

# **Benefits Administration Letter**

Number: 05-201

**Date: January 31, 2005** 

# Subject:Federal Employees' Group Life Insurance (FEGLI) Program:<br/>Special Procedures for Tsunami Events

# **GENERAL INFORMATION**

#### Background

With the recent and tragic earthquake and tsunami in South Asia, we are providing expedited procedures to be followed in the event that any FEGLI claims result from this disaster.

#### Purpose

This BAL provides information about the expedited procedures that the FEGLI Program follows to pay claims based on catastrophic events. It also includes agency actions in the process.

#### What Is the First Step for the Agency?

If your agency receives information that one of your insured employees and/or insured family members was killed or accidentally dismembered as a result of the tsunami, please let us know by emailing <u>fegli@opm.gov</u> with whatever details you may have, even if you don't yet have all the information to certify the coverage and submit the claim form(s).

#### What Are the FEGLI Program's Expedited Procedures?

We are waiving the requirement for a death certificate for deaths in this situation. The Office of Federal Employees' Group Life Insurance (OFEGLI) will accept a written statement from the local authorities or local U.S. Embassy that the insured was in the area when the disaster occurred and, to the best of their knowledge, the person is missing and presumed (or confirmed) dead.

If such a statement is not available, OFEGLI will consider whatever information is available, including newspaper accounts or information from other reliable sources, including reliable sites on the Internet.

# Will Accidental Death Benefits Be Payable for Basic and Option A?

Yes, OFEGLI will handle the death claims as accidental claims, paying accidental death and dismemberment (AD&D) coverage (for those with Basic and Option A, if applicable).

#### Should Agencies Annotate the Claim Form?

Yes, please indicate on any claim forms and certification forms sent to OFEGLI that such an incident is a Tsunami Claim. That will help OFEGLI know that special expedited procedures should be followed.

## Where Should Agencies Send the Claim Forms and Certifications?

Please send such claims to the same address you use for other FEGLI claims - OFEGLI, P.O. Box 2627, Jersey City, NJ 07303-2627 and write Tsunami Claim on the front of the envelope. You may wish to send the claims via an overnight service in which case you must use a street address (OFEGLI, 2 Montgomery Street, Jersey City, NJ 07302-3802, phone 1-800-633-4542).

## Are there any Special Procedures for Tsunami Dismemberment Claims?

Please follow the usual procedures involving the FE-7, *Claim for Dismemberment Benefits*, and annotate the claim form as described above. OFEGLI will expedite the processing of any dismemberment claims.

Thank you for your help in processing any claims for your affected employees and families.

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