



## HOW TO MAKE A LIFE INSURANCE OPEN SEASON ELECTION

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### Step 1: Determine What Life Insurance Options You Want to Elect

1. Review life insurance options and premium rates on the Department of the Navy (DON) 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>.
2. Determine what type of coverage will meet your needs. The types of coverage available are:
  - **Basic** – coverage on the employee’s life equal to the employee’s annual rate of basic pay, rounded up to the next even \$1,000, plus \$2,000.
  - Three types of Optional insurance:
    - **Option A – Standard** covers the employee’s life for \$10,000.
    - **Option B – Additional** covers employee’s life for one, two, three, four, or five times the employee’s annual rate of basic pay rounded up to the next \$1,000.
    - **Option C – Family** covers the lives of the employee’s spouse and eligible children. An employee can elect one, two, three, four, or five multiples of Option C coverage. Each multiple is equal to \$5,000 of coverage on the life of a spouse and \$2,500 of coverage on the lives of each eligible child.
    - You must elect or already have Basic to elect any Optional insurance.
    - For more information on the types of coverage available, including information on Accidental Death and Dismemberment coverage (part of Basic and Option A) and the Extra Benefit for employees under age 45, please see the “Your FEGLI Life Insurance For Federal Employees” video at [www.opm.gov/life](http://www.opm.gov/life).
3. Make your election during the FEGLI Open Season from 1 September to 30 September 2016. Once you are ready to make your election, you can either use EBIS to make your election, or you can call the Benefits Line at 888-320-2917. During peak Benefits Line call times, such as during Benefits Open Season, EBIS is the faster way to make your election.

### Step 2: Access the OCHR Portal to Make an Election Using EBIS

1. Go to the OCHR Portal at: <https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/Pages/EBIS.aspx>. To access the OCHR portal, you must use a government computer; have a “.mil, .edu or .gov” email address and a Department of Defense (DoD) Common Access Card (CAC). If prompted, select your email certificate.
2. If this is your first time accessing the OCHR Portal, you will be prompted to complete a simple registration. If you have already registered, go to Step 3 below. To complete the registration:
  - a. A “SECNAV Portal Login” page will appear in your browser.
  - b. Click on the “Click here to register” button.
  - c. A “SECNAV private portal registration” page will appear in your web browser.
  - d. Enter the following information in the respective fields:



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- First Name
- Middle Name (optional)
- Last Name
- Rank (CIV or CTR)
- Department (NAVY)
- Organization (ASN (M&RA))
- Phone Number (Work)
- Email (will already be entered in the email field) – verify that it is correct

e. Click the “Register” button.

f. You should receive a confirmation message. If you do not receive the confirmation message, please send an email to [donchrportal@navy.mil](mailto:donchrportal@navy.mil)

3. Click on the “Continue to Portal” button. You should arrive at the Secretary of the Navy homepage.

4. Click on the “Accept” button and confirm that you see your name in the upper right hand corner of the browser window. You have been given access to the Secretariat’s Private Portal by DON/AA.

5. Select “ASN M&RA” on the left navigation bar.

6. Select “DONHR Private Portal” on the left navigation bar.

### **Step 3: Access the Employee Benefits Information System on the OCHR Portal**

1. From the OCHR Portal, select “Benefits” on the left navigation bar or from Popular Links in the middle of the page.

2. Select “EBIS” from the left navigation bar.

3. If you have an EBIS account, select “Login to EBIS” and proceed to the section titled “Step 4: Make Your Election in EBIS” below.

4. If you don’t have an EBIS account, create a username and password:

a. Complete the following prompts to verify your identity:

- Social Security number
- Date of birth
- Service Computation Date\*
- Pay Plan or Pay Schedule\*
- Pay Grade or Pay Band\*
- Step\*

\*This information is available on your latest SF 50, Notification of Personnel Action, Defense Finance and Accounting Service (DFAS) Leave and Earnings Statement, or in My Biz.



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- b. Create a unique username that is 9 characters (letters, numbers, or special characters) and that is not your Social Security number.
- c. Create a password that is 9 – 15 characters and contains at least 2 characters from each of the following categories:
  - Uppercase alphabetical (A-Z)
  - Lowercase alphabetical (a-z)
  - Numeric (0-9)
  - Special Characters (~{}:;,?-=+|<>!@#\$\$%^&\*())][^
- d. Once you have created a username and password, you will be prompted to enter them to access EBIS.
- e. If you need help creating your EBIS account, call the Benefits Line at 1-888-320-2917.

### **Step 4: Make Your Election in EBIS from 1 through 30 September 2016**

1. Select your email certificate, if prompted.
2. Enter your username and password to login.
3. Select “Transactions” icon located at the top or left of your screen.
4. In the “FEGLI Current Coverage” block, select “Change.”
5. From the drop down menu, select the type of FEGLI Transaction you wish to complete “Open Season,” then “Begin.”
6. Answer question “Have you assigned your life insurance?” select “No” unless you have sold your life insurance and assigned it, or it was court ordered you assign your life insurance.
7. Select the coverage options you want. On coverage you are already enrolled in and want to continue, select “-No Change-”. If you are increasing Option B and/or Option C, you will need to select from the drop down menu the number of multiples you want.
8. At the Summary & Signature screen, your pending transaction will display the effective date, coverage options and cost per pay period. If you are satisfied with the information, acknowledge with electronic signature and select “Process Transaction”.
9. After you have completed the transaction, select the Printer Friendly icon (located above your name) to print a copy of the SF 2817 Life Insurance election form. The SF 2817 will verify that you have made an Open Season election to be effective 1 October 2017. Please retain a copy for your records. In the event, you transfer to another agency prior to the effective date; a copy of the SF 2817 will be needed by the new agency to process the election.
10. If you make a life insurance election and decide you want to make a change, the last election you make during the Open Season period will be the coverage that goes into effect on or after 1 October 2017.



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11. After the end of the Open Season on 30 September 2016, you cannot elect to increase your FEGLI unless you have a qualifying life event (QLE). You can decrease your FEGLI coverage at any time.

12. If you make a FEGLI change based on a QLE prior to the effective date of 1 October 2017, your non-FEGLI open season election will void your FEGLI Open Season election.

### **Step 5: Effective Date of the Open Season Election**

1. Your FEGLI election will be effective on 1 October 2017 if you are in a pay and duty status. Otherwise, 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.

2. You will see deductions for your Open Season FEGLI election in the pay check you receive on 20 October 2017.

### **Step 6: If You Need Assistance or Have Questions**

1. If you have questions or need help making your life insurance election, contact the Benefits Line at 888-320-2917 from 7:30 a.m. – 7:30 p.m., Eastern Time, Monday – Friday, except on Federal holidays. Please do not refer your questions to the Office of Personnel Management (OPM) or to your servicing Human Resources Office (HRO).

2. Another way to reach the Benefits Line is to email your questions to [navybenefits@navy.mil](mailto:navybenefits@navy.mil). You must include your full name, pay plan, grade, and contact telephone number, but please do not include Privacy Act Information such as your date of birth or Social Security number. Please allow 2 business days for a response.

3. 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.

4. Because call volume to the Benefits Line is typically high during the Open Season period, you may experience longer than normal call wait times when attempting to reach the Benefits Line. The best time to call is before 10 a.m. Eastern Time and after 5:00 p.m. Eastern Time. You can call the Benefits Line from home toll free until 7:30 p.m. Eastern Time; you do not have to be at work to call.