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# FEHB Program Carrier Letter

## All FEHB Carriers

U.S. Office of Personnel Management  
Healthcare and Insurance

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**Letter No. 2015-12**

**Date: June 23, 2015**

Fee-for-Service [9]    Experience-rated HMO [9]    Community-rated HMO [10]

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**SUBJECT: Covered Benefits for Gender Transition Services**

Effective January 1, 2016, no carrier participating in the Federal Employees Health Benefits Program may have a general exclusion of services, drugs or supplies related to gender transition or “sex transformations.”

This letter clarifies OPM’s earlier guidance recognizing the evolving professional consensus that treatment may be medically necessary to address a diagnosis of gender dysphoria.

If you have any questions, please contact your Contract Specialist.

Sincerely,

John O’Brien  
Director  
Healthcare and Insurance