2025 Budget proposals aim to improve access to behavioral health services by requiring coverage of three primary care visits and three behavioral health visits without cost-sharing for all Federal Employees Health Benefits Program (FEHBP) plans. In addition, the Budget strengthens healthcare affordability by limiting cost-sharing for insulin in FEHBP.

GOVERNMENT PAYMENT FOR ANNUITANTS, EMPLOYEE LIFE INSURANCE
Program and Financing—Continued

Identification code 024-0500-0-1-602	2023 actual	2024 est.	2025 est.
Obligations by program activity:			
0001 Government Payment for Annuitants, Employee Life Insurance (Direct)	43	43	44
0900 Total new obligations, unexpired accounts (object class 25.2)	43	43	44

Budgetary resources:			
Budget authority:			
Appropriations, mandatory:			
1200 Appropriation	43	43	44
1930 Total budgetary resources available	43	43	44

Change in obligated balance:			
Unpaid obligations:			
3000 Unpaid obligations, brought forward, Oct 1	6	5	5
3010 New obligations, unexpired accounts	43	43	44
3020 Outlays (gross)	-44	-43	-44
3050 Unpaid obligations, end of year	5	5	5
Memorandum (non-add) entries:			
3100 Obligated balance, start of year	6	5	5
3200 Obligated balance, end of year	5	5	5

Budget authority and outlays, net:			
Mandatory:			
4090 Budget authority, gross	43	43	44
Outlays, gross:			
4100 Outlays from new mandatory authority	38	38	39
4101 Outlays from mandatory balances	6	5	5
4110 Outlays, gross (total)	44	43	44
4180 Budget authority, net (total)	43	43	44
4190 Outlays, net (total)	44	43	44

Per Public Law 96-427, Federal Employees' Group Life Insurance Act of 1980, enacted October 10, 1980, this appropriation finances the Government's share of premiums, which is one-third the cost, for Basic life insurance for annuitants retiring after December 31, 1989, and who are less than 65 years old.

PAYMENT TO CIVIL SERVICE RETIREMENT AND DISABILITY FUND

Program and Financing (in millions of dollars)

Identification code 024-0200-0-1-805	2023 actual	2024 est.	2025 est.
Obligations by program activity:			
0002 Payment of Government share of retirement costs	20,959	20,600	21,600
0003 Transfers for interest on unfunded liability and payment of military service annuities	28,900	29,900	29,200
0005 Spouse equity payment	30	30	30
0900 Total new obligations, unexpired accounts	49,889	50,530	50,830

Budgetary resources:			
Budget authority:			
Appropriations, mandatory:			
1200 Appropriation	28,900	29,900	29,200
1200 Appropriation	20,989	20,630	21,630
1260 Appropriations, mandatory (total)	49,889	50,530	50,830
1930 Total budgetary resources available	49,889	50,530	50,830

Change in obligated balance:			
Unpaid obligations:			
3010 New obligations, unexpired accounts	49,889	50,530	50,830
3020 Outlays (gross)	-49,889	-50,530	-50,830
Budget authority and outlays, net:			
Mandatory:			
4090 Budget authority, gross	49,889	50,530	50,830
Outlays, gross:			
4100 Outlays from new mandatory authority	49,889	50,530	50,830
4180 Budget authority, net (total)	49,889	50,530	50,830
4190 Outlays, net (total)	49,889	50,530	50,830

The Payment to the Civil Service Retirement and Disability Fund consists of an appropriation and a permanent indefinite authorization to pay the Government's share of retirement costs. The

payment is made directly from the general fund of the U.S. Treasury into the Civil Service Retirement and Disability Fund and is in addition to appropriated funds that will be contributed from agency budgets.

Current Appropriation Payment of Government Share of Retirement Costs.—The Civil Service Retirement Amendments of 1969 provides for an annual appropriation to amortize, over a 30-year period, all increases in Civil Service Retirement System costs resulting from acts of the Congress granting new or liberalized benefits, extensions of coverage, or pay raises, exclusive of the effects of cost-of-living adjustments. The Office of Personnel Management notifies the Secretary of the Treasury each year of such sums as may be necessary to carry out these provisions.

Permanent Indefinite Authorization.—Transfers for interest on static unfunded liability and payment of military service annuities. The Civil Service Retirement Amendments of 1969 also provides permanent, indefinite authorization for the Secretary of the Treasury to transfer, on an annual basis, an amount equal to five percent interest on the Civil Service Retirement and Disability Fund's current statutory unfunded liability, calculated based on static economic assumptions, and annuity disbursements attributable to credit for military service.

Payments for Spouse Equity.—The permanent, indefinite authorization also includes a payment which provides for the Secretary of the Treasury to transfer an amount equal to the annuities granted to eligible former spouses of annuitants who died between September 1978 and May 1985 who did not elect survivor coverage.

Financing.—The unfunded liability of new and increased annuity benefits becoming effective on or after October 20, 1969, and annuities under special Acts to be credited to the Civil Service Retirement and Disability Fund, may be paid out of the Civil Service Retirement and Disability Fund.

Object Classification (in millions of dollars)

Identification code 024-0200-0-1-805	2023 actual	2024 est.	2025 est.
Direct obligations:			
12.1 Civilian personnel benefits	20,989	20,630	21,630
13.0 Benefits for former personnel	28,900	29,900	29,200
99.9 Total new obligations, unexpired accounts	49,889	50,530	50,830

FLEXIBLE BENEFITS PLAN RESERVE

Program and Financing (in millions of dollars)

Identification code 024-0800-0-1-805	2023 actual	2024 est.	2025 est.
Obligations by program activity:			
0801 FSA FEBS Risk Reserve	11	12	17
0900 Total new obligations, unexpired accounts (object class 25.6)	11	12	17
Budgetary resources:			
Unobligated balance:			
1000 Unobligated balance brought forward, Oct 1	64	104	114
1021 Recoveries of prior year unpaid obligations	5	.....	.....
1070 Unobligated balance (total)	69	104	114
Budget authority:			
Spending authority from offsetting collections, mandatory:			
1800 Collected	47	23	23
1823 New and/or unobligated balance of spending authority from offsetting collections temporarily reduced	-1	-1	-1
1850 Spending auth from offsetting collections, mand (total)	46	22	22
1930 Total budgetary resources available	115	126	136
Memorandum (non-add) entries:			
1941 Unexpired unobligated balance, end of year	104	114	119
Change in obligated balance:			
Unpaid obligations:			
3000 Unpaid obligations, brought forward, Oct 1	16	15	.....
3010 New obligations, unexpired accounts	11	12	17
3020 Outlays (gross)	-7	-27	-17
3040 Recoveries of prior year unpaid obligations, unexpired	-5	.....	.....
3050 Unpaid obligations, end of year	15	.....	.....
Memorandum (non-add) entries:			
3100 Obligated balance, start of year	16	15	.....
3200 Obligated balance, end of year	15	.....	.....
Budget authority and outlays, net:			
Mandatory:			
4090 Budget authority, gross	46	22	22
Outlays, gross:			
4100 Outlays from new mandatory authority .....	.....	11	17
4101 Outlays from mandatory balances	7	16	.....
4110 Outlays, gross (total)	7	27	17

Offsets against gross budget authority and outlays:

Offsetting collections (collected) from:

4120 Federal sources	-1	-1	-1
4123 Non-Federal sources	-46	-22	-22
4130 Offsets against gross budget authority and outlays (total)			
4160 Budget authority, net (mandatory)	-1	-1	-1
4170 Outlays, net (mandatory)	-40	4	-6
4180 Budget authority, net (total)	-1	-1	-1
4190 Outlays, net (total)	-40	4	-6

Memorandum (non-add) entries:

5090 Unexpired unavailable balance, SOY: Offsetting collections	13	14	15
5092 Unexpired unavailable balance, EOY: Offsetting collections	14	15	16

This account contains reserve resources required under the Office of Personnel Management's (OPM) contract with the administrator of the Flexible Benefits program. This account is funded by payments from Federal agencies based on the participation of their employees in the program and from net forfeitures, as authorized by the National Defense Authorization Act for Fiscal Year 2004 (P.L. 108-136). Account assets are available to indemnify the administrator when benefit payments exceed contributions, for program enhancements, and for OPM's administration of the program. The reserve account may also be used to mitigate Federal agencies' contractual costs for the program when the account balance exceeds that deemed necessary to defray reasonable risk.

POSTAL SERVICE RETIREE HEALTH BENEFITS FUND

Special and Trust Fund Receipts (in millions of dollars)

Identification code 024-5391-0-2-551	2023 actual	2024 est.	2025 est.
0100 Balance, start of year			
Receipts:			
Current law:			
1140 Postal Service Contributions for Current Workers, Postal Service Retiree Health Benefits Fund .....	.....	.....	29
1140 Earnings on Investments, Postal Service Retiree Health Benefits Fund	791	614	630
1199 Total current law receipts	791	614	659
1999 Total receipts	791	614	659
2000 Total: Balances and receipts	36,398	32,660	28,714
Appropriations:			
Current law:			
2101 Postal Service Retiree Health Benefits Fund	-795	-1,520	-1,645
2103 Postal Service Retiree Health Benefits Fund	-3,557	-3,085	-3,339
2199 Total current law appropriations	-4,352	-4,605	-4,984
Proposed:			
2201 Postal Service Retiree Health Benefits Fund .....	.....	.....	-3
2999 Total appropriations	-4,352	-4,605	-4,987
5099 Balance, end of year	32,046	28,055	23,727

Program and Financing (in millions of dollars)

Identification code 024-5391-0-2-551	2023 actual	2024 est.	2025 est.
Obligations by program activity:			
0001 Obligations to FEHB Fund	4,352	4,605	4,955
0002 Medicare Late Enrollment Payment .....	.....	.....	29
0900 Total new obligations, unexpired accounts (object class 13.0)	4,352	4,605	4,984

Budgetary resources:

Budget authority:			
Appropriations, mandatory:			
1201 Appropriation (special or trust fund)	795	1,520	1,645
1203 Appropriation (previously unavailable)(special or trust)	3,557	3,085	3,339
1260 Appropriations, mandatory (total)	4,352	4,605	4,984
1930 Total budgetary resources available	4,352	4,605	4,984

Change in obligated balance:

Unpaid obligations:			
3010 New obligations, unexpired accounts	4,352	4,605	4,984
3020 Outlays (gross)	-4,352	-4,605	-4,984

Budget authority and outlays, net:

Mandatory:			
4090 Budget authority, gross	4,352	4,605	4,984

POSTAL SERVICE RETIREE HEALTH BENEFITS FUND—Continued			
Program and Financing—Continued			
Identification code 024-5391-0-2-551	2023 actual	2024 est.	2025 est.
Outlays, gross:			
4100 Outlays from new mandatory authority	795	4,605	4,984
4101 Outlays from mandatory balances	3,557	.....	.....
4110 Outlays, gross (total)	4,352	4,605	4,984
4180 Budget authority, net (total)	4,352	4,605	4,984
4190 Outlays, net (total)	4,352	4,605	4,984
Memorandum (non-add) entries:			
5000 Total investments, SOY: Federal securities: Par value	35,607	32,050	28,059
5001 Total investments, EOY: Federal securities: Par value	32,050	28,059	23,619
Summary of Budget Authority and Outlays (in millions of dollars)			
	2023 actual	2024 est.	2025 est.
Enacted/requested:			
Budget Authority	4,352	4,605	4,984
Outlays	4,352	4,605	4,984
Legislative proposal, subject to PAYGO:			
Budget Authority .....	.....	.....	3
Outlays .....	.....	.....	3
Total:			
Budget Authority	4,352	4,605	4,987
Outlays	4,352	4,605	4,987
POSTAL SERVICE RETIREE HEALTH BENEFITS FUND			
(Legislative proposal, subject to PAYGO)			
Program and Financing (in millions of dollars)			
Identification code 024-5391-4-2-551	2023 actual	2024 est.	2025 est.
Obligations by program activity:			
0001 Obligations to FEHB Fund .....	.....	.....	3
0900 Total new obligations, unexpired accounts (object class 13.0) .....	.....	.....	3
Budgetary resources:			
Budget authority:			
Appropriations, mandatory:			
1201 Appropriation (special or trust fund) .....	.....	.....	3
1930 Total budgetary resources available .....	.....	.....	3
Change in obligated balance:			
Unpaid obligations:			
3010 New obligations, unexpired accounts .....	.....	.....	3
3020 Outlays (gross) .....	.....	.....	-3
Budget authority and outlays, net:			
Mandatory:			
4090 Budget authority, gross .....	.....	.....	3
Outlays, gross:			
4100 Outlays from new mandatory authority .....	.....	.....	3
4180 Budget authority, net (total) .....	.....	.....	3
4190 Outlays, net (total) .....	.....	.....	3

The President's 2025 Budget proposals aim to improve access to behavioral health services by requiring coverage of three primary visits and three behavioral health visits without cost-sharing for all Federal Employees Health Benefits Program plans. In addition, the Budget strengthens healthcare affordability by limiting cost-sharing for insulin in FEHBP.

REVOLVING FUND**Program and Financing** (in millions of dollars)

Identification code 024-4571-0-4-805	2023 actual	2024 est.	2025 est.
Obligations by program activity:			
0801 Human Resource Solutions	440	402	434
0803 Human Resources Tools & Technology (HRTT)	99	107	115
0804 Enterprise Human Resources Integration	33	51	40
0806 Suitability Executive Agent	9	9	12
0807 Human Resource Line of Business (HRLoB)	3	3	3
0808 Inspector General Activities	1	2	2

0810 Credit Monitoring	43	92	98
0900 Total new obligations, unexpired accounts	628	666	704
Budgetary resources:			
Unobligated balance:			
1000 Unobligated balance brought forward, Oct 1	390	509	563
1021 Recoveries of prior year unpaid obligations	41	.....	.....
1033 Recoveries of prior year paid obligations	4	.....	.....
1070 Unobligated balance (total)	435	509	563
Budget authority:			
Spending authority from offsetting collections, mandatory:			
1800 Collected	594	720	771
1801 Change in uncollected payments, Federal sources	108	.....	.....
1850 Spending auth from offsetting collections, mand (total)	702	720	771
1930 Total budgetary resources available	1,137	1,229	1,334
Memorandum (non-add) entries:			
1941 Unexpired unobligated balance, end of year	509	563	630
Change in obligated balance:			
Unpaid obligations:			
3000 Unpaid obligations, brought forward, Oct 1	325	310	256
3010 New obligations, unexpired accounts	628	666	704
3020 Outlays (gross)	-602	-720	-772
3040 Recoveries of prior year unpaid obligations, unexpired	-41	.....	.....
3050 Unpaid obligations, end of year	310	256	188
Uncollected payments:			
3060 Uncollected pymts, Fed sources, brought forward, Oct 1	-292	-400	-400
3070 Change in uncollected pymts, Fed sources, unexpired	-108	.....	.....
3090 Uncollected pymts, Fed sources, end of year	-400	-400	-400
Memorandum (non-add) entries:			
3100 Obligated balance, start of year	33	-90	-144
3200 Obligated balance, end of year	-90	-144	-212
Budget authority and outlays, net:			
Mandatory:			
4090 Budget authority, gross	702	720	771
Outlays, gross:			
4100 Outlays from new mandatory authority .....	.....	410	491
4101 Outlays from mandatory balances	602	310	281
4110 Outlays, gross (total)	602	720	772
Offsets against gross budget authority and outlays:			
Offsetting collections (collected) from:			
4120 Federal sources	-594	-720	-771
4123 Non-Federal sources	-4	.....	.....
4130 Offsets against gross budget authority and outlays (total)	-598	-720	-771
Additional offsets against gross budget authority only:			
4140 Change in uncollected pymts, Fed sources, unexpired	-108	.....	.....
4143 Recoveries of prior year paid obligations, unexpired accounts	4	.....	.....
4150 Additional offsets against budget authority only (total)	-104	.....	.....
4170 Outlays, net (mandatory)	4	.....	1
4180 Budget authority, net (total) .....	.....	.....	.....
4190 Outlays, net (total)	4	.....	1
<i>Budget Program.</i> —Pursuant to 5 U.S.C. 1304(e)(1), OPM is authorized to use Revolving Funds without fiscal year limitations to conduct background investigations, training, and other personnel management services that OPM is authorized or required to perform on a reimbursable basis. Under this guidance, OPM operates several programs, which are funded by fees or reimbursement payments collected from other agencies and other payments. The following programs are authorized to use Revolving Funds: Suitability Executive Agent, Human Resources Solutions, Enterprise Human Resources Integration, Human Resources Line of Business, Human Resources Solutions Information Technology Program Management Office, Federal Executive Boards, and Credit Monitoring and Identity Protection Services.			
<i>Operating Results.</i> —In 2023, OPM's Revolving Fund businesses revenue total was \$651 million and the expenses total was \$629 million which produced a net gain on operations of \$22 million. The cumulative net position of the fund is \$217 million.			
<i>The OPM IG Act (the Act) (P.L. 113-80).</i> —The Act extends permitted uses of the Revolving Fund to include financing the cost of audits, investigations, and oversight activities of OPM's Office of the Inspector General. The Act limits the amount of revolving fund resources available to the Office of the Inspector General each year to 0.33 percent of the total budgetary authority estimated for the fund in the year.			
Object Classification (in millions of dollars)			
Identification code 024-4571-0-4-805	2023 actual	2024 est.	2025 est.
Reimbursable obligations:			
Personnel compensation:			
11.1 Full-time permanent	82	99	110

11.5	Other personnel compensation	3	2	5
11.9	Total personnel compensation	85	101	115
12.1	Civilian personnel benefits	31	36	42
21.0	Travel and transportation of persons	3	4	5
23.1	Rental payments to GSA	8	6	8
23.3	Communications, utilities, and miscellaneous charges	23	16	23
24.0	Printing and reproduction	1	.....	.....
25.2	Other services from non-Federal sources	473	500	509
26.0	Supplies and materials	1	2	1
31.0	Equipment	3	1	1
99.9	Total new obligations, unexpired accounts	628	666	704

Employment Summary

Identification code 024-4571-0-4-805	2023 actual	2024 est.	2025 est.
2001 Reimbursable civilian full-time equivalent employment	677	823	865

Trust Funds

CIVIL SERVICE RETIREMENT AND DISABILITY FUND

Special and Trust Fund Receipts (in millions of dollars)

Identification code 024-8135-0-7-602	2023 actual	2024 est.	2025 est.
0100 Balance, start of year	1,002,818	1,028,118	1,052,661
0198 Reconciliation adjustment	1	.....	.....
0199 Balance, start of year	1,002,819	1,028,118	1,052,661
Receipts:			
Current law:			
1110 Employee Contributions, Civil Service Retirement and Disability Fund	6,239	7,016	7,599
1110 District of Columbia Contributions, Civil Service Retirement and Disability Fund	22	30	30
1110 Employee Deposits, Redeposits and Other Contributions, Civil Service Retirement and Disability Fund	574	501	480
1140 Agency Contributions, Civil Service Retirement and Disability Fund .....	.....	485	.....
1140 Agency Contributions, Civil Service Retirement and Disability Fund	44,128	45,531	46,795
1140 Postal Service Agency Contributions, Civil Service Retirement and Disability Fund .....	.....	57	.....
1140 Postal Service Agency Contributions, Civil Service Retirement and Disability Fund	4,837	5,036	5,105
1140 Postal Service Supplemental Contributions, Civil Service Retirement and Disability Fund	600	2,141	2,141
1140 Postal Service Supplemental Contributions, Civil Service Retirement and Disability Fund .....	.....	-1,141	.....
1140 Postal Service Amortization Payments, Civil Service Retirement and Disability Fund .....	.....	3,015	3,015
1140 Postal Service Amortization Payments, Civil Service Retirement and Disability Fund .....	.....	-3,015	-3,015
1140 FFB, TVA, and USPS Interest, Civil Service Retirement and Disability Fund	128	138	110
1140 Treasury Interest, Civil Service Retirement and Disability Fund	23,758	25,569	26,378
1140 General Fund Payment to the Civil Service Retirement and Disability Fund	49,889	50,530	50,830
1140 Re-employed Annuitants Salary Offset, Civil Service Retirement and Disability Fund	43	47	51
1198 Reconciliation adjustment	-3	.....	.....
1199 Total current law receipts	130,215	135,398	140,061
1999 Total receipts	130,215	135,398	140,061
2000 Total: Balances and receipts	1,133,034	1,163,516	1,192,722
Appropriations:			
Current law:			
2101 Civil Service Retirement and Disability Fund	-145	-145	-164
2101 Civil Service Retirement and Disability Fund	-130,070	-134,258	-137,760
2103 Civil Service Retirement and Disability Fund	-4	-5	-5
2132 Civil Service Retirement and Disability Fund	5	5	5
2135 Civil Service Retirement and Disability Fund	25,299	23,548	22,703
2199 Total current law appropriations	-104,915	-110,855	-115,221
2999 Total appropriations	-104,915	-110,855	-115,221
5098 Reconciliation adjustment	-1	.....	.....
5099 Balance, end of year	1,028,118	1,052,661	1,077,501

Program and Financing (in millions of dollars)

Identification code 024-8135-0-7-602	2023 actual	2024 est.	2025 est.
Obligations by program activity:			
0001 Annuities			
0001 Annuities	104,159	110,172	114,505
0002 Refunds and death claims	532	538	552
0003 Administration - operations	221	138	154
0004 Transfer to MSPB	2	2	3
0005 Administration - OIG	5	5	7
0900 Total new obligations, unexpired accounts	104,919	110,855	115,221

Budgetary resources:

Unobligated balance:			
1033 Recoveries of prior year paid obligations	4	.....	.....
Budget authority:			
Appropriations, discretionary:			
1101 Appropriation (special or trust)	145	145	164
Appropriations, mandatory:			
1201 Appropriation (special or trust fund)	130,070	134,258	137,760
1203 Appropriation (previously unavailable)(special or trust)	4	5	5
1232 Appropriations and/or unobligated balance of appropriations temporarily reduced	-5	-5	-5
1235 Appropriations precluded from obligation (special or trust)	-25,299	-23,548	-22,703
1260 Appropriations, mandatory (total)	104,770	110,710	115,057
1900 Budget authority (total)	104,915	110,855	115,221
1930 Total budgetary resources available	104,919	110,855	115,221

Change in obligated balance:

Unpaid obligations:			
3000 Unpaid obligations, brought forward, Oct 1	8,872	9,641	10,023
3010 New obligations, unexpired accounts	104,919	110,855	115,221
3020 Outlays (gross)	-104,150	-110,473	-114,858
Change in obligated balance:			
3050 Unpaid obligations, end of year	9,641	10,023	10,386
3100 Memorandum (non-add) entries:			
3100 Obligated balance, start of year	8,872	9,641	10,023
3200 Obligated balance, end of year	9,641	10,023	10,386

Budget authority and outlays, net:

Discretionary:			
4000 Budget authority, gross	145	145	164
Outlays, gross:			
4010 Outlays from new discretionary authority	79	126	143
4011 Outlays from discretionary balances .....	.....	12	18
4020 Outlays, gross (total)	79	138	161
Mandatory:			
Budget authority, gross	104,770	110,710	115,057
Outlays, gross:			
4100 Outlays from new mandatory authority	103,988	100,712	105,813
4101 Outlays from mandatory balances	83	9,623	8,884
4110 Outlays, gross (total)	104,071	110,335	114,697
Offsets against gross budget authority and outlays:			
4123 Offsetting collections (collected) from:			
Non-Federal sources	-4	.....	.....
Additional offsets against gross budget authority only:			
4143 Recoveries of prior year paid obligations, unexpired accounts	4	.....	.....
4160 Budget authority, net (mandatory)	104,770	110,710	115,057
4170 Outlays, net (mandatory)	104,067	110,335	114,697
4180 Budget authority, net (total)	104,915	110,855	115,221
4190 Outlays, net (total)	104,146	110,473	114,858

Memorandum (non-add) entries:

5000 Total investments, SOY: Federal securities: Par value	1,011,679	1,036,636	1,059,604
5001 Total investments, EOY: Federal securities: Par value	1,036,636	1,059,604	1,082,326

The Civil Service Retirement and Disability Fund (CSRDF) is the oldest and largest of the four trust funds administered by the Office of Personnel Management. The fund is financed and structured very differently from the other three trust funds. It is characterized by permanent indefinite budget authority. Budget authority is the authority to incur obligations and pay expenses which become available to an agency during any fiscal year. Once approved, permanent budget authority is permanently available for all future years. Indefinite budget authority is used when the precise amount of budget authority required cannot be forecast in advance and must thus be determined at some future point in time (e.g., when actual receipts and expenses become known).

The CSRDF covers two Federal civilian retirement systems: the Civil Service Retirement System (CSRS) established on May 22, 1920, and the Federal Employees Retirement System (FERS) established on June 6, 1986. The Retirement Fund is a single plan even though there are two different benefit tiers and funding methods. CSRS is largely a defined benefit plan, covering Federal employees hired prior to 1984. CSRS participants do not participate in the Social Security system.

CIVIL SERVICE RETIREMENT AND DISABILITY FUND—Continued

FERS is a three-tiered pension program that uses Social Security as a base, provides an additional basic benefit, and includes the Thrift Savings Plan (TSP). FERS covers employees hired after 1983 and formerly CSRS-covered employees who elected to join FERS.

The Budget proposes that the United States Patent and Trademark Office (PTO) continue to fund the full retirement benefits cost for PTO's employees covered under CSRS.

Financing.—CSRS has been financed under a statutory funding method passed by the Congress in 1969. This funding method is based on the static economic assumptions of no future inflation, no future General Schedule salary increases, and a 5.0 percent interest rate. Under CSRS, regular employees contribute 7.0 percent of pay. Law enforcement officers, firefighters, and congressional employees contribute an extra 0.5 percent of pay, and members of the Congress an extra 1.0 percent of pay. Non-United States Postal Service (USPS) agencies match the employee contributions. Also under the static funding method for CSRS, the Treasury pays interest on any static unfunded liabilities that are not being financed by USPS. The Treasury also makes payments to amortize, over a 30-year period, any increases in the static unfunded liability due to salary increases for non-USPS (non-Postal) employees that occurred during the year, and pays for the cost of any benefits attributable to military service for both Postal and non-Postal employees that were paid out during the year.

FERS is funded under a dynamic entry age normal funding method. Employees and agencies together contribute the full amount of the dynamic normal cost rate. The normal cost rate is for the defined benefit plan only, and does not include the cost of Social Security or the TSP. FERS regular employees contribute a percentage of salary that is equal to the contribution rate for CSRS employees, 7.0 percent, as set forth above, less the 6.2 percent tax rate under the Old-Age, Survivors and Disability Insurance portion of Social Security. Greater employee contribution rates apply for FERS-RAE and FERS-FRAE employees.

The dynamic normal cost rates for FERS are as follows: For regular FERS non-Postal employees (other than RAE and FRAE), the normal cost rate is 19.2 percent of pay (employee's share, 0.8 percent, and employer's share, 18.4 percent). Regular FERS Postal employees is 17.0 percent of pay (employee's share, 0.8 percent, and employer's share, 16.2 percent). For FERS RAE non-Postal employees, the normal cost rate is 19.7 percent of pay (employee's share, 3.1 percent, and employer's share, 16.6 percent). FERS RAE Postal employees is 17.5 percent of pay (employee's share, 3.1 percent, and employer's share, 14.4 percent). For FERS FRAE non-Postal employees, the normal cost rate is 21.0 percent of pay (employee's share, 4.4 percent, employer's share, 16.6 percent, and less excess of 1.1 percent to be credited to the assets of the CSRDF). FERS FRAE Postal employees is 17.8 percent of pay (employee's share, 4.4 percent, and employer's share, 13.4 percent). OPM does not anticipate changes to the dynamic normal cost rate in FY 2025. Under the Postal Accountability and Enhancement Act (P.L. 109435), USPS must make annual amortization payments beginning in 2017 to reduce any unfunded liability (UFL) for its obligations under CSRS. These payments, along with similar amortization payments for UFL in FERS are paid to CSRDF.

	2023 actual	2024 est.	2025 est.
Active employees	2,483,860	2,464,024	2,445,193
Employees	2,294,848	2,315,682	2,333,160
Survivors	488,292	490,108	492,629
Total, Annuitants	2,783,140	2,805,790	2,825,789

Status of Funds (in millions of dollars)

Identification code 024-8135-0-7-602	2023 actual	2024 est.	2025 est.
Unexpended balance, start of year:			
0100 Balance, start of year	1,011,691	1,037,759	1,062,684
0999 Total balance, start of year	1,011,691	1,037,759	1,062,684
Cash income during the year:			
Current law:			
Receipts:			
1110 Employee Contributions, Civil Service Retirement and Disability Fund	6,239	7,016	7,599
1110 District of Columbia Contributions, Civil Service Retirement and Disability Fund	22	30	30
1110 Employee Deposits, Redeposits and Other Contributions, Civil Service Retirement and Disability Fund	574	501	480
1130 Civil Service Retirement and Disability Fund	4	.....	.....
1150 FFB, TVA, and USPS Interest, Civil Service Retirement and Disability Fund	128	138	110
1150 Treasury Interest, Civil Service Retirement and Disability Fund	23,758	25,569	26,378
1160 Agency Contributions, Civil Service Retirement and Disability Fund .....	.....	.....	485
1160 Agency Contributions, Civil Service Retirement and Disability Fund	44,128	45,531	46,795
1160 Postal Service Agency Contributions, Civil Service Retirement and Disability Fund	4,837	5,036	5,105
1160 Postal Service Agency Contributions, Civil Service Retirement and Disability Fund .....	.....	.....	57
1160 Postal Service Supplemental Contributions, Civil Service Retirement and Disability Fund	600	1,000	2,141
1160 Postal Service Amortization Payments, Civil Service Retirement and Disability Fund .....	.....	.....	.....
1160 General Fund Payment to the Civil Service Retirement and Disability Fund	49,889	50,530	50,830

1160 Re-employed Annuitants Salary Offset, Civil Service Retirement and Disability Fund	43	47	51
1199 Income under present law	130,222	135,398	140,061
1999 Total cash income	130,222	135,398	140,061
Cash outgo during year:			
Current law:			
2100 Civil Service Retirement and Disability Fund [Budget Acct]	-104,150	-110,473	-114,858
2199 Outgo under current law	-104,150	-110,473	-114,858
2999 Total cash outgo (-)	-104,150	-110,473	-114,858
Surplus or deficit:			
3110 Excluding interest	2,186	-782	-1,285
3120 Interest	23,886	25,707	26,488
3199 Subtotal, surplus or deficit	26,072	24,925	25,203
3298 Reconciliation adjustment	-4	.....	.....
3299 Total adjustments	-4	.....	.....
3999 Total change in fund balance	26,068	24,925	25,203
Unexpended balance, end of year:			
4100 Uninvested balance (net), end of year	1,123	3,080	5,561
4200 Civil Service Retirement and Disability Fund	1,036,636	1,059,604	1,082,326
4999 Total balance, end of year	1,037,759	1,062,684	1,087,887

Object Classification (in millions of dollars)

Identification code 024-8135-0-7-602	2023 actual	2024 est.	2025 est.
Direct obligations:			
25.2 Other services from non-Federal sources	228	145	164
42.0 Insurance claims and indemnities	104,159	110,172	114,505
44.0 Refunds and death claims	532	538	552
99.9 Total new obligations, unexpired accounts	104,919	110,855	115,221

EMPLOYEES LIFE INSURANCE FUND

Program and Financing (in millions of dollars)

Identification code 024-8424-0-8-602	2023 actual	2024 est.	2025 est.
Obligations by program activity:			
0801 Insurance Payments	3,865	3,919	3,926
0802 Insurance Payments Pay Raise Impact .....	.....	7	2
0804 Administration—OPM & OIG	5	5	5
0805 Administration—long term care	1	1	2
0900 Total new obligations, unexpired accounts (object class 25.2)	3,871	3,932	3,935

Budgetary resources:

Unobligated balance:			
1000 Unobligated balance brought forward, Oct 1	49,262	50,827	53,776
1033 Recoveries of prior year paid obligations	43	.....	.....
1070 Unobligated balance (total)	49,305	50,827	53,776
Budget authority:			
1700 Spending authority from offsetting collections, discretionary: Collected	5	5	5
1800 Spending authority from offsetting collections, mandatory: Collected	5,267	6,756	6,945
1801 Change in uncollected payments, Federal sources	121	120	9
1850 Spending auth from offsetting collections, mand (total)	5,388	6,876	6,954
1900 Budget authority (total)	5,393	6,881	6,959
1930 Total budgetary resources available	54,698	57,708	60,735
Memorandum (non-add) entries:			
1941 Unexpired unobligated balance, end of year	50,827	53,776	56,800

Change in obligated balance:

Unpaid obligations:			
3000 Unpaid obligations, brought forward, Oct 1	1,620	1,681	1,813
3010 New obligations, unexpired accounts	3,871	3,932	3,935
3020 Outlays (gross)	-3,810	-3,800	-3,883
3050 Unpaid obligations, end of year	1,681	1,813	1,865
Uncollected payments:			
3060 Uncollected pymts, Fed sources, brought forward, Oct 1	-130	-251	-371
3070 Change in uncollected pymts, Fed sources, unexpired	-121	-120	-9
3090 Uncollected pymts, Fed sources, end of year	-251	-371	-380

Memorandum (non-add) entries:						
3100	Obligated balance, start of year	1,490	1,430	1,442		
3200	Obligated balance, end of year	1,430	1,442	1,485		
Budget authority and outlays, net:				Budgetary resources:		
	Discretionary:			Unobligated balance:		
4000	Budget authority, gross	5	5	Unobligated balance brought forward, Oct 1	22,836	21,656
	Outlays, gross:			Recoveries of prior year paid obligations	40	
4010	Outlays from new discretionary authority	4	5	Unobligated balance (total)	22,876	21,656
	Mandatory:			Budget authority:		
4090	Budget authority, gross	5,388	6,876	Spending authority from offsetting collections, discretionary:		
	Outlays, gross:			Collected	77	77
4100	Outlays from new mandatory authority		2,871	Spending authority from offsetting collections, mandatory:		
4101	Outlays from mandatory balances	3,806	924	Collected	63,254	68,150
	Outlays, gross (total)	3,806	3,795	Change in uncollected payments, Federal sources	167	196
	Offsets against gross budget authority and outlays:			Offsetting collections (previously unavailable)	1	1
	Offsetting collections (collected) from:			New and/or unobligated balance of spending authority from		
4120	Federal sources	-735	-708	offsetting collections temporarily reduced	-1	-1
4120	Federal sources with Pay Raise Impact		-5			
4121	Interest on Federal securities	-1,236	-2,359	Spending auth from offsetting collections, mand (total)	63,420	68,346
4123	Non-Federal sources	-3,344	-3,670	Budget authority (total)	63,497	68,423
4123	Non-Federal sources with Pay Raise Impact		-19	Total budgetary resources available	86,373	90,079
	Offsets against gross budget authority and outlays (total)	-5,315	-6,761	Memorandum (non-add) entries:		
	Additional offsets against gross budget authority only:			Unexpired unobligated balance, end of year	21,656	20,566
4140	Change in uncollected pymts, Fed sources, unexpired	-121	-120			
4143	Recoveries of prior year paid obligations, unexpired					
	accounts	43				
4150	Additional offsets against budget authority only (total)	-78	-120			
			-9			
4160	Budget authority, net (mandatory)	-5	-5			
4170	Outlays, net (mandatory)	-1,509	-2,966			
4180	Budget authority, net (total)					
4190	Outlays, net (total)	-1,505	-2,961			
			-3,067			
Memorandum (non-add) entries:				Budget authority and outlays, net:		
5000	Total investments, SOY: Federal securities: Par value	50,990	52,526	53,191		
5001	Total investments, EOY: Federal securities: Par value	52,526	53,191	3,810	3,462	
	Obligated balance, start of year			Obligated balance, end of year	3,810	3,273

This fund finances payments to a private insurance company which administers the processing and paying of claims and expenses for the Federal Employees' Group Life Insurance Program.

The Administration proposes that the United States Patent and Trademark Office (PTO) will continue to fund the accruing costs associated with post-retirement life insurance benefits for PTO's employees.

Budget program.—The status of the Basic and optional life insurance program on September 30 is as follows:

Life insurance in force (in billions of dollars):	2023 actual	2024 est.	2025 est.
On active employees	953.6	1,003.7	1,056.4
On retired employees	108.6	110.3	112.1
Total	1,062.2	1,114.0	1,168.5
Number of participants (in thousands):	2023 actual	2024 est.	2025 est.
Active employees	2,666	2,679	2,693
Annuitants	1,734	1,735	1,736
Total	4,400	4,414	4,429

Financing.—Non-United States Postal Service employees and all retirees under 65 pay two-thirds of the premium costs for Basic coverage; agencies pay the remaining third. Optional and certain post-retirement Basic coverages are paid entirely by enrollees. The status of the reserves at the end of the year is as follows:

Held in reserve (in millions of dollars):	2023 actual	2024 est.	2025 est.
Contingency reserve	780	780	780
Beneficial association program reserve	0	0	0
U.S. Treasury Reserve	49,262	50,105	50,819
Total reserves	50,042	50,885	51,599

EMPLOYEES AND RETIRED EMPLOYEES HEALTH BENEFITS FUNDS

Program and Financing (in millions of dollars)

Identification code 024-9981-0-8-551	2023 actual	2024 est.	2025 est.
Obligations by program activity:			
0801 Benefit payments	64,366	69,120	71,620
0802 Payments from OPM contingency reserve	262	300	300
0803 Government payment for annuitants (1960 Act)		1	1
0804 Administration (OPM and OIG)	75	77	129
0806 Administration - dental and vision program	14	15	15
0900 Total new obligations, unexpired accounts (object class 25.6)	64,717	69,513	72,065

Memorandum (non-add) entries:				
5000	Total investments, SOY: Federal securities: Par value	27,307	25,570	24,328
5001	Total investments, EOV: Federal securities: Par value	25,570	24,328	24,611
5090	Unexpired unavailable balance, SOY: Offsetting collections		1	1
5092	Unexpired unavailable balance, EOV: Offsetting collections	1	1	1

Summary of Budget Authority and Outlays (in millions of dollars)

	2023 actual	2024 est.	2025 est.
Enacted/requested:			
Budget Authority	-1	.....	.....
Outlays	1,721	1,438	-58
Legislative proposal, subject to PAYGO:			
Budget Authority .....	.....	.....	2
Total:			
Budget Authority	-1	.....	2
Outlays	1,721	1,438	-58

EMPLOYEES AND RETIRED EMPLOYEES HEALTH BENEFITS FUNDS—Continued

This display combines the Employees Health Benefit (EHB) fund and the Retired Employees Health Benefits (REHB) fund. The EHB fund provides for the cost of health benefits for: 1) active employees; 2) employees who retired after June 1960, or their survivors; 3) annuitants transferred from the REHB fund as authorized by Public Law 93-246; and 4) tribal organizations. Beginning in January 2025, the fund will also provide for the cost of health benefits within the Postal Service Health Benefits Program (PSHBP), established by the Postal Service Reform Act of 2022 for employees and annuitants of the United States Postal Service.

The REHB fund, created by the Retired Federal Employees Health Benefits Act of 1960, provides for: 1) the cost of health benefits for retired employees and survivors who were enrolled in a Government-sponsored uniform health benefits plan; 2) the contribution to retired employees and survivors who retain or purchase private health insurance; and 3) expenses of OPM in administering the program.

Budget program.—The balance of the EHB fund is available for payments without fiscal year limitation. Numbers of participants at the end of each fiscal year are as follows:

	2023 actual	2024 est.	2025 est.
Active employees	2,196,000	2,196,000	2,196,000
USPS active employees (non-add)	418,000	418,000	418,000
Annuitants	1,924,000	1,942,000	1,957,000
Tribal Organizations	39,000	39,000	39,000
Total	4,159,000	4,177,000	4,192,000

In determining a biweekly subscription rate to cover program costs, one percent is added for administrative expenses and three percent is added for a contingency reserve held by OPM for each carrier. OPM is authorized to transfer unused administrative reserve funds to the contingency reserve. The REHB fund is available without fiscal year limitation. The amounts contributed by the Government are paid into the fund from annual appropriations. The number of participants at the end of each fiscal year are as follows:

	2023 actual	2024 est.	2025 est.
Uniform plan	15	12	10
Private plans	21	17	14
Total	36	30	24

Financing.—The funds are financed by: 1) withholdings from active employees and annuitants; 2) agency contributions for active employees; 3) Government contributions for annuitants appropriated to OPM; and 4) contributions made by the United States Postal Service in accordance with the provisions of Public Law 101-508.

Funds made available to carriers but not used to pay claims in the current period are carried forward as special reserves for use in subsequent periods. OPM maintains a contingency reserve, funded by employee and Government contributions, which may be used to defray future cost increases or provide increased benefits. OPM makes payments to carriers from this reserve whenever carrier-held reserves fall below levels prescribed by OPM regulations or when carriers can demonstrate good cause such as unexpected claims experience or variations from expected community rates.

The Budget proposes that the United States Patent and Trademark Office continue to fund the accruing costs associated with post-retirement health benefits for its employees.

Status of Funds (in millions of dollars)

Identification code 024-9981-0-8-551	2023 actual	2024 est.	2025 est.
Unexpended balance, start of year:			
0100 Balance, start of year	27,189	25,466	24,028
0999 Total balance, start of year	27,189	25,466	24,028
Cash income during the year:			
Current law:			
Receipts:			
1130 Employees and Retired Employees Health Benefits Funds	19,480	21,270	22,604
1150 Employees and Retired Employees Health Benefits Funds	940	1,053	1,034
1160 Employees and Retired Employees Health Benefits Funds	42,951	45,904	48,493
1199 Income under present law	63,371	68,227	72,131
Proposed:			
Offsetting receipts (proprietary):			
1230 Employees and Retired Employees Health Benefits Funds .....	.....	.....	16
Offsetting governmental receipts:			
1260 Employees and Retired Employees Health Benefits Funds .....	.....	.....	33
1299 Income proposed .....	.....	.....	49
1999 Total cash income	63,371	68,227	72,180
Cash outgo during year:			
Current law:			
2100 Employees and Retired Employees Health Benefits Funds [Budget Acct]	-65,092	-69,665	-72,073
2199 Outgo under current law	-65,092	-69,665	-72,073
Proposed:			
Employees and Retired Employees Health Benefits Funds .....	.....	.....	-49
2299 Outgo under proposed legislation .....	.....	.....	-49

2999 Total cash outgo (-)	-65,092	-69,665	-72,122
Surplus or deficit:			
3110 Excluding interest	-2,661	-2,491	-976
3120 Interest	940	1,053	1,034
3199 Subtotal, surplus or deficit	-1,721	-1,438	58
3298 Reconciliation adjustment	-2	.....	.....
3299 Total adjustments	-2	.....	.....
3999 Total change in fund balance	-1,723	-1,438	58
Unexpended balance, end of year:			
4100 Uninvested balance (net), end of year	-104	-300	-525
4200 Employees and Retired Employees Health Benefits Funds	25,570	24,328	24,611
4999 Total balance, end of year	25,466	24,028	24,086

EMPLOYEES AND RETIRED EMPLOYEES HEALTH BENEFITS FUNDS

(Legislative proposal, subject to PAYGO)

Program and Financing (in millions of dollars)

Identification code 024-9981-4-8-551	2023 actual	2024 est.	2025 est.
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Obligations by program activity:			
0801 Benefit payments	51
0804 Administration (OPM and OIG)	2
0900 Total new obligations, unexpired accounts (object class 25.6) .....	.....	.....	53

Budgetary resources:			
Budget authority:			
Spending authority from offsetting collections, mandatory:			
1800 Collected .....	.....	.....	49
1801 Change in uncollected payments, Federal sources .....	.....	.....	2
1823 New and/or unobligated balance of spending authority from offsetting collections temporarily reduced .....	.....	.....	2
1850 Spending auth from offsetting collections, mand (total) .....	.....	.....	53
1930 Total budgetary resources available .....	.....	.....	53

Change in obligated balance:			
Unpaid obligations:			
3010 New obligations, unexpired accounts .....	.....	.....	53
3020 Outlays (gross) .....	.....	.....	-49
3050 Unpaid obligations, end of year .....	.....	.....	4
Uncollected payments:			
3070 Change in uncollected pymts, Fed sources, unexpired .....	.....	.....	-2
3090 Uncollected pymts, Fed sources, end of year .....	.....	.....	-2
Memorandum (non-add) entries:			
3200 Obligated balance, end of year .....	.....	.....	2

Budget authority and outlays, net:			
Mandatory:			
4090 Budget authority, gross .....	.....	.....	53
Outlays, gross:			
4100 Outlays from new mandatory authority .....	.....	.....	49
Offsets against gross budget authority and outlays:			
4120 Offsetting collections (collected) from:			
Federal Sources (OIG) .....	.....	.....	-33
Non-Federal sources .....	.....	.....	-16
4130 Offsets against gross budget authority and outlays (total) .....	.....	.....	-49
Additional offsets against gross budget authority only:			
4140 Change in uncollected pymts, Fed sources, unexpired .....	.....	.....	-2
4160 Budget authority, net (mandatory) .....	.....	.....	2
4180 Budget authority, net (total) .....	.....	.....	2
4190 Outlays, net (total) .....	.....	.....	.....

Memorandum (non-add) entries:			
5092 Unexpired unavailable balance, EOY: Offsetting collections .....	.....	.....	-2

The President's 2025 Budget proposals aim to improve the health coverage enrollment process for Tribal employers and their employees by ensuring that all administrative fees paid by Tribal employers are invested in the Tribal Insurance Processing System (TIPS). The Budget also aims to improve access to behavioral health services by requiring coverage of three primary care visits and three behavioral health visits without cost-sharing for all Federal Employees Health Benefits Program (FEHBP) plans. In addition, the Budget strengthens healthcare affordability by limiting cost-sharing for insulin in FEHBP. It also allows OPM to access a capped amount of mandatory funding annually to develop and maintain eligibility and enrollment systems for the Postal Service Health Benefits Program (PSHBP) and FEHBP.

GENERAL FUND RECEIPT ACCOUNTS

(in millions of dollars)

2023 actual 2024 est. 2025 est.

Offsetting receipts from the public:
024-322000 All Other General Fund Proprietary Receipts Including
Budget Clearing Accounts
General Fund Offsetting receipts from the public

5	2	2
5	2	2

