

Miscellaneous

- 1. Will my insurance coverage begin to reduce when I reach age 65 even though I won't be retired at that time?**
- 2. What happens to my life insurance if I leave my government job to go into the military?**

Will my insurance coverage begin to reduce when I reach age 65 even though I won't be retired at that time?

No. Coverage for employees does not reduce based on age. The post-age 65 reductions can only affect retirees.

What happens to my life insurance if I leave my 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.

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.