

September 2016 FEGLI Life Insurance Open Season Frequently Asked Questions (FAQs)

General Information

1. What is an Open Season?

An Open Season is a rare event allowing eligible Federal employees to enroll in or increase their life insurance coverage in the Federal Employees' Group Life Insurance (FEGLI) Program without providing evidence of medical insurability or answering any health questions.

2. Why is Open Season important to me?

- Now is the time to review your current life insurance coverage to see if it continues to meet your needs
- You have the opportunity to enroll in or increase your FEGLI coverage for yourself and your eligible dependent family members
- You don't need to answer any medical questions regardless of your current health status

3. When can I enroll in or increase my coverage for the FEGLI 2016 Open Season?

September 1, 2016 - September 30, 2016

4. What choices are available to me?

- **Basic** – your [annual rate of basic pay](#), rounded up to the next \$1,000, plus \$2,000.
- Plus three types of Optional insurance:
 - **Option A – Standard** covers your life for \$10,000
 - **Option B – Additional** covers your life for one, two, three, four, or five times your [annual rate of basic pay](#) rounded up to the next \$1,000
 - **Option C – Family** covers the lives of your spouse and eligible children. You can elect one, two, three, four, or five multiples of Option C coverage. Each multiple is equal to \$5,000 of coverage on the life of a spouse and \$2,500 of coverage on the lives of each eligible child. Generally, eligible children are your unmarried dependent children under age 22.

You must elect or already have Basic to elect any Optional insurance.

More information on the types of coverage available, including information on Accidental Death and Dismemberment coverage (part of Basic and Option A for employees) and the Extra Benefit for employees under age 45 can be found in the FEGLI Handbook at www.opm.gov/life.

5. Have the types of coverage changed for the FEGLI 2016 Open Season?

No, the types of coverage available during the FEGLI 2016 Open Season will be the same as currently available coverage.

6. How much does the coverage cost?

Detailed information on cost for coverage can be found at www.opm.gov/life.

7. How can I enroll in or increase my coverage for the FEGLI 2016 Open Season?

One way is to submit a completed [Life Insurance Election Form \(SF 2817\)](#) to your human resources office or shared service center.

Another way is to use your agency's online human resources portal if your agency offers a portal that allows online FEGLI election changes.

Be sure to indicate to your agency that this is an Open Season election.

Be sure to sign for ALL the FEGLI coverage you wish to have – not just the new coverage you are electing during the Open Season. ***Any coverage not signed for on your Open Season election will be cancelled/waived, effective with the effective date of your Open Season election.***

8. When does my Open Season election become effective?

There is a one year delayed effective date for coverage elected during the FEGLI Open Season. Elections will take effect the first day of your first pay period that begins on or after October 1, 2017, as long as you meet [pay and duty status requirements](#). For most biweekly employees, this means your coverage will be effective October 1, 2017. For most Postal employees, this means your coverage will be effective October 14, 2017.

9. Where can I find more information about the FEGLI 2016 Open Season?

- Visit opm.gov/FEGLIopenseason
- Contact your human resources office or shared service center

10. Where can I learn more about the FEGLI Program in general?

Watch the Your FEGLI Life Insurance videos and review the FEGLI Handbook at www.opm.gov/life.

11. If I'm happy with the coverage I have now, do I need to do anything?

No, you are not required to re-elect your FEGLI coverage during the Open Season. If you do nothing, your current FEGLI election will remain in place.

12. Will we now have an Open Season every year?

A FEGLI Open Season is a rare event. No one knows when the next one might be, so be sure to take advantage of this FEGLI 2016 Open Season.

13. Why is OPM holding an Open Season for the FEGLI Program?

To allow FEGLI-eligible employees to enroll in or increase their life insurance coverage, OPM periodically holds an Open Season for the FEGLI Program. This is the first Open Season since 2004.

14. What is included in my Annual Rate of Basic Pay?

This is your annual pay as fixed by law or regulation. If your pay is “capped” by law, your annual pay for FEGLI purposes is the capped amount; i.e., the amount you are actually being paid.

Your annual rate of Basic Pay may include other types of pay such as:

- Interim geographic adjustments and locality-based comparability payments (i.e. locality pay);
- Night differential pay for wage employees;
- Environmental differential pay for employees exposed to danger or physical hardship;
- Premium pay for administratively uncontrolled overtime for groups such as law enforcement officers

Your annual rate of Basic Pay does not include other types of pay such as: bonuses, allowances, overtime, holiday and military pay, or lump-sum payments for accrued leave. Contact your human resources office or shared service center if you are not sure of your Annual Rate of Basic Pay, or check your most recent SF 50 *Notification of Personnel Action* form. For more information, review the FEGLI Handbook [chapter on Annual Rate of Basic Pay](#).

15. Where can I find my current level of FEGLI coverage?

You may be able to see your current FEGLI coverage on your agency’s online human resources portal, if your agency offers one.

You can also check your most recent SF 50 *Notification of Personnel Action* form. In Block 27, there is a 2-character code that represents your current FEGLI coverage and a definition of the code. For example, if Block 27 shows "C0-Basic

only", that means you have Basic life only with no optional coverage. You can look up the [codes and definitions in the FEGLI Handbook](#). Then visit the [FEGLI Calculator](#) to determine the face value of your coverage based on your salary and enrollment.

If you cannot find your *SF 50 Notification of Personnel Action* form, contact your human resources office or shared service center. OPM and OFEGLI do not have your records and cannot verify your current coverage.

16. Is there any advantage to turning in my election at the beginning of the Open Season instead of at the end?

No. It does not matter if you submit your election at the beginning or end of the enrollment timeframe.

You can submit more than one Open Season election during the Open Season. The last valid election received by the appropriate office (your agency's human resources office or shared service center) during the Open Season is the one that will go into effect. Your Open Season election will become effective on the first day of your first pay period that begins on or after October 1, 2017 as long as you meet [pay and duty status requirements](#).

17. What is Pay and Duty Status?

Pay and Duty Status is time when you are actively working and not on any type of leave, such as annual leave, sick leave, donated leave, leave without pay, excused absence, absence from duty, or any other type of leave.

18. What are the Pay and Duty Status requirements?

A full-time employee on a biweekly pay period must be in pay and duty status for at least 32 hours during the pay period right before the one in which the coverage is to become effective.

A full-time employee on a monthly pay period must be in pay and duty status for at least 64 hours during the pay period right before the one in which the coverage is to become effective.

A part-time employee must be in pay and duty status for one-half of the regularly-scheduled tour of duty shown on his/her current SF 50.

An intermittent employee or an employee without a regularly-scheduled tour of duty who is eligible for FEGLI coverage must be in pay and duty status for one-half of the hours customarily worked in a pay period. Employing offices can determine the number of hours customarily worked by totaling the number of

hours worked in the calendar year quarter ending June 30, 2016, and dividing that by the number of pay periods in that quarter.

Please note that sick leave, annual leave, donated leave, or any other kind of leave, whether paid or unpaid, does not qualify as pay and duty status.

New coverage does NOT begin until the employee meets the pay and duty status requirements, even if that is after October 2017. **For some employees, new coverage will never begin because they will never meet the pay and duty status requirements.**

Eligibility

19. Who is eligible to participate in the Open Season?

All employees who are eligible for the FEGLI Program can participate. If you are unsure whether you are eligible for FEGLI, contact your human resources office or shared service center.

Employees who previously waived FEGLI and are currently in a FEGLI-eligible position can participate.

20. Who is not eligible to participate in the Open Season?

Employees excluded from FEGLI coverage by law or regulation on or after September 1, 2016 cannot participate.

21. Can employees in a Nonpay status participate?

Yes, as long as you are within your first 12 months of nonpay status, when you are considered to still be insured as an employee for the purposes of FEGLI. However, ***any coverage you elect during the Open Season will not become effective until you are back in pay and duty status.***

22. Can annuitants participate?

It depends. Annuitants cannot participate in the Open Season unless they are reemployed in a position which conveys FEGLI eligibility.

It is important to note that FEGLI coverage obtained under a dual pay appointment such as a FEPCA appointment cannot be used for retirement purposes. A dual pay reemployed annuitant cannot continue coverage elected during the open season into retirement.

23. Can compensationers participate?

Compensationers cannot participate in the Open Season unless they are still insured as employees (i.e., during the first 12 months in nonpay status) from a FEGLI-eligible position. However, as with any other employee in nonpay status, ***any coverage that compensationers elect during the Open Season will not become effective until they are back in pay and duty status.***

Compensationers who are reemployed on a part-time basis are also eligible to participate, unless their position is excluded by law or regulation.

24. Can I participate if I elect phased retirement?

Yes. Phased retirement allows full-time employees to work a part-time schedule while beginning to receive partial retirement benefits. These employees are eligible to participate in the Open Season the same as other full-time FEGLI-eligible employees.

25. May I participate in the FEGLI 2016 Open Season if:

a) I recently waived or cancelled my coverage?

Yes. It does not matter when you last waived or cancelled coverage.

b) I don't have any coverage now, not even Basic?

Yes. The Open Season is open for all FEGLI-eligible employees.

c) I was previously denied coverage, after submitting the SF 2822, Request for Insurance?

Yes. It doesn't matter if you have been denied coverage in the past.

d) I'm over age 50?

Yes. There is no age restriction. Anyone in a FEGLI-eligible position can participate.

e) I plan to retire before October 2017?

Yes, but your new Open Season coverage would never come into effect and you could not have that coverage in retirement.

f) I plan to retire after October 2017 but before October 2022?

Yes, but note that all regular rules still apply for continuing FEGLI into retirement. This includes the requirement that for any types or multiples of coverage you wish to bring into retirement, you must have that coverage

throughout your last five years of Federal service, or your entire period or periods of service if you retire with less than five years.

Because coverage elected during the Open Season will be effective no sooner than October 2017, this means that if you want to bring your Open Season coverage into retirement, you must retire in October 2022 or later, five years after the coverage becomes effective.

More information available in Question 47.

g) I'm a retiree?

No. Retirees, other than reemployed annuitants, cannot participate in the FEGLI 2016 Open Season.

h) I'm a retiree, but I'm also reemployed?

Yes, if you are reemployed in a position that allows FEGLI coverage. If you are unsure whether you are eligible for FEGLI, contact your human resources office or shared service center.

i) I'm in a Nonpay status and receiving Worker's Compensation Benefits from U.S. Department of Labor?

It depends. If you are within the first 12 months of nonpay status from a FEGLI-eligible position, you may elect coverage. ***But any coverage you elect during the Open Season cannot be effective until you meet pay and duty status requirements.*** If your first 12 months of nonpay status has ended, you cannot elect coverage during the FEGLI 2016 Open Season.

j) I'm reemployed on a part-time basis and I'm receiving Worker's Compensation Benefits from the U.S. Department of Labor?

Yes, if you are reemployed in a position that allows FEGLI coverage. If you are unsure whether you are eligible for FEGLI, contact your human resources office or shared service center.

k) I'm a newly hired employee?

Yes. Anyone in a FEGLI-eligible position can participate.

l) I have to separate from my Federal job to go on active duty?

If you separate, your agency will treat your current life insurance coverage, if any, as if you were on leave without pay for up to 12 months. This means that your current coverage will be free for 12 months. (Insured employees called

to active duty also have the ability to extend their FEGLI coverage for [an additional 12 months](#) for a total of 24 months.) You will still be able to elect coverage during the Open Season, but the coverage won't be effective until the first pay period that starts on or after October 1, 2017 when you have met [pay and duty status requirements](#).

m) I'm a civilian employee deployed in a combat support role overseas?

Yes, civilian employees who are deployed can participate in the FEGLI 2016 Open Season. The SF 2817, Life Insurance Election should be submitted to your human resources office. You don't have to submit the form in person. Your human resources office must receive your form on or before September 30, 2016.

Remember that your coverage won't be effective until your first pay period that starts on or after October 1, 2017, and that immediately follows a pay period in which meet [pay and duty status requirements](#).

If you want coverage earlier, you can apply for coverage by providing satisfactory medical information using [SF 2822 Request for Insurance](#).

Elections and Effective Dates

26. Do I have to answer any health questions or submit evidence of medical insurability to make an Open Season election?

No.

27. Do I have to provide a marriage or birth certificate to enroll in or increase Option C Family coverage during the Open Season?

No.

28. I began working for the Federal Government in a FEGLI-eligible position in September 2016, with no previous Federal employment. Is a new employee election different from an Open Season election?

Yes, and you need to consider:

- a) Coverage you elect as a new employee will be effective before coverage you elect in an Open Season election.
- b) Eligible new employees are automatically enrolled in FEGLI Basic Insurance. You have 60 days from your appointment date to elect any or all Optional insurance.

29. I assigned my life insurance coverage to someone using form [RI 76-10, Assignment of Federal Employees Group Life Insurance](#). What happens to the new coverage I elect during the FEGLI 2016 Open Season?

Your existing assignment will cover any new coverage you elect (except for Option C – Family Insurance, which cannot be assigned).

30. Can someone with my power of attorney elect coverage for me?

No. Someone with your power of attorney, a guardian, a conservator, or anyone else cannot sign for you. Only you, the employee, may elect coverage during the Open Season.

31. Where can I get the SF 2817, Life Insurance Election?

You can download and print [SF 2817 from OPM's website](#) or request a printed copy from your human resources office or shared service center.

32. How do I complete the SF 2817, Life Insurance Election?

- Section 1 Carefully read the General Instructions section before completing the form
- Section 2 Fill in your name and other identifying information
- Section 3 Sign and date this section if you want to elect or reelect Basic insurance
- Section 4 Sign and date this section where indicated if you want to elect or reelect any or all Optional insurance. ***Be sure to sign for the coverage you already have and wish to keep and sign for any new coverage you wish to elect.***
- Section 5 Only sign and date this section if you wish to waive or cancel all life insurance coverage
- Section 6 To be completed ONLY by your agency's human resources office

CAUTION: If you do not sign for coverage you currently have, you cancel that coverage. It will stop on the same date your Open Season election is effective.

33. Can I cancel only some of my current coverage using the SF 2817, Life Insurance Election?

Yes. You can cancel or reduce your FEGLI life insurance coverage at time; you do not need to wait for an Open Season. You can make your cancellation or reduction using [SF 2817](#) or your agency's online human resources portal, if your agency offers a portal that allows you to make FEGLI coverage changes.

If you want the coverage to stop now, sign only for the coverage you currently have and wish to keep. The coverage you currently have that you **do not** sign for will stop at the end of the last day of the pay period during which your agency receives your form. This election would only cancel or reduce your current FEGLI coverage and would not be considered an Open Season election. This SF 2817 should be submitted before any Open Season election.

If you want the coverage to stop when your Open Season election will be effective, sign for the coverage you currently have and wish to keep and sign for the new coverage you want to elect. The coverage you currently have that you **do not** sign for will stop at the same time the new coverage you elect begins. Be sure to indicate to your agency that this is an Open Season election.

34. What happens if I do not sign on the SF 2817, Life Insurance Election for the coverage I currently have and want to keep?

If you are making an Open Season election, you must sign on the form for ALL coverage you wish to have – not just the new coverage you are electing during the Open Season. The coverage you **do not** sign for will be cancelled on the effective date of your Open Season election.

Elections – Timing

35. What if my SF 2817 for Open Season elections is postmarked on or before September 30th, 2016, but my human resources office doesn't receive it until after September 30, 2016?

Generally, postmarks don't count. Your human resources office must receive your valid election on or before September 30, 2016. However, your human resources office can accept a belated Open Season election no more than six months after September 30, 2016, if it determines that you were unable to make the election on time because of reasons beyond your control. If you think this exception applies to you, contact your human resources office.

36. I turned in my SF 2817 for Open Season elections last week, but now want to change my mind. Can I submit another one?

You can always void your election, but you can only submit a new election if it's still Open Season.

On or before September 30, 2016, you may ask your agency to void your previous election and you may submit another election. Be sure your agency receives your new election on or before September 30.

After September 30, 2016, you cannot submit a new Open Season election. You can notify your human resources office in writing that you want to reduce the amount of coverage elected during the Open Season or that you want to void the Open Season election completely. Your HRO will document this action in your Official Personnel Folder or its electronic equivalent.

37. What if I'm in the hospital for the entire time or otherwise can't submit my SF 2817 for Open Season elections on time?

Talk to your human resources office. It can accept a belated Open Season election no more than six months after September 30, 2016, if it determines that you were unable to make the election on time because of reasons beyond your control. But don't rely on that unless it is absolutely necessary. If at all possible, submit your election to your human resources office so they receive it on or before September 30, 2016.

38. I'll be on vacation for most/all of the Open Season. Can I wait to turn in my SF 2817?

The Open Season is the month of September 2016. You don't need to be at work to participate. (But you do need to meet [pay and duty status requirements](#) for it to become effective.) You don't have to submit your election in person. You can submit your election in any way that your human resources office will accept it. Remember, your human resources office must receive your election on or before September 30, 2016.

39. I'm a reservist (or in the National Guard). What if I'm called up during the Open Season and haven't turned in my election yet?

The best thing for you to do is complete an election before you leave. However, if that is not possible, you should contact your human resources office to ask for a [belated election opportunity](#).

Please remember that your coverage won't be effective until your first pay period that starts on or after October 1, 2017, and that immediately follows a pay period in which you meet [pay and duty status requirements](#).

If you want coverage earlier, you can apply for coverage by providing satisfactory medical information using [SF 2822 Request for Insurance](#).

Effective Dates

40. When will Open Season elections become effective?

Your Open Season election will become effective on the first day of your first pay period that begins on or after October 1, 2017, and that immediately

follows a pay period in which you meet [pay and duty status requirements](#). For most biweekly employees, this means your coverage will be effective October 1, 2017. For most Postal employees, this means your coverage will be effective October 14, 2017.

Employees who made Open Season elections should look for a new SF 50 *Notification of Personnel Action* form in their Official Personnel File (or its electronic equivalent) and a change in premiums after the effective date.

41. Why is there a delayed effective date?

The 2004 FEGLI Open Season also had a delayed effective date and it worked very well. The idea is to avoid adverse selection where people elect increased coverage when there is a high probability that the insurance will become payable within a year.

42. Is there any advantage to turning in my election at the start of the Open Season vs. at the end?

No.

43. When are belated elections effective?

Belated elections are effective the same as elections made on time-- the first day of your first pay period that begins on or after October 1, 2017, and that immediately follows a pay period in which you meet the [pay and duty status requirements](#).

44. What if I die or a family member dies before October 1, 2017, but after I turn in my Open Season Election? Will my survivors receive benefits on the new coverage?

No. The Office of Federal Employees' Group Life Insurance (OFEGLI) can only pay benefits based on coverage that is in effect. If your Open Season election is not effective when you die or a family member dies, OFEGLI cannot pay those benefits.

45. Can you make an exception for me? This is the first time I've been able to elect coverage in years. I'm sick and might die before 2017.

There are no exceptions. The Office of Federal Employees' Group Life Insurance (OFEGLI) can only pay benefits based on coverage that is in effect.

46. What if I retire before my Open Season Election is effective?

Your new Open Season coverage would never come into effect and you could not have that coverage in retirement.

47. Can employees continue new Open Season coverage if they retire or become insured as compensationers?

It depends. All regular rules still apply for [continuing FEGLI into retirement](#). This includes the requirement that for any types or multiples of coverage you wish to bring into retirement, you must have that coverage throughout your last five years of Federal service, or your entire period or periods of service if you retire with less than five years.

Because coverage elected during the Open Season will be effective no sooner than October 2017, this means that if you want to bring your Open Season coverage into retirement, you must retire in October 2022 or later, five years after the coverage becomes effective.

Here's an example:

Eric has Basic and one multiple of Option B, which he elected when he was hired back in 2010. During the September 2016 FEGLI Open Season, he elects Basic, five multiples of Option B, and five multiples of Option C. He retires in 2020.

He can carry Basic and one multiple of Option B into retirement. Eric cannot carry into retirement the four new multiples of Option B or the five multiples of Option C he elected during the 2016 Open Season because he did not have that coverage from his first opportunity (which was in 2010) nor for the five years of service immediately before his retirement. However, he can convert that terminating coverage to a private policy.

If you plan to retire before October 2022, consider this when deciding whether to elect coverage during the FEGLI Open Season. By law, there are no waivers for the five-year rule under the FEGLI Program.

48. What if I start receiving Worker's Compensation Benefits from the U.S. Department of Labor before my new coverage is effective?

Your new Open Season coverage would not come into effect because you would not meet [pay and duty status requirements](#) and you could not have that coverage as a compensationer.

If you were to return to work as an employee and meet pay and duty status requirements on or after October 2017, then your new Open Season coverage could come into effect. You should work closely with your human resources office if this scenario applies.

49. What if I transfer to another agency before my new coverage is effective?

Your old agency must attach your Open Season election to your Official Personnel Folder or its equivalent. Your new agency must process your Open Season election at the appropriate time.

You should pay attention to see if your FEGLI coverage changes on your SF 50 *Notification of Personnel Action* and if your FEGLI premiums change in October 2017.

50. What if I want coverage to be effective before 2017?

You can apply for coverage without a delayed effective date by providing satisfactory evidence of medical insurability on [SF 2822, Request for Insurance](#). At least one year must have passed since you last waived FEGLI coverage. If approved, you can elect Basic, Option A, and Option B using this procedure. You cannot elect or increase Option C - Family Insurance this way.

If you have a FEGLI qualifying life event (marriage, divorce, death of your spouse, or acquisition of an eligible child), you have 60 days from the date of the event to elect any coverage offered by FEGLI. You can make your this election using [SF 2817 Life Insurance Election](#) or by using your agency's online human resources portal if your agency offers a portal that allows FEGLI life event elections.

51. What are the advantages of electing coverage during the FEGLI 2016 Open Season?

During the Open Season you can elect any coverage that FEGLI offers without taking a physical exam or answering any medical questions, regardless of your current health status.

Premium Rates

52. When do I have to start paying premiums for my Open Season coverage?

You will start paying premiums for your new coverage only when that coverage becomes effective, but not sooner than October 1, 2017 (October 14, 2017 for Postal employees).

New coverage becomes effective on the first day of your first pay period that begins on or after October 1, 2017, as long as you meet [pay and duty status](#)

[requirements](#). For most biweekly employees, this means your coverage will be effective October 1, 2017. For most Postal employees, this means your coverage will be effective October 14, 2017.

53. What are the current FEGLI premiums for employees?

The current [FEGLI premiums for employees](#) can be found on OPM's website. Premiums are not guaranteed and may change in the future.

For help determining your new FEGLI premiums, you can use the online [FEGLI Calculator](#).