

# Chapter 22: Change in Federal Employees Group Life Insurance and Election of Living Benefits (Nature of Action 805, 806, and 881)

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New text changes and/or additions are distinguished in **>dark red font surrounded by angled brackets<**. Deletion/removal of text is distinguished with **\*\*\* in green font**.

## 1. Coverage

a. This chapter covers:

- i. **Change in Federal Employees' Group Life Insurance** coverage, a change in an employee's life insurance coverage when no other change takes place on the same date; and
- ii. Election of full or partial living benefits by a terminally ill employee who wants to receive \*\*\* >their< basic benefits while \*\*\* >they are< still living, rather than having them paid to a beneficiary or survivor upon \*\*\* >their< death.

See [5 CFR part 870](#) and the **Federal Employees' Group Life Insurance Program - A Handbook for Employees, Annuitants, Compensationers and Employing Offices (FEGLI Handbook)**, for additional information on the life insurance coverage.

b. This chapter does *not* cover correction of an error. (See Chapter 32.)

## 2. Insurance Forms

- a. Standard Form 2817 >(SF-2817)<, Life Insurance Election, is **used to elect, change, waive, or drop Federal Employees' Group Life Insurance** coverage. Check the [FEGLI Handbook](#) to be sure the employee is eligible to make the election or change and to identify any other forms that are needed.
- b. [FE-8C](#), Explanation of Benefits, is used to document approval of **the employee's claim for Living Benefits. The Office of Federal Employees Group Life Insurance** sends the [FE-8C](#) to the personnel and payroll offices when the employee cashes or deposits the benefits check.

## 3. Use of Standard Form 52 >(SF-52)<

Use of a \*\*\* >[SF-52](#)< Request for Personnel Action, for change of **Federal Employees' Group Life Insurance and election of Living Benefits** actions is optional. The Standard Form >[SF-50](#)<, Notification

of Personnel Action, may be prepared directly from the information in your agency's automated system (or the employee's Official Personnel Folder) *and* the information on the [SF-2817](#) or the [FE-8C](#). If your agency procedures require a **\*\*\*>SF-52<**, either the employee's office or the personnel office may prepare it. When a **\*\*\*>SF-52<** is used, no requesting officials' signatures are needed.

#### 4. Effective Dates>

Refer to the [FEGLI Handbook](#) to determine the effective date of a **Federal Employees' Group Life Insurance election, cancellation, or termination**. For an election of Living Benefits, the effective date is the date shown in remarks on the [FE-8C](#).

#### 5. Instructions

- a. Use [Table 22-A](#) to select the nature of action and authority and enter them in blocks 5A-D of the **\*\*\*>SF-50<**. When the action is a change due to termination of coverage, refer to the FEGLI Handbook for instructions on information to provide the employee.
- b. Enter the **\*\*\*>SF-50<** effective date in block 4 of the **\*\*\*>SF-50<**.
- c. Use Table 22-B to select remarks to explain the action and enter them in block 45 of the **\*\*\*>SF-50<**.
- d. Follow instructions in Chapter 4 to complete the remaining blocks on the **\*\*\*>SF-50<**.
- e. Follow your agency's instructions to have the **\*\*\*>SF-50<** signed or authenticated.
- f. **Follow your agency's instructions for distributing documentation of the personnel action.**

## Tables

Table 22-A. Documenting Change in Federal Employees Group Life Insurance and Election of Living Benefits

>Notes and Remarks columns have been added.<

<i>Rule</i>	<i>If Employee</i>	<i>Then Nature of Action Code is</i>	<i>NOA is</i>	<i>Authority Code is</i>	<i>Authority is</i>	<i>Notes</i>	<i>Remarks</i>
1	Elects, changes, waives, or drops Federal <b>Employees' Group Life Insurance coverage</b>	881	Change in FEGLI	DPM	<a href="#">5 U.S.C., Ch. 87</a>	>Reserved for Future Use<	>Reserved for Future Use<
2	Elected Full Living Benefits	805	Elected Full Living Benefits				
3	Elected Partial Living Benefits	806	Elected Partial Living Benefits				

Table 22-B. Remarks to be Shown on Standard Form 50

>Notes and Remarks columns have been added.<

Return to Table [22-A](#)

Rule	If	And	Then Remark Code is	And Required Remark is	Notes	Remarks
1	Employee's new Federal Employees Group Life Insurance code is <i>other than</i> "A" or "B"	Employee's work schedule is part-time	B51	Basic Life insurance coverage and Additional Optional coverage (if elected) are based on the rate of annual salary payable to you as a part-time employee, not the full-time salary rate shown in block 20 of this SF 50. However, Basic Life insurance coverage is always at least \$10,000.	>Reserved for Future Use<	>Reserved for Future Use<
2	Employee loses coverage because work schedule changes to intermittent		B46	<a href="#">SF-2819</a> was provided. Life insurance coverage is extended for 31 days during which you are eligible to convert to an individual policy (nongroup contract).		
3	Employee loses coverage because *** >the employee< has been in nonpay status for 12 months					
4	Employee has elected full Living Benefits		B67	Elected full Living Benefits on (enter date from <a href="#">FE-8C</a> ). Post-election Basic Insurance amount is \$00.00.		
5	Employee has elected partial Living Benefits		B68	Elected partial Living Benefits on (enter date from <a href="#">FE-8C</a> ). Post-election Basic Insurance amount is (enter amount from <a href="#">FE-8C</a> ). Must elect "no reduction" at retirement.		