

Combat Zones and FEGLI

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What Happens to My Life Insurance if I am sent to a "Combat Zone" in a Support Capacity?

Being sent to a combat zone does NOT cancel FEGLI coverage. Civilian employees who are sent to a war zone or combat zone in a support capacity keep their FEGLI coverage, including Accidental Death & Dismemberment (AD&D) coverage. Being sent to a combat zone, does not affect the amount of your FEGLI coverage.

If a Federal employee working in a war zone is killed, "regular" death benefits are payable to the employee's beneficiaries. Accidental death benefits are also payable under Basic insurance (and Option A, if the employee had that coverage) unless the employee was in actual combat (or unless nuclear weapons were being used) at the time of the injury that caused the employee's death. The Office of Federal Employees' Group Life Insurance (OFEGLI) decides whether to pay accidental death benefits only after thoroughly studying the facts and documentation surrounding an employee's death. The determination is made on a case by case basis. While we cannot say that in 100% of civilian deaths AD&D benefits will be payable, we can say that it is highly unlikely for a civilian to be in actual combat.

Accidental death benefits are in addition to regular death benefits. Even if accidental death benefits are not payable, regular death benefits ARE payable.

What Happens to My Life Insurance if I am Called-Up to Active Duty?

If you are put in a nonpay status while on military duty, you can keep your Federal Employees' Group Life Insurance (FEGLI) coverage for up to 12 months. This coverage is free. Being called-up to active duty, does not affect the amount of your FEGLI coverage. At the end of 12 months in nonpay status, the coverage terminates. Employees get a free 31-day extension of coverage and have the right to convert to a nongroup policy. Being called up to active duty status or being sent to a combat zone does NOT cancel FEGLI coverage. Nor does it automatically make an employee ineligible for accidental death and dismemberment (AD&D) coverage. All FEGLI coverage remains in effect for the period of time described above. If a Federal employee with FEGLI is called-up to active military duty and is killed, "regular" death benefits are payable to the employee's beneficiaries. Accidental death benefits are also payable under Basic insurance (and Option A, if the employee had that coverage) unless the employee was in actual combat (or unless nuclear weapons were being used) at the time of the injury that caused the employee's death.

FEGLI Frequently Asked Questions

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What Happens to My Life Insurance if I leave My Federal Government Job to go Into the Military?

If you separate from service to enter the military, you are considered to be in a nonpay status for FEGLI Purposes. As long as you have reemployment rights under USERRA, you can keep your FEGLI coverage for up to 12 months, or until 90 days after your military service ends, whichever date comes first. This coverage is free. At the end of 12 months (or 90 days after the military service ends), the coverage terminates. You also get the 31-day extension of coverage and the right to convert.

If a FEGLI enrollee is in a war zone and is killed, "regular" death benefits are payable to the employee's beneficiaries. Accidental death benefits are also payable under Basic insurance (and Option A, if the employee had that coverage) unless the employee was in actual combat (or unless nuclear weapons were being used) at the time of the injury that caused the employee's death. The Office of Federal Employees' Group Life Insurance (OFEGLI) decides whether to pay accidental death benefits only after thoroughly studying the facts and documentation surrounding an employee's death. The determination is made on a case by case basis. While we cannot say that in 100% of civilian deaths AD&D benefits will be payable, we can say that it is highly unlikely for a civilian to be in actual combat.

Accidental death benefits are in addition to regular death benefits. Even if accidental death benefits are not payable, regular death benefits ARE payable. At the end of 12 months, or 90 days after your military service ends, whichever date comes first your former agency must complete an Agency Certification of Insurance Status (SF 2821) and a Notice of Conversion Privilege (SF 2819). If a claim needs to be filed while you are still covered under FEGLI, you or your survivors should contact your former employing agency.

What Happens to My Life Insurance When I Return to Active Federal Service?

When an employee who has been on military duty returns to active Federal service, he or she gets back whatever type(s) of life insurance he or she had before going into nonpay status (as long as the position is not excluded from coverage). The employee does not get an opportunity to elect more coverage unless he or she has been separated from service for at least 180 days.