

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	2025 actual	2026 est.	2027 est.
Obligations by program activity:			
0001 Direct program activity	6	2	.....
Budgetary resources:			
Unobligated balance:			
1000 Unobligated balance brought forward, Oct 1	7	2	.....
1021 Recoveries of prior year unpaid obligations	1	.....	.....
1070 Unobligated balance (total)	8	2	.....
1930 Total budgetary resources available	8	2	.....
Memorandum (non-add) entries:			
1941 Unexpired unobligated balance, end of year	2	.....	.....
Change in obligated balance:			
Unpaid obligations:			
3000 Unpaid obligations, brought forward, Oct 1	26	2	2
3010 New obligations, unexpired accounts	6	2	.....
3020 Outlays (gross)	-29	-2	.....
3040 Recoveries of prior year unpaid obligations, unexpired	-1	.....	.....
3050 Unpaid obligations, end of year	2	2	2
Memorandum (non-add) entries:			
3100 Obligated balance, start of year	26	2	2
3200 Obligated balance, end of year	2	2	2
Budget authority and outlays, net:			
Mandatory:			
Outlays, gross:			
4101 Outlays from mandatory balances	29	2	.....
4180 Budget authority, net (total) .....	.....	.....	.....
4190 Outlays, net (total)	29	2	.....

Object Classification (in millions of dollars)

Identification code 024-0813-0-1-551	2025 actual	2026 est.	2027 est.
Direct obligations:			
11.1 Personnel compensation: Full-time permanent .....	.....	1	.....
12.1 Civilian personnel benefits .....	.....	1	.....
25.2 Other services from non-Federal sources	6	.....	.....
99.9 Total new obligations, unexpired accounts	6	2	.....

Employment Summary

Identification code 024-0813-0-1-551	2025 actual	2026 est.	2027 est.
1001 Direct civilian full-time equivalent employment	8	.....

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, \$145,973,000: Provided, That of the total amount made available under this heading, \$10,898,000 may remain available until expended, for information technology modernization, and shall be in addition to funds otherwise made available for such purposes: Provided further, That, in addition to amounts otherwise available, \$229,027,000, 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 au-

thority 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 2027, 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, 2030.

Program and Financing (in millions of dollars)

Identification code 024-0100-0-1-805	2025 actual	2026 est.	2027 est.
Obligations by program activity:			
0001 Office of Workforce Policy and Innovation	41	31	39
0002 Merit System Audit & Compliance	14	9	10
0003 Office of the Chief Financial Officer	3	.....	1
0004 Office of the Chief Information Officer	46	21	20
0005 Executive Services	13	12	12
0006 Human Resources Solutions .....	.....	5	5
0007 Health and Insurance	14	.....	.....
0008 Retirement Services	6	.....	.....
0009 Administrative Services and Centrally Financed	43	89	59
0010 Human Capital Data Management & Modernization	13	.....	.....
0100 Total direct program	193	167	146
0799 Total direct obligations	193	167	146
0801 Trust Fund activity	437	215	229
0900 Total new obligations, unexpired accounts	630	382	375
Budgetary resources:			
Unobligated balance:			
1000 Unobligated balance brought forward, Oct 1	24	34	71
1001 Discretionary unobligated balance brought fwd, Oct 1	15	.....	.....
1010 Unobligated balance transfer to other accts [047-0616]	-1	-11	.....
1011 Unobligated balance transfer from other acct [047-0616]	10	.....	.....
1070 Unobligated balance (total)	33	23	71
Budget authority:			
Appropriations, discretionary:			
1100 Appropriation	219	167	146
1120 Appropriations transferred to other acct [024-1162]	-9	.....	.....
1160 Appropriation, discretionary (total)	210	167	146
Spending authority from offsetting collections, discretionary:			
1700 Collected	262	215	214
1701 Change in uncollected payments, Federal sources	76	.....	.....
1710 Spending authority from offsetting collections transferred to other accounts [024-1162]	-3	.....	.....
1750 Spending auth from offsetting collections, disc (total)	335	215	214
Spending authority from offsetting collections, mandatory:			
1800 Collected	85	48	.....
1801 Change in uncollected payments, Federal sources	48	.....	.....
1850 Spending auth from offsetting collections, mand (total)	133	48	.....
1900 Budget authority (total)	678	430	360
1930 Total budgetary resources available	711	453	431
Memorandum (non-add) entries:			
1940 Unobligated balance expiring	-47	.....	.....
1941 Unexpired unobligated balance, end of year	34	71	56

SALARIES AND EXPENSES—Continued
Program and Financing—Continued

Identification code 024-0100-0-1-805	2025 actual	2026 est.	2027 est.	
Change in obligated balance:				
Unpaid obligations:				
3000	Unpaid obligations, brought forward, Oct 1	271	197	29
3010	New obligations, unexpired accounts	630	382	375
3011	Obligations ("upward adjustments"), expired accounts	6		
3020	Outlays (gross)	-697	-550	-391
3041	Recoveries of prior year unpaid obligations, expired	-13		
3050	Unpaid obligations, end of year	197	29	13
Uncollected payments:				
3060	Uncollected pymts, Fed sources, brought forward, Oct 1	-261	-246	-246
3070	Change in uncollected pymts, Fed sources, unexpired	-124		
3071	Change in uncollected pymts, Fed sources, expired	139		
3090	Uncollected pymts, Fed sources, end of year	-246	-246	-246
Memorandum (non-add) entries:				
3100	Obligated balance, start of year	10	-49	-217
3200	Obligated balance, end of year	-49	-217	-233
Budget authority and outlays, net:				
Discretionary:				
4000	Budget authority, gross	545	382	360
Outlays, gross:				
4010	Outlays from new discretionary authority	413	360	341
4011	Outlays from discretionary balances	171	98	50
4020	Outlays, gross (total)	584	458	391
Offsets against gross budget authority and outlays:				
Offsetting collections (collected) from:				
4030	Federal sources	-344	-215	-214
4033	Non-Federal sources	-3		
4040	Offsets against gross budget authority and outlays (total)	-347	-215	-214
Additional offsets against gross budget authority only:				
4050	Change in uncollected pymts, Fed sources, unexpired	-76		
4052	Offsetting collections credited to expired accounts	85		
4060	Additional offsets against budget authority only (total)	9		
4070	Budget authority, net (discretionary)	207	167	146
4080	Outlays, net (discretionary)	237	243	177
Mandatory:				
4090	Budget authority, gross	133	48	
Outlays, gross:				
4100	Outlays from new mandatory authority	78	20	
4101	Outlays from mandatory balances	35	72	
4110	Outlays, gross (total)	113	92	
Offsets against gross budget authority and outlays:				
Offsetting collections (collected) from:				
4120	Federal sources	-108	-48	
Additional offsets against gross budget authority only:				
4140	Change in uncollected pymts, Fed sources, unexpired	-48		
4142	Offsetting collections credited to expired accounts	23		
4150	Additional offsets against budget authority only (total)	-25		
4160	Budget authority, net (mandatory)			
4170	Outlays, net (mandatory)	5	44	
4180	Budget authority, net (total)	207	167	146
4190	Outlays, net (total)	242	287	177

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	2025 actual	2026 est.	2027 est.	
Direct obligations:				
Personnel compensation:				
11.1	Full-time permanent	71	59	50
11.5	Other personnel compensation	6	4	5
11.9	Total personnel compensation	77	63	55
12.1	Civilian personnel benefits	26	14	13
13.0	Benefits for former personnel	2	1	1
23.3	Communications, utilities, and miscellaneous charges	42	25	25
25.2	Other services from non-Federal sources	46	62	50
26.0	Supplies and materials			1
31.0	Equipment		2	1
99.0	Direct obligations	193	167	146
99.0	Reimbursable obligations	437	215	229
99.9	Total new obligations, unexpired accounts	630	382	375

Employment Summary

Identification code 024-0100-0-1-805	2025 actual	2026 est.	2027 est.	
1001	Direct civilian full-time equivalent employment	765	435	437
2001	Reimbursable civilian full-time equivalent employment	1,194	1,058	1,065

IT MODERNIZATION AND WORKING CAPITAL

Program and Financing (in millions of dollars)

Identification code 024-1162-0-1-805	2025 actual	2026 est.	2027 est.	
Obligations by program activity:				
0001	Direct program activity	4	4	
Budgetary resources:				
Unobligated balance:				
1000	Unobligated balance brought forward, Oct 1	6	14	10
Budget authority:				
Appropriations, discretionary:				
1121	Appropriations transferred from other acct [024-0100]	9		
Spending authority from offsetting collections, discretionary:				
1711	Spending authority from offsetting collections transferred from other accounts [024-0100]	3		
1900	Budget authority (total)	12		
1930	Total budgetary resources available	18	14	10
Memorandum (non-add) entries:				
1941	Unexpired unobligated balance, end of year	14	10	10
Change in obligated balance:				
Unpaid obligations:				
3000	Unpaid obligations, brought forward, Oct 1	3	3	1
3010	New obligations, unexpired accounts	4	4	
3020	Outlays (gross)	-4	-6	
3050	Unpaid obligations, end of year	3	1	1
Memorandum (non-add) entries:				
3100	Obligated balance, start of year	3	3	1
3200	Obligated balance, end of year	3	1	1

Budget authority and outlays, net:			
Discretionary:			
4000	Budget authority, gross	12	
Outlays, gross:			
4011	Outlays from discretionary balances	4	6
4180	Budget authority, net (total)	12	
4190	Outlays, net (total)	4	6

Object Classification (in millions of dollars)

Identification code 024-1162-0-1-805	2025 actual	2026 est.	2027 est.
Direct obligations:			
23.3	Communications, utilities, and miscellaneous charges	2	2
94.0	Financial transfers	2	2
99.9	Total new obligations, unexpired accounts	4	4

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 \$26,211,000 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.

Program and Financing (in millions of dollars)

Identification code 024-0400-0-1-805	2025 actual	2026 est.	2027 est.	
Obligations by program activity:				
0001	Program oversight (audits, investigations, etc.)	7	7	6
0801	Office of Inspector General (Reimbursable)	29	29	26
0900	Total new obligations, unexpired accounts	36	36	32

Budgetary resources:

Budget authority:				
Appropriations, discretionary:				
1100	Appropriation	7	7	6
Spending authority from offsetting collections, discretionary:				
1700	Collected	28	29	26
1701	Change in uncollected payments, Federal sources	1		
1750	Spending auth from offsetting collections, disc (total)	29	29	26
1900	Budget authority (total)	36	36	32
1930	Total budgetary resources available	36	36	32

Change in obligated balance:

Unpaid obligations:				
3000	Unpaid obligations, brought forward, Oct 1	5	6	1
3010	New obligations, unexpired accounts	36	36	32
3020	Outlays (gross)	-35	-41	-32
3050	Unpaid obligations, end of year	6	1	1
Uncollected payments:				
3060	Uncollected pymts, Fed sources, brought forward, Oct 1	-5	-2	-2
3070	Change in uncollected pymts, Fed sources, unexpired	-1		
3071	Change in uncollected pymts, Fed sources, expired	4		
3090	Uncollected pymts, Fed sources, end of year	-2	-2	-2
Memorandum (non-add) entries:				
3100	Obligated balance, start of year		4	-1
3200	Obligated balance, end of year	4	-1	-1

Budget authority and outlays, net:

Discretionary:				
4000	Budget authority, gross	36	36	32
Outlays, gross:				
4010	Outlays from new discretionary authority	32	35	31
4011	Outlays from discretionary balances	3	6	1
4020	Outlays, gross (total)	35	41	32
Offsets against gross budget authority and outlays:				
Offsetting collections (collected) from:				
4030	Federal sources	-32	-29	-26

Additional offsets against gross budget authority only:				
4050	Change in uncollected pymts, Fed sources, unexpired	-1		
4052	Offsetting collections credited to expired accounts	4		
4060	Additional offsets against budget authority only (total)	3		
4070	Budget authority, net (discretionary)	7	7	6
4080	Outlays, net (discretionary)	3	12	6
4180	Budget authority, net (total)	7	7	6
4190	Outlays, net (total)	3	12	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 21 audit reports in 2024, with questioned costs totaling over \$99 million and funds recovered during 2025 of over \$51 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. 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 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.

In addition, the Office of Audits focuses on other key OPM benefits programs, including the Postal Services Health Benefits Program, 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.

Object Classification (in millions of dollars)

Identification code 024-0400-0-1-805	2025 actual	2026 est.	2027 est.	
Direct obligations:				
11.1	Personnel compensation: Full-time permanent	3	3	2
12.1	Civilian personnel benefits	1	1	1
23.3	Communications, utilities, and miscellaneous charges	2	2	1
25.2	Other services from non-Federal sources			2
99.0	Direct obligations	6	6	6
99.0	Reimbursable obligations	29	29	26
99.5	Adjustment for rounding	1	1	
99.9	Total new obligations, unexpired accounts	36	36	32

Employment Summary

Identification code 024-0400-0-1-805	2025 actual	2026 est.	2027 est.	
1001	Direct civilian full-time equivalent employment	14	16	17
2001	Reimbursable civilian full-time equivalent employment	115	110	101

GOVERNMENT PAYMENT FOR ANNUITANTS, EMPLOYEES HEALTH BENEFITS

Program and Financing (in millions of dollars)

Identification code 024-0206-0-1-551	2025 actual	2026 est.	2027 est.	
Obligations by program activity:				
0001	Government contribution for annuitants benefits (1959 Act)	16,750	17,540	18,677
0900	Total new obligations, unexpired accounts (object class 13.0)	16,750	17,540	18,677

Budgetary resources:

Budget authority:				
Appropriations, mandatory:				
1200	Appropriation	16,750	17,540	18,677
1930	Total budgetary resources available	16,750	17,540	18,677

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

Identification code 024-0206-0-1-551	2025 actual	2026 est.	2027 est.
Change in obligated balance:			
Unpaid obligations:			
3000 Unpaid obligations, brought forward, Oct 1	1,751	2,302	2,425
3010 New obligations, unexpired accounts	16,750	17,540	18,677
3020 Outlays (gross)	-16,199	-17,417	-18,590
3050 Unpaid obligations, end of year	2,302	2,425	2,512
Memorandum (non-add) entries:			
3100 Obligated balance, start of year	1,751	2,302	2,425
3200 Obligated balance, end of year	2,302	2,425	2,512
Budget authority and outlays, net:			
Mandatory:			
4090 Budget authority, gross	16,750	17,540	18,677
Outlays, gross:			
4100 Outlays from new mandatory authority	14,448	15,115	16,165
4101 Outlays from mandatory balances	1,751	2,302	2,425
4110 Outlays, gross (total)	16,199	17,417	18,590
4180 Budget authority, net (total)	16,750	17,540	18,677
4190 Outlays, net (total)	16,199	17,417	18,590

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.

	2025 actual	2026 est.	2027 est.
FEHB	1,909,000	1,909,000	1,909,000
USPS annuitants (non-add)	496,000	496,000	496,000
REHB	22	19	16
Total, annuitants	1,909,022	1,909,019	1,909,016

GOVERNMENT PAYMENT FOR ANNUITANTS, EMPLOYEE LIFE INSURANCE

Program and Financing (in millions of dollars)

Identification code 024-0500-0-1-602	2025 actual	2026 est.	2027 est.
Obligations by program activity:			
0001 Government Payment for Annuitants, Employee Life Insurance (Direct)	42	43	44
0900 Total new obligations, unexpired accounts (object class 25.2)	42	43	44
Budgetary resources:			
Budget authority:			
Appropriations, mandatory:			
1200 Appropriation	42	43	44
1930 Total budgetary resources available	42	43	44
Change in obligated balance:			
Unpaid obligations:			
3000 Unpaid obligations, brought forward, Oct 1	5	5	5
3010 New obligations, unexpired accounts	42	43	44
3020 Outlays (gross)	-42	-43	-44
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	43	44
Outlays, gross:			
4100 Outlays from new mandatory authority	37	38	39

4101 Outlays from mandatory balances	5	5	5
4110 Outlays, gross (total)	42	43	44
4180 Budget authority, net (total)	42	43	44
4190 Outlays, net (total)	42	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	2025 actual	2026 est.	2027 est.
Obligations by program activity:			
0002 Payment of Government share of retirement costs	22,893	25,700	26,900
0003 Transfers for interest on unfunded liability and payment of military service annuities	28,713	27,800	27,000
0005 Spouse equity payment	24	24	24
0900 Total new obligations, unexpired accounts (object class 94.0)	51,630	53,524	53,924
Budgetary resources:			
Budget authority:			
Appropriations, mandatory:			
1200 Appropriation	28,713	27,800	27,000
1200 Appropriation	22,917	25,724	26,924
1260 Appropriations, mandatory (total)	51,630	53,524	53,924
1930 Total budgetary resources available	51,630	53,524	53,924
Change in obligated balance:			
Unpaid obligations:			
3010 New obligations, unexpired accounts	51,630	53,524	53,924
3020 Outlays (gross)	-51,630	-53,524	-53,924
Budget authority and outlays, net:			
Mandatory:			
4090 Budget authority, gross	51,630	53,524	53,924
Outlays, gross:			
4100 Outlays from new mandatory authority	51,630	53,524	53,924
4180 Budget authority, net (total)	51,630	53,524	53,924
4190 Outlays, net (total)	51,630	53,524	53,924

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.

FLEXIBLE BENEFITS PLAN RESERVE
Program and Financing (in millions of dollars)

Identification code 024-0800-0-1-805	2025 actual	2026 est.	2027 est.
Obligations by program activity:			
0801 FSA FEDS Risk Reserve	22	34	21
0900 Total new obligations, unexpired accounts (object class 25.6)	22	34	21
Budgetary resources:			
Unobligated balance:			
1000 Unobligated balance brought forward, Oct 1	124	145	127
1021 Recoveries of prior year unpaid obligations	1		
1070 Unobligated balance (total)	125	145	127
Budget authority:			
Spending authority from offsetting collections, mandatory:			
1800 Collected	43	17	17
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)	42	16	16
1930 Total budgetary resources available	167	161	143
Memorandum (non-add) entries:			
1941 Unexpired unobligated balance, end of year	145	127	122
Change in obligated balance:			
Unpaid obligations:			
3000 Unpaid obligations, brought forward, Oct 1	17	23	17
3010 New obligations, unexpired accounts	22	34	21
3020 Outlays (gross)	-15	-40	-16
3040 Recoveries of prior year unpaid obligations, unexpired	-1		
3050 Unpaid obligations, end of year	23	17	22
Memorandum (non-add) entries:			
3100 Obligated balance, start of year	17	23	17
3200 Obligated balance, end of year	23	17	22
Budget authority and outlays, net:			
Mandatory:			
4090 Budget authority, gross	42	16	16
Outlays, gross:			
4100 Outlays from new mandatory authority		17	16
4101 Outlays from mandatory balances	15	23	
4110 Outlays, gross (total)	15	40	16
Offsets against gross budget authority and outlays:			
Offsetting collections (collected) from:			
4120 Federal sources	-1	-1	-1
4123 Non-Federal sources	-42	-16	-16
4130 Offsets against gross budget authority and outlays (total)	-43	-17	-17
4160 Budget authority, net (mandatory)	-1	-1	-1
4170 Outlays, net (mandatory)	-28	23	-1
4180 Budget authority, net (total)	-1	-1	-1
4190 Outlays, net (total)	-28	23	-1
Memorandum (non-add) entries:			
5090 Unexpired unavailable balance, SOY: Offsetting collections	15	16	17
5092 Unexpired unavailable balance, EOY: Offsetting collections	16	17	18

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	2025 actual	2026 est.	2027 est.
0100 Balance, start of year	28,193	24,072	20,073
0198 Reconciliation adjustment	4		
0199 Balance, start of year	28,197	24,072	20,073
Receipts:			
Current law:			
1140 Postal Service Contributions for Current Workers, Postal Service Retiree Health Benefits Fund		693	909
1140 Earnings on Investments, Postal Service Retiree Health Benefits Fund	575	525	454
1199 Total current law receipts	575	1,218	1,363
1999 Total receipts	575	1,218	1,363
2000 Total: Balances and receipts	28,772	25,290	21,436
Appropriations:			
Current law:			
2101 Postal Service Retiree Health Benefits Fund	-575	-1,318	-1,363
2103 Postal Service Retiree Health Benefits Fund	-4,125	-3,899	-4,226
2199 Total current law appropriations	-4,700	-5,217	-5,589
2999 Total appropriations	-4,700	-5,217	-5,589
5099 Balance, end of year	24,072	20,073	15,847

Program and Financing (in millions of dollars)

Identification code 024-5391-0-2-551	2025 actual	2026 est.	2027 est.
Obligations by program activity:			
0001 Obligations to FEHB Fund	4,649	5,137	5,509
0002 Medicare Late Enrollment Payment	51	80	80
0900 Total new obligations, unexpired accounts (object class 13.0)	4,700	5,217	5,589
Budgetary resources:			
Budget authority:			
Appropriations, mandatory:			
1201 Appropriation (special or trust fund)	575	1,318	1,363
1203 Appropriation (previously unavailable)(special or trust)	4,125	3,899	4,226
1260 Appropriations, mandatory (total)	4,700	5,217	5,589
1930 Total budgetary resources available	4,700	5,217	5,589
Change in obligated balance:			
Unpaid obligations:			
3010 New obligations, unexpired accounts	4,700	5,217	5,589
3020 Outlays (gross)	-4,700	-5,217	-5,589
Budget authority and outlays, net:			
Mandatory:			
4090 Budget authority, gross	4,700	5,217	5,589
Outlays, gross:			
4100 Outlays from new mandatory authority	4,700	5,217	5,589
4180 Budget authority, net (total)	4,700	5,217	5,589
4190 Outlays, net (total)	4,700	5,217	5,589
Memorandum (non-add) entries:			
5000 Total investments, SOY: Federal securities: Par value	28,197	24,067	20,073
5001 Total investments, EOY: Federal securities: Par value	24,067	20,073	15,848

REVOLVING FUND

Program and Financing (in millions of dollars)

Identification code 024-4571-0-4-805	2025 actual	2026 est.	2027 est.
Obligations by program activity:			
0801 Human Resource Solutions	281	297	515
0803 Human Resources Tools & Technology (HRTT)	91	80	80
0804 Enterprise Human Resources Integration	38		

REVOLVING FUND—Continued
Program and Financing—Continued

Identification code 024-4571-0-4-805	2025 actual	2026 est.	2027 est.
0806 Suitability Executive Agent	10	10	10
0807 Human Resource Line of Business (HRLoB)	2		
0808 Inspector General Activities	1	1	1
0810 Credit Monitoring	45	4	
0812 Federal Executive Board (FEB)	5		
0900 Total new obligations, unexpired accounts	473	392	606
Budgetary resources:			
Unobligated balance:			
1000 Unobligated balance brought forward, Oct 1	440	398	302
1021 Recoveries of prior year unpaid obligations	10		
1033 Recoveries of prior year paid obligations	1		
1070 Unobligated balance (total)	451	398	302
Budget authority:			
Spending authority from offsetting collections, mandatory:			
1800 Collected	484	296	597
1801 Change in uncollected payments, Federal sources	-64		
1850 Spending auth from offsetting collections, mand (total)	420	296	597
1930 Total budgetary resources available	871	694	899
Memorandum (non-add) entries:			
1941 Unexpired unobligated balance, end of year	398	302	293
Change in obligated balance:			
Unpaid obligations:			
3000 Unpaid obligations, brought forward, Oct 1	343	241	337
3010 New obligations, unexpired accounts	473	392	606
3020 Outlays (gross)	-565	-296	-597
3040 Recoveries of prior year unpaid obligations, unexpired	-10		
3050 Unpaid obligations, end of year	241	337	346
Uncollected payments:			
3060 Uncollected pymts, Fed sources, brought forward, Oct 1	-377	-313	-313
3070 Change in uncollected pymts, Fed sources, unexpired	64		
3090 Uncollected pymts, Fed sources, end of year	-313	-313	-313
Memorandum (non-add) entries:			
3100 Obligated balance, start of year	-34	-72	24
3200 Obligated balance, end of year	-72	24	33
Budget authority and outlays, net:			
Mandatory:			
4090 Budget authority, gross	420	296	597
Outlays, gross:			
4100 Outlays from new mandatory authority		55	597
4101 Outlays from mandatory balances	565	241	
4110 Outlays, gross (total)	565	296	597
Offsets against gross budget authority and outlays:			
Offsetting collections (collected) from:			
4120 Federal sources	-484	-296	-597
4123 Non-Federal sources	-1		
4130 Offsets against gross budget authority and outlays (total)	-485	-296	-597
Additional offsets against gross budget authority only:			
4140 Change in uncollected pymts, Fed sources, unexpired	64		
4143 Recoveries of prior year paid obligations, unexpired accounts	1		
4150 Additional offsets against budget authority only (total)	65		
4160 Budget authority, net (mandatory)			
4170 Outlays, net (mandatory)	80		
4180 Budget authority, net (total)			
4190 Outlays, net (total)	80		

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. Revolving Funds are intended to finance cyclical, business-like operations. The activity financed by a revolving fund collects receipts from Federal agencies and use those receipts to finance the fund's ongoing operations. 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 (SuitEA) - which leads OPM's execu-

tion, administration, and enforcement of suitability standards and investigations; Human Resources Solutions (HRS) - provides a suite of human capital services for the Federal Government, including talent acquisition, talent management, and product and data management, with USAJOBS serving as a cornerstone for Federal recruitment; and Human Resources Solutions Information Technology Program Management Office (HRSIT-PMO) - offers information technology services government wide in the Healthcare and Insurance, Retirement Services, Workforce Policy and Innovation, and Merit System Accountability and Compliance fields.

The Office of Personnel Management is streamlining its operations including products and services offered to Federal customers and financed via the Revolving Fund. During FY 2025, the Enterprise Human Resources Integration (EHRI) program and the HR LoB (HRLoB) program functions were absorbed within HRS. In addition, HRS has been tasked to lead the Federal HR 2.0 initiative, which includes implementing the key component - Core Human Capital Management. Federal HR 2.0 is OPM's enterprise transformation of government-wide human capital systems and services. It includes two integrated lines of business: (1) modernization of core HR systems and data infrastructure, including unified platforms for hiring, classification, performance, and workforce analytics; and (2) streamlining the delivery of services for agencies. HR 2.0 reduces duplication, increases consistency, strengthens accountability, and provides agencies with a modern, interoperable HR ecosystem supported by high-quality service delivery. FY 2027 accelerates both lines of business as OPM positions itself as the Federal Government's enterprise human capital authority.

Executive Orders issued during 2025 eliminated the Federal Executive Boards and closed the Federal Executive Institute. The Credit Monitoring and Identity Protection Services (CM&IPS) program will cease providing complimentary identity protection coverage on September 30, 2026 when its statutory mandate expires.

Operating Results.—In 2025, OPM's Revolving Fund businesses revenue total was \$500 million and the expenses total was \$496 million which produced a net gain on operations of \$4 million. The cumulative net position of the fund is \$254 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	2025 actual	2026 est.	2027 est.
Reimbursable obligations:			
Personnel compensation:			
11.1 Full-time permanent	102	63	58
11.5 Other personnel compensation	6	3	1
11.9 Total personnel compensation	108	66	59
12.1 Civilian personnel benefits	39	24	22
21.0 Travel and transportation of persons	2	1	2
23.1 Rental payments to GSA	10	3	3
23.3 Communications, utilities, and miscellaneous charges	43	12	13
24.0 Printing and reproduction	1	1	1
25.2 Other services from non-Federal sources	270	283	504
26.0 Supplies and materials		2	2
99.9 Total new obligations, unexpired accounts	473	392	606

Employment Summary

Identification code 024-4571-0-4-805	2025 actual	2026 est.	2027 est.
2001 Reimbursable civilian full-time equivalent employment	781	490	444

Trust Funds

CIVIL SERVICE RETIREMENT AND DISABILITY FUND

Special and Trust Fund Receipts (in millions of dollars)

Identification code 024-8135-0-7-602	2025 actual	2026 est.	2027 est.
0100 Balance, start of year	1,062,562	1,098,316	1,136,586
Receipts:			
Current law:			
1110 Employee Contributions, Civil Service Retirement and Disability Fund	7,905	8,406	8,798
1110 District of Columbia Contributions, Civil Service Retirement and Disability Fund	17	17	17
1110 Employee Deposits, Redeposits and Other Contributions, Civil Service Retirement and Disability Fund	605	617	623
1140 Agency Contributions, Civil Service Retirement and Disability Fund	49,981	49,510	48,229
1140 Postal Service Agency Contributions, Civil Service Retirement and Disability Fund	5,047	5,133	4,957
1140 Postal Service Supplemental Contributions, Civil Service Retirement and Disability Fund	1,500	2,159	2,159
1140 Postal Service Amortization Payments, Civil Service Retirement and Disability Fund		3,122	3,122
1140 Postal Service Amortization Payments, Civil Service Retirement and Disability Fund		-3,122	-3,122
1140 FFB, TVA, and USPS Interest, Civil Service Retirement and Disability Fund	110	98	86
1140 Treasury Interest, Civil Service Retirement and Disability Fund	29,306	34,308	33,975
1140 General Fund Payment to the Civil Service Retirement and Disability Fund	51,630	53,524	53,924
1140 Re-employed Annuitants Salary Offset, Civil Service Retirement and Disability Fund	46	45	44
1199 Total current law receipts	146,147	153,817	152,812
1999 Total receipts	146,147	153,817	152,812
2000 Total: Balances and receipts	1,208,709	1,252,133	1,289,398
Appropriations:			
Current law:			
2101 Civil Service Retirement and Disability Fund	-144	-131	-138
2101 Civil Service Retirement and Disability Fund	-146,003	-156,365	-155,796
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	35,752	40,949	36,378
2199 Total current law appropriations	-110,395	-115,547	-119,556
2999 Total appropriations	-110,395	-115,547	-119,556
5098 Rounding adjustment	2		
5099 Balance, end of year	1,098,316	1,136,586	1,169,842

Program and Financing (in millions of dollars)

Identification code 024-8135-0-7-602	2025 actual	2026 est.	2027 est.
Obligations by program activity:			
0001 Annuities	109,577	114,843	118,833
0002 Refunds and death claims	595	572	585
0003 Administration - operations	221	124	131
0004 Transfer to MSPB	2	2	2
0005 Administration - OIG	5	5	5
0900 Total new obligations, unexpired accounts	110,400	115,546	119,556
Budgetary resources:			
Unobligated balance:			
1000 Unobligated balance brought forward, Oct 1		1	2
1021 Recoveries of prior year unpaid obligations	2		
1033 Recoveries of prior year paid obligations	4		
1070 Unobligated balance (total)	6	1	2
Budget authority:			
Appropriations, discretionary:			
1101 Appropriation (special or trust)	144	131	138
Appropriations, mandatory:			
1201 Appropriation (special or trust fund)	146,003	156,365	155,796
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)	-35,752	-40,949	-36,378
1260 Appropriations, mandatory (total)	110,251	115,416	119,418
1900 Budget authority (total)	110,395	115,547	119,556
1930 Total budgetary resources available	110,401	115,548	119,558

Memorandum (non-add) entries:			
1941 Unexpired unobligated balance, end of year	1	2	2
Change in obligated balance:			
Unpaid obligations:			
3000 Unpaid obligations, brought forward, Oct 1	9,866	10,011	10,381
3010 New obligations, unexpired accounts	110,400	115,546	119,556
3020 Outlays (gross)	-110,253	-115,176	-119,230
3040 Recoveries of prior year unpaid obligations, unexpired	-2		
3050 Unpaid obligations, end of year	10,011	10,381	10,707
Memorandum (non-add) entries:			
3100 Obligated balance, start of year	9,866	10,011	10,381
3200 Obligated balance, end of year	10,011	10,381	10,707
Budget authority and outlays, net:			
Discretionary:			
4000 Budget authority, gross	144	131	138
Outlays, gross:			
4010 Outlays from new discretionary authority	137	114	120
4011 Outlays from discretionary balances			11
4020 Outlays, gross (total)	137	114	131
Mandatory:			
4090 Budget authority, gross	110,251	115,416	119,418
Outlays, gross:			
4100 Outlays from new mandatory authority	110,053	105,051	110,215
4101 Outlays from mandatory balances	63	10,011	8,884
4110 Outlays, gross (total)	110,116	115,062	119,099
Offsets against gross budget authority and outlays:			
Offsetting collections (collected) from:			
4123 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)	110,251	115,416	119,418
4170 Outlays, net (mandatory)	110,112	115,062	119,099
4180 Budget authority, net (total)	110,395	115,547	119,556
4190 Outlays, net (total)	110,249	115,176	119,230
Memorandum (non-add) entries:			
5000 Total investments, SOY: Federal securities: Par value	1,072,349	1,106,317	1,147,266
5001 Total investments, EOY: Federal securities: Par value	1,106,317	1,147,266	1,183,644

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-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,

CIVIL SERVICE RETIREMENT AND DISABILITY FUND—Continued

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 18.7 percent of pay (employee's share, 0.8 percent, and employer's share, 17.9 percent). Regular FERS Postal employees is 16.6 percent of pay (employee's share, 0.8 percent, and employer's share, 15.8 percent). For FERS RAE non-Postal employees, the normal cost rate is 19.0 percent of pay (employee's share, 3.1 percent, and employer's share, 15.9 percent). FERS RAE Postal employees is 16.9 percent of pay (employee's share, 3.1 percent, and employer's share, 13.8 percent). For FERS FRAE non-Postal employees, the normal cost rate is 19.3 percent of pay (employee's share, 4.4 percent, employer's share, 15.9 percent, and less excess of 1.0 percent to be credited to the assets of the CSRDF). FERS FRAE Postal employees is 17.2 percent of pay (employee's share, 4.4 percent, and employer's share, 12.8 percent). OPM does not anticipate changes to the dynamic normal cost rate in FY 2026. 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.

	2025 actual	2026 est.	2027 est.
Active employees	2,444,323	2,423,881	2,404,996
Employees	2,325,397	2,349,886	2,372,309
Survivors	478,434	482,903	488,031
Total, Annuitants	2,803,831	2,832,789	2,860,340

Status of Funds (in millions of dollars)

Identification code 024-8135-0-7-602	2025 actual	2026 est.	2027 est.
Unexpended balance, start of year:			
0100 Balance, start of year	1,072,428	1,108,325	1,146,966
0999 Total balance, start of year	1,072,428	1,108,325	1,146,966
Cash income during the year:			
Current law:			
Receipts:			
1110 Employee Contributions, Civil Service Retirement and Disability Fund	7,905	8,406	8,798
1110 District of Columbia Contributions, Civil Service Retirement and Disability Fund	17	17	17
1110 Employee Deposits, Redeposits and Other Contributions, Civil Service Retirement and Disability Fund	605	617	623
1130 Civil Service Retirement and Disability Fund	4		
1150 FFB, TVA, and USPS Interest, Civil Service Retirement and Disability Fund	110	98	86
1150 Treasury Interest, Civil Service Retirement and Disability Fund	29,306	34,308	33,975
1160 Agency Contributions, Civil Service Retirement and Disability Fund			

1160 Agency Contributions, Civil Service Retirement and Disability Fund	49,981	49,510	48,229
1160 Postal Service Agency Contributions, Civil Service Retirement and Disability Fund	5,047	5,133	4,957
1160 Postal Service Agency Contributions, Civil Service Retirement and Disability Fund			
1160 Postal Service Supplemental Contributions, Civil Service Retirement and Disability Fund	1,500	2,159	2,159
1160 Postal Service Amortization Payments, Civil Service Retirement and Disability Fund			
1160 General Fund Payment to the Civil Service Retirement and Disability Fund	51,630	53,524	53,924
1160 Re-employed Annuitants Salary Offset, Civil Service Retirement and Disability Fund	46	45	44
1199 Income under present law	146,151	153,817	152,812
1999 Total cash income	146,151	153,817	152,812
Cash outgo during year:			
Current law:			
2100 Civil Service Retirement and Disability Fund	-110,253	-115,176	-119,230
2199 Outgo under current law	-110,253	-115,176	-119,230
2999 Total cash outgo (-)	-110,253	-115,176	-119,230
Surplus or deficit:			
3110 Excluding interest	6,482	4,235	-479
3120 Interest	29,416	34,406	34,061
3199 Subtotal, surplus or deficit	35,898	38,641	33,582
3298 Rounding adjustment	-1		
3299 Total adjustments	-1		
3999 Total change in fund balance	35,897	38,641	33,582
Unexpended balance, end of year:			
4100 Uninvested balance (net), end of year	2,008	-300	-3,096
4200 Civil Service Retirement and Disability Fund	1,106,317	1,147,266	1,183,644
4999 Total balance, end of year	1,108,325	1,146,966	1,180,548

Object Classification (in millions of dollars)

Identification code 024-8135-0-7-602	2025 actual	2026 est.	2027 est.
Direct obligations:			
25.2 Other services from non-Federal sources	144	130	130
42.0 Insurance claims and indemnities	109,844	114,844	118,841
44.0 Refunds and death claims	412	572	585
99.9 Total new obligations, unexpired accounts	110,400	115,546	119,556

EMPLOYEES LIFE INSURANCE FUND

Program and Financing (in millions of dollars)

Identification code 024-8424-0-8-602	2025 actual	2026 est.	2027 est.
Obligations by program activity:			
0801 Insurance Payments	3,883	3,880	3,911
0802 Insurance Payments Pay Raise Impact		5	3
0804 Administration—OPM & OIG		5	5
0805 Administration—long term care		2	2
0900 Total new obligations, unexpired accounts (object class 25.2)	3,883	3,892	3,921
Budgetary resources:			
Unobligated balance:			
1000 Unobligated balance brought forward, Oct 1	53,257	56,123	59,699
1021 Recoveries of prior year unpaid obligations	1		
1033 Recoveries of prior year paid obligations	68		
1070 Unobligated balance (total)	53,326	56,123	59,699
Budget authority:			
Spending authority from offsetting collections, discretionary:			
1700 Collected	5	5	5
Spending authority from offsetting collections, mandatory:			
1800 Collected	6,624	7,391	7,398
1801 Change in uncollected payments, Federal sources	51	72	5
1850 Spending auth from offsetting collections, mand (total)	6,675	7,463	7,403
1900 Budget authority (total)	6,680	7,468	7,408
1930 Total budgetary resources available	60,006	63,591	67,107
Memorandum (non-add) entries:			
1941 Unexpired unobligated balance, end of year	56,123	59,699	63,186

EMPLOYEES AND RETIRED EMPLOYEES HEALTH BENEFITS FUNDS

Change in obligated balance:			
Unpaid obligations:			
3000	Unpaid obligations, brought forward, Oct 1	1,703	1,867 2,000
3010	New obligations, unexpired accounts	3,883	3,892 3,921
3020	Outlays (gross)	-3,718	-3,759 -3,840
3040	Recoveries of prior year unpaid obligations, unexpired	-1	.....
3050	Unpaid obligations, end of year	1,867	2,000 2,081
Uncollected payments:			
3060	Uncollected pymts, Fed sources, brought forward, Oct 1	-264	-315 -387
3070	Change in uncollected pymts, Fed sources, unexpired	-51	-72 -5
3090	Uncollected pymts, Fed sources, end of year	-315	-387 -392
Memorandum (non-add) entries:			
3100	Obligated balance, start of year	1,439	1,552 1,613
3200	Obligated balance, end of year	1,552	1,613 1,689
Budget authority and outlays, net:			
Discretionary:			
4000	Budget authority, gross	5	5 5
Outlays, gross:			
4010	Outlays from new discretionary authority	5	5 5
Mandatory:			
4090	Budget authority, gross	6,675	7,463 7,403
Outlays, gross:			
4100	Outlays from new mandatory authority	2,840	2,890
4101	Outlays from mandatory balances	3,713	914 945
4110	Outlays, gross (total)	3,713	3,754 3,835
Offsets against gross budget authority and outlays:			
Offsetting collections (collected) from:			
4120	Federal sources	-815	-754 -764
4121	Interest on Federal securities	-2,246	-2,773 -2,715
4123	Non-Federal sources	-3,635	-3,852 -3,903
4123	Non-Federal sources with Pay Raise Impact .....	.....	-17 -21
4130	Offsets against gross budget authority and outlays (total)	-6,696	-7,396 -7,403
Additional offsets against gross budget authority only:			
4140	Change in uncollected pymts, Fed sources, unexpired	-51	-72 -5
4143	Recoveries of prior year paid obligations, unexpired accounts	68	.....
4150	Additional offsets against budget authority only (total)	17	-72 -5
4160	Budget authority, net (mandatory)	-4	-5 -5
4170	Outlays, net (mandatory)	-2,983	-3,642 -3,568
4180	Budget authority, net (total)	1	.....
4190	Outlays, net (total)	-2,978	-3,637 -3,563
Memorandum (non-add) entries:			
5000	Total investments, SOY: Federal securities: Par value	55,035	57,976 60,874
5001	Total investments, EOY: Federal securities: Par value	57,976	60,874 63,919

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:

	2025 actual	2026 est.	2027 est.
Life insurance in force (in billions of dollars):			
On active employees	1,021.6	1,031.8	1,042.1
On retired employees	110.1	111.2	112.3
Total	1,131.7	1,143.0	1,155.4
Number of participants (in thousands):			
Active employees	2,660	2,687	2,700
Annuitants	1,743	1,760	1,778
Total	4,403	4,447	4,479

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:

	2025 actual	2026 est.	2027 est.
Held in reserve (in millions of dollars):			
Contingency reserve	780	780	780
Beneficial association program reserve	0	0	0
U.S. Treasury Reserve	53,257	54,016	55,732
Total reserves	54,037	54,796	56,512

Program and Financing (in millions of dollars)				
Identification code 024-9981-0-8-551		2025 actual	2026 est.	2027 est.
Obligations by program activity:				
0801	Benefit payments	72,545	78,210	83,468
0802	Payments from OPM contingency reserve	342	300	300
0804	Administration (OPM and OIG)	75	110	115
0806	Administration - dental and vision program	16	15	15
0900	Total new obligations, unexpired accounts (object class 25.6)	72,978	78,635	83,898
Budgetary resources:				
Unobligated balance:				
1000	Unobligated balance brought forward, Oct 1	19,886	19,958	21,900
1001	Discretionary unobligated balance brought fwd, Oct 1	7	.....	.....
1021	Recoveries of prior year unpaid obligations	5	.....	.....
1033	Recoveries of prior year paid obligations	48	.....	.....
1070	Unobligated balance (total)	19,939	19,958	21,900
Budget authority:				
Spending authority from offsetting collections, discretionary:				
1700	Collected	81	110	115
Spending authority from offsetting collections, mandatory:				
1800	Collected	72,289	80,198	85,177
1801	Change in uncollected payments, Federal sources	627	269	203
1802	Offsetting collections (previously unavailable)	1	1	1
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)	72,916	80,467	85,380
1900	Budget authority (total)	72,997	80,577	85,495
1930	Total budgetary resources available	92,936	100,535	107,395
Memorandum (non-add) entries:				
1941	Unexpired unobligated balance, end of year	19,958	21,900	23,497
Change in obligated balance:				
Unpaid obligations:				
3000	Unpaid obligations, brought forward, Oct 1	6,372	6,608	6,367
3010	New obligations, unexpired accounts	72,978	78,635	83,898
3020	Outlays (gross)	-72,737	-78,876	-83,846
3040	Recoveries of prior year unpaid obligations, unexpired	-5	.....	.....
3050	Unpaid obligations, end of year	6,608	6,367	6,419
Uncollected payments:				
3060	Uncollected pymts, Fed sources, brought forward, Oct 1	-2,596	-3,223	-3,492
3070	Change in uncollected pymts, Fed sources, unexpired	-627	-269	-203
3090	Uncollected pymts, Fed sources, end of year	-3,223	-3,492	-3,695
Memorandum (non-add) entries:				
3100	Obligated balance, start of year	3,776	3,385	2,875
3200	Obligated balance, end of year	3,385	2,875	2,724
Budget authority and outlays, net:				
Discretionary:				
4000	Budget authority, gross	81	110	115
Outlays, gross:				
4010	Outlays from new discretionary authority	75	110	115
Mandatory:				
4090	Budget authority, gross	72,916	80,467	85,380
Outlays, gross:				
4100	Outlays from new mandatory authority	72,309	72,158	77,379
4101	Outlays from mandatory balances	353	6,608	6,352
4110	Outlays, gross (total)	72,662	78,766	83,731
Offsets against gross budget authority and outlays:				
Offsetting collections (collected) from:				
4120	Federal Sources [OIG]	-48,567	-53,495	-56,801
4121	Interest on Federal securities	-1,146	-841	-738
4123	Non-Federal sources	-22,705	-25,972	-27,753
4130	Offsets against gross budget authority and outlays (total)	-72,418	-80,308	-85,292
Additional offsets against gross budget authority only:				
4140	Change in uncollected pymts, Fed sources, unexpired	-627	-269	-203
4143	Recoveries of prior year paid obligations, unexpired accounts	48	.....	.....
4150	Additional offsets against budget authority only (total)	-579	-269	-203
4160	Budget authority, net (mandatory)	-81	-110	-115
4170	Outlays, net (mandatory)	244	-1,542	-1,561
4180	Budget authority, net (total) .....	.....	.....	.....
4190	Outlays, net (total)	319	-1,432	-1,446
Memorandum (non-add) entries:				
5000	Total investments, SOY: Federal securities: Par value	23,768	23,340	26,005
5001	Total investments, EOY: Federal securities: Par value	23,340	26,005	27,466

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

Identification code 024–9981–0–8–551	2025 actual	2026 est.	2027 est.
5090 Unexpired unavailable balance, SOY: Offsetting collections	1	1	1
5092 Unexpired 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:

	2025 actual	2026 est.	2027 est.
Active employees	2,261,000	2,261,000	2,261,000
USPS active employees (non-add)	423,000	423,000	423,000
Annuityants	1,909,000	1,909,000	1,909,000
Tribal Organizations	42,000	42,000	42,000
Total	4,212,000	4,212,000	4,212,000

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:

	2025 actual	2026 est.	2027 est.
Uniform plan	8	7	6
Private plans	14	12	10
Total	22	19	16

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 Govern-

ment 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	2025 actual	2026 est.	2027 est.
Unexpended balance, start of year:			
0100 Balance, start of year	23,663	23,344	24,776
0999 Total balance, start of year	23,663	23,344	24,776
Cash income during the year:			
Current law:			
Receipts:			
1130 Employees and Retired Employees Health Benefits Funds	22,705	25,972	27,753
1150 Employees and Retired Employees Health Benefits Funds	1,146	841	738
1160 Employees and Retired Employees Health Benefits Funds	48,567	53,495	56,801
1199 Income under present law	72,418	80,308	85,292
1999 Total cash income	72,418	80,308	85,292
Cash outgo during year:			
Current law:			
2100 Employees and Retired Employees Health Benefits Funds	-72,737	-78,876	-83,846
2199 Outgo under current law	-72,737	-78,876	-83,846
2999 Total cash outgo (-)	-72,737	-78,876	-83,846
Surplus or deficit:			
3110 Excluding interest	-1,465	591	708
3120 Interest	1,146	841	738
3199 Subtotal, surplus or deficit	-319	1,432	1,446
3999 Total change in fund balance	-319	1,432	1,446
Unexpended balance, end of year:			
4100 Uninvested balance (net), end of year	4	-1,229	-1,244
4200 Employees and Retired Employees Health Benefits Funds	23,340	26,005	27,466
4999 Total balance, end of year	23,344	24,776	26,222

GENERAL FUND RECEIPT ACCOUNTS

(in millions of dollars)

	2025 actual	2026 est.	2027 est.
Offsetting receipts from the public:			
024–322000 All Other General Fund Proprietary Receipts Including Budget Clearing Accounts		2	2
General Fund Offsetting receipts from the public		2	2