

Subject: All CPF E-mail – FEGLI 2004 Open Season

Sent: Wednesday, 25 August 04

The 2004 Federal Employees Group Life Insurance (FEGLI) Open Season begins 1 Sep 04 and runs through 30 Sep 04. This is the first FEGLI Open Season since 1999. During this Open Season, employees on FEGLI-eligible positions may elect to enroll in the program (if they don't have Basic Life insurance now) or change or increase their current coverage, without having a physical examination or answering any medical questions.

Air Force-serviced civilian employees will submit their Open Season elections electronically via the web-based Employee Benefits Information System (EBIS) or the BEST automated phone system. Employees in a nonpay status, including reservists on Leave Without Pay-Uniformed Services (LWOP-US), may submit an electronic election to enroll or increase coverage just as if they were at work. Elections for employees in a non-pay status must also be made during the Open Season timeframe, 1-30 Sep 04. Open Season elections will become effective on the first day of the first pay period that begins on or after 1 Sep 05 (which is 4 Sep 05 for most Air Force-serviced employees) **and** that follows a pay period in which they meet pay and duty status requirements.

Attached is a copy of the FEGLI 2004 Open Season Public Affairs article which was recently released. Additional information on the Open Season is available on the BEST Homepage under "FEGLI Open Season Sep 04" (<http://www.afpc.randolph.af.mil/dpc/best/FEGLI%20Open%20Season%20Sep%2004.htm>) and "Life Insurance" (<http://www.afpc.randolph.af.mil/dpc/best/feqli.htm>). In addition, an article on the Open Season has been included in the Aug 04 edition of the BEST Newsletter, scheduled for release in a few days.

If employees have any questions regarding the 2004 FEGLI Open Season, they may reach a BEST counselor by calling 1-800-616-3775 (Press 2 for Civilian and then Press 2 for Benefits and Entitlements). Employees located in foreign areas will dial the toll-free AT&T direct access number for the country in which located, then 800-997-2378. Hearing impaired employees may reach a counselor by calling TDD 1-800-382-0893, or commercial 565-2276 if within the San Antonio Texas area. Benefits counselors are available Monday through Friday, 7 a.m. to 6 p.m. Central Standard Time.

If you have electronic capability, please forward this E-mail to all directorates/organizations at your base and ask that they forward it to all levels within their organization. As always, we appreciate your support.

Chief, Benefits and Entitlements
Air Force Personnel Center

Attachment:
Publicity Article – FEGLI 2004 Open Season

Air Force civilians get opportunity to make life insurance changes

By Master Sgt. Ron Tull

AFPC Public Affairs

RANDOLPH AIR FORCE BASE, Texas - Federal employees will have the chance to enroll or make changes to their group life insurance as part of a special open season from Sept. 1 to 30. The event is in celebration of the program turning 50 years old.

"We estimate 127,000 Air Force employees will be eligible to enroll or increase their life insurance," said Maria Molly, chief of benefits and entitlements at the Air Force Personnel Center here.

"The last time federal employees were allowed to make these kinds of changes was five years ago," Ms. Molly said. "Normally it would take a 'qualifying life event' or the employee getting a physical at their expense. This open season doesn't require a physical or answering any questions about one's health."

The Federal Employees' Group Life Insurance program consists of basic life insurance coverage and three options that include coverage for up to five times an employee's base salary plus coverage for family members. In most cases, a new employee is automatically covered by basic life insurance. The types and amounts of coverage's available are not changing.

Newly elected coverage won't be effective until after Sep. 1, 2005. The reason for the delay is to prevent employees increasing coverage only when they know they need it, resulting in a high number of immediate claims, according to the Office of Personnel Management. Such claims increase the program's costs.

"This is a great opportunity, but I urge everyone to do their homework and remember that the premiums increase with age," Ms. Molly said.

Information about the FEGLI program and the open season is online at www.afpc.randolph.af.mil/dpc/best/menu.htm.

There's a calculator available to assist in computing premium cost at www.opm.gov/calculator/worksheet.asp.

Air Force-serviced civilian employees can make open season elections electronically via the Benefits and Entitlements Service Team automated Web or phone system. The web-based Employee Benefits Information System is located at www.afpc.randolph.af.mil/dpc/BEST_GRB/EBIS.htm. Employees in the United States can reach the automated phone system by dialing 1-800-616-3775. Overseas employees will first dial a toll-free AT&T Direct Access Number for the country they are calling from and then enter 800-997-2378.

Hearing impaired employees may reach a benefits counselor by calling toll-free TDD 1-800-382-0893, or if located in the San Antonio, Texas area, (210) 565-2276. Benefits counselors are available weekdays from 7 a.m. to 6 p.m. Central Time.

The federal government established the FEGLI program on Aug. 29, 1954. It is the largest group life insurance program in the world, covering more than 4 million federal employees and retirees, as well as many of their family members.