

2016 FEGLI Life Insurance Open Season Frequently Asked Questions (FAQs) for Army Employees

Quick Facts

- Dates-Sept 1-30, 2016
- Effective Date-On/after **Oct 1, 2017**
- Premium deductions reflected on LES October 26, 2017
- Enroll via EBIS/ABC-C
- Info at: <https://www.opm.gov/healthcare-insurance/life-insurance/open-season/>

IMPORTANT: Employees should be aware that FEGLI elections made between October 1, 2016 and September 30, 2017 due to a Qualifying Life Event or due to approval after taking a physical will VOID any pending Open Season election.

1. What is an Open Season?

A FEGLI 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. Now is the time to review your current life insurance coverage to see if it continues to meet your needs. Remember, employees can decrease coverage at any time but opportunities to elect or increase coverage are limited.

2. Why is Open Season important to me?

- Outside of the initial, new-employee enrollment opportunity, an employee can normally only elect to enroll or increase FEGLI coverage due to a Qualifying Life Event (QLE) or by undergoing a physical and receiving approval from the Office of Federal Employees' Group Life Insurance (OFEGLI).
- If you are not enrolled in the maximum life insurance coverage on yourself or your family members, Open Season is an opportunity to enroll in or increase your FEGLI coverage for yourself and your eligible dependent family members without answering any medical questions and regardless of your current health status

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

Elections can be made between September 1, 2016 and September 30, 2016

4. What choices are available to me?

Basic Life Insurance – Coverage on yourself for an amount equal to your annual rate of basic pay, rounded up to the next \$1,000, plus \$2,000.

Plus three types of Optional Life Insurance. You must carry Basic Life Insurance to enroll in Optional Life Insurance but may elect any combination of Optional Life Insurance coverage offered.

Option A – Standard covers your life for \$10,000

Option B – Additional covers your life for one, two, three, four, or five multiples of your annual rate of basic pay rounded up to the next \$1,000. You may elect between one and five multiples of Option B coverage.

Option C – Family covers the lives of your spouse and all 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. The cost of Option C coverage is based on the number of multiples you elect, not on how many eligible family members you have. Generally, eligible children are your unmarried dependent children under age 22.

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?

- Army employees must make their FEGLI Open Season election via the CAC-enabled Employee Benefits Information System (EBIS) at <https://www.ebis.army.mil> or by speaking to an Army Benefits Center-Civilian (ABC-C) benefits specialist at 877-276-9287 between the hours of 6 am and 6 pm Central Time.
- Between September 1st and 30th, the “Open Season” option in the EBIS transactions area will be activated. Simply follow the prompts to complete your enrollment.
- Be sure to elect ALL of the FEGLI coverage you wish to have, including coverage you already have if you wish for it to continue, not just the new coverage you are electing during the Open Season. **Any coverage not elected on the Open Season election will be cancelled/waived, effective with the effective date of your Open Season election.**
- Make sure that you click on the submit transaction button when finished and print a copy of your enrollment form (SF 2817) for your records. Because of the delayed effective date, it is extremely important that you retain a copy of your enrollment form as proof of the enrollment.

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

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

Visit <https://www.opm.gov/healthcare-insurance/life-insurance/open-season/> or the ABC-C <https://www.abc.army.mil/FederalBenefitsOpenSeason.html>

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 current 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?

OPM periodically holds an Open Season for the FEGLI Program to allow FEGLI-eligible employees to enroll in or increase their life insurance coverage. 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 Civilian Personnel Advisory Center (CPAC) or the ABC-C 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 see your current FEGLI coverage in EBIS. Click on *My Benefits* and look under the *Insurance* tab. EBIS will show you your current enrollment and the dollar amount of coverage you currently have, including any adjustment for age. Employees under age 45 receive additional life insurance coverage automatically, at no cost. This “extra benefit” decreases each year until at age 45, there is no “extra benefit” and the coverage is based purely on your rate of basic pay.

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. You can find your SF 50 *Notification of Personnel Action* form by logging in to MyBiz+ on the Civilian Personnel On-Line website at <http://www.cpol.army.mil/>

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

It does not matter if you submit your election at the beginning or end of the enrollment timeframe. However, by submitting your election early in the Open Season, you will avoid any potential problems with systems going down or high call volume as a result of employees waiting to enroll at the end of the Open Season.

If you change your mind, you can make more than one Open Season election during the Open Season timeframe. The last valid election received during the Open Season is the one that will go into effect.

Your Open Season election will become effective on the first day of the first pay period that begins on or after October 1, 2017 as long as you meet pay and duty status requirements. For most Army employees, that will be October 1, 2017 and will be reflected on the Leave and Earnings Statement (LES) for pay date October 26, 2017. All employees should review their LES to ensure that it reflects the proper FEGLI coverage and promptly notify the ABC-C if there is an error.

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 *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. Some examples are: employees who separate or retire before the open season effective date and employees in non-pay status who do not return to pay status for at least the required number of hours indicated above.**

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

All employees who are eligible for the FEGLI Program, including those who previously waived coverage, can participate. If you are unsure whether you are eligible for FEGLI, contact your CPAC or the ABC-C.

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. For these employees, Block 27 of the SF 50 will read A0.

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 meet the pay and duty requirements on or after October 1, 2017.***

22. Can annuitants participate?

Annuitants who are reemployed in a position which conveys FEGLI eligibility may participate. However, any new coverage elected must still meet the five-year requirement to be continued under the retirement annuity when reemployment ends. Open Season is not considered a first opportunity to elect coverage for the purposes of the five-year rule to continue coverage into retirement.

23. Can compensationers participate?

Compensationers can participate in the Open Season if 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 meet the pay and duty requirements on or after October 1, 2017.***

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

24. 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 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.

c) I'm over age 50?

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

d) 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.

e) 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.

f) I'm a retiree?

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

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

If you are reemployed in a position that allows FEGLI coverage you may participate. If you are unsure whether you are eligible for FEGLI, contact your CPAC or the ABC-C.

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

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 on or after October 1, 2017.*** If your first 12 months of nonpay status has ended, you cannot elect coverage during the FEGLI 2016 Open Season.

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

If you are reemployed in a position that allows FEGLI coverage you may elect coverage. If you are unsure whether you are eligible for FEGLI, contact your CPAC or the ABC-C.

j) I'm a newly hired employee?

Anyone in a FEGLI-eligible position can participate. However, because of the delayed effective date for an open season election, it may be more beneficial for you to elect coverage due to your eligibility as a new employee, if you are still within your 60-day election window. Coverage as a new employee is effective immediately (as long as pay and duty requirements are met).

k) 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.

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

Civilian employees who are deployed can participate in the FEGLI 2016 Open Season and enroll via EBIS at <https://www.ebis.army.mil> or by speaking to an Army Benefits Center-Civilian (ABC-C) benefits specialist at 877-276-9287 between the hours of 6 am and 6 pm Central Time. Remember that Open Season 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 may qualify to elect to enroll or increase coverage under Public Law 110-417 which allows an employee who is designated as emergency essential or deployed in support of a contingency operation to elect Basic, Option A and Option B life insurance coverage. The law does not allow for election of Option C (family) coverage. For information on eligibility and enrollment procedures, please see <https://www.abc.army.mil/Life/Life.htm#contingency>.

Another alternative if you want coverage earlier, and at least one year has passed since the effective date of your last waiver, is to apply for coverage by providing satisfactory medical evidence of insurability using the SF 2822 Request for Insurance. For more information, see question 40 or <https://www.abc.army.mil/Life/Life.htm>.

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

No

26. Do I have to provide a marriage, birth certificate or any identifying family member information to enroll in or increase Option C Family coverage during the Open Season?

No, Option C covers all eligible family members. Employees pay the same premium whether there is one eligible family member or 10 eligible family members. Proof of relationship is only required if a claim is submitted for death benefits.

27. 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).

28. 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.

29. Can I cancel or reduce my coverage during Open Season?

You can cancel or reduce your FEGLI life insurance coverage at any time; you do not need to wait for an Open Season. You can make your cancellation or reduction using EBIS at <https://www.ebis.army.mil> or by speaking to an Army Benefits Center-Civilian (ABC-C) benefits specialist at 877-276-9287 between the hours of 6 am and 6 pm Central Time.

Non-Open Season cancellations or reductions are effective at the end of the pay period in which the election is made. If you are only reducing your coverage or cancelling one option but not waiving all of your FEGLI coverage, you must select **Decrease Coverage** from the EBIS drop down box. You will then elect the coverage that you wish to continue. If you are waiving all FEGLI coverage, you must select **Waive Coverage** from the EBIS drop down box. This will waive ALL FEGLI coverage.

If you want the coverage to stop or reduce on the effective date for Open Season elections, the change must be made during the Open Season dates and by selecting the **Open Season** option in the EBIS drop down menu. This option will only appear during the Open Season election window. Again, you will elect the coverage that you wish to continue. The

coverage you currently have that you **do not** sign for will stop on the Open Season effective date.

30. I submitted my Open Season elections last week, but now want to change my mind. Can I submit another election?

If it is between September 1 and 30, 2016, you may simply log into EBIS and make a new election. If you need assistance submitting a new Open Season election, you can contact an ABC-C benefits specialist at 877-276-9287 between the hours of 6 am and 6 pm Central Time. After September 30, 2016, you can void your election, but you cannot submit a new Open Season election. Voiding an Open Season election will return you to the coverage that you had prior to the Open Season. If, after September 30, 2016, you wish to decrease the amount of coverage you elected during Open Season, but not void the Open Season election completely, you can notify the ABC-C in writing that you want to reduce the amount of coverage elected during the Open Season. For requirements regarding decreasing your Open Season election, you should contact an ABC-C benefits specialist at 877-276-9287 between the hours of 6 am and 6 pm Central Time.

31. What if I'm in the hospital for the entire time or otherwise can't complete my Open Season election on time?

You may request reconsideration to be allowed to make a belated Open Season election for up to six months after September 30, 2016. The request must be submitted to the ABC-C in writing and should explain why you were unable to make the election on time because of reasons beyond your control. If allowed to make a belated Open Season election, the effective date will be the same as if the election were made during the Open Season window, which may mean that you incur a debt for unpaid premiums. For more information on requesting reconsideration, contact an ABC-C benefits specialist at 877-276-9287 between the hours of 6 am and 6 pm Central Time.

32. 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?

Civilian employees in FEGLI eligible positions who are in non-pay status due to being called to active duty can participate in the FEGLI 2016 Open Season and enroll via EBIS at <https://www.ebis.army.mil> or by speaking to an Army Benefits Center-Civilian (ABC-C) benefits specialist at 877-276-9287 between the hours of 6 am and 6 pm Central Time.

Remember that Open Season 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.

33. 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 Army employees, that will be October 1, 2017 and will be reflected on the LES for pay date October 26, 2017. All employees should

review their LES to ensure that it reflects the proper FEGLI coverage and promptly notify the ABC-C if there is an error.

Employees who made Open Season elections should look for a new SF 50 *Notification of Personnel Action* form after the effective date by logging in to MyBiz+ on the Civilian Personnel On-Line website at <http://www.cpol.army.mil/>

34. Why is there a delayed effective date?

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.

35. 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.

36. 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.

37. 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.

For 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.

38. 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 compensationner.

If you were to return to work as an employee on or after October 2017, then your new Open Season coverage could come into effect once you meet pay and duty status requirements.

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

You should retain a copy of your Open Season Election Form (SF 2817) in the event your record is not properly documented. Your old agency must attach your Open Season election to your Official Personnel Folder (OPF) so that your new agency may process your Open Season election at the appropriate time.

If you transfer to another agency you should verify that the FEGLI coverage changes on your SF 50 *Notification of Personnel Action* on the appropriate effective date in October 2017. You should also confirm that the FEGLI premiums change on the LES for pay date October 26, 2017 or the appropriate pay date at the new agency.

If your Open Season election does not process appropriately, you should promptly contact the ABC-C at 877-276-9287 between the hours of 6 am and 6 pm Central Time.

40. 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, including Option C.

If you have a pending FEGLI Open Season election, ***any subsequent elections made due to a QLE or an approved SF 2822 before the effective date of the pending Open Season election will void the pending Open Season election.*** For example, if you made an Open Season election to increase your coverage from Basic to Basic, A, Bx5 and Cx5 to be effective in October 2017 but then receive approval from OFEGLI to increase your coverage due to submission of a SF 2822, you may elect to increase to Basic, A and Bx5 and it will become immediately effective (subject to meeting pay and duty requirements). However, your Open Season election will be void and you will not receive your election of Option C coverage on your eligible family members. Option C may only be elected due to a QLE or during Open Season.

41. 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. 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 Army employees coverage will be effective October 1, 2017 and will be reflected on the LES for pay date October 26, 2017. All employees should review their LES to ensure that it reflects the proper FEGLI coverage and promptly notify the ABC-C at 877-276-9287 between the hours of 6 am and 6 pm Central Time if you believe there is an error.