



***Retirement and Insurance Service
Benefits Administration Letter***

Number: 01-219

Date: October 26, 2001

**Subject: Federal Employees' Group Life Insurance Program –
Revision of SF 2823, Designation of Beneficiary**

What is the revision date?

The revised form is dated April 2001.

Why did OPM revise the form?

We revised the form to:

- Add information on court orders (see Benefits Administration Letters number 99-207 and number 98-205).
- Add examples of how to designate a trust.
- Add space for the designated beneficiaries' social security number.
- Add space for more designated beneficiaries.
- Specify the information to put on an attachment, if the Insured or Assignee needs more room to list beneficiaries.
- Add a "total" line to ensure that designated shares add up to 100% or 1.0.
- Add information about using a common disaster clause (to specify who should receive the benefits if the designated beneficiary does not live beyond a certain number of days after the insured dies).
- Delete the insured's statement indicating that he/she has or has not elected a Living Benefit (people were always confused about that statement).
- Clarify that the form is not valid unless the Insured or Assignee signs the form in the box designated for their signature.
- Clarify that the Insured or Assignee should submit a new designation if a beneficiary's address changes.
- Redesign the instructions in plain language using the question and answer format.
- Make other minor changes to improve the form.

*Civil Service
Retirement
System*

*Federal Employees'
Group Life
Insurance Program*

*Federal Employees
Health Benefits
Program*

*Federal Employees
Retirement
System*

*Federal Long
Term Care
Insurance
Program*

What if an employee doesn't know a beneficiary's social security number?

The employee should leave that space blank. You can still accept the form. Having the social security number will help the Office of Federal Employees' Group Life Insurance (OFEGLI) locate missing beneficiaries and therefore speed up the payment process for difficult cases. However, the number is not absolutely necessary.

The old form said that enrollees did NOT have to submit a new form if a beneficiary's address changed. Now you're saying the opposite. Why?

OFEGLI cannot always locate beneficiaries when designation forms contain outdated addresses. This means that OFEGLI may not be able to pay millions of dollars because it cannot locate the proper beneficiary. The easiest way to fix this problem in the future is to tell enrollees to submit a new designation when an address changes. This new procedure also encourages enrollees to review their designations and make changes when their intentions change (e.g., they want someone else to receive the money, perhaps after a divorce or birth of a child, etc.)

If an employee designates types of insurance (rather than percentages or fractions), does he/she have to fill in the new Total line?

No. It's fine, though, if the employee puts "100%" in the Total line anyway. Don't reject a designation just because someone has or has not completed the Total line.

How do we order the form?

You can order the revised form from GSA/FSS (General Services Administration, Federal Supply Service) using normal FEDSTRIP/MILSTRIP procedures (special procedures specified in your agency's procurement or acquisition office for obtaining items from GSA). For problems or troubleshooting **only**, you may call GSA at 1-817-978-2508.

Is this new form available on the Internet?

Yes. You can download the revised form from the FEGLI web site (http://www.opm.gov/forms/pdf_fill/sf2823.pdf) in a fillable version.

The new form is also on our new Designations Page that has **all** of the Government designation forms (unpaid compensation, thrift savings plan, Civil Service Retirement System, Federal Employees Retirement System, and life insurance) in one location. Be sure to visit that site <http://www.opm.gov/insure/designations> for one-stop shopping.

Can we use previous editions?

No. You should discard all old editions and order sufficient quantities of the new edition. However, it's important to remember that current designations **on file** in an employee's Official Personnel Folder (OPF) are **still valid**. It's not necessary for employees to complete a new form

just to capture their elections on the new version, but if an employee wishes to complete a new designation, you should give them the revised form.

What is the form's stock number and cost?

The National Stock Number (NSN) for the SF 2823 is 7540-01-231-6228. The cost is \$ 4.57 per HD.

A handwritten signature in black ink that reads "Abby L. Block". The signature is written in a cursive style with a long horizontal line extending from the end of the name.

Abby L. Block
Assistant Director
for Insurance Programs