

FEGLI FAQs

There will be a Federal Employees' Group Life Insurance (FEGLI) Open Season from September 1 through September 30, 2016. This gives employees a chance to increase coverage without a Qualifying Life Event (QLE), such as marriage or birth of a child. Please note: Employees who wish to reduce or stop coverage may do so at any time without a QLE or Open Season. The following frequently asked questions will assist you in learning more about coverage, eligibility, effective dates, pay and duty status, and more.

Coverage

WHAT TYPES OF COVERAGE ARE AVAILABLE?

The types of coverage available during the FEGLI 2016 Open Season 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.

Plus three types of Optional insurance:

Option A – Standard covers the employee's life for \$10,000.

Option B – Additional covers the 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 life of each eligible child.

An employee 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.

IF I ALREADY HAVE FEGLI COVERAGE, DO I NEED TO RE-ENROLL?

You do not need to re-enroll if you have coverage. Only employees who want to enroll or change coverage without having a QLE need to complete an election form.

An employee who takes no action during the Open Season will keep the same coverage he/she had before the Open Season. Any coverage previously waived will remain waived.

WHAT ACTIONS DO I NEED TO TAKE IF I AM SATISFIED WITH MY CURRENT COVERAGE?

If you are satisfied with your current coverage, no action is required during Open Season.

CAN EMPLOYEES CONTINUE COVERAGE ELECTED DURING OPEN SEASON 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 five years of service** immediately before retiring or starting to receive compensation to continue that coverage as an annuitant or compensationers. There is no waiver of this five year requirement.

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 October 1, 2022.

FEGLI FAQs

Eligibility

WHO IS ELIGIBLE TO PARTICIPATE IN THE OPEN SEASON?

All employees who are eligible for the FEGLI Program can participate. Employees excluded from FEGLI coverage by law or regulation on or after September 1, 2016, cannot participate in the Open Season. If you are unsure of your FEGLI eligibility, please consult the [FEGLI Handbook](#).

CAN ANNUITANTS PARTICIPATE?

Annuitants (i.e., employees receiving an annuity) cannot participate in the Open Season unless they are re-employed in a position that conveys FEGLI eligibility.

CAN COMPENSATIONERS PARTICIPATE?

Compensationers (i.e., employees receiving workers' compensation) cannot participate in the Open Season unless they are still insured as employees (i.e., during the first 12 months in nonpay status). However, as with any other employee in nonpay status, any coverage that compensationers elect will not become effective until they are back in a pay and duty status. Compensationers who are re-employed on a part-time basis are also eligible to participate, unless their position is excluded by law or regulation.

CAN EMPLOYEES IN NONPAY STATUS PARTICIPATE?

Employees in nonpay status can participate in the Open Season. However, any coverage they elect during the Open Season will not become effective until they are back in a pay and duty status.

Effective Dates

WHEN WILL OPEN SEASON ELECTIONS BECOME EFFECTIVE?

Open Season elections become effective on the first day of the first pay period that begins on or after October 1, 2017, and that follows a pay period during which the employee met the pay and duty status requirements. For most employees on a biweekly pay period, this will be October 1, 2017.

WHEN DO EMPLOYEES START PAYING PREMIUMS FOR COVERAGE ELECTED DURING OPEN SEASON?

Employees will start paying premiums for their new coverage only when that coverage becomes effective, but not sooner than October 1, 2017.

WHAT HAPPENS IF I SEPARATE BEFORE THE NEW COVERAGE BECOMES EFFECTIVE?

If an employee makes an Open Season election but retires or leaves service before the new coverage becomes effective, he/she never had the new coverage. Therefore, the employee cannot continue the newly elected coverage into retirement.

FEGLI FAQs

Pay and Duty Status

WHAT ARE THE PAY AND DUTY STATUS REQUIREMENTS FOR A FULL-TIME EMPLOYEE ON A BIWEEKLY PAY PERIOD?

A full-time employee on a biweekly pay period must be in a pay and duty status for at least 32 hours during the pay period right before the one in which the coverage is to become effective.

WHAT ARE THE PAY AND DUTY STATUS REQUIREMENTS FOR A PART-TIME EMPLOYEE?

A part-time employee must be in a pay and duty status for one-half of the regularly-scheduled tour of duty shown on his or her current [Standard Form \(SF\) 50, Notification of Personnel Action](#).

WHAT ARE THE PAY AND DUTY STATUS REQUIREMENTS FOR AN INTERMITTENT EMPLOYEE OR AN EMPLOYEE WITHOUT A REGULARLY-SCHEDULED TOUR OF DUTY?

An intermittent employee or an employee without a regularly-scheduled tour of duty who is eligible for FEGLI coverage must be in a pay and duty status for one-half of the hours customarily worked in a pay period.

DOES BEING ON LEAVE QUALIFY AS A PAY AND DUTY STATUS?

Sick leave, annual leave, donated leave, or any other kind of leave, paid or unpaid, does not qualify as a pay and duty status.

WILL COVERAGE STILL BEGIN IN OCTOBER 2017 EVEN IF THE EMPLOYEE DOES NOT MEET THE PAY AND DUTY STATUS REQUIREMENTS?

New coverage does not begin until the employee meets the pay and duty status requirements, even if that is after October 2017.

Additional Information

HOW DO I ELECT CHANGES?

Employees can use the [SF 2817, Life Insurance Election](#), to make FEGLI 2016 Open Season elections.

NOTE: Employees making an Open Season election must sign on the form for ALL coverage they wish to have – not just the new coverage they are electing during the Open Season.

Any coverage not signed for on the SF 2817 will be canceled/waived, beginning with the effective date of the Open Season election.

WHERE CAN I LEARN MORE ABOUT FEGLI?

To learn more about FEGLI, visit www.opm.gov/life.

WHERE CAN I LEARN MORE ABOUT THE 2016 FEGLI OPEN SEASON?

For more information about the 2016 FEGLI Open Season, please see [Benefits Administration Letter \(BAL\) 16-204](#).