



Benefits Administration Letter

Number: 20-201

Date: March 25, 2020

Subject: Insurance Benefits Processing During Disruption of Normal Agency Operations

The Office of Personnel Management (OPM) is reminding agencies of their responsibilities to continue benefits processing in the event of disruption to normal agency operations, such as may occur due to the COVID-19 pandemic.

Agencies should review and adjust their processes and procedures as necessary to ensure that they can continue timely acceptance of documents and processing of transactions related to the Federal Employees Health Benefits (FEHB) Program and the Federal Employees' Group Life Insurance (FEGLI) Program. These include, but are not limited to:

- new enrollments;
- changes to enrollments due to a qualifying life event (QLE);
- certification of coverage under the FEGLI Program; and
- acceptance of documents related to these programs (e.g., FEGLI Designation of Beneficiary form).

The guidance below is effective through June 30, 2020.

Employing Office Responsibilities

General guidance

Agencies should inform employees of how and where to submit benefits forms during a disruption of normal agency operations. Employees may visit www.opm.gov/forms/ to access the appropriate benefits forms. If an employing agency requires email submission of forms, please inform employees about available methods to protect personally identifiable information in any required forms and supporting documentation during submission.

If it is not practicable for agency personnel to review and verify documentation of family member eligibility or a qualifying life event, agencies should proceed with the transaction, but must track these transactions and perform the review and verification as soon as it is practicable to do so. If at that time adequate documentation is not provided, agencies must void the transaction.

You may also use your authority to accept a belated election if you determine an employee was

unable to submit the election on time due to circumstances beyond the employee's control. Please see the [FEHB Handbook](#) and [FEGLI Handbook](#) for more information on processing belated elections.

FEHB transactions

To the extent possible, agencies should continue to submit FEHB enrollment actions through their normal electronic channels. For agencies that typically fax documents directly to FEHB Carriers, please consider the use of secure email when fax capabilities are not available. Agency personnel should visit <http://www.opm.gov/plancontacts> to find enrollment forms contact information for all FEHB Carriers.

FEGLI transactions

Agencies should continue to accept and process forms related to FEGLI. Agencies may accept documents by fax or email, with the original to follow as soon as practicable. This includes, but is not limited to, the SF 2821 (Agency Certification of Insurance Status) and SF 2823 (Designation of Beneficiary). Although the SF 2821 indicates in signature blocks 15a and 16a that a facsimile of the certifying official's signature is not acceptable, OPM is temporarily suspending this requirement when necessary for an agency to complete timely processing of this form. FEGLI regulations at 5 CFR 870.802 (b) allow agencies to determine the appropriate methods for receipt of the FEGLI Designation of Beneficiary form.

Additional Benefit Programs: OPM's contractors continue to operate for the administration of the programs listed below. Please see their websites for the most up-to-date operating status.

Federal Employees Dental and Vision Insurance Program (FEDVIP): www.BENEFEDS.com;
1-877-888-3337

Federal Long Term Care Insurance Program (FLTCIP): www.LTCFEDS.com; 1-800-582-3337

Federal Flexible Spending Account Program (FSAFEDS): www.FSAFEDS.com; 1-877-372-3337

If you have questions, please contact your Agency's Headquarters Benefits Officer. If you do not know who this person is, please go to <https://apps.opm.gov/abo/> where you will find a list of agencies and their Headquarters Benefits Officers. Thank you for your cooperation in ensuring the continuity of benefits administration.

Sincerely,

Laurie Bodenheimer
Acting Director
Healthcare and Insurance