

Court Orders

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Can a court order direct the payment of FEGLI benefits?

Yes. Effective July 22, 1998, a new law changed the way the Office of Federal Employees' Group Life Insurance (OFEGLI) pays death benefits. OFEGLI must pay benefits in accordance with the terms of a valid court decree of divorce, annulment, or legal separation, or the terms of a court order or court-approved property settlement agreement relating to such a court decree, regardless of whether the insured individual actually completes a designation complying with the court order.

To be valid the court order must be a certified copy. The appropriate office must receive the certified copy on or after July 22, 1998, and before the insured's death and it must expressly provide for someone to receive your FEGLI benefits.

If a valid court order is in effect, the insured individual cannot change his/her designation, unless the person(s) named in the court order agrees in writing or unless the court order is later modified.

What is the appropriate office for filing a court order?

If you are an employee, you must file the court order with your human resources office.

If you receive benefits from the Department of Labor, Office of Workers Compensation Programs **and** you've been receiving these benefits for less than 12 months **and** you are still on the agency's rolls as an employee, you also must file the form with your agency's human resources office.

If you are a retired employee, or you are on compensation and are separated from your agency or have been receiving compensation for 12 months or more, you must file the form with the Office of Personnel Management, Retirement Operations Center, P.O. Box 45, Validation Section, Boyers, PA 16017-0045.

What if the court order is dated before July 22, 1998?

The date of the court order itself is not relevant. But the date the agency or retirement system (as applicable) received the court order is relevant. If someone submitted a court order before July 22, 1998, it is not valid and the Office of Federal Employees' Group Life Insurance (OFEGLI) cannot honor it.

What if I turned one in before July 22, 1998? Do I have to get a new court order?

No. You can submit the old one again. As long as it is a certified copy and you submit it to the appropriate office before the insured dies, it should be acceptable.

Who can file a court order?

You can submit a court order if you are an employee, an annuitant, a former spouse, the former spouse's attorney or anyone else.

Can I cancel my coverage even if there is a court order on file?

Yes, you as the insured, can cancel coverage even if there is a court order on file.

Can I submit a new designation to void the court order on file?

No. You cannot submit a new designation to void the court order. If there is a valid court order on file, you may not change or submit a designation of beneficiary unless the person(s) named in the decree, order, or agreement agrees in writing or unless the decree, order or agreement is modified.

Can a court order serve as an assignment of life insurance?

No. A court order can direct that the insured individual assign (give up ownership) of his/her life insurance coverage under the FEGLI Program. But unless and until the insured individual files a valid assignment form (RI 76-10 Assignment), the insurance is not assigned. This is different than a designation. If valid, a court order can serve as a designation of beneficiary for life insurance purposes even if the insured individual doesn't complete a designation form.