

# **FEDERAL EMPLOYEES' GROUP LIFE INSURANCE PROGRAM (FEGLI)**

## **A HANDBOOK FOR EMPLOYEES, ANNUITANTS, COMPENSATIONERS AND EMPLOYING OFFICES**

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### **FGLI AT A GLANCE**

This section provides a summary of the major features of the Federal Employees' Group Life Insurance (FGLI) Program. This information is repeated in the individual chapters of this Handbook. This section also provides links from the summary information to the individual chapter that provides more detailed information on each topic.

### **Insurance In-Force**

The FGLI Program became effective on August 29, 1954. It is the largest group life insurance program in the world, covering over 4 million Federal employees and retirees, as well as many of their family members. In fiscal year 2002, the Program paid over 87,000 claims, totaling more than \$1.9 billion.

### **Law and Regulations**

Public Law 83-598 authorized the creation of the FGLI Program; the law governing the Program is found in chapter 87 of title 5, United States Code. FGLI Program regulations are found in part 870 of title 5, Code of Federal Regulations.

### **Basic Insurance**

As an eligible employee, you are automatically enrolled in Basic insurance, unless you waive this coverage. Basic insurance is based on your annual basic rate of pay, rounded up to the nearest \$1,000, plus \$2,000 (called the Basic Insurance Amount). The Government pays one-third of the cost and you pay two-thirds. FGLI insurance does not build any cash value.

If you are under age 45, you automatically have extra coverage without paying any additional premium. This extra coverage increases the amount of Basic insurance payable at the time of your death, if you die before age 45. An age multiplication factor

is used to determine the amount of the extra benefit and is based on your age at the time of your death.

### **Optional Insurance**

If you have Basic insurance, you may also elect Optional insurance. There is no Government contribution towards the cost of any Optional insurance. There are three types of Optional insurance: Option A (standard optional insurance), Option B (additional optional insurance), and Option C (family optional insurance).

Option A insurance provides \$10,000 of additional coverage.

Option B insurance coverage comes in 1, 2, 3, 4, or 5 multiples of your annual basic rate of pay. Option C coverage insures your spouse for up to 5 multiples of \$5,000 and eligible children for up to 5 multiples of \$2,500.

### **Accidental Death & Dismemberment Benefits**

Accidental death and dismemberment coverage is an automatic part of Basic and Option A insurance for employees. There is no accidental death and dismemberment coverage with Options B and C, nor for annuitants or persons insured as compensationers.

Accidental death and dismemberment benefits are payable when you sustain injuries by accidental means, and within one year afterwards, you die or lose a limb or eyesight. Under Basic insurance, accidental death benefits are equal to your Basic Insurance Amount (without any age multiplication factor) and accidental dismemberment benefits are equal to one-half of your Basic Insurance Amount for the loss of one limb or sight in one eye. Under Option A, accidental death benefits are equal to your Option A coverage and accidental dismemberment benefits are equal to one-half of your Option A coverage for the loss of one limb or sight in one eye.

### **Election**

Unless your position is excluded from coverage by law or regulation, you are automatically enrolled in Basic insurance. If you don't want this coverage, you must either waive it when you first become eligible for coverage or cancel it. You must specifically elect the types of Optional insurance you wish to carry within 31 days of becoming eligible.

### **Initial Decision and Reconsideration**

Your employing office determines whether you are eligible to elect or increase your life insurance coverage. You have the right to ask your employing office to reconsider its initial denial of coverage or the opportunity to change coverage. You must make a request for reconsideration in writing within 30 days from the date of the initial decision.

### **Cost**

The cost of Basic insurance is shared between you and the Government, where you pay 2/3 of the total cost and the Government pays 1/3. Your share of the cost of Basic insurance is \$0.15 biweekly for each \$1,000 of your Basic Insurance Amount. Your age does not affect the cost of Basic insurance.

You pay the full cost of Optional insurance, and the cost depends on your age.

### **Nonpay Status**

Your FEGLI coverage continues while you are in the first 365 days in nonpay status. No premium payments are required, unless you are receiving Workers' Compensation. Your life insurance coverage terminates at the end of this 365-day period, with a 31-day extension of coverage and right to convert to an individual policy.

### **Effective Date**

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

### **Waiver/Cancellation of Insurance**

When you first become eligible for FEGLI coverage, you must specifically waive Basic insurance if you do not want it. If you don't want any Optional insurance, you do not have to do anything. When you do not elect the full amount of Optional insurance available, you are waiving any Optional insurance not chosen.

You may cancel your Basic and/or Optional insurance coverage at any time. When you cancel Basic insurance, you automatically cancel all Optional insurance you have. Cancelling Optional insurance has no effect on Basic insurance.

The cancellation is effective at the end of the pay period in which it is filed with your employing office.

### **Cancellation of Waiver**

You can obtain Basic insurance and/or Options A and B by cancelling your waiver if at least one year has passed since the effective date of your waiver and you provide satisfactory medical evidence of insurability. You must have Basic insurance to elect Optional insurance.

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 from the date of the medical examination. If OFEGLI approves coverage, Basic insurance becomes effective on the first day you enter on duty in pay status after OFEGLI's approval.

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. The effective date is the first day you enter on duty in pay status on or after the day your employing office receives your Life Insurance Election form after OFEGLI approves your request.

### **Cancellation of Waiver Due to Life Event**

You can cancel a waiver of Option B and/or Option C (or increase the multiples you carry) because of one of these events:

- marriage;
- divorce;
- death of a spouse;
- acquiring an eligible child.

You must file the election with your employing office on an SF 2817, Life Insurance Election form, along with proof of the event, no later than 60 days after the date of the event.

### **Effect of Separation from Service on Waiver**

When you return to work after a break in service of **less than 180 days**, you automatically get whatever life insurance coverage you had before leaving Government service. Any previous waiver of coverage remains in effect.

When you return to work after a break in service of **180 days or more**, any previous waiver of coverage is automatically cancelled. Unless you file a new waiver, you will have Basic insurance coverage. You can elect any type of Optional coverage within 31 days of returning to service. If you do not submit an election of Optional insurance, you will get whatever Optional insurance you had before you separated, and you will be considered to have waived any other Optional insurance.

### **Open Seasons**

There are no regularly scheduled open seasons to elect or increase coverage under FEGLI. Open seasons are held only when specifically scheduled by OPM. Life insurance open seasons are held quite infrequently, and you should not count on one occurring any time soon. You will receive plenty of notice if and when there is another open season.

An open season was held April 24, 1999 through June 30, 1999. The last full open season before that was in 1993.

### **Who Provides the Insurance?**

The FEGLI Program is underwritten by several private insurance companies, which share the risk of providing this insurance to enrollees. The Office of Federal Employees Group Life Insurance (OFEGLI), a unit of Metropolitan Life Insurance Company, processes and pays claims and performs other administrative functions.

OFEGLI's mailing address is P.O. Box 2627, Jersey City, NJ 07303-2627; its street address is 2 Montgomery St., Jersey City, NJ 07302-3802. The phone number is 1-800-OFE-GLIA (or 1-800-633-4542). The overseas number is 212-578-2975.

### **Termination of Insurance**

Your life insurance stops when:

- you waive or cancel it;
- you are separated from service;
- you complete 12 months in nonpay status;
- you move to a position that is excluded from FEGLI coverage;
- you retire and are not eligible to continue coverage into retirement;
- your annuity terminates; or
- your compensation stops (or when the Office of Workers' Compensation Programs finds that you are able to return to duty).

### **31-Day Extension of Coverage**

When your life insurance terminates, except by your waiver or cancellation, your coverage automatically continues without cost for another 31 days.

### **Conversion of Insurance**

When your life insurance terminates, except by your waiver or cancellation, you are entitled to convert to an individual policy. You may convert all or any part of your Basic and Optional coverage. No medical examination is required. You must request conversion information within 31 days from the date of the terminating event. Conversion is effective at the end of the 31-day extension of coverage.

### **Eligibility for Life Insurance After Retirement**

When you retire, you are eligible to continue Basic insurance - or have it reinstated - if you meet all of the following requirements:

- you are entitled to retire on an immediate annuity under a retirement system for civilian employees;
- you have been insured for the 5 years of service immediately before the date your annuity starts, or for the full period(s) of service during which you were eligible to be insured if less than five years; and
- you have not converted to an individual policy. (If it is not determined that you are eligible to continue FEGLI coverage as an annuitant until after you have converted, your FEGLI enrollment can be reinstated. The conversion policy must be voided, and the premiums already paid on the policy must be refunded to you.)

Breaks in service are not counted when the 5 years of service requirement is determined.

You must meet the same requirements to continue Optional insurance into retirement.

The requirements for continuing life insurance as a compensationner are similar.

### **Amount of Life Insurance After Retirement**

The amount of Basic insurance and Option A that you can continue as an annuitant or compensationner is the amount you had at the date of your separation or completion of 12 months in nonpay status, whichever is earlier. The amount of Option B and Option C that you can continue is the fewest number of multiples in force during the entire 5-year period of service required to continue Options B and C (or you can choose fewer multiples).

### **Post-65 Reduction in the Amount of Insurance**

If you are eligible to continue your Basic insurance as an annuitant or compensationner, you must choose the amount of Basic insurance you want to continue after age 65 (or retirement, if later). The choices are 75% Reduction, 50% Reduction, and No Reduction. You must elect No Reduction if you previously elected a partial living benefit. Option A insurance automatically reduces when you reach age 65 (or retire, if later).

The reduction starts at the beginning of the 2<sup>nd</sup> month after your 65<sup>th</sup> birthday or the beginning of the 2<sup>nd</sup> month after the date of your retirement, if later.

If you choose 75% Reduction, your Basic insurance in force reduces by 2% of the original amount each month until the original amount has been reduced by 75%. If you choose the 50% Reduction, your Basic insurance in force reduces by 1% of the original amount each month until the original amount has been reduced by 50%. If you choose No Reduction, 100% of the Basic Insurance Amount is payable as a death benefit.

You can cancel the 50% Reduction or No Reduction election at any time. You then automatically get the 75% Reduction. You cannot change a 75% Reduction election and you cannot change from No Reduction to the 50% reduction.

The cost of Basic insurance depends on the reduction election you make.

Option A coverage reduces by 2% of the original amount each month until the original amount has been reduced by 75%.

The cost of Option A for an annuitant or compensationner is the same as that for an employee, until the month after your 65<sup>th</sup> birthday (or retirement, if later). Withholdings stop at that point, and Option A insurance is free.

At the time you retire or become insured as a compensationner, you must choose how many of your Option B and/or C multiples you want to continue. You must also choose whether to have all of those multiples reduce (AFull Reduction@) or none of them reduce (ANo Reduction@) after age 65 (or retirement, if later).

Shortly before your 65<sup>th</sup> birthday (or shortly after your retirement/compensation is processed, if you're already 65 or older), you will be sent a letter reminding you of the election you made and the cost of the Optional insurance. At that time you will be able to change your election, and you will be able to choose to have some multiples reduce and some not reduce.

If you choose Full Reduction, each multiple reduces by 2% of the original amount each month until the amount has been reduced by 100%. The reduction starts at the beginning of the 2<sup>nd</sup> month after your 65<sup>th</sup> birthday or the beginning of the 2<sup>nd</sup> month after your retirement, if later. Until the reduction starts, you pay the same premiums as active employees, appropriate to your age. Withholdings stop when the reduction starts, and Options B and/or C are free. Coverage stops at 12:00 noon on the day before the 50<sup>th</sup> reduction, and thereafter no benefits are payable.

If you choose No Reduction, your Options B and/or C coverage will not reduce at all. After age 65, you will continue to pay the same premiums as active employees, appropriate to your age.

### **Order of Precedence**

When you die, the Office of Federal Employees' Group Life Insurance (OFEGLI) will pay benefits to your survivors according to the order of precedence set out by law.

If you assigned ownership of your insurance (usually by filing an RI 76-10, Assignment of Life Insurance), OFEGLI will pay:

First to the beneficiary(ies) the assignee(s) validly designated;  
Second, if none, to the assignee(s).

If you did not assign ownership and there is a valid court order on file with your agency or OPM, as appropriate, OFEGLI will pay benefits according to the court order.

If you did not assign ownership and there is no valid court order on file with your agency or OPM, as appropriate, then OFEGLI will pay:

First, to the beneficiary(ies) you validly designated;  
Second, if none, to your widow or widower;  
Third, if none of the above, to your child or children and the descendants of any deceased children (a court will usually have to appoint a guardian to receive payment for a minor child);  
Fourth, if none of the above, to your parents in equal shares, or the entire amount to the surviving parent;  
Fifth, if none of the above, to the court-appointed executor or administrator of your estate;  
Sixth, if none of the above, to your other next of kin entitled under the laws of the State where you lived.

Option C benefits are paid to you upon the death of your spouse or eligible child(ren).

### **Designation of Beneficiary**

You must designate a beneficiary if:

- you want benefits to go to a person, firm, organization, or other legal entity not listed in the order of precedence;
- you want benefits to be paid in a different order from the order of precedence;



- you want benefits to go to a trust you have established for your minor children; or
- evidence of a valid marriage or dissolution of a marriage is not readily available.

The right to designate a beneficiary is a personal right that cannot be exercised by anyone other than you as the insured individual. *Exception:* If your insurance has been assigned, only the assignee(s) has(have) the right to make a designation.

Designations cannot be made by someone with a power of attorney or by a court-appointed guardian, conservator, trustee, or committee.

Completing a Designation of Beneficiary form (SF 2823) is the preferred way for you to make a designation for your FEGLI benefits. Your signature must be witnessed by two persons who are not named as beneficiaries. Your employing office must receive the form before you die.

You must ensure that your designation of beneficiary remains accurate and reflects your intentions.

### **Changing or Cancelling Designations**

Unless you have assigned your insurance, or (effective July 22, 1998) your employing office has received a court order requiring benefits to be paid to a specific person(s), you have the right to change or cancel your designation of beneficiary at any time, without the knowledge or consent of any previous beneficiary.

To change a designation of beneficiary, you complete a new Designation of Beneficiary form (SF 2823) and submit it to your employing office (or retirement system, if you are an annuitant, or OPM, if you are insured as a compensationner).

Your designation of beneficiary is automatically canceled 31 days after your insurance terminates. If you convert your insurance to a private policy, your FEGLI designation does not convert.

When you retire and are eligible to continue your FEGLI as an annuitant, any valid designation of beneficiary on file with your employing office remains valid, unless your annuity terminates or you change or cancel the designation.

### **Assignment**

Assignment is the transfer of ownership of life insurance to another individual, corporation, or trustee. You are still the insured person, but you no longer own the insurance. Assignment is voluntary and irrevocable.

When you make an assignment, you assign Basic insurance, and Option A and Option B insurance if you have them. You can't assign dismemberment insurance or Option C. You can not make a partial assignment or assign only one type of insurance.

After making the assignment, you continue to pay the premiums.

### **Rights After Assignment**

After you assign your insurance, the assignee has the right to:

- Cancel or reduce insurance
- Change your Basic post-65 reduction election to 75% Reduction
- Designate and change beneficiaries
- Convert to a private policy when FEGLI terminates
- Reassign the insurance
- Change your Option B post-65 reduction election from No Reduction to Full Reduction.

You still have the right to:

- Continue Option C coverage, if you have it
- Elect more insurance (all of the new insurance, except Option C, will come under the existing assignment)
- Elect a post-65 reduction
- Change your Option B post-65 reduction election from Full Reduction to No Reduction
- Change your Option C post-65 reduction election.

### **Assignment and Payment of Benefits**

An assignment automatically cancels your prior designation of beneficiary. Once your assignment becomes effective, only your assignee has the right to designate a beneficiary for your life insurance proceeds. When you die, benefits are paid to your assignee's beneficiary. If your assignee doesn't designate a beneficiary, benefits are paid to your assignee.

### **Living Benefits**

Living benefits are life insurance benefits paid to you while you are still living, rather than paid to a beneficiary or survivor when you die. You can elect a living benefit if you have been diagnosed as terminally ill with a life expectancy of nine months or less, and you haven't assigned your insurance.

Only Basic insurance is available for living benefits. Optional insurance can't be paid as a living benefit. If you are an employee, you can elect either a full living benefit (all of your Basic insurance) or a partial living benefit (expressed as a multiple of \$1,000). Annuitants and compensationers can elect only a full living benefit.

You can't elect a living benefit if you have assigned your insurance. If you elect a living benefit, you may assign any remaining insurance.

The Basic Insurance Amount for an employee who elects a living benefit can't change. Even if your salary changes, the post-election Basic Insurance Amount remains the same. The age multiplication factor also will not change. When you retire, you must choose No Reduction for your post-65 reduction election.

If you elect full a living benefit, withholdings and contributions for Basic insurance stop.

If you elect a partial living benefit, withholdings and contributions are based on your post-election Basic Insurance Amount. All Optional insurance you carry remains in place, and withholdings for Optional insurance continue.

### **Filing a Claim**

If you were employed at the time of your death, your claimant(s) should notify the employing office where you were last employed of your death. Your employing office will provide each claimant with a Claim for Death Benefits (Form FE-6). Each claimant must submit a separate claim form to your employing office or directly to OFEGLI if instructed to do so by the employing agency.

If you were retired or insured as a compensationner at the time of your death, your claimant(s) should provide notification of your death to OPM at 1-88USOPMRET (1-888-767-6738) or (202) 606-0500 within the Washington metropolitan area. OPM will provide each claimant with a Claim for Death Benefits (Form FE-6). Each claimant must submit a separate claim form to the Office of Federal Employees' Group Life Insurance (OFEGLI) at P.O. Box 2627, Jersey City, NJ 07303-2627.

The Office of Federal Employees' Group Life Insurance (OFEGLI) can only pay death benefits after it has received:

- Claim for Death Benefits (Form FE-6);
- satisfactory proof of death, including a certified copy of the death certificate; and
- Agency Certification of Insurance Status (SF 2821).

The amount of death benefit payable is always the amount of insurance in force on the date of your death. The death benefit is payable regardless of the cause of death, including suicide (accidental death and dismemberment benefits are not payable for suicide).

### **Payment of Claims**

Beneficiaries receiving less than \$5,000 will receive a single check for the entire amount. Beneficiaries receiving \$5,000 or more will automatically receive a money market account checkbook.

Life insurance benefits cannot be paid to a minor directly. The age of adulthood for the FEGLI Program is 18, unless the state in which the minor lives has established a lower age of adulthood. In that case, the lower age applies.

When a minor is entitled to payment of benefits, the Office of Federal Employees' Group Life Insurance (OFEGLI) will:

- pay the court-appointed guardian of the minor child's estate;
- pay the parents of the minor child, *if* the proceeds are \$10,000 or under; or
- hold the proceeds on deposit until the minor child reaches adulthood.

### **FEGLI Handbook**

The FEGLI Handbook provides the policies and procedures of the Program and provides additional guidance to those enrolled in the FEGLI Program, their employing offices, and beneficiaries. It is divided into several sections, as listed in the Index. The FEGLI Handbook is only available on-line.

These policies and procedures reflect operations under title 5 U.S.C. This guidance does not cover any authority that individual agencies, such as the U.S. Postal Service, may have under different laws.

### **OPM RESPONSIBILITIES**

OPM has the overall responsibility for administration of the FEGLI Program. This includes:

- Receiving all payments to the Employees' Life Insurance Fund (the Fund)
- Depositing these payments in the Treasury of the United States
- Authorizing payment of life insurance premiums from the Fund to the Office of Federal Employees' Group Life Insurance
- Determining whether retiring employees and employees receiving workers' compensation benefits are eligible to continue life insurance coverage. (For retirement systems other than the Civil Service Retirement System [CSRS] and the Federal Employees Retirement System [FERS], OPM bases its determinations on certifications by the administrative office of the system involved.)
- Publishing regulations, forms and documents (such as the FEGLI Booklet and Handbook)
- Providing guidance to employing offices
- Administering the life insurance contract

### **OFEGLI RESPONSIBILITIES**

The Office of Federal Employees' Group Life Insurance's (OFEGLI) responsibilities include:

- Processing and paying claims
- Determining whether you are eligible for a living benefit
- Determining your eligibility to cancel a waiver of insurance based on medical evidence
- Processing requests for conversion.

### **AGENCY RESPONSIBILITIES**

#### **Headquarters Insurance Officer**

The head of each agency must designate a person to serve as the headquarters Insurance Officer (Insurance Officer) for the agency. The agency head must notify OPM in writing of the designee's name or any change in the designation. The Insurance Officer is OPM's contact for agency-wide insurance matters.

Agency heads can send their notification to Office of Personnel Management, Retirement and Insurance Service, Agency Services Division, P.O. Box 57, Washington, DC 20044 or fax the notification to 202-606-1108.

#### **Field Installation Responsibilities**

The head of each agency must arrange for the designation of employees at the employing office level who will be responsible for making the necessary certifications in individual cases involving claims, notices, or other information.

An agency may also delegate responsibility for counseling and advising employees and maintaining records to decentralized local operating offices or field installations.

### **Counseling**

Agencies must make available to employees - particularly those approaching retirement - insurance information and counseling. Agencies must become especially familiar with the participation requirements for continuing Basic and Optional insurance at the time of retirement (as stated in this Handbook) and make this information available to employees, especially those considering retirement. OPM encourages agencies to develop counseling programs which meet the needs of their own employees. OPM will provide the necessary technical assistance on insurance benefits to headquarters Insurance Officers upon request.

### **Other Agency Responsibilities**

Agencies are also responsible for:

- Determining your eligibility for coverage under OPM's regulations
- Performing reconsiderations of initial decisions regarding life insurance coverage upon your written request
- Obtaining an election form from you if you are eligible for life insurance
- Verifying prior insurance elections if you have previous Federal service
- Advising you of the requirements that you must meet before you can cancel previously-filed insurance waivers
- Informing you of your right to convert your insurance at the time group coverage ends, other than by voluntary cancellation
- Withholding premiums from your pay
- Sending and reporting withholdings and contributions to OPM
- Maintaining insurance records
- Ordering and stocking insurance forms
- Issuing necessary forms, descriptive booklets, and certifications
- Providing information and counseling
- Giving assistance to persons filing claims
- Providing prepayment verification to OFEGLI when requested
- Maintaining Designation of Beneficiary forms.

### **Life Insurance Questions**

Agency personnel offices and field installations must direct their questions to the agency headquarters Insurance Officer.

Designated headquarters Insurance Officers can direct their questions to the Office of Personnel Management, Retirement and Insurance Service, Office of Insurance Programs, Insurance Policy and Information Division, Washington, DC 20415.

## **ENROLLEE RESPONSIBILITIES**

Your responsibilities include:

- Being informed of the aspects of the FEGLI Program that affect you
- Filing a Designation of Beneficiary form when the order of precedence is not satisfactory and filing a new form when your current designation on file is not satisfactory

## **Life Insurance Questions**

Current employees must direct questions to their employing office. Annuitants can direct questions to OPM's Retirement Information Office at 1-88USOPMRET (1-888-767-6738) or (202) 606-0500 within the Washington metropolitan area. Written inquiries from annuitants can be sent to OPM's Retirement Operations Center, P.O. Box 45, Boyers, PA 16017-0045.

## **CUSTOMER SERVICE STANDARDS**

Our customers include Federal employees and retirees eligible to participate in the FEGLI Program, as well as many of their family members, and beneficiaries (those who receive life insurance benefits upon the death of an enrollee).

We are committed to the following customer service standards:

- When you use material we publish about the Federal Employees' Group Life Insurance Program, you will find that it is clear, factual, and gives you the information you need.
- You and your beneficiaries will receive prompt, accurate, and courteous assistance from the Office of Federal Employees' Group Life Insurance.
- Once a claim for death benefits or dismemberment is fully documented, the Office of Federal Employees' Group Life Insurance will generally pay it within 10 work days.
- We will respond to correspondence within 30 days. If we need more information before giving you an answer, we will let you know.

## **WHAT'S NEXT?**

We will review our customer service standards to ensure that they continue to reflect our commitment to our customers and reflect what is most important to our customers.

We will continue to respond to our customers' needs and welcome your views on how we're doing. Please send them to:

U. S. Office of Personnel Management  
Retirement and Insurance Service  
Office of Insurance Programs  
P.O. Box 707  
Washington, DC 20044-0707

You may also contact us at [FEGLI@opm.gov](mailto:FEGLI@opm.gov).