



FEGLI Open Season: September 1 - 30, 2016

Employee Reference Guide

Take advantage of the Federal Employees' Group Life Insurance (FEGLI) Open Season. For the first time in 12 years, as a FEGLI-eligible employee you can enroll in or increase your FEGLI coverage for yourself and eligible dependent family members – without answering any medical questions or having a physical examination.

Almost everyone needs life insurance; how much is for you to decide. Through the FEGLI Program, you have several choices in selecting the amount of life insurance that's right for you. FEGLI offers:

- **Basic Life** — Provides the first level of financial protection. Unless waived, all eligible Federal employees will receive Basic term life insurance in an amount equal to your salary, rounded up to the next \$1,000, plus \$2,000. If eligible, the Federal Government pays one-third of the cost of your Basic insurance. You must have Basic Insurance before you can enroll in Optional Coverage.
- **Option A** — Standard, in the amount of \$10,000.
- **Option B** — Additional, in an amount from one to five times your annual rate of basic pay after rounding your salary up to the next \$1,000.
- **Option C** — Family, one to five multiples of coverage for your spouse and each of your eligible dependent children under age 22. Each multiple is equal to \$5,000 for the death of a spouse and \$2,500 for the death of each eligible dependent child. Generally, only unmarried dependent children are eligible for coverage under Option C.

Now is the time to review your life insurance coverage to see if it continues to meet your needs.

To learn more, visit:

- [OPM FEGLI Website](#)
- [FEGLI Brochure](#)
- [FEGLI Coverage Calculator](#)
- [FEGLI Cost Calculator](#)

Learn more about employee coverage options today and decide how much is right for you. Then be sure to enroll by **September 30, 2016**. The last FEGLI Open Season was in 2004, so you never know when you will have this opportunity again!

Access the enrollment form (SF 2817) at:
www.opm.gov/life

If you have any questions, contact your agency human resources office or shared service center.





Enroll by September 30, 2016

To elect or change your FEGLI coverage, you can:

1. Review the resources available to you at www.opm.gov/life.
2. Identify how much coverage is right for you.
3. Access the enrollment form SF 2817 at www.opm.gov/life or use an electronic equivalent for the SF 2817 if your agency offers one.
4. Select your coverage, sign and return the SF 2817 to your agency human resources office or shared service center from September 1 - 30, 2016.

There is a one year delayed effective date for coverage elected through the FEGLI Open Season. Elections will take effect on the first day of your first pay period that begins on or after **October 1, 2017**, provided you are in pay and duty status. If you do not want to wait, you can elect coverage without a delayed effective date by providing satisfactory medical information on the Request for Insurance form, SF 2822.¹ You can also elect basic and optional coverage within 60 days of a qualifying life event (e.g., marriage, divorce, death of a spouse, birth/adoption of children).

Don't forget to name a beneficiary!

During this Open Season, we encourage you to verify, add or change your beneficiary elections to ensure that your benefits will be paid according to your wishes. Updating your beneficiary designation is completely voluntary. If you do not name a beneficiary, your benefits will be paid according to the order of payment set by law. If you want to update your designation, you can complete a Designation of Beneficiary (SF 2823, available at www.opm.gov/life) and submit it to your human resources office or shared service center.

**For questions, contact your agency human resources office or shared service center.
For additional details, review the [FEGLI Open Season Brochure](#).**

¹Your application is subject to review and approval based upon the FEGLI program's underwriting rules.

OPM has a contract with the Metropolitan Life Insurance Company (MetLife) to administer the Federal Employees' Group Life Insurance (FEGLI) program. This is not a complete description of the FEGLI program. Please review the FEGLI handbook for complete details.