

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	2024 actual	2025 est.	2026 est.
Obligations by program activity:			
0001 Direct program activity	6 .....	.....	.....
Budgetary resources:			
Unobligated balance:			
1000 Unobligated balance brought forward, Oct 1	13	7	7
1930 Total budgetary resources available	13	7	7
Memorandum (non-add) entries:			
1941 Unexpired unobligated balance, end of year	7	7	7
Change in obligated balance:			
Unpaid obligations:			
3000 Unpaid obligations, brought forward, Oct 1	45	26	.....
3010 New obligations, unexpired accounts	6 .....	.....	.....
3020 Outlays (gross)	-25	-26 .....	.....
3050 Unpaid obligations, end of year	26 .....	.....	.....
Memorandum (non-add) entries:			
3100 Obligated balance, start of year	45	26	.....
3200 Obligated balance, end of year	26 .....	.....	.....
Budget authority and outlays, net:			
Mandatory:			
Outlays, gross:			
4101 Outlays from mandatory balances	25	26	.....
4180 Budget authority, net (total) .....	.....	.....	.....
4190 Outlays, net (total)	25	26	.....

Object Classification (in millions of dollars)

Identification code 024-0813-0-1-551	2024 actual	2025 est.	2026 est.
Direct obligations:			
11.1 Personnel compensation: Full-time permanent	4 .....	.....	.....
12.1 Civilian personnel benefits	2 .....	.....	.....
99.9 Total new obligations, unexpired accounts	6 .....	.....	.....

Employment Summary

Identification code 024-0813-0-1-551	2024 actual	2025 est.	2026 est.
1001 Direct civilian full-time equivalent employment	51 .....	.....	.....

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, \$167,535,000: Provided, That of the total amount made available under this heading, \$10,898,000 may 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, in addition to amounts otherwise available, \$214,605,000, 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 Examin-

ing 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 2026, 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, 2029.

Note.—This account is operating under the Full-Year Continuing Appropriations and Extensions Act, 2025 (Division A of Public Law 119-4).

Program and Financing (in millions of dollars)

Identification code 024-0100-0-1-805	2024 actual	2025 est.	2026 est.
Obligations by program activity:			
0001 Office of Workforce Policy and Innovation	39	39	30
0002 Merit System Audit & Compliance	14	14	9
0003 Office of the Chief Financial Officer	6	2	2
0004 Office of the Chief Information Officer	55	68	50
0005 Executive Services	58	12	9
0007 Health and Insurance	15	19 .....	.....
0008 Retirement Services .....	.....	7 .....	.....
0009 Administrative Services and Centrally Financed	18	45	61
0010 Human Capital Data Management & Modernization	11	13	7
0100 Total direct program	216	219	168
0799 Total direct obligations	216	219	168
0801 Trust Fund activity	495	193	214
0900 Total new obligations, unexpired accounts	711	412	382
Budgetary resources:			
Unobligated balance:			
1000 Unobligated balance brought forward, Oct 1	22	25	56
1001 Discretionary unobligated balance brought fwd, Oct 1	14 .....	.....	.....
1011 Unobligated balance transfer from other acct [047-0616]	2 .....	.....	.....
1070 Unobligated balance (total)	24	25	56
Budget authority:			
Appropriations, discretionary:			
1100 Appropriation	219	219	168
1120 Appropriations transferred to other acct [024-1162]	-5 .....	.....	.....
1160 Appropriation, discretionary (total)	214	219	168
Spending authority from offsetting collections, discretionary:			
1700 Collected	298	193	214
1701 Change in uncollected payments, Federal sources	92 .....	.....	.....
1750 Spending auth from offsetting collections, disc (total)	390	193	214
Spending authority from offsetting collections, mandatory:			
1800 Collected	94	31 .....	.....
1801 Change in uncollected payments, Federal sources	31 .....	.....	.....
1850 Spending auth from offsetting collections, mand (total)	125	31 .....	.....
1900 Budget authority (total)	729	443	382
1930 Total budgetary resources available	753	468	438
Memorandum (non-add) entries:			
1940 Unobligated balance expiring	-17 .....	.....	.....
1941 Unexpired unobligated balance, end of year	25	56	56
Change in obligated balance:			
Unpaid obligations:			
3000 Unpaid obligations, brought forward, Oct 1	254	272 .....	.....
3010 New obligations, unexpired accounts	711	412	382
3011 Obligations ("upward adjustments"), expired accounts	21 .....	.....	.....
3020 Outlays (gross)	-696	-684	-382
3041 Recoveries of prior year unpaid obligations, expired	-18 .....	.....	.....

SALARIES AND EXPENSES—Continued
Program and Financing—Continued

Identification code 024-0100-0-1-805		2024 actual	2025 est.	2026 est.
3050	Unpaid obligations, end of year	272	.....	.....
	Uncollected payments:			
3060	Uncollected pymts, Fed sources, brought forward, Oct 1	-281	-260	-260
3070	Change in uncollected pymts, Fed sources, unexpired	-123	.....	.....
3071	Change in uncollected pymts, Fed sources, expired	144	.....	.....
3090	Uncollected pymts, Fed sources, end of year	-260	-260	-260
	Memorandum (non-add) entries:			
3100	Obligated balance, start of year	-27	12	-260
3200	Obligated balance, end of year	12	-260	-260
Budget authority and outlays, net:				
	Discretionary:			
4000	Budget authority, gross	604	412	382
	Outlays, gross:			
4010	Outlays from new discretionary authority	403	384	360
4011	Outlays from discretionary balances	182	28	22
4020	Outlays, gross (total)	585	412	382
	Offsets against gross budget authority and outlays:			
	Offsetting collections (collected) from:			
4030	Federal sources	-400	-193	-214
4033	Non-Federal sources	-1	.....	.....
4040	Offsets against gross budget authority and outlays (total)	-401	-193	-214
	Additional offsets against gross budget authority only:			
4050	Change in uncollected pymts, Fed sources, unexpired	-92	.....	.....
4052	Offsetting collections credited to expired accounts	103	.....	.....
4060	Additional offsets against budget authority only (total)	11	.....	.....
4070	Budget authority, net (discretionary)	214	219	168
4080	Outlays, net (discretionary)	184	219	168
	Mandatory:			
4090	Budget authority, gross	125	31	.....
	Outlays, gross:			
4100	Outlays from new mandatory authority	79	22	.....
4101	Outlays from mandatory balances	32	250	.....
4110	Outlays, gross (total)	111	272	.....
	Offsets against gross budget authority and outlays:			
	Offsetting collections (collected) from:			
4120	Federal sources	-122	-31	.....
	Additional offsets against gross budget authority only:			
4140	Change in uncollected pymts, Fed sources, unexpired	-31	.....	.....
4142	Offsetting collections credited to expired accounts	28	.....	.....
4150	Additional offsets against budget authority only (total)	-3	.....	.....
4170	Outlays, net (mandatory)	-11	241	.....
4180	Budget authority, net (total)	214	219	168
4190	Outlays, net (total)	173	460	168

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, and management of executive resources.

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	2024 actual	2025 est.	2026 est.
Direct obligations:			
Personnel compensation:			
11.1	Full-time permanent	62	90
11.3	Other than full-time permanent	1	.....
11.5	Other personnel compensation	2	.....
11.9	Total personnel compensation	65	90
12.1	Civilian personnel benefits	22	25
13.0	Benefits for former personnel .....	.....	1
21.0	Travel and transportation of persons	1	1
22.0	Transportation of things .....	.....	2
23.3	Communications, utilities, and miscellaneous charges	55	22
25.2	Other services from non-Federal sources	70	77
26.0	Supplies and materials .....	.....	1
31.0	Equipment	3	3
99.0	Direct obligations	216	219
99.0	Reimbursable obligations	495	193
99.9	Total new obligations, unexpired accounts	711	412

Employment Summary

Identification code 024-0100-0-1-805	2024 actual	2025 est.	2026 est.
1001 Direct civilian full-time equivalent employment	782	795	454
2001 Reimbursable civilian full-time equivalent employment	1,159	1,129	996

IT MODERNIZATION AND WORKING CAPITAL

Program and Financing (in millions of dollars)

Identification code 024-1162-0-1-805	2024 actual	2025 est.	2026 est.
Obligations by program activity:			

0001 Direct program activity	5	6
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Budgetary resources:

1000 Unobligated balance brought forward, Oct 1	6	6
Budget authority:			
Appropriations, discretionary:			
1121 Appropriations transferred from other acct [024-0100]	5	.....	.....
1930 Total budgetary resources available			
Memorandum (non-add) entries:			
1941 Unexpended unobligated balance, end of year	6	.....	.....

Change in obligated balance:

3000 Unpaid obligations, brought forward, Oct 1 .....	.....	3	3
3010 New obligations, unexpired accounts	5	6	.....
3020 Outlays (gross)	-2	-6	.....
Unpaid obligations, end of year			
Memorandum (non-add) entries:			
3100 Obligated balance, start of year .....	.....	3	3
3200 Obligated balance, end of year	3	3	3

Budget authority and outlays, net:

4000 Budget authority, gross	5	.....	.....
Outlays, gross:			
4011 Outlays from discretionary balances			
4180 Budget authority, net (total)	5	.....	.....
4190 Outlays, net (total)	2	6	.....

Object Classification (in millions of dollars)			
Identification code 024-1162-0-1-805	2024 actual	2025 est.	2026 est.
Direct obligations:			
23.3 Communications, utilities, and miscellaneous charges	5 .....	.....	.....
25.2 Other services from non-Federal sources .....	.....	6 .....	.....
99.9 Total new obligations, unexpired accounts	5	6 .....	.....

SALARIES AND EXPENSES

(INCLUDING TRANSFER OF TRUST FUNDS)

For necessary expenses of the Office of Inspector General in carrying out the provisions of chapter 4 of title 5, United States Code, including services as authorized by 5 U.S.C. 3109, hire of passenger motor vehicles, \$6,217,000, and in addition, not to exceed \$29,192,000 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.—This account is operating under the Full-Year Continuing Appropriations and Extensions Act, 2025 (Division A of Public Law 119-4).

Program and Financing (in millions of dollars)			
Identification code 024-0400-0-1-805	2024 actual	2025 est.	2026 est.
Obligations by program activity:			
0001 Program oversight (audits, Investigations, etc.)	7	7	6
0801 Office of Inspector General (Reimbursable)	29	29	29
0900 Total new obligations, unexpired accounts	36	36	35
Budgetary resources:			
Budget authority:			
1100 Appropriations, discretionary:			
Appropriation	7	7	6
1700 Spending authority from offsetting collections, discretionary:			
Collected	26	29	29
1701 Change in uncollected payments, Federal sources	3 .....	.....	.....
1750 Spending auth from offsetting collections, disc (total)	29	29	29
1900 Budget authority (total)	36	36	35
1930 Total budgetary resources available	36	36	35
Change in obligated balance:			
Unpaid obligations:			
3000 Unpaid obligations, brought forward, Oct 1	6	5	1
3010 New obligations, unexpired accounts	36	36	35
3020 Outlays (gross)	-37	-40	-35
3050 Unpaid obligations, end of year	5	1	1
Uncollected payments:			
3060 Uncollected pymts, Fed sources, brought forward, Oct 1	-7	-5	-5
3070 Change in uncollected pymts, Fed sources, unexpired	-3 .....	.....	.....
3071 Change in uncollected pymts, Fed sources, expired	5 .....	.....	.....
3090 Uncollected pymts, Fed sources, end of year	-5	-5	-5
Memorandum (non-add) entries:			
3100 Obligated balance, start of year	-1 .....	.....	4
3200 Obligated balance, end of year .....	.....	-4	-4
Budget authority and outlays, net:			
Discretionary:			
4000 Budget authority, gross	36	36	35
Outlays, gross:			
4010 Outlays from new discretionary authority	32	35	34
4011 Outlays from discretionary balances	5	5	1
4020 Outlays, gross (total)	37	40	35
Offsets against gross budget authority and outlays:			
4030 Offsetting collections (collected) from:			
Federal sources	-31	-29	-29
4050 Additional offsets against gross budget authority only:			
Change in uncollected pymts, Fed sources, unexpired	-3 .....	.....	.....
4052 Offsetting collections credited to expired accounts	5 .....	.....	.....
4060 Additional offsets against budget authority only (total)	2 .....	.....	.....
4070 Budget authority, net (discretionary)	7	7	6
4080 Outlays, net (discretionary)	6	11	6

4180 Budget authority, net (total)	7	7	6
4190 Outlays, net (total)	6	11	6

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, 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 29 audit reports in fiscal year (FY) 2024, with questioned costs totaling over \$310 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 and cybersecurity assessments of OPM information systems as well as OPM contractor systems, such as those of FEHBP insurance carriers. 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 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. Furthermore, the Office of Audits also conducts audits of OPM Revolving Fund programs and operations, and 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 2024, the OPM OIG's activities led to 14 arrests, 17 indictments/criminal informations, and 8 criminal convictions, resulting in over \$3 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 \$590 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 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 2024, the OPM OIG was responsible for issuing 992 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, Congress passed the Postal Service Reform Act of 2022 (Public Law 117-108). The Act establishes a new Postal Service Health Benefits Program (PSHBP) within the FEHBP. The OPM OIG is committed to conducting strong, proactive

SALARIES AND EXPENSES—Continued
oversight of the establishment and administration of the PSHBP within the OPM FEHBP.

Object Classification (in millions of dollars)

Identification code 024-0400-0-1-805	2024 actual	2025 est.	2026 est.
Direct obligations:			
11.1 Personnel compensation: Full-time permanent	3	3	3
12.1 Civilian personnel benefits	2	1	1
23.3 Communications, utilities, and miscellaneous charges	2	2	1
25.2 Other services from non-Federal sources .....	.....	1	1
99.0 Direct obligations	7	7	6
99.0 Reimbursable obligations	29	29	29
99.9 Total new obligations, unexpired accounts	36	36	35

Employment Summary

Identification code 024-0400-0-1-805	2024 actual	2025 est.	2026 est.
1001 Direct civilian full-time equivalent employment	21	20	18
2001 Reimbursable civilian full-time equivalent employment	119	106	92

GOVERNMENT PAYMENT FOR ANNUITANTS, EMPLOYEES HEALTH BENEFITS

Program and Financing (in millions of dollars)

Identification code 024-0206-0-1-551	2024 actual	2025 est.	2026 est.
Obligations by program activity:			
0001 Government contribution for annuitants benefits (1959 Act)	15,101	16,043	17,152
0900 Total new obligations, unexpired accounts (object class 13.0)	15,101	16,043	17,152
Budgetary resources:			
Budget authority:			
Appropriations, mandatory:			
1200 Appropriation	15,101	16,043	17,152
1930 Total budgetary resources available	15,101	16,043	17,152
Change in obligated balance:			
Unpaid obligations:			
3000 Unpaid obligations, brought forward, Oct 1	1,681	1,751	1,871
3010 New obligations, unexpired accounts	15,101	16,043	17,152
3020 Outlays (gross)	-15,031	-15,923	-17,066
3050 Unpaid obligations, end of year	1,751	1,871	1,957
Memorandum (non-add) entries:			
3100 Obligated balance, start of year	1,681	1,751	1,871
3200 Obligated balance, end of year	1,751	1,871	1,957
Budget authority and outlays, net:			
Mandatory:			
4090 Budget authority, gross	15,101	16,043	17,152
Outlays, gross:			
4100 Outlays from new mandatory authority	13,350	14,173	15,196
4101 Outlays from mandatory balances	1,681	1,750	1,870
4110 Outlays, gross (total)	15,031	15,923	17,066
4180 Budget authority, net (total)	15,101	16,043	17,152
4190 Outlays, net (total)	15,031	15,923	17,066

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.

	2024 actual	2025 est.	2026 est.
FEHB	1,902,000	1,902,000	1,902,000
USPS annuitants (non-add)	496,000	496,000	496,000

REHB	29	23	19
Total, annuitants	1,902,029	1,902,023	1,902,019

GOVERNMENT PAYMENT FOR ANNUITANTS, EMPLOYEE LIFE INSURANCE

Program and Financing (in millions of dollars)

Identification code 024-0500-0-1-602	2024 actual	2025 est.	2026 est.
Obligations by program activity:			
0001 Government Payment for Annuitants, Employee Life Insurance (Direct)	42	42	43
0900 Total new obligations, unexpired accounts (object class 25.2)	42	42	43

Budgetary resources:

Budget authority:

Appropriations, mandatory:

1200 Appropriation	42	42	43
1930 Total budgetary resources available	42	42	43

Change in obligated balance:

Unpaid obligations:

3000 Unpaid obligations, brought forward, Oct 1	5	5	5
3010 New obligations, unexpired accounts	42	42	43
3020 Outlays (gross)	-42	-42	-43
3050 Unpaid obligations, end of year			
3050 Unpaid obligations, end of year	5	5	5
Memorandum (non-add) entries:			
3100 Obligated balance, start of year	5	5	5
3200 Obligated balance, end of year	5	5	5

Budget authority and outlays, net:

Mandatory:

4090 Budget authority, gross	42	42	43
Outlays, gross:			
4100 Outlays from new mandatory authority	37	37	38
4101 Outlays from mandatory balances	5	5	5
4110 Outlays, gross (total)	42	42	43
4180 Budget authority, net (total)	42	42	43
4190 Outlays, net (total)	42	42	43

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	2024 actual	2025 est.	2026 est.
Obligations by program activity:			
0002 Payment of Government share of retirement costs	23,314	24,400	25,700
0003 Transfers for interest on unfunded liability and payment of military service annuities	29,914	29,300	28,600
0005 Spouse equity payment	27	27	27
0900 Total new obligations, unexpired accounts	53,255	53,727	54,327

Budgetary resources:

Budget authority:

Appropriations, mandatory:

1200 Appropriation	29,914	29,300	28,600
1200 Appropriation	23,341	24,427	25,727
1260 Appropriations, mandatory (total)			
1260 Appropriations, mandatory (total)	53,255	53,727	54,327

Change in obligated balance:

Unpaid obligations:

3010 New obligations, unexpired accounts	53,255	53,727	54,327
3020 Outlays (gross)	-53,255	-53,727	-54,327

Budget authority and outlays, net:			
Mandatory:			
4090 Budget authority, gross	53,255	53,727	54,327
Outlays, gross:			
4100 Outlays from new mandatory authority	53,255	53,727	54,327
4180 Budget authority, net (total)	53,255	53,727	54,327
4190 Outlays, net (total)	53,255	53,727	54,327

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	2024 actual	2025 est.	2026 est.
Direct obligations:			
12.1 Civilian personnel benefits	23,341	24,427	25,727
13.0 Benefits for former personnel	29,914	29,300	28,600
99.9 Total new obligations, unexpired accounts	53,255	53,727	54,327

FLEXIBLE BENEFITS PLAN RESERVE

Program and Financing (in millions of dollars)

Identification code 024-0800-0-1-805	2024 actual	2025 est.	2026 est.
Obligations by program activity:			
0801 FSA FEDS Risk Reserve	14	22	17
0900 Total new obligations, unexpired accounts (object class 25.6)	14	22	17

Budgetary resources:			
Unobligated balance:			
1000 Unobligated balance brought forward, Oct 1	103	124	124
Budget authority:			
Spending authority from offsetting collections, mandatory:			
Collected	36	23	23
New and/or unobligated balance of spending authority from offsetting collections temporarily reduced	-1	-1	-1
1850 Spending auth from offsetting collections, mand (total)	35	22	22
1930 Total budgetary resources available	138	146	146

1941 Memorandum (non-add) entries:			
Unexpired unobligated balance, end of year	124	124	129

3000 Change in obligated balance:			
Unpaid obligations:			
Unpaid obligations, brought forward, Oct 1	15	17	.....
New obligations, unexpired accounts	14	22	17
Outlays (gross)	-12	-39	-17
3050 Unpaid obligations, end of year	17	.....	.....
3100 Memorandum (non-add) entries:			
Obligated balance, start of year	15	17	.....
Obligated balance, end of year	17	.....	.....

4090 Budget authority and outlays, net:			
Mandatory:			
Budget authority, gross	35	22	22
Outlays, gross:			
Outlays from new mandatory authority .....	.....	22	17
Outlays from mandatory balances	12	17	.....
Outlays, gross (total)	12	39	17
Offsets against gross budget authority and outlays:			
Offsetting collections (collected) from:			
Federal sources	-1	-1	-1
Non-Federal sources	-35	-22	-22
Offsets against gross budget authority and outlays (total)	-36	-23	-23
Budget authority, net (mandatory)	-1	-1	-1
Outlays, net (mandatory)	-24	16	-6
Budget authority, net (total)	-1	-1	-1
Outlays, net (total)	-24	16	-6

5090 Memorandum (non-add) entries:			
Unexpired unavailable balance, SOY: Offsetting collections	14	15	16
Unexpired unavailable balance, EOY: Offsetting collections	15	16	17

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	2024 actual	2025 est.	2026 est.
0100 Balance, start of year			
Receipts:			
Current law:			
1140 Postal Service Contributions for Current Workers, Postal Service Retiree Health Benefits Fund .....	.....	.....	693
1140 Earnings on Investments, Postal Service Retiree Health Benefits Fund	689	608	537
1199 Total current law receipts	689	608	1,230
1999 Total receipts	689	608	1,230
2000 Total: Balances and receipts	32,735	28,801	25,047
Appropriations:			
Current law:			
2101 Postal Service Retiree Health Benefits Fund	-689	-608	-1,230
2103 Postal Service Retiree Health Benefits Fund	-3,853	-4,376	-4,082
2199 Total current law appropriations	-4,542	-4,984	-5,312
2999 Total appropriations	-4,542	-4,984	-5,312
5099 Balance, end of year	28,193	23,817	19,735

POSTAL SERVICE RETIREE HEALTH BENEFITS FUND—Continued			
Program and Financing (in millions of dollars)			
Identification code 024-5391-0-2-551	2024 actual	2025 est.	2026 est.
Obligations by program activity:			
0001 Obligations to FEHB Fund	4,542	4,904	5,232
0002 Medicare Late Enrollment Payment .....	.....	80	80
0900 Total new obligations, unexpired accounts (object class 13.0)	4,542	4,984	5,312
Budgetary resources:			
Budget authority:			
Appropriations, mandatory:			
1201 Appropriation (special or trust fund)	689	608	1,230
1203 Appropriation (previously unavailable)(special or trust)	3,853	4,376	4,082
1260 Appropriations, mandatory (total)	4,542	4,984	5,312
1930 Total budgetary resources available	4,542	4,984	5,312
Change in obligated balance:			
Unpaid obligations:			
3010 New obligations, unexpired accounts	4,542	4,984	5,312
3020 Outlays (gross)	-4,542	-4,984	-5,312
Budget authority and outlays, net:			
Mandatory:			
4090 Budget authority, gross	4,542	4,984	5,312
Outlays, gross:			
4100 Outlays from new mandatory authority	4,542	4,984	5,312
4180 Budget authority, net (total)	4,542	4,984	5,312
4190 Outlays, net (total)	4,542	4,984	5,312
Memorandum (non-add) entries:			
5000 Total investments, SOY: Federal securities: Par value	32,050	28,197	23,821
5001 Total investments, EOY: Federal securities: Par value	28,197	23,821	19,046

REVOLVING FUND

Program and Financing (in millions of dollars)

Identification code 024-4571-0-4-805	2024 actual	2025 est.	2026 est.
Obligations by program activity:			
0801 Human Resource Solutions	479	434	200
0803 Human Resources Tools & Technology (HRTT)	116	115	129
0804 Enterprise Human Resources Integration	35	40	20
0806 Suitability Executive Agent	10	12	10
0807 Human Resource Line of Business (HRLoB)	1	3	.....
0808 Inspector General Activities	1	2	2
0810 Credit Monitoring	103	98	21
0812 Federal Executive Board (FEB)	2	14	.....
0900 Total new obligations, unexpired accounts	747	718	382
Budgetary resources:			
Unobligated balance:			
1000 Unobligated balance brought forward, Oct 1	508	440	426
1021 Recoveries of prior year unpaid obligations	24	.....	.....
1070 Unobligated balance (total)	532	440	426
Budget authority:			
Spending authority from offsetting collections, mandatory:			
1800 Collected	678	704	366
1801 Change in uncollected payments, Federal sources	-23	.....	.....
1850 Spending auth from offsetting collections, mand (total)	655	704	366
1930 Total budgetary resources available	1,187	1,144	792
Memorandum (non-add) entries:			
1941 Unexpired unobligated balance, end of year	440	426	410
Change in obligated balance:			
Unpaid obligations:			
3000 Unpaid obligations, brought forward, Oct 1	310	343	357
3010 New obligations, unexpired accounts	747	718	382
3020 Outlays (gross)	-690	-704	-365
3040 Recoveries of prior year unpaid obligations, unexpired	-24	.....	.....
3050 Unpaid obligations, end of year	343	357	374
Uncollected payments:			
3060 Uncollected pymts, Fed sources, brought forward, Oct 1	-400	-377	-377
3070 Change in uncollected pymts, Fed sources, unexpired	23	.....	.....

3090 Uncollected pymts, Fed sources, end of year	-377	-377	-377
Memorandum (non-add) entries:			
3100 Obligated balance, start of year	-90	-34	-20
3200 Obligated balance, end of year	-34	-20	-3
Budget authority and outlays, net:			
Mandatory:			
4090 Budget authority, gross	655	704	366
Outlays, gross:			
4100 Outlays from new mandatory authority .....	.....	440	76
4101 Outlays from mandatory balances	690	264	289
4110 Outlays, gross (total)	690	704	365
Offsets against gross budget authority and outlays:			
Offsetting collections (collected) from:			
4120 Federal sources	-678	-704	-366
Additional offsets against gross budget authority only:			
4140 Change in uncollected pymts, Fed sources, unexpired	23	.....	.....
4170 Outlays, net (mandatory)	12	.....	-1
4180 Budget authority, net (total) .....	.....	.....	.....
4190 Outlays, net (total)	12	.....	-1

Budget Program.—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.

The Office of Personnel Management is streamlining its operations including products and services offered to Federal customers and financed via the Revolving Fund. In addition, recent Executive Orders have eliminated the Federal Executive Boards and closed the Federal Executive Institute.

Operating Results.—In 2024, OPM's Revolving Fund businesses revenue total was \$703 million and the expenses total was \$671 million which produced a net gain on operations of \$32 million. The cumulative net position of the fund is \$249 million.

The OPM IG Act (the Act) (P.L. 113-80).—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	2024 actual	2025 est.	2026 est.
Reimbursable obligations:			
Personnel compensation:			
11.1 Full-time permanent	96	119	64
11.5 Other personnel compensation	3	4	4
11.9 Total personnel compensation	99	123	68
12.1 Civilian personnel benefits	22	45	26
21.0 Travel and transportation of persons	4	5	3
23.1 Rental payments to GSA	9	6	4
23.3 Communications, utilities, and miscellaneous charges	34	25	10
25.2 Other services from non-Federal sources	577	512	270
26.0 Supplies and materials	1	1	1
31.0 Equipment	1	1	.....
99.9 Total new obligations, unexpired accounts	747	718	382

Employment Summary			
Identification code 024-4571-0-4-805	2024 actual	2025 est.	2026 est.
2001 Reimbursable civilian full-time equivalent employment	731	928	539

Trust Funds
CIVIL SERVICE RETIREMENT AND DISABILITY FUND

Special and Trust Fund Receipts (in millions of dollars)

Identification code 024-8135-0-7-602	2024 actual	2025 est.	2026 est.
0100 Balance, start of year	1,028,118	1,062,562	1,097,604
0198 Prior-Year-Adjustment	8	.....	.....
0199 Balance, start of year	1,028,126	1,062,562	1,097,604
Receipts:			
Current law:			
1110 Employee Contributions, Civil Service Retirement and Disability Fund	7,278	8,000	8,437
1110 District of Columbia Contributions, Civil Service Retirement and Disability Fund	23	30	30
1110 Employee Deposits, Redeposits and Other Contributions, Civil Service Retirement and Disability Fund	570	572	578
1140 Agency Contributions, Civil Service Retirement and Disability Fund .....	.....	18	.....
1140 Agency Contributions, Civil Service Retirement and Disability Fund	48,751	48,738	49,369
1140 Postal Service Agency Contributions, Civil Service Retirement and Disability Fund .....	.....	35	.....
1140 Postal Service Agency Contributions, Civil Service Retirement and Disability Fund	4,882	5,225	5,235
1140 Postal Service Supplemental Contributions, Civil Service Retirement and Disability Fund	1,000	2,286	2,286
1140 Postal Service Amortization Payments, Civil Service Retirement and Disability Fund .....	.....	3,245	3,245
1140 Postal Service Amortization Payments, Civil Service Retirement and Disability Fund .....	.....	-3,245	-3,245
1140 FFB, TVA, and USPS Interest, Civil Service Retirement and Disability Fund	138	110	98
1140 Treasury Interest, Civil Service Retirement and Disability Fund	26,459	29,020	29,261
1140 General Fund Payment to the Civil Service Retirement and Disability Fund	53,255	53,727	54,327
1140 Re-employed Annuitants Salary Offset, Civil Service Retirement and Disability Fund	47	51	57
1199 Total current law receipts	142,403	147,759	149,731
1999 Total receipts	142,403	147,759	149,731
2000 Total: Balances and receipts	1,170,529	1,210,321	1,247,335
Appropriations:			
Current law:			
2101 Civil Service Retirement and Disability Fund	-145	-145	-121
2101 Civil Service Retirement and Disability Fund	-142,259	-145,334	-147,330
2103 Civil Service Retirement and Disability Fund	-5	-5	-5
2132 Civil Service Retirement and Disability Fund	5	5	5
2135 Civil Service Retirement and Disability Fund	34,433	32,762	30,895
2199 Total current law appropriations	-107,971	-112,717	-116,556
2999 Total appropriations	-107,971	-112,717	-116,556
4030 Civil Service Retirement and Disability Fund	2	.....	.....
5098 Reconciliation adjustment	2	.....	.....
5099 Balance, end of year	1,062,562	1,097,604	1,130,779

Program and Financing (in millions of dollars)

Identification code 024-8135-0-7-602	2024 actual	2025 est.	2026 est.
Obligations by program activity:			
0001 Annuities	107,286	112,046	115,896
0002 Refunds and death claims	499	526	539
0003 Administration - operations	222	138	114
0004 Transfer to MSPB	2	2	2
0005 Administration - OIG	5	5	5
0900 Total new obligations, unexpired accounts	108,014	112,717	116,556

Budgetary resources:			
Unobligated balance:			
1021 Recoveries of prior year unpaid obligations	40	.....	.....

1033	Recoveries of prior year paid obligations	5	.....	.....
1035	Unobligated balance precluded from obligation (limitation on obligations) (special and trust)	-2	.....	.....
1070	Unobligated balance (total)	43	.....	.....
	Budget authority:			
Appropriations, discretionary:				
1101 Appropriation (special or trust)	145	145	121	
Appropriations, mandatory:				
1201 Appropriation (special or trust fund)	142,259	145,334	147,330	
1203 Appropriation (previously unavailable)(special or trust)	5	5	5	
1232 Appropriations and/or unobligated balance of appropriations temporarily reduced	-5	-5	-5	
1235 Appropriations precluded from obligation (special or trust)	-34,433	-32,762	-30,895	
1260	Appropriations, mandatory (total)	107,826	112,572	116,435
1900	Budget authority (total)	107,971	112,717	116,556
1930	Total budgetary resources available	108,014	112,717	116,556

Change in obligated balance:

3000	Unpaid obligations, brought forward, Oct 1	9,640	9,865	10,184
3001	Adjustments to unpaid obligations brought forward, Oct 1	-8	.....	.....
3010	New obligations, unexpired accounts	108,014	112,717	116,556
3020	Outlays (gross)	-107,741	-112,398	-116,233
3040	Recoveries of prior year unpaid obligations, unexpired	-40	.....	.....
3050	Unpaid obligations, end of year	9,865	10,184	10,507
3100	Memorandum (non-add) entries:			
3100	Obligated balance, start of year	9,632	9,865	10,184
3200	Obligated balance, end of year	9,865	10,184	10,507

Budget authority and outlays, net:

4000	Budget authority, gross	145	145	121
4010	Outlays, gross:			
4010	Outlays from new discretionary authority	104	126	105
4011	Outlays from discretionary balances	63	18	15
4020	Outlays, gross (total)	167	144	120
4090	Mandatory:			
4090	Budget authority, gross	107,826	112,572	116,435
4100	Outlays, gross:			
4100	Outlays from new mandatory authority	107,572	102,413	107,229
4101	Outlays from mandatory balances	2	9,841	8,884
4110	Outlays, gross (total)	107,574	112,254	116,113
4123	Offsets against gross budget authority and outlays:			
4123	Offsetting collections (collected) from:			
4123	Non-Federal sources	-5	.....	.....
4143	Additional offsets against gross budget authority only:			
4143	Recoveries of prior year paid obligations, unexpired accounts	5	.....	.....
4160	Budget authority, net (mandatory)	107,826	112,572	116,435
4170	Outlays, net (mandatory)	107,569	112,254	116,113
4180	Budget authority, net (total)	107,971	112,717	116,556
4190	Outlays, net (total)	107,736	112,398	116,233

Memorandum (non-add) entries:

5000	Total investments, SOY: Federal securities: Par value	1,036,636	1,072,349	1,105,232
5001	Total investments, EOY: Federal securities: Par value	1,072,349	1,105,232	1,136,329

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 be determined at some future point in time (e.g., when actual receipts and expenses become known).

The CSRDF finances 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. Some CSRS employees (CSRS-Offset) participate in the Social Security system. FERS is a three-

CIVIL SERVICE RETIREMENT AND DISABILITY FUND—Continued

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 as prescribed in Chapter 84 of Title 5, United States Code. 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 of 0.8 percent that, combined with the 6.2 percent tax rate under the Old-Age, Survivors and Disability Insurance portion of Social Security, is equal to the contribution rate for CSRS employees of 7.0 percent. 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 16.9 percent of pay (employee's share, 0.8 percent, and employer's share, 16.1 percent). For FERS RAE non-Postal employees, the normal cost rate is 19.6 percent of pay (employee's share, 3.1 percent, and employer's share, 16.5 percent). FERS RAE Postal employees is 17.3 percent of pay (employee's share, 3.1 percent, and employer's share, 14.2 percent). For FERS FRAE non-Postal employees, the normal cost rate is 19.9 percent of pay (employee's share, 4.4 percent, employer's share, 16.5 percent, and less excess of 1.0 percent to be credited to the assets of the CSRDF). FERS FRAE Postal employees is 17.6 percent of pay (employee's share, 4.4 percent, and employer's share, 13.2 percent). OPM does not anticipate changes to the dynamic normal cost rate in FY 2025. Under the Postal Accountability and Enhancement Act (P.L. 109-435), 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.

	2024 actual	2025 est.	2026 est.
Active employees	2,504,024	2,465,193	2,445,567
Employees	2,314,693	2,339,871	2,366,412
Survivors	480,510	483,348	486,885

Status of Funds (in millions of dollars)

Identification code 024-8135-0-7-602	2024 actual	2025 est.	2026 est.
Unexpended balance, start of year:			
0100 Balance, start of year	1,037,759	1,072,428	1,107,789
0999 Total balance, start of year	1,037,759	1,072,428	1,107,789

Cash income during the year:

Current law:	Receipts:	7,278	8,000	8,437
1110 Employee Contributions, Civil Service Retirement and Disability Fund	23	30	30	
1110 District of Columbia Contributions, Civil Service Retirement and Disability Fund	570	572	578	
1110 Employee Deposits, Redeposits and Other Contributions, Civil Service Retirement and Disability Fund	5	.....	.....
1130 Civil Service Retirement and Disability Fund	138	110	98	
1150 FFB, TVA, and USPS Interest, Civil Service Retirement and Disability Fund	26,459	29,020	29,261	
1160 Agency Contributions, Civil Service Retirement and Disability Fund .....	.....	.....	18	
1160 Agency Contributions, Civil Service Retirement and Disability Fund	48,751	48,738	49,369	
1160 Postal Service Agency Contributions, Civil Service Retirement and Disability Fund	4,882	5,225	5,235	
1160 Postal Service Agency Contributions, Civil Service Retirement and Disability Fund .....	.....	.....	35	
1160 Postal Service Supplemental Contributions, Civil Service Retirement and Disability Fund	1,000	2,286	2,286	
1160 Postal Service Amortization Payments, Civil Service Retirement and Disability Fund .....	.....	.....	.....
1160 General Fund Payment to the Civil Service Retirement and Disability Fund	53,255	53,727	54,327	
1160 Re-employed Annuitants Salary Offset, Civil Service Retirement and Disability Fund	47	51	57	
1199 Income under present law	142,408	147,759	149,731	
1999 Total cash income	142,408	147,759	149,731	
Cash outgo during year:				
Current law:				
2100 Civil Service Retirement and Disability Fund	-107,741	-112,398	-116,233	
2199 Outgo under current law	-107,741	-112,398	-116,233	
2999 Total cash outgo (-)	-107,741	-112,398	-116,233	
Surplus or deficit:				
3110 Excluding interest	8,070	6,231	4,139	
3120 Interest	26,597	29,130	29,359	
3199 Subtotal, surplus or deficit	34,667	35,361	33,498	
3298 Reconciliation adjustment	2	.....	.....
3299 Total adjustments	2	.....	.....
3999 Total change in fund balance	34,669	35,361	33,498	
Unexpended balance, end of year:				
4100 Uninvested balance (net), end of year	79	2,557	4,958	
4200 Civil Service Retirement and Disability Fund	1,072,349	1,105,232	1,136,329	
4999 Total balance, end of year	1,072,428	1,107,789	1,141,287	

Object Classification (in millions of dollars)

Identification code 024-8135-0-7-602	2024 actual	2025 est.	2026 est.
Direct obligations:			
25.2 Other services from non-Federal sources	229	145	121
42.0 Insurance claims and indemnities	107,286	112,046	115,896
44.0 Refunds and death claims	499	526	539
99.9 Total new obligations, unexpired accounts	108,014	112,717	116,556

EMPLOYEES LIFE INSURANCE FUND

Program and Financing (in millions of dollars)

Identification code 024-8424-0-8-602	2024 actual	2025 est.	2026 est.
Obligations by program activity:			
0801 Insurance Payments	3,914	4,140	4,231
0802 Insurance Payments Pay Raise Impact .....	.....	13	5
0804 Administration—OPM & OIG	5	5	5
0805 Administration—long term care	2	2	2
9000 Total new obligations, unexpired accounts (object class 25.2)	3,921	4,160	4,243
Budgetary resources:			
Unobligated balance:			
1000 Unobligated balance brought forward, Oct 1	50,827	53,257	56,220
1021 Recoveries of prior year unpaid obligations	2	.....	.....

1033	Recoveries of prior year paid obligations	39	.....	.....
1070	Unobligated balance (total)	50,868	53,257	56,220
	Budget authority:			
	Spending authority from offsetting collections, discretionary:			
1700	Collected	5	5	5
	Spending authority from offsetting collections, mandatory:			
1800	Collected	6,292	7,005	6,996
1801	Change in uncollected payments, Federal sources	13	113	5
1850	Spending auth from offsetting collections, mand (total)	6,305	7,118	7,001
1900	Budget authority (total)	6,310	7,123	7,006
1930	Total budgetary resources available	57,178	60,380	63,226
	Memorandum (non-add) entries:			
1941	Unexpired unobligated balance, end of year	53,257	56,220	58,983
Change in obligated balance:				
	Unpaid obligations:			
3000	Unpaid obligations, brought forward, Oct 1	1,681	1,703	1,837
3010	New obligations, unexpired accounts	3,921	4,160	4,243
3020	Outlays (gross)	-3,897	-4,026	-4,131
3040	Recoveries of prior year unpaid obligations, unexpired	-2	.....	.....
3050	Unpaid obligations, end of year	1,703	1,837	1,949
	Uncollected payments:			
3060	Uncollected pymts, Fed sources, brought forward, Oct 1	-251	-264	-377
3070	Change in uncollected pymts, Fed sources, unexpired	-13	-113	-5
3090	Uncollected pymts, Fed sources, end of year	-264	-377	-382
	Memorandum (non-add) entries:			
3100	Obligated balance, start of year	1,430	1,439	1,460
3200	Obligated balance, end of year	1,439	1,460	1,567
Budget authority and outlays, net:				
	Discretionary:			
4000	Budget authority, gross	5	5	5
	Outlays, gross:			
4010	Outlays from new discretionary authority	1	5	5
4011	Outlays from discretionary balances	4	.....	.....
4020	Outlays, gross (total)	5	5	5
	Mandatory:			
4090	Budget authority, gross	6,305	7,118	7,001
	Outlays, gross:			
4100	Outlays from new mandatory authority	3,041	3,119	.....
4101	Outlays from mandatory balances	3,892	980	1,007
4110	Outlays, gross (total)	3,892	4,021	4,126
	Offsets against gross budget authority and outlays:			
	Offsetting collections (collected) from:			
4120	Federal sources	-791	-723	-741
4120	Federal sources with Pay Raise Impact .....	.....	-9	.....
4121	Interest on Federal securities	-2,006	-2,516	-2,440
4123	Non-Federal sources	-3,539	-3,762	-3,820
4130	Offsets against gross budget authority and outlays (total)	-6,336	-7,010	-7,001
	Additional offsets against gross budget authority only:			
4140	Change in uncollected pymts, Fed sources, unexpired	-13	-113	-5
4143	Recoveries of prior year paid obligations, unexpired accounts	39	.....	.....
4150	Additional offsets against budget authority only (total)	26	-113	-5
4160	Budget authority, net (mandatory)	-5	-5	-5
4170	Outlays, net (mandatory)	-2,444	-2,989	-2,875
4180	Budget authority, net (total)	-2,439	-2,984	-2,870
	Memorandum (non-add) entries:			
5000	Total investments, SOY: Federal securities: Par value	52,526	55,035	55,100
5001	Total investments, EOY: Federal securities: Par value	55,035	55,100	55,230

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):	2024 actual	2025 est.	2026 est.
On active employees	1,037.4	1,128.6	1,227.7
On retired employees	109.7	110.8	111.9
Total	1,147.1	1,239.4	1,339.7
Number of participants (in thousands):	2024 actual	2025 est.	2026 est.
Active employees	2,799	2,813	2,827

Annuitants	1,744	1,754	1,764
Total	4,543	4,567	4,591

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):	2024 actual	2025 est.	2026 est.
Contingency reserve	780	780	780
Beneficial association program reserve	0	0	0
U.S. Treasury Reserve	50,827	51,551	52,286
Total reserves	51,607	52,331	53,066

EMPLOYEES AND RETIRED EMPLOYEES HEALTH BENEFITS FUNDS

Program and Financing (in millions of dollars)

Identification code 024-9981-0-8-551	2024 actual	2025 est.	2026 est.
Obligations by program activity:			
0801 Benefit payments	69,240	72,369	77,301
0802 Payments from OPM contingency reserve	265	459	300
0804 Administration (OPM and OIG)	75	75	120
0806 Administration - dental and vision program	15	16	16
0900 Total new obligations, unexpired accounts (object class 25.6)	69,595	72,919	77,737

Budgetary resources:

Unobligated balance:			
1000 Unobligated balance brought forward, Oct 1	21,655	19,886	21,479
1001 Discretionary unobligated balance brought fwd, Oct 1	2	.....	.....
1021 Recoveries of prior year unpaid obligations	13	.....	.....
1033 Recoveries of prior year paid obligations	58	.....	.....
1070 Unobligated balance (total)	21,726	19,886	21,479
Budget authority:			
Spending authority from offsetting collections, discretionary:			
Collected	75	75	120
Spending authority from offsetting collections, mandatory:			
Collected	67,714	74,191	79,218
Change in uncollected payments, Federal sources	-34	246	207
Offsetting collections (previously unavailable)	1	1	1
New and/or unobligated balance of spending authority from offsetting collections temporarily reduced	-1	-1	-1
Spending auth from offsetting collections, mand (total)	67,680	74,437	79,425
1900 Budget authority (total)	67,755	74,512	79,545
1930 Total budgetary resources available	89,481	94,398	101,024
Memorandum (non-add) entries:			
1941 Unexpired unobligated balance, end of year	19,886	21,479	23,287

Change in obligated balance:

Unpaid obligations:			
3000 Unpaid obligations, brought forward, Oct 1	6,440	6,371	6,229
3010 New obligations, unexpired accounts	69,595	72,919	77,737
3020 Outlays (gross)	-69,651	-73,061	-77,685
3040 Recoveries of prior year unpaid obligations, unexpired	-13	.....	.....
3050 Unpaid obligations, end of year	6,371	6,229	6,281
Uncollected payments:			
3060 Uncollected pymts, Fed sources, brought forward, Oct 1	-2,630	-2,596	-2,842
3070 Change in uncollected pymts, Fed sources, unexpired	34	-246	-207
3090 Uncollected pymts, Fed sources, end of year	-2,596	-2,842	-3,049
Memorandum (non-add) entries:			
3100 Obligated balance, start of year	3,810	3,775	3,387
3200 Obligated balance, end of year	3,775	3,387	3,232

Budget authority and outlays, net:

Discretionary:			
4000 Budget authority, gross	75	75	120
Outlays, gross:			
Outlays from new discretionary authority	71	75	120
Outlays from discretionary balances	14	.....	.....
Outlays, gross (total)	85	75	120
Mandatory:			
Budget authority, gross	67,680	74,437	79,425
Outlays, gross:			
Outlays from new mandatory authority	67,675	66,615	71,281
Outlays from mandatory balances	1,891	6,371	6,284
Outlays, gross (total)	69,566	72,986	77,565

EMPLOYEES AND RETIRED EMPLOYEES HEALTH BENEFITS FUNDS—Continued
Program and Financing—Continued

Identification code 024-9981-0-8-551	2024 actual	2025 est.	2026 est.
Offsets against gross budget authority and outlays:			
Offsetting collections (collected) from:			
4120 Federal Sources [OIG]	-45,750	-49,391	-52,759
4121 Interest on Federal securities	-1,222	-1,198	-1,130
4123 Non-Federal sources	-20,875	-23,677	-25,449
4130 Offsets against gross budget authority and outlays (total)	-67,847	-74,266	-79,338
Additional offsets against gross budget authority only:			
4140 Change in uncollected pymts, Fed sources, unexpired	34	-246	-207
4143 Recoveries of prior year paid obligations, unexpired accounts	58	.....	.....
4150 Additional offsets against budget authority only (total)	92	-246	-207
4160 Budget authority, net (mandatory)	-75	-75	-120
4170 Outlays, net (mandatory)	1,719	-1,280	-1,773
4180 Budget authority, net (total) .....	.....	.....	.....
4190 Outlays, net (total)	1,804	-1,205	-1,653
Memorandum (non-add) entries:			
5000 Total investments, SOY: Federal securities: Par value	25,570	23,768	24,825
5001 Total investments, EOY: Federal securities: Par value	23,768	24,825	26,462
5090 Unexpended unavailable balance, SOY: Offsetting collections	1	1	1
5092 Unexpended unavailable balance, EOY: Offsetting collections	1	1	1

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. Starting in January 2025, the fund also provides 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:

	2024 actual	2025 est.	2026 est.
Active employees	2,247,000	2,247,000	2,247,000
USPS active employees (non-add)	415,000	415,000	415,000
Annuitants	1,902,000	1,902,000	1,902,000
Tribal Organizations	42,000	42,000	42,000
Total	4,191,000	4,191,000	4,191,000

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:

	2024 actual	2025 est.	2026 est.
Uniform plan	11	9	7
Private plans	18	14	12
Total	29	23	19

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	2024 actual	2025 est.	2026 est.
Unexpended balance, start of year:			
0100 Balance, start of year	25,466	23,663	24,868
0999 Total balance, start of year	25,466	23,663	24,868
Cash income during the year:			
Current law:			
Receipts:			
1130 Employees and Retired Employees Health Benefits Funds	20,875	23,677	25,449
1150 Employees and Retired Employees Health Benefits Funds	1,222	1,198	1,130
1160 Employees and Retired Employees Health Benefits Funds	45,750	49,391	52,759
1199 Income under present law	67,847	74,266	79,338
1999 Total cash income	67,847	74,266	79,338
Cash outgo during year:			
Current law:			
2100 Employees and Retired Employees Health Benefits Funds	-69,651	-73,061	-77,685
2199 Outgo under current law	-69,651	-73,061	-77,685
2999 Total cash outgo (-)	-69,651	-73,061	-77,685
Surplus or deficit:			
3110 Excluding interest	-3,026	7	523
3120 Interest	1,222	1,198	1,130
3199 Subtotal, surplus or deficit	-1,804	1,205	1,653
3298 Reconciliation adjustment	1	.....	.....
3299 Total adjustments	1	.....	.....
3999 Total change in fund balance	-1,803	1,205	1,653
Unexpended balance, end of year:			
4100 Uninvested balance (net), end of year	-105	43	59
4200 Employees and Retired Employees Health Benefits Funds	23,768	24,825	26,462
4999 Total balance, end of year	23,663	24,868	26,521

GENERAL FUND RECEIPT ACCOUNTS

(in millions of dollars)

	2024 actual	2025 est.	2026 est.
Offsetting receipts from the public:			
024-322000 All Other General Fund Proprietary Receipts Including Budget Clearing Accounts			
1	2	2	2
General Fund Offsetting receipts from the public	1	2	2