

FEGLI Open Season Frequently Asked Questions

The Federal Employees' Group Life Insurance Program (FEGLI) Open Season will run **September 1, 2016 through September 30, 2016**. This is the first FEGLI Open Season since 2004. **Please Note: FEGLI Open Season is available only to active employees who were hired in a benefits-eligible position before October 1, 1987.**

Who is eligible to participate in the FEGLI Open Season?

FEGLI Open Season is available only to active employees who were hired in a benefits-eligible position before October 1, 1987. Retirees are not eligible for enrollment changes.

What types of elections can employees make?

Employees who are not enrolled in the FEGLI Program can elect Basic and any or all of the optional coverages. Employees who are already enrolled in the FEGLI Program can increase their coverage, up to the maximum available, or change their coverage.

Do employees have to prove insurability?

No. Employees can elect coverage during this Open Season without having to prove insurability, pass a physical exam, or answer health questions.

How do I enroll?

DCHR recommends employees enroll online via PeopleSoft at <https://ess.dc.gov> from **Thursday, September 1 through Friday, September 30, 2016**. Enrollment instructions are available online at <http://dchr.dc.gov/page/federal-employees-group-life-insurance-fegli-open-season>.

Is there an alternative to enrolling online?

Employees should enroll online via PeopleSoft. Employees who are unable to complete their enrollment online will need to contact the Benefits and Retirement Administration at dchr.benefits@dc.gov to complete FEGLI Election Form (SF 2817) and FEGLI Designation of Beneficiary Form (SF 2823) before September 30.

Please Note: Employees making an Open Season election must sign on the form for **ALL** coverage they wish to have – not just the new coverage they are electing during the Open Season. *Any coverage not signed for on the SF 2817 will be cancelled/waived, effective with the effective date of the Open Season election.*

What should employees do if they have no changes?

Only employees who want to enroll or change coverage need to complete an election form. An employee who takes no action during the Open Season will keep the same coverage he/she had before the Open Season. Any coverage previously waived will remain waived.

When will Open Season elections become effective?

Open Season elections become effective on the first day of the first pay period that:

- Begins on or after October 1, 2017, and
- Follows a pay period during which the employee met the pay and duty status requirements described below.

For most employees on a biweekly pay period, this will be October 1, 2017.

When do employees start paying premiums for Open Season coverage?

Employees will start paying premiums for their new coverage only when that coverage becomes effective, but not sooner than October 1, 2017.

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.

What are the types of coverage?

- **Basic:** Coverage on the employee's life equal to the employee's annual rate of basic pay, rounded up to the next even \$1,000, plus \$2,000.
- Three types of optional insurance:
 - **Option A – Standard:** Covers the employee's life for \$10,000.
 - **Option B – Additional:** Covers employee's life for one, two, three, four, or five times the annual rate of basic pay rounded up to the next \$1,000.
 - **Option C – Family:** Covers the lives of the employee's spouse and eligible children. An employee 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.

An employee must elect or already have Basic to elect any Optional insurance. For more information on the types of coverage available, including information on Accidental Death and Dismemberment coverage (part of Basic and Option A) and the Extra Benefit for employees under age 45, please see the "Your FEGLI Life Insurance – For Federal Employees" video at www.opm.gov/life.

How do changes affect employees planning to retire in the next five years?

For any life insurance coverage you wish to take into retirement, you must have that coverage for your last five years of service. So, if you plan to retire before October 2022, you should take that into consideration.

Are employees on workers' compensation eligible to participate?

Employees who are in their first 12 months of workers' compensation are eligible, but must meet pay and duty status requirements before their coverage can come into effect. Please see below for additional information about pay and duty status requirements.

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 full-time employee on a monthly pay period must be in pay and duty status for at least 64 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: 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.**

Is there anything else I need to do to enroll or make changes during the FEGLI Open Season?

You must designate a beneficiary to complete your FEGLI Open Season enrollment. This is very important because it designates who should receive your death benefits. You can designate a beneficiary online when enrolling via PeopleSoft. For more information on designating beneficiaries through PeopleSoft, please see our instructions at <http://dchr.dc.gov/publication/how-add-andor-change-beneficiaries>.

Where can I get more information?

For more information, please see the following:

US Office of Personnel Management FEGLI Program Office

(202) 606-1413

fegli@opm.gov

www.opm.gov/life

DCHR Benefits & Retirement Administration

(202) 442-7627

dchr.benefits@dc.gov

<http://dchr.dc.gov/page/federal-employees-group-life-insurance-fegli-open-season>