

COVERAGE

BASIC INSURANCE: AUTOMATIC COVERAGE

- Acquiring Basic Insurance
- Break in Service of Less than 180 Days
- Effective Date of Basic Coverage

OPTIONAL INSURANCE: ELECTION

- Insurance Not Automatic
- Who Can Elect?
- When Can You Make the Election?
- How Do You Make an Election?
- Belated Election
- Effective Date of Optional Insurance

WAIVER/CANCELLATION OF INSURANCE

- Waiving Basic Insurance as a New Employee
- Waiving Optional Insurance as a New Employee
- Cancelling Basic Insurance
- Cancelling Optional Insurance
- 1981 Automatic Cancellation of Optional Insurance

CANCELLING A WAIVER

- Break in Service of 180 Days or More Automatically Cancels Waiver
- Requirements for Cancelling Your Waiver of Basic Insurance
- If You Want to Cancel Your Waiver of Optional Insurance
- How to Cancel a Waiver
- Effective Date of Insurance After Cancellation of a Waiver
- If Coverage is Denied
- 1981 Automatic Cancellation of Waiver
- Option A Coverage Prior to 1981
- Effect of a Life Event on a Waiver
- How Many Multiples of Option B Can Be Obtained or Added Due to a Life Event?
- How Many Multiples of Option C Can Be Obtained or Added Due to a Life Event?
- When Can You Make the Election?
- Election of Option C for Child Incapable of Self-Support
- Effective Date of Option B Obtained with a Life Event
- Effective Date of Option C Obtained with a Life Event

EMPLOYING OFFICE RESPONSIBILITIES

- Counseling for New Employees
- If You Have Prior Federal Service

OPEN SEASONS

- Schedule
- Elections Allowed
- Effective Date of Open Season Elections
- Pay and Duty Status
- Belated Open Season Changes
- Open Season History

NONPAY STATUS

- Continued Coverage
- Temporary Appointments
- Appointments to Employee Organizations
- Appointments to State or Local Governments or Institutions of Higher Education
- Transfers to International Organizations

BASIC INSURANCE: AUTOMATIC COVERAGE

Acquiring Basic Insurance

As a Federal employee, you automatically have Basic insurance (unless you are in a category of employees specifically excluded by law or regulation), unless you waive it on the Life Insurance Election form (SF 2817).

You have the first 31 days from becoming eligible for coverage to change your mind about waiving coverage. If you have waived coverage and then decide you want it, complete a new SF 2817. Your employing office will void your previous waiver and note on that waiver that it is superseded by the new election. You will automatically have Basic coverage and you will owe premiums from your first day of eligibility. (You may also elect Optional coverage at the same time.) The last SF 2817 that you submit to your employing office within that first 31-day period of eligibility is the election that governs.

Break in Service of Less than 180 Days

If you are returning after a break in service of less than 180 days, any prior waiver of coverage remains in effect. You automatically get whatever life insurance you had before leaving Government, if any, and do *not* get an opportunity to make a new election to increase coverage (you can cancel or decrease coverage at any time, unless you have a valid assignment in effect).

Exception: if you had a qualifying life event (e.g., marriage, divorce, death of your spouse, acquiring an eligible child) during your separation from covered service or during the 60-day period immediately before your separation, you will have 31 days from the date of reinstatement or 60 days from the date of the event, whichever gives you more time, to enroll or increase the multiples of Option B or Option C, as applicable.

Effective Date of Basic Coverage

New Employees

Coverage is effective on the day you enter on duty in pay status, unless you have a waiver of coverage from previous employment that remains in effect.

Transferred Employees

Coverage is effective on the day you enter on duty in pay status in the new position, unless you have a previous waiver that remains in effect.

Employees Who Return to Pay and Duty Status after More Than 12 Months' Nonpay Status

The coverage you lost after 12 months in nonpay status is automatically restored on the day you enter on duty in pay status. *Exception:* your coverage will not be restored if you return to a position that is excluded from FEGLI coverage by law or regulation.

OPTIONAL INSURANCE: ELECTION

Insurance Not Automatic

Unlike Basic insurance, Optional insurance is *not* automatic. You must specifically elect it.

Who Can Elect?

You may elect Optional insurance if you have Basic insurance and do not have a previous waiver of Optional insurance that is still in effect.

You are not eligible for Optional insurance if you have a waiver of Basic insurance that is still in effect.

When Can You Make the Election?

You must make the election within the first 31 days of becoming eligible for coverage, unless a previous election from earlier employment remains in effect. The 31-day time period begins on the first day you are at work in pay and duty status. You must make the election within the first 31 days of becoming eligible for coverage, unless a previous election from earlier employment remains in effect. The 31-day time period begins on the first day you are at work in pay and duty status.

How Do You Make an Election?

To elect Optional insurance, you must complete the Life Insurance Election form (SF 2817) stating which type(s) of Optional insurance you want.

If you fail to elect Optional insurance you are considered to have waived Optional insurance.

Belated Election

Within 6 months of becoming eligible for FEGLI, your employing office can accept a belated election if:

- Your employing office determines that you didn't make the election on time because of reasons beyond your control, *and*
- Your employing office makes this determination within six months after you first became eligible.

If both these conditions are met, your employing office must notify you. You then have another 31-day period from the date of the notification in which to make the election.

If your employing office accepts a belated election, it must record on the Life Insurance Election form (SF 2817) that it determined you were unable to make the election on time for reasons beyond your control and give the date you were notified of the determination.

These belated election procedures do NOT apply to FEGLI changes due to a Life Event.

Effective Date of Optional Insurance

Timely Elections

Optional insurance is effective on the first day you actually enter on duty in pay status on or after the day your employing office receives the election.

Belated Elections

A belated election of Optional insurance is effective retroactive to the pay period beginning immediately after the one in which you first became eligible. You must pay the back premiums.

WAIVER/CANCELLATION OF INSURANCE

Waiving Basic Insurance as a New Employee

If you are a new employee and don't want Basic insurance, you must waive the insurance by completing the Life Insurance Election form (SF 2817) and filing it with your employing office before the end of your first pay period. If you do not complete the SF 2817, you will automatically get Basic insurance.

When you waive Basic insurance, you automatically waive Optional insurance. No withholdings will be made from your first paycheck.

Waiving Optional Insurance as a New Employee

If you are a new employee and do not want Optional insurance, complete the Life Insurance Election Form (SF 2817) waiving any or all types of Optional insurance and file it with your employing office. You waive Optional insurance by electing only the types of insurance you want to have on the SF 2817. If you do not complete the SF 2817, you will automatically get Basic insurance.

If you do not elect a particular type of Optional insurance, you are considered to have waived it.

If you elect fewer than 5 multiples of Option B or Option C coverage, you are considered to have

waived the multiples not elected.

Example

Allison is a new employee and she elects Basic, Option A and two multiples of Option B coverage. By doing so, she is waiving multiples 3-5 of Option B coverage and multiples 1-5 of Option C coverage.

Cancelling Basic Insurance

Unless you have assigned your insurance, you may cancel your Basic insurance at any time by completing the Life Insurance Election form (SF 2817) and filing it with your employing office. The cancellation is effective, and Basic insurance stops, at the end of the pay period in which you properly file the waiver. When you cancel Basic insurance, you automatically cancel all forms of Optional insurance.

Cancelling Optional Insurance

You may cancel any or all types of Optional insurance you carry at any time by electing only the types of insurance you still want to have on the Life Insurance Election form (SF 2817). In doing so, you cancel the type(s) of Optional insurance you don't want. Exception: If you have assigned your insurance, you cannot cancel your Option A or Option B coverage.

Cancelling Optional insurance has no effect on Basic insurance.

Your cancellation is effective, and Optional insurance stops, at the end of the pay period in which you properly file the waiver with your employing office. Exception: If you cancel Option C because you do not have any eligible family members, the effective date is retroactive to the end of the pay period in which there stopped being any eligible family members.

Example

Minh has Basic, Option A, and three multiples of Option B coverage. He wants to cancel his Option A coverage and reduce his Option B coverage to one multiple. On his Life Insurance Election form (SF 2817), he elects Basic and one multiple of Option B. This action cancels his Option A coverage and two multiples of Option B coverage.

1981 Automatic Cancellation of Optional Insurance

Prior to April 1, 1981, the only Optional insurance available was what is now Option A.

If you elected Optional insurance on or before February 28, 1981, the election was automatically cancelled effective at the end of the pay period which included March 31, 1981.

Exception: If you did not actually enter on duty in pay status during the first pay period which began on or after April 1, 1981, the election was automatically cancelled on the first day after the end of the next pay period in which you did actually enter on duty in pay status.

CANCELLING A WAIVER

Break in Service of 180 Days or More Automatically Cancels Waiver

If you are reinstated after a break in service of at least 180 days, any previous waiver of insurance is automatically cancelled. Unless you file a new waiver, Basic insurance becomes effective on the first day you actually enter on duty in pay status in a position in which you are eligible for coverage.

You can elect any amount of Optional insurance within 31 days of returning to service, regardless of the coverage you had during previous employment. If you fail to elect any type of Optional insurance, you will automatically get the Optional insurance you carried immediately before your break in service.

This automatic cancellation of waiver became effective April 1, 1981 for Basic and Option A insurance.

Requirements for Cancelling Your Waiver of Basic Insurance

You can become insured by cancelling your waiver of Basic insurance if you meet *both* of the following requirements:

- At least one year has passed since the effective date of your waiver, *and*
- You provide satisfactory medical evidence of insurability.

Exception: Under Public Law 106-398 certain Department of Defense employees may cancel a waiver of Basic insurance without waiting one year and providing medical evidence of insurability.

If You Want to Cancel Your Waiver of Optional Insurance

You may cancel your waiver of Option A and/or Option B and become insured if you meet the same requirements for cancellation of a Basic insurance waiver.

You may elect any number of multiples of Option B. If you elect fewer than five multiples, you are considered to have waived the multiples not elected. (The one year requirement for cancellation of a waiver does not apply if your previous election was limited to fewer than five multiples due to a life event.)

Once you have waived or cancelled any or all multiples of Option C, you can only get the insurance if you have a life event or there is an open season that allows such an election. You may not cancel your waiver of Option C by providing medical evidence of insurability.

How to Cancel a Waiver

If you want to cancel a waiver, you must complete the Request for Insurance form (SF 2822). This form is a combination:

- Request to cancel a waiver,
- Medical certificate, and
- Authorization for insurance.

You must sign the request portion and have your personal doctor complete the medical certificate. You are responsible for any fee charged for medical examination and certification.

Your doctor must send the completed SF 2822 to the Office of Federal Employees' Group Life Insurance (OFEGLI), and OFEGLI must receive the form within 60 days of the date of the medical examination. OFEGLI will review the SF 2822 and return it to your employing office either approving or denying coverage. Your employing office will file the returned SF 2822 in your Official Personnel Folder.

It is important that your employing office notify you of OFEGLI's decision promptly. You are allowed 31 days from the date of OFEGLI's approval to cancel your waiver of Option A and/or Option B, regardless of when your employing office notifies you of OFEGLI's decision.

Effective Date of Insurance after Cancellation of a Waiver

If the Office of Federal Employees' Group Life Insurance (OFEGLI) approves coverage, Basic insurance becomes effective on the first day you actually enter on duty in pay status after the date of OFEGLI's approval, as shown on the Request for Insurance form (SF 2822).

Withholdings begin with that pay period. You do not need to complete another form if Basic insurance is all that you want.

If you want to cancel your waiver of Option A and/or Option B coverage, you must submit a Life Insurance Election form (SF 2817) to your employing office within 31 days following the date of OFEGLI's approval, regardless of when your employing office informed you of OFEGLI's approval. (When you see withholdings for Basic insurance being made from your pay, then you know that your request for insurance was approved.) The effective date is the first day you actually enter on duty in pay status on or after the day the employing office receives the Life Insurance Election form (SF 2817) following the Office of Federal Employees' Group Life Insurance's (OFEGLI) approval.

If you do not enter on duty in pay status within 31 days after the date of OFEGLI's approval, the approval expires and you are not insured. You will then have to start the process over again.

If Coverage is Denied

If the Office of Federal Employees' Group Life Insurance (OFEGLI) denies coverage, you cannot appeal the decision to OPM or the Merit Systems Protection Board. You or your doctor can write OFEGLI to find out why your request was denied.

OFEGLI
P.O. Box 2627
Jersey City, NJ 07303-2627

1981 Automatic Cancellation of Waiver

If you waived Basic and/or Optional insurance on or before February 28, 1981, the waiver was automatically cancelled effective on the first day you entered on duty in pay status on or after April 1, 1981.

Basic insurance coverage was automatically effective on the date of the waiver's cancellation, unless you filed a new waiver of Basic insurance before the end of the pay period during which the coverage became effective.

If you filed an election of Option A during the March 1, 1981, through March 31, 1981, open enrollment period, Option A was effective on the date of the waiver's cancellation. If you didn't file the election form with your employing office during the March 1981 open season, you are considered to have waived Option A on March 31, 1981.

Exception: If you:

- Waived Basic and/or Optional insurance after February 28, 1981, *and*
- Separated, *and*
- Returned to Federal service before December 9, 1983,

the waiver of Basic insurance remained in effect. You were permitted to elect Basic insurance and any form of Optional insurance by applying to your employing office before March 7, 1984. If you did not make such an election and have remained continuously employed without a break in service of at least 180 days, the waiver is considered to remain in effect.

Option A Coverage Prior to 1981

Prior to March 1981, Option A coverage was the only type of Optional insurance available under FEGLI and was called Aoptional coverage.® This coverage first became available in 1968. If your Federal service predates April 14, 1968, that was your first opportunity to elect Option A coverage. If you entered Federal service in a non-excluded position between April 15, 1968 and March 1, 1981, your date of hire was your first opportunity to elect Option A coverage.

If you had previously waived Aoptional coverage® and elected Option A coverage during the March 1981 open enrollment period, but retired less than 5 years later, you were not eligible to continue Option A into retirement since you were not insured for the full period of service during which you were eligible to be insured.

Effect of a Life Event on a Waiver

A life event has no effect on a waiver of Basic or Option A coverage. The waiver cannot be cancelled, and you cannot elect Basic or Option A insurance, because of a life event.

You can elect Option B or Option C or increase the number of multiples you carry (up to five), because of one of these events:

- Marriage,
- Divorce,
- Death of a spouse, or
- Acquiring an eligible child.

How Many Multiples of Option B Can Be Obtained or Added Due to a Life Event?

The number of multiples of Option B that you can obtain or add (up to a total of five) is:

- For marriage, the number of additional family members (spouse and eligible children) acquired with your marriage
- For acquisition of children, the number of eligible children acquired (Exception: you cannot elect or increase Option B because of acquiring a foster child)
- For divorce or death of your spouse, the total number of eligible children you have.

How Many Multiples of Option C Can Be Obtained or Added Due to a Life Event?

You may choose any number of multiples (up to a total of five) of Option C. Unlike Option B, the number of multiples you elect is not tied to the number of eligible family members.

When Can You Make the Election?

You must file the election with your employing office on the Life Insurance Election form (SF 2817), along with proof of the event. You can either file the election before the event, to be followed up with the necessary proof after the event has taken place, or you can file the election and provide the necessary proof no later than 60 days after the date of the event.

Proof of an event may include a marriage certificate, birth records, divorce decree, or death certificate; your employing office determines what is acceptable proof of the event. For Option C elections due to acquiring a foster child, the *proof* is the certification, and the 60-day time limit starts on the day you sign the certification.

This 60-day time limit can be extended if you had a change in family status during a break in service of less than 180 days or during the 60 day period immediately before separation. Also, for Option C only, the time limit can be extended if you had a life event during the year following a waiver of Basic insurance. You will have 31 days from the date of reinstatement (or for Option C, 31 days after you become eligible to cancel a waiver of Basic insurance) or 60 days from the date of the event, whichever gives you more time, in which to enroll in Option B and/or Option C or increase the number of multiples.

Example 1

Dave has Basic insurance and two multiples of Option B. He marries Debbie on July 1. He is eligible to add one multiple to his Option B coverage for a total of three multiples, through August 30. However, on August 15, he separates from service and is reinstated on September 30. He now has until October 31 to increase his Option B coverage.

Example 2

Mary waived Basic insurance on September 30, 2002. She adopts an eligible child on August 11, 2003 and decides she wants to elect Option C coverage. She must first cancel her waiver of Basic insurance, and she has to wait until September 30, 2003 (one year from her waiver) to make her request. Her request to cancel her waiver is approved on October 31, 2003. She has until December 1, 2003 to elect any number of Option C multiples, since this is 31 days from the date of her first eligibility to cancel her waiver.

Election of Option C for Child Incapable of Self-Support

If you elect or increase Option C based solely on acquiring a child age 22 or over, at the time you make the election you must submit to your employing office a doctor's certificate stating that your child is incapable of self-support because of a physical or mental disability that existed before the child reached age 22 and that is expected to continue for more than one year. The certificate must include the name of the child, the type of disability, how long the disability has existed, and its expected future course and duration. The certificate must be signed by the doctor and show his/her phone number and office address.

The criteria for your employing office's determination of the incapability of self support are the same as those for the Federal Employees Health Benefits Program. The employing office must document its determination in your Official Personnel Folder.

Effective Date of Option B Obtained with a Life Event

Option B is effective the first day you actually enter on duty in pay status on or after the day your employing office receives your completed election.

If you submit the SF 2817 BEFORE the event, the effective date is the date of event if you are at work in a pay and duty status on that day; if not at work, then the first day after the event that you come to work in a pay and duty status.

If you submit the SF 2817 AFTER the event, the effective date is the date your human resources office receives the form, if you are at work in a pay and duty status, OR the first day after receipt of the form that you are at work in a pay and duty status.

Effective Date of Option C Obtained with a Life Event

If you file an election before the qualifying event, Option C is effective on the date of the event, regardless of whether you are in pay and duty status. If you file an election after the date of the event but within the eligible time period, Option C is effective on the day the employing office receives your completed election, regardless of whether you are in pay and duty status.

If you are making an Option C election because you have acquired a foster child, the coverage is effective on the later of:

- The date your employing office receives your Life Insurance Election form (SF 2817); or
- The date your employing office receives your certification.

EMPLOYING OFFICE RESPONSIBILITIES

Counseling for New Employees

During the orientation for new employees, your employing office must explain the life insurance program to you and provide you with a copy of the Life Insurance Election form (SF 2817), and the FEGLI booklet, RI 76-21 (RI 76-20 for Postal employees). These booklets are also available on the FEGLI web site www.opm.gov/insure/life.

If You Have Prior Federal Service

When you have previously worked for the Federal or District of Columbia Government, it is important that your employing office determine whether you have an uncancelled waiver of life insurance coverage or assignment of insurance in effect.

If you had a break in service of less than 180 days, any prior waiver of coverage remains in effect. If your break in service was for 180 days or more, any prior waiver of coverage is automatically cancelled. You automatically get Basic insurance (unless you waive it) and you can elect any amount of Optional insurance within 31 days of reinstatement.

If you assigned your insurance and are returning after a break of *less than 31 days*, your assignment remains in effect. If you are returning after a break of *31 days or more*, your assignment is cancelled. If you wish to assign your insurance coverage, you will need to complete a new Assignment of Life Insurance form (RI 76-10).

OPEN SEASONS

Schedule

There are no regularly scheduled open seasons for life insurance. Open seasons are held only when specifically scheduled by OPM.

Elections Allowed

When OPM schedules an open season for life insurance, we will announce the types of changes and elections that will be allowed.

Effective Date of Open Enrollment Elections

OPM will set the effective date for open season elections. We will announce the effective date at the same time we announce the scheduling of an open season. For example: coverage elected during the last open season September 1 – September 30, 2004, becomes effective on the first day of the first pay period that begins on or after September 1, 2005, which immediately followed one in which you meet the pay and duty status requirements.

Pay and Duty Status

Unless specifically announced otherwise, you must be on duty in pay status for at least 32 hours during the preceding pay period before insurance newly elected during an open season becomes effective.

If you are a part-time employee, you must be on duty in pay status for one-half the regularly scheduled tour of duty shown on your current SF 50 for newly elected coverage to become effective.

If you have no regularly scheduled tour of duty or are employed on an intermittent basis, you must be on duty in pay status for one-half the hours customarily worked before newly elected coverage can become effective. Your employing office can determine the number of hours you customarily work by averaging the number of hours you worked in the most recent calendar year quarter prior to the start of the open season.

Belated Open Enrollment Changes

Within 6 months after an open season ends, your employing office may determine that you were unable, for reasons beyond your control, to make a life insurance election during the open season. In this case, if you want to make an election, you must submit a Life Insurance Election form (SF 2817) within 31 days after being notified of the determination. Coverage is retroactive to the first pay period which begins on or after the effective date set by the Office of Personnel Management and which follows a pay period during which you were on duty in pay status for the number of hours specified in “Pay and Duty Status” (unless OPM waived the duty in pay status requirement for that open season). If you don’t file an election within this 31-day time limit, you will be considered to have waived coverage.

Open Season History

Dates	Elections Permitted	Positive Reenrollment Required?	Effective Date:	Pay and Duty Status Requirement?
September 1 – September 30, 2004	All	No	1 st day of the 1 st pay pd beginning on or after September 1, 2005	Yes
April 24 - June 30, 1999	All	No	1st day of 1st pay pd beginning on or after April 23, 2000	Yes
May 22 - July 21, 1995	Basic only	No	1st day of 1st pay pd beginning on or after employing office received SF2817	None
March 29 - April 30, 1993	All	No	1st day of 1st pay pd beginning on or after May 30, 1993	Yes
June 1 - July 1, 1985	All	No	1st day of 1st pay pd beginning on or after August 1, 1985	Yes
March 1 - 31, 1981	All	Yes. If you did not file an election, you automatically had Basic only	April 1, 1981	Yes
March 1 - 31, 1970	All (Options B and C didn't exist)	No	April 1, 1970	Yes
February 14 - April 14, 1968	All (Options B and C didn't exist)	Yes. All previous Basic waivers cancelled 1 st day of 1 st pay pd on/after 2/14/68. You had from 2/14/68 -4/14/68 to elect or decline Optional insurance.	Day after previous waiver was cancelled (unless you filed new Basic waiver). Optional insurance was effective day of employing office receipt.	None

NONPAY STATUS

Continued Coverage

You are entitled to continue life insurance for up to 12 months in nonpay status. No premium payments are required, unless you are receiving Workers' Compensation. Your life insurance coverage terminates at the end of the 12 month period, with a 31-day extension of coverage and a right to convert to an individual policy.

Your 12 month period of continued coverage while in nonpay status may be interrupted by periods of less than four months in pay status, but your 12 month eligibility period is retained. If you return to pay status for four months or more (in a position that is not excluded from life insurance coverage), and then return to nonpay status, you begin a new 12 month eligibility period.

Temporary Appointments

If you are entitled to 12 months of insurance at no cost while in nonpay status and accept a temporary appointment to a position in which you would normally be excluded from insurance, your insurance continues for the *remainder* of the 12 month period and is terminated thereafter.

Your Basic Insurance Amount is based on your higher salaried position. Withholdings are made from your pay in the temporary position.

Appointments to Employee Organizations

If you go into nonpay status to serve as a full-time officer or employee of an employee organization, within 60 days of the start of the nonpay status you may elect to continue life insurance.

Your insurance continues for the length of your appointment, even if the nonpay status lasts longer than 12 months. You must pay to the employing office the full cost of Basic and Optional insurance. There is no Government contribution. You must pay your premiums to your employing office before, during, or within three months after the end of each pay period.

Failure to pay your premiums within this time frame will result in termination of your coverage, subject to the 31-day extension of coverage and conversion privilege. Coverage can not be resumed until you enter on duty in pay status in Federal service. *Exception:* your coverage will be restored retroactively if OPM finds that you were unable to make the premium payments for reasons beyond your control and you made the payments at the first opportunity.

If you elect not to continue your life insurance upon your appointment to an employee organization, your life insurance will continue at no cost to you for the first 12 months of nonpay status and terminate thereafter, subject to the 31-day extension of coverage and conversion privilege.

Appointments to State or Local Governments or Institutions of Higher Education

If you go into nonpay status while assigned to a State or local government or institution of higher

education, your life insurance continues for the length of your assignment, even if the nonpay status lasts longer than 12 months. You must elect to continue life insurance and pay your premiums to your employing office before, during, or within three months after the end of each pay period. Your employing office must continue to pay its contributions as long as you make your payments.

Failure to pay your premiums will result in termination of your coverage, subject to the 31-day extension of coverage and conversion privilege. Coverage can not be resumed until you enter on duty in pay status in Federal service. *Exception:* your coverage will be restored retroactively if OPM finds that you were unable to make the premium payments for reasons beyond your control and you make the payments at the first opportunity.

If you elect not to continue your life insurance upon your appointment to a State or local government or institution of higher education, your life insurance will continue at no cost to you for the first 12 months of nonpay status and terminate thereafter, subject to the 31-day extension of coverage and conversion privilege.

Transfers to International Organizations

You may continue life insurance coverage if you are transferred to an international organization as provided in 5 U.S.C. 3582. You must elect to continue life insurance and pay your premiums to your employing office before, during, or within three months after the end of each pay period. Your employing office must continue to pay its contributions as long as you make your payments.

Failure to pay your premiums will result in termination of your coverage, subject to the 31-day extension of coverage and conversion privilege. Coverage cannot be resumed until you enter on duty in pay status in Federal service. *Exception:* your coverage will be restored retroactively if OPM finds that you were unable to make the premium payments for reasons beyond your control and you make the payments at the first opportunity.

Regulations governing these transfers are in 5 CFR part 352.