



Panama Canal Area Retirees Association

IMPORTANT UPDATE: HEALTH PLAN RATE INCREASE FOR 2026

To All Federal Enrollees of PANAMA CANAL AREA BENEFIT PLAN

Enrollment Code 43

We are writing to inform you of an upcoming change to your health plan rates. For the 2026 contract year, PANAMA CANAL AREA BENEFIT PLAN, enrollment code 43 participating in the Federal Employees Health Benefits (FEHB) Program will experience a significant rate increase.

Below is a table that outlines the **enrollee share** for 2025 and 2026 for each coverage level:

Type of Enrollment	Enrollment Code	2025 Monthly Premium Rate	2026 Monthly Premium Rate
Self Only	431	\$276.97	\$662.09
Self Plus One	433	\$464.75	\$1,210.47
Self Plus Family	432	\$486.06	\$1,191.78

We understand that this change may impact your decision regarding your health plan. **You have the option to remain in your current plan for 2026 or choose another health plan during the Federal Benefits Open Season beginning November 10, 2025, and ending December 8, 2025.** If you elect another health plan, PANAMA CANAL AREA BENEFIT PLAN, enrollment code 43, will continue to provide coverage until the plan you choose during Open Season becomes effective on January 1, 2026.

To locate the FEHB plans available to you based on the area in which you live, please refer to the Plan Comparison Tool at www.opm.gov/fehcompare. Once you have reached the webpage, enter your zip code (*or select box indicating you live overseas/outside the Continental United States*), enrollee type, pay frequency, and current plan. You will then receive a list of all FEHB Plans in your area.

The premium for your new plan will be effective on January 1, 2026. Be sure to check your annuity statement no later than February 2026 to be sure your enrollment change was processed.

Plaza San Fernando, Offices N° 39 & 40, First Floor
info@ajacpanama.org
Phones: (507) 229-3822 / 3026 / 4393 Fax: (507) 229-4393

Please see below for more information and instructions on how to change your enrollment:

During the annual Federal Benefits Open Season, anyone eligible to participate in the FEHB Program may change health plans or options, cancel or suspend their enrollment, and request plan brochures and information.

Annuitants can do the above actions by:

- Using OPM's [Open Season Online](https://retireefehb.opm.gov/Annuitant/Home/Default) (<https://retireefehb.opm.gov/Annuitant/Home/Default>) system.
- Using Open Season Express by calling 1-800-332-9798.
- Sending regular mail (Postmarked no later than the final date of Open Season) to:

Office of Personnel Management
Open Season Processing Center
P.O. Box 5000
Lawrence, KS 66046-0500

If you have any questions or need further assistance, please do not hesitate to contact us at 1 888-767-6738.

Thank you for your understanding.

Sincerely,



Miguel H. Machado

Vicepresident



Javier E. Perez R.

Secretary