

Civilian Benefits Guide to the 2016 Federal Employees' Group Life Insurance (FEGLI) Open Season

**Department of the Navy
Civilian Benefits Center**

22 August 2016





Table of Contents

LIFE INSURANCE OPEN SEASON.....	2
References	
Highlights	
PROGRAM OVERVIEW.....	2
FEGLI Calculator	
Types of Coverage	
ACTION REQUIRED DURING OPEN SEASON.....	4
AFTER THE OPEN SEASON	5
FREQUENTLY ASKED QUESTIONS.....	6
CONTACT INFORMATION.....	6



Federal Employees' Group Life Insurance

References

- A. Open Season information is available at:
<https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/Pages/FEGLI-Open-Season.aspx>
- B. You can access Employee Benefits Information System EBIS at:
<https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/Pages/EBIS.aspx>

Highlights

- FEGLI Open Season is from 1 through 30 September 2016. This is the first FEGLI Open Season since 2004.
- Eligible employees can elect or increase any coverage FEGLI offers, including Option C - Family. No physical exam is required.
- If you want to continue your current FEGLI election, no action is required.
- If you want to elect or increase your FEGLI coverage, you must make an election using the Employee Benefits Information System (EBIS) or by calling the Benefits Line at 888-320-2917. You can access EBIS at <https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/Pages/EBIS.aspx>.
- If you have questions about the FEGLI Open Season, please contact the Benefits Line at 888-320-2917. Do not refer your questions to the Office of Personnel Management (OPM) or to your servicing Human Resources Office (HRO).
- FEGLI 2016 Open Season elections are effective 1 October 2017; a year later. Premiums are deducted after your new coverage is effective.
- To continue your new FEGLI into retirement, you must have the new coverage for your last 5 years of Federal service. Therefore, if you plan to retire before 1 October 2022, you cannot continue that coverage into retirement.
- If you make an election, print the electronic Standard Form (SF) 2817 from EBIS to keep for your records.

Program Overview

The Federal Government established the FEGLI program on 29 August 1954. It is the largest group life insurance program in the world, covering over 4 million Federal employees and retirees, as well as many of their family members. The Office of Federal Employees' Group Life Insurance (OFEGLI)



is an administrative unit of Metropolitan Life Insurance Company (MetLife) that pays claims for the FEGLI Program.

FEGLI Calculator

The FEGLI Calculator allows you to determine the face value of various combinations of FEGLI coverage, calculate premiums for the various combinations of coverage, and see how choosing the different options can change the amount of life insurance and the premiums. You can also see how the life insurance carried into retirement will change over time. The FEGLI calculator is available at <https://www.opm.gov/retirement-services/calculators/fegli-calculator/>.

Types of Coverage

There are four types of coverage under FEGLI – Basic insurance, Option A – Standard, Option B – Additional and Option C – Family. You must enroll in Basic insurance to be eligible to enroll in Option A, B or C.

Basic Insurance	
Amount of Coverage	<ul style="list-style-type: none"> Your annual salary rounded up to the next even \$1,000, plus \$2,000. This is called the Basic Insurance Amount (BIA) If you are under age 45, you automatically have extra coverage based on an age multiplication factor without paying any additional premium. The FEGLI calculator will include the extra coverage if you are eligible. Basic insurance includes accidental death benefits are equal to your BIA, but without the age multiplication factor.
Cost each biweekly pay period	<ul style="list-style-type: none"> 15¢ per \$1,000 of coverage. The cost does not increase as you get older. There is no extra cost for the extra benefit for those under age 45. There is no cost for the accidental death and dismemberment benefit.

Option A - Additional	
Amount of Coverage	<ul style="list-style-type: none"> \$10,000 An additional benefit for accidental death and dismemberment of \$10,000 is added if you are under 45
Cost each biweekly pay period	<ul style="list-style-type: none"> Starts at 20¢ per pay period but the cost increases as you get older. The cost depends on your age, in five year age brackets. There is no cost for the accidental death and dismemberment benefit.

Option B - Additional	
Amount of	<ul style="list-style-type: none"> 1, 2, 3, 4, or 5 multiples of your salary rounded up to the next even



Coverage	\$1,000.
Cost each biweekly pay period	<ul style="list-style-type: none"> Starts at 2¢ per \$1,000 of coverage but the cost increases as you get older. The cost depends on your age, in five year age brackets.
Option C - Family	
Amount of Coverage	<ul style="list-style-type: none"> 1, 2, 3, 4, or 5 multiples. Each multiple equals \$5,000 for the life of your spouse and \$2,500 for the life of each eligible dependent child. The maximum amount of coverage for your spouse is \$25,000 and the maximum amount of coverage for each dependent child is \$12,500. <ul style="list-style-type: none"> Eligible family members for Option C include: <ul style="list-style-type: none"> A spouse (including a valid common law marriage) and Eligible dependent children include: natural children, adopted children, stepchildren (if they live with you in a regular parent-child relationship), recognized natural children, and foster children (if they live with you in a regular parent-child relationship). Stillborn children are not covered. Eligible dependent children must be: <ul style="list-style-type: none"> unmarried and under age 22, or if age 22 or over, incapable of self-support because of a mental or physical disability that existed before the child reached age 22.
Cost each biweekly pay period	<ul style="list-style-type: none"> Starts at 22¢ per multiple of coverage but the cost increases as you get older. The cost depends on your age, in five year age brackets.

Action Required During Open Season

Be familiar with FEGLI election options for 2016. Review available information on the Office of Civilian Human Resources (OCHR) Life Insurance Open Season page at <https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/Pages/FEGLI-Open-Season.aspx>. If prompted, select your email certificate. You must use a government computer; have a “.mil, .edu or .gov” email address and your Department of Defense (DOD) Common Access Card (CAC) to access the Web site. If this is your first time accessing the Web site, you will be required to complete a simple registration.

If you want to continue your current FEGLI enrollment election. No action is required.

If you want to make a change in your current enrollment. Be sure to elect the current coverage you want to continue, not just the new coverage you are electing during open season.

If you want to enroll in FEGLI or make a change to your current FEGLI enrollment. The easiest way to make an election is to use EBIS. If you are a new EBIS user, or you have not accessed EBIS in the last 60 days, you must set up/reset your password. You can also make your election by calling the Benefits Line but during peak call times, you may experience increased call wait times. You cannot use a paper SF 2817, Life Insurance Election Form, to make a FEGLI election.



Please visit the OCHR Private Portal at <https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/Pages/FEGLI-Open-Season.aspx> to access EBIS and stay up-to-date on the FEGLI program. Remember, you must use a government computer; have a ".mil, .edu or .gov" email address and a DoD CAC to access the portal. When prompted, select your email certificate. The following FEGLI Open Season information is posted on the portal:

- FEGLI overview
- Office of Personnel Management (OPM) videos
- The newest version of the FEGLI program booklet
- FEGLI premiums
- FEGLI calculator
- Designation of Beneficiary forms

If you separate or retire before 1 October 2017, and you make an Open Season change to your current FEGLI enrollment before the effective date, your election will be voided. If you are retiring before 1 October 2022, you will not be eligible to carry additional coverage you have elected into retirement since you must have the coverage for 5 years prior to retirement.

If you make an election, print the electronic SF 2817 from EBIS to keep for your records.

After the Open Season

Effective Date of Election:

Elections made during the Open Season will be effective on 1 October 2017 if you are in pay and duty status. The Leave and Earnings Statement (LES) you receive on 20 October 2017 will reflect the election you made during Open Season. It is your responsibility to review your LES and ensure your FEGLI election is being deducted from your pay.

If you are not in a pay and duty status, your Open Season election will be effective upon your return to a pay and duty status. No premiums are due until the coverage is effective. Employees who do not make an election will keep their current life insurance coverage.

There is a one year delayed effective date for coverage elected through the FEGLI Open Season. If you do not want to wait, you can elect coverage without a delayed effective date by providing satisfactory medical information (at your own expense) if it has been at least one year since you cancelled or waived your insurance. Contact the Benefits Line if you want to increase your life insurance coverage based on a physical. You will not be able to elect Option C - Family or increase your Option C multiples by providing medical information. If you want Option C- Family, you should still complete an Open Season election. You are also able to elect Basic and optional coverage within 60 days of a Qualifying Life Event (QLE) such as a marriage, divorce, death of a spouse, and/or birth/adoption of children.

If you transfer to another agency before 1 October 2017, your gaining agency will be provided with your FEGLI Open Season Election in order to process it effective 1 October 2017. Ensure you keep a copy of the your SF 2817 for your records.



Designation of Beneficiary

During this Open Season, we encourage you to verify, add or change your beneficiary elections to ensure that your benefits will be paid according to your wishes. Updating your beneficiary designation is completely voluntary. If you do not name a beneficiary, your benefits will be paid according to the order of payment set by law. If you want to update your designations, you can complete a SF 2823, Designation of Beneficiary, available at <https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/Pages/Designation-of-Beneficiary.aspx>.

Frequently Asked Questions

- A. **How much FEGLI coverage do I have?** You can view a copy of your most recent SF 50, Notification of Personnel Action, to determine the coverage you currently have. In Block 27 of the SF 50, there is a 2-character code that represents your current coverage and a definition of the code. Enter your coverage into the FEGLI calculator on the OCHR Private Portal to determine the amount of the coverage you currently have.
- B. **What kind of elections can be made during Open Season?** Employees who are not enrolled in the FEGLI Program can elect Basic and any or all of the optional coverages. Employees who are already enrolled in the FEGLI program can change their coverage to increase up to the maximum amount available.
- C. **Why is the Open Season election not effective until 1 October 2017?** Open Seasons are one method by which healthy individuals can be attracted to join and reduce the risk profile of the program. Some less healthy individuals may elect coverage during Open Seasons. To mitigate this risk, Open Season elections are delayed by one year. If you do not want to wait, you can elect coverage without a delayed effective date by providing satisfactory medical information by contacting the Benefits Line and requesting to increase your life insurance by taking a physical (at your own expense).
- D. **Can employees be in a nonpay status participate?** Yes, employees in a nonpay status can participate. However, any coverage elected during the Open Season will not become effective until they return to a pay and duty status.
- E. **Can I make more than one election during Open Season?** Yes, the last valid election received during Open Season is the one that will be made effective.
- F. **If I experience a Qualifying Life Event (QLE) that would allow me to increase my FEGLI after I make an Open Season election but before it becomes effective, can I increase my FEGLI sooner? Will my QLE void the Open Season election?** Yes, you can increase your FEGLI sooner and the subsequent QLE election will void the Open Season election.
- G. **Am I able to decrease my FEGLI coverage during Open Season?** You can decrease your coverage at any time.



- H. **When do employees start paying premiums for Open Season Coverage?** Employees will start paying premiums for their new coverage only when that coverage becomes effective, but not sooner than 1 October 2017.
- I. **What happens if an employee or family members dies before the new coverage becomes effective?** If an employee makes an Open Season election but dies before the coverage effective date, he or she never had the new coverage. Therefore, benefits will be paid on the current, "old" coverage, not the new coverage. The same is true if an employee elects or increases Option C coverage and a family member dies before the new coverage goes into effect.
- J. **Can employees continue new Open Season coverage if they retire or become insured as compensationers?** It depends. The FEGLI 2016 Open Season is **not** the first opportunity for electing coverage. Therefore, an employee must have the new coverage for the 5 years of service immediately retiring or starting to receive compensation to continue that coverage as an annuitant or compensationer. At the very earliest, most employees can retire or start receiving compensation and carry new coverage from the FEGLI 2016 Open Season into retirement or compensation is 1 October 2022.

Contact Information

For assistance or information regarding Open Season elections, please contact the Benefits Line at 888-320-2917 or TTY: 866-359-5277. Please do not refer your questions to the Office of Personnel Management (OPM) or to your servicing Human Resources Office (HRO).

The Benefits Line cannot advise you regarding how much coverage you should elect; you must review the different options and make this decision for yourself.

Email: navybenefits@navy.mil.

You must include your full name, pay plan, grade, contact telephone number, but do not include Privacy Act Information such as date of birth or social security number. Please allow 2 business days for a response.

Business Hours

7:30 a.m. to 7:30 p.m. Eastern Time, Monday through Friday, except Federal holidays.