

## Enrolling and Changing your Life Insurance Coverage

1. Do I have to wait for an open season to enroll in the Program?
2. How do I increase my coverage based on a Life Event?
3. How do I enroll or increase my coverage by getting a physical?
4. When will the new coverage be effective?
5. How long does it take if I am electing more coverage by getting a physical?
6. If I get a physical and am approved, can I also elect Option C?
7. When is the next open season?
8. Do I need to wait until an open season in order to cancel my insurance?
9. I am a Federal employee. How do I cancel (waive) or reduce my coverage?
10. I am a Federal retiree. How do I cancel (waive) or reduce my coverage?
11. How do I cancel (waive) my coverage?
12. If I get married or acquire a child, do I then qualify to enroll in the Program?

### Do I have to wait for an open season to enroll in the Program?

No. You can always request a Standard Form 2822 (Request for Insurance) from your human resources office or from the FEGLI Web site and obtain a physical. If the Office of Federal Employees' Group Life Insurance (OFEGLI) approves your request, you are automatically enrolled in Basic. If you want Optional insurance as well as Basic, you can enroll in Option A and/or Option B within 31 days from the date of OFEGLI's approval. You cannot enroll in Option C by getting a physical.

Also, you may enroll in Option B and/or Option C or increase your current Option B and/or Option C coverage upon marriage, divorce, death of spouse or acquisition of eligible children, within 60 days after the life event. You cannot enroll in Basic or Option A due to a life event.

### How do I increase my coverage based on a Life Event?

If you already have Basic, you may elect Option B or you can increase your multiples of Option B based on a life event. A life event is marriage, divorce, death of a spouse, or acquisition of a child. The number of multiples of Option B you can get depends on the event. For example, if you marry, the number of multiples you can get is equal to the number of additional family members acquired with your marriage. There is a table in the FEGLI Booklet (RI 76-21 or RI 76-20 for Postal employees) with the life events and the number of multiples you may elect.

You can also elect Option C or increase your multiples of Option C based on a life event. You can elect from one to five multiples, **regardless** of the number of eligible family members you have or acquired. You can increase your coverage based on a life event by completing a *Life Insurance Election* (SF 2817). You must submit the SF 2817 to your human resources office within 60 calendar days after the date of the event.

## FEGLI Frequently Asked Questions for Employees

You can increase your coverage based on a life event by completing a *Life Insurance Election* (SF 2817). You must submit the SF 2817 to your human resources office within 60 calendar days after the date of the event.

### **How do I enroll or increase my coverage by getting a physical?**

If at least one year has passed since the effective date of your last waiver of life insurance coverage, (if you did not elect the coverage it is considered waived) you may get a physical exam at your own expense using the *Request for Life Insurance* (SF 2822). You and your human resources office must complete part of the form. You then take the form to your physician. He or she will then complete the rest of the form and send it to the Office of Federal Employees' Group Life Insurance (OFEGLI).

If OFEGLI approves your request, they will notify your human resources office. Your human resources office will automatically enroll you in Basic insurance, unless you already have Basic. You will have 31 days to election Option A and/or Option B or increase your Option B multiples.

### **When will the new coverage be effective?**

Your enrollment in Basic will be effective on the first day you are at work on or after the date OFEGLI approves your request. Your enrollment in Option A and/or Option B will be effective on the first day you are at work on or after the date OFEGLI approves your request and your human resources office receives your *Life Insurance Election* (SF 2817) electing such coverage.

### **How long does it take if I am electing more coverage by getting a physical?**

It takes the Office of Federal Employees' Group Life Insurance (OFEGLI) an average of one week to process an election to enroll or increase coverage by getting a physical. If more than one week has passed since your doctor sent your request to OFEGLI and your human resources office has not yet received a decision, you can check on the status by calling OFEGLI at 1-800-633-4542.

### **If I get a physical and am approved, can I also elect Option C?**

No. Employees can only enroll in Basic, Option A and Option B this way. Obtaining a physical does not allow you to enroll in Option C. You must either enroll during an unrestricted open season or else in connection with a life event - marriage, divorce, death of spouse or acquisition of eligible children.

**When is the next open season?**

There is no date certain. Life insurance open seasons are held quite infrequently, and you should not count on one occurring any time soon. You will receive plenty of notice if and when there is an open season

**Do I need to wait until an open season in order to cancel my insurance?**

No. You may cancel life insurance coverage at any time. However, you should be aware that your opportunities to re-enroll are limited.

**I am a Federal employee. How do I cancel (waive) or reduce my coverage?**

Unless you assign your life insurance, you may cancel (waive) your Basic insurance at any time by completing the *Life Insurance Election* (SF 2817) and submitting it to your human resources office. When you cancel Basic insurance, you automatically cancel all forms of Optional insurance.

You may cancel (waive) any or all types of Optional insurance by signing for only the types of insurance you have and want to keep, on the *Life Insurance Election* (SF 2817). **Remember**, if you do not sign for a particular type of insurance, you have canceled (waived) it.

Life insurance coverage and deductions for the coverage you cancel (waive) stop at the end of the last day of the pay period in which your human resources office receives your election form canceling (waiving) the coverage.

Exception: If you cancel Option C because you don't have any eligible family members, the effective date is retroactive to the end of the pay period in which there stopped being any ELIGIBLE family members.

**I am a Federal retiree. How do I cancel (waive) or reduce my coverage?**

Federal retirees, unless they have assigned their life insurance, may cancel Basic or Optional life insurance coverage at any time. If you cancel Basic, you automatically cancel all forms of Optional insurance.

If you elected 50% or No Reduction for your Basic life insurance, you may cancel this additional coverage at any time. You may only change to the 75% reduction.

If you have Option A-Standard insurance, you may cancel it at any time. You may reduce (or cancel) the amount of your Option B-Additional Optional and Option C- Family insurance at any time.

Any cancellation or reduction of life insurance must be in writing and have an original signature by the insured retiree. Be sure to include your retirement claim number (CSA

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number) or social security number and specify what action you want taken. Please note you cannot increase your coverage after retirement, or reinstate any coverage that you cancel.

Write to:

U.S. Office of Personnel Management  
Retirement Operations Center  
P.O. Box 45  
Boyers, PA 16017-0045

### **If I get married or acquire a child, do I then qualify to enroll in the Program?**

No, you must already be enrolled in the Program (at least be enrolled in the Basic) before you can increase coverage due to marriage or acquisition of children. You cannot enroll in Basic insurance coverage simply because you marry or acquire a child. If you marry, acquire an eligible child, get divorced or your spouse dies, you can elect Option B and/or Option C or increase your current Option B and/or Option C coverage, within 60 days after the life event. You are not entitled to elect Option A due to these life events. There are limits on the number of multiples of Option B you can elect for each life event.