



**United States**  
**Office of Personnel Management**  
**Retirement and Insurance Service**

**Benefits Administration Letter**

Number: 98-210

Date: December 29, 1998

**Subject: Federal Employees' Group Life Insurance Program: New Codes for SF 50**

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**GENERAL INFORMATION**

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**Background**

Pub. L. 105-311, Federal Employees Life Insurance Improvement Act, enacted October 30, 1998, made numerous changes to the Federal Employees' Group Life Insurance (FEGLI) Program.

One of the changes is to increase the amount of coverage available under Option C. Effective with the first pay period beginning on or after April 24, 1999, employees will be able to elect up to five multiples of the current amount of Option C coverage (\$5,000 for a spouse/\$2,500 for an eligible child). We will provide detailed information about the additional Option C coverage in a later Benefits Administration Letter (BAL).

With the additional Option C multiples, the current 1-character SF 50 coding system for FEGLI coverage is no longer adequate. There are not enough fields to indicate all the possible combinations of FEGLI coverage.

It was therefore necessary to develop a new coding system for the SF 50.

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**Purpose**

The purpose of this BAL is to transmit to agencies the new coding system for showing FEGLI coverage on the SF 50.

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**Civil Service  
Retirement  
System**

**Federal Employees  
Group Life  
Insurance**

**Federal Employees  
Health Benefits  
Program**

**Federal Employees  
Retirement  
System**

## **The New Coding System**

In an attempt to minimize the impact on agencies' programming and systems personnel, the new system was developed in collaboration with representatives of several agencies.

The new coding system for SF 50s is very similar to the old system. The existing 1-character code will be kept, and a second character will be added. The second character indicates coverage under Option C - a 0 for no Option C coverage and 1-5 for 1-5 multiples of Option C.

We are providing a "map" to help you convert the current 1-character codes to the new 2-character codes.

This information is also being sent to payroll offices and to agency offices responsible for the Data Standards Manual.

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## **Effective Date**

The new SF 50 codes must be used as of the first pay period beginning on or after April 24, 1999.

We are **not** requiring agencies to generate a new SF 50 for each employee when they transfer to the new coding system.

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Abby L. Block, Chief  
Insurance Policy  
and Information Division

## Attachments

## **FEGLI CODE CONVERSIONS**

**IF THE CURRENT FEGLI CODE IS:     THEN THE NEW CODE WILL BE:**

A	(Ineligible)	A0
B	(Waived)	B0
C	(Basic only)	C0
D	(Basic + Option A)	D0
E	(Basic + Option C)	E1
F	(Basic + Option A + Option C)	F1
G	(Basic + Option B(1x))	G0
H	(Basic + Option B (1x) + Option A)	H0
I	(Basic + Option B (1x) + Option C)	I1
J	(Basic + Option B (1x) + Option A + Option C)	J1
K	(Basic + Option B (2x))	K0
L	(Basic + Option B (2x) + Option A)	L0
M	(Basic + Option B (2x) + Option C)	M1
N	(Basic + Option B (2x) + Option A + Option C)	N1
9	(Basic + Option B (3x))	90
P	(Basic + Option B (3x) + Option A)	P0
Q	(Basic + Option B (3x) + Option C)	Q1
R	(Basic + Option B (3x) + Option A + Option C)	R1
S	(Basic + Option B (4x))	S0
T	(Basic + Option B (4x) + Option A)	T0
U	(Basic + Option B (4x) + Option C)	U1
V	(Basic + Option B (4x) + Option A + Option C)	V1
W	(Basic + Option B (5x))	W0
X	(Basic + Option B (5x) + Option A)	X0
Y	(Basic + Option B (5x) + Option C)	Y1
Z	(Basic + Option B (5x) + Option A + Option C)	Z1

## **NEW FEGLI CODING SCHEME**

	<b>UNSPEC</b>	<b>WAIVED</b>	<b>INELIGIBLE</b>	<b>BASIC +</b>	<b>B(1X)</b>	<b>B(2X)</b>	<b>B(3X)</b>	<b>B(4X)</b>	<b>B(5X)</b>
<b>BASIC</b>	99	B0	A0	C0	G0	K0	90	S0	W0
<b>OPT A</b>				D0	H0	L0	P0	T0	X0
<b>OPT C (1X)</b>				E1	I1	M1	Q1	U1	Y1
<b>OPT C (2X)</b>				E2	I2	M2	Q2	U2	Y2
<b>OPT C (3X)</b>				E3	I3	M3	Q3	U3	Y3
<b>OPT C (4X)</b>				E4	I4	M4	Q4	U4	Y4
<b>OPT C (5X)</b>				E5	I5	M5	Q5	U5	Y5
<b>OPT A + OPT C (1X)</b>				F1	J1	N1	R1	V1	Z1
<b>OPT A + OPT C (2X)</b>				F2	J2	N2	R2	V2	Z2
<b>OPT A + OPT C (3X)</b>				F3	J3	N3	R3	V3	Z3
<b>OPT A + OPT C (4X)</b>				F4	J4	N4	R4	V4	Z4
<b>OPT A + OPT C (5X)</b>				F5	J5	N5	R5	V5	Z5

## **LIST OF NEW FEGLI CODES**

- A0 Ineligible
- B0 Waived
- C0 Basic only
- D0 Basic + Option A
- E1 Basic + Option C (1x)
- E2 Basic + Option C (2x)
- E3 Basic + Option C (3x)
- E4 Basic + Option C (4x)
- E5 Basic + Option C (5x)
- F1 Basic + Option A + Option C (1x)
- F2 Basic + Option A + Option C (2x)
- F3 Basic + Option A + Option C (3x)
- F4 Basic + Option A + Option C (4x)
- F5 Basic + Option A + Option C (5x)
- G0 Basic + Option B(1x)
- H0 Basic + Option B (1x) + Option A
- I1 Basic + Option B (1x) + Option C (1x)
- I2 Basic + Option B (1x) + Option C (2x)
- I3 Basic + Option B (1x) + Option C (3x)
- I4 Basic + Option B (1x) + Option C (4x)
- I5 Basic + Option B (1x) + Option C (5x)
- J1 Basic + Option B (1x) + Option A + Option C (1x)
- J2 Basic + Option B (1x) + Option A + Option C (2x)
- J3 Basic + Option B (1x) + Option A + Option C (3x)
- J4 Basic + Option B (1x) + Option A + Option C (4x)
- J5 Basic + Option B (1x) + Option A + Option C (5x)
- K0 Basic + Option B (2x)
- L0 Basic + Option B (2x) + Option A

- M1 Basic + Option B (2x) + Option C (1x)  
M2 Basic + Option B (2x) + Option C (2x)  
M3 Basic + Option B (2x) + Option C (3x)  
M4 Basic + Option B (2x) + Option C (4x)  
M5 Basic + Option B (2x) + Option C (5x)
- N1 Basic + Option B (2x) + Option A + Option C (1x)  
N2 Basic + Option B (2x) + Option A + Option C (2x)  
N3 Basic + Option B (2x) + Option A + Option C (3x)  
N4 Basic + Option B (2x) + Option A + Option C (4x)  
N5 Basic + Option B (2x) + Option A + Option C (5x)
- 90 Basic + Option B (3x)
- P0 Basic + Option B (3x) + Option A
- Q1 Basic + Option B (3x) + Option C (1x)  
Q2 Basic + Option B (3x) + Option C (2x)  
Q3 Basic + Option B (3x) + Option C (3x)  
Q4 Basic + Option B (3x) + Option C (4x)  
Q5 Basic + Option B (3x) + Option C (5x)
- R1 Basic + Option B (3x) + Option A + Option C (1x)  
R2 Basic + Option B (3x) + Option A + Option C (2x)  
R3 Basic + Option B (3x) + Option A + Option C (3x)  
R4 Basic + Option B (3x) + Option A + Option C (4x)  
R5 Basic + Option B (3x) + Option A + Option C (5x)
- S0 Basic + Option B (4x)
- T0 Basic + Option B (4x) + Option A
- U1 Basic + Option B (4x) + Option C (1x)  
U2 Basic + Option B (4x) + Option C (2x)  
U3 Basic + Option B (4x) + Option C (3x)  
U4 Basic + Option B (4x) + Option C (4x)  
U5 Basic + Option B (4x) + Option C (5x)
- V1 Basic + Option B (4x) + Option A + Option C (1x)  
V2 Basic + Option B (4x) + Option A + Option C (2x)  
V3 Basic + Option B (4x) + Option A + Option C (3x)  
V4 Basic + Option B (4x) + Option A + Option C (4x)  
V5 Basic + Option B (4x) + Option A + Option C (5x)
- W0 Basic + Option B (5x)
- X0 Basic + Option B (5x) + Option A

Y1 Basic + Option B (5x) + Option C (1x)

Y2 Basic + Option B (5x) + Option C (2x)

Y3 Basic + Option B (5x) + Option C (3x)

Y4 Basic + Option B (5x) + Option C (4x)

Y5 Basic + Option B (5x) + Option C (5x)

Z1 Basic + Option B (5x) + Option A + Option C (1x)

Z2 Basic + Option B (5x) + Option A + Option C (2x)

Z3 Basic + Option B (5x) + Option A + Option C (3x)

Z4 Basic + Option B (5x) + Option A + Option C (4x)

Z5 Basic + Option B (5x) + Option A + Option C (5x)