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ELIGIBILITY FOR LIFE INSURANCE

Basic Insurance - Annuitants

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 (or under Section 8413 [Immediate Retirement under FERS] or 8414 [Early Retirement under FERS] of title 5, U.S. Code) 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 5 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.)

Break in Service

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

Example 1

Joan elected Basic insurance on February 11, 1990 and had a break in service from January 1, 1994 through January 1, 1996. Upon her return to service, she again elected Basic insurance. She retires on December 31, 1997. She is eligible to continue her insurance into retirement, since she has been continuously enrolled for the 5 years of service prior to retirement.

Example 2

Carlos waived Basic insurance coverage upon his employment. He left Federal service in 1983. He was rehired in 1993, and elected Basic and Option A coverage. When he retired in 1996, he

was not eligible to continue either Basic or Option A coverage since he was not insured for the five years of service before his retirement. He did not meet the "all opportunity" requirement due to his prior employment in which he waived coverage.

Immediate Annuity

An immediate annuity is one that begins within 30 days of separation for retirement.

An annuity received under the Minimum Retirement Age (MRA)+10 provision of FERS also qualifies as an immediate annuity, even though you separated from service and postponed receipt of your annuity.

Reinstatement of Insurance

Effective January 11, 1990, your insurance will be reinstated when you retire under the FERS Minimum Retirement Age (MRA) + 10 provision (as long as you are otherwise eligible to continue your enrollment).

Basic insurance stops at the end of the day on which you separate. You get the 31-day extension of coverage and your employing office must give you a Notice of Conversion Privilege (SF 2819) for conversion purposes.

If you later apply for retirement and are eligible to continue Basic insurance, OPM will send you a notice of eligibility and a Continuation of Life Insurance Coverage form (SF 2818). If you wish to have other than the 75% Reduction for Basic insurance, you must return the completed SF 2818 within 60 days after OPM mails the form. Basic insurance will be reinstated effective the date your annuity starts or the date OPM receives your application for annuity, whichever is later.

Basic Insurance - Compensationers

When you are receiving benefits under the Federal Employees' Compensation law (compensation) and complete 12 months in nonpay status or are separated, you are eligible to continue Basic insurance - or have it reinstated - if you meet *all* of the following requirements:

- on the day Basic insurance would otherwise terminate you are still receiving compensation, and the Department of Labor has determined that you are unable to return to duty;
- you have been insured for the 5 years of service *immediately before the date compensation starts*, or for the full period(s) of service during which you were eligible to be insured if less than 5 years; *and*
- you have not converted to an individual policy. (If it is not determined that you are eligible to continue FEGLI coverage as a compensationer 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 will be refunded to you.)

Example

Jack is injured on the job and goes on leave without pay and begins receiving compensation September 13, 2000.

- *If he met the above requirements as of September 12, 2000 (the day before compensation started), he can continue his life insurance at the end of the 12 months' leave without pay.*
- *If he did not meet the above requirements as of September 12, 2000, insurance will terminate*

at the end of the 12 months' leave without pay or at separation, whichever comes first. He will have the 31-day extension of coverage and conversion privilege.

Optional Insurance

If you are eligible to continue or have reinstated Basic insurance, you are also eligible to continue or have reinstated Optional insurance if you meet the same coverage requirements for Optional insurance as those for Basic insurance.

For the purpose of continuing insurance as an annuitant or compensationner, you are not considered to have been eligible for Option C during any period when you had no eligible family member.

Who Makes the Determination?

For both annuitants and compensationners, OPM determines whether you are eligible to continue life insurance coverage.

No Waivers

There are no waivers of any of the requirements to carry life insurance into retirement or as a compensationner. There are no exceptions to the "no waiver" rule — it does not matter whether you retire on disability, accept a voluntary incentive payment, etc. The only way to continue coverage into retirement is to meet the five-year/all opportunity rule. Yes, this is different from the health benefits program which does allow for waivers under certain circumstances

Accidental Death and Dismemberment Coverage

Insurance coverage that you continue as an annuitant or compensationner does *not* include Accidental Death & Dismemberment coverage.

AMOUNT OF LIFE INSURANCE

Amount of Basic Insurance

The amount of Basic insurance that you can continue as an annuitant or compensationner is your Basic Insurance Amount at the date of your separation or completion of 12 months in nonpay status, whichever is earlier.

Amount of Optional Insurance

The amount of Option A insurance you can continue as an annuitant or compensationner is \$10,000.

The number of multiples of Option B and Option C insurance you can continue as an annuitant or compensationner is the number of multiples in force during the entire period of service required to continue Option B and Option C (or you can choose fewer multiples).

Example

Toshi carried 2 multiples of Option B and increased coverage to 5 multiples during the 1993 open enrollment period. He retired on September 30, 1996. He is allowed to continue 2 multiples as an annuitant, since that's the number he had during the entire 5-year period preceding his retirement (10/1/91-9/30/96). He didn't have the full 5 multiples long enough to meet the 5-year requirement. (He could choose to continue only 1 multiple, instead.)

POST-65 REDUCTION IN THE AMOUNT OF COVERAGE - BASIC

Election of Basic Insurance

If you are eligible, and choose to continue your insurance as an annuitant or compensation, you must complete a Continuation of Life Insurance Coverage form (SF 2818). On this form, you elect if you want to continue your Basic life insurance into retirement or compensation and elect the amount of Basic insurance you want after age 65 (or retirement, if later). The choices are 75% Reduction, 50% Reduction, or No Reduction.

Exception: You must elect No Reduction if you previously elected a partial living benefit.

How the Reduction Works

75% Reduction

The amount of Basic life insurance in force reduces by 2% of the original amount each month until the original amount has been reduced by 75%; only 25% of the Basic Insurance Amount is payable as a death benefit once the full reduction is reached.

50% Reduction

The amount of Basic life insurance in force reduces by 1% of the original amount each month until the original amount has been reduced by 50%; 50% of the Basic Insurance Amount is payable as a death benefit once the full reduction is reached.

No Reduction

There is no reduction in the amount of life insurance after your 65th birthday; 100% of the Basic Insurance Amount is payable as a death benefit.

When the Reduction Starts

The reduction starts at the beginning of the 2nd month after your 65th birthday or the beginning of the 2nd month after your retirement, whichever is later.

Example

Henry retires on 9/30/96 with a Basic Insurance Amount of \$60,000. He turns 65 on 3/15/97. If he elects 75% Reduction, the amount of Basic insurance in force reduces by \$1,200 each month ($\$60,000 \times 2\%$), starting 5/1/97. On 6/1/00, the full 75% reduction will have been reached, and 25% of the Basic Insurance Amount (\$15,000) will be paid to his beneficiaries upon his death.

If he elects 50% Reduction, the amount of Basic insurance in force reduces by \$600 each month ($\$60,000 \times 1\%$), until 6/1/01, when the full 50% reduction will have been reached. Upon his death, \$30,000 will be paid to his beneficiaries.

Change of Election

If you choose the 75% reduction, you cannot later change that election.

You can cancel the 50% Reduction or No Reduction election at any time (unless you previously

elected a partial living benefit or assigned your insurance). You then automatically get 75% Reduction. This is the only change in election that is permitted. You cannot change from No Reduction to 50% Reduction (nor can you change from 75% Reduction to 50% Reduction or No Reduction).

If you do cancel your 50% Reduction or No Reduction election, the amount of Basic insurance in force is computed as if you had elected 75% Reduction at the time of retirement. Premiums will be reduced to the amount appropriate for 75% Reduction; however, you cannot receive a refund of the higher premiums that you paid before the original election was cancelled.

Contact OPM's Retirement Operations Center at P.O. Box 45, Boyers, PA 16017-0045 or 1-88USOPMRET (1-888-767-6738) if you wish to change your election.

You must elect No Reduction at the time of retirement if you previously elected partial living benefit. You *cannot* later cancel that election.

See "Assignment" for information on the effect of an assignment on elections and changes of elections.

Default Election

If you do not make an election regarding the post-65 reduction, you are considered to have elected 75% Reduction.

Judges

Judges retiring under 28 U.S.C. 371(a) and (b), 28 U.S.C. 372(a), 26 U.S.C. 7447 and 11 D.C. Code 776 are considered employees under the FEGLI law. Basic and Optional insurance continue without interruption or reduction upon retirement. For judges choosing to receive compensation instead of an annuity, Basic and Optional insurance reduce in the same manner as for other annuitants.

POST-65 REDUCTION IN THE AMOUNT OF COVERAGE - OPTIONAL

Option A

The amount of Option A insurance automatically reduces when you reach age 65 (or retire, if later). There is no election to be made.

The amount of coverage reduces by 2% (\$200) each month until the amount has been reduced by 75%. Only 25% of the original amount is payable (\$2,500) as a death benefit once the full reduction has been reached.

Options B and C

Effective April 24, 1999, at the time of retirement or becoming insured as a compensationner, you will:

- C elect how many of your Option B and C multiples you wish to continue into retirement; and
- C choose whether to have all of those multiples reduce ("Full Reduction") or none of them reduce ("No Reduction") when you reach age 65 (or retire, if later).

Note: Both your separation date and annuity starting date must be on or after April 24, 1999 to be eligible to make an Option C reduction election.

If you choose to continue fewer multiples than you are eligible to continue, you indicate this on the new Continuation of Life Insurance Coverage Form (SF 2818). You should not complete a Life Insurance Election form (SF 2817) to reduce the number of multiples at retirement. You will have a 31-day extension of coverage and the right to convert those multiples. Note: if you have assigned your insurance, you cannot elect to continue fewer multiples of Option B than you are eligible to continue.

You may choose Full Reduction for one type of insurance and No Reduction for the other type of insurance, or Full Reduction or No Reduction for both.

Default Election

If you do not make an election, you will automatically continue all multiples for which you are eligible and will get Full Reduction for all multiples.

At Age 65

Shortly before you reach age 65, you will get the opportunity to change your Full Reduction/No Reduction election. At that time you can also choose to have some multiples reduce and others not reduce.

Full Reduction

If you choose Full Reduction, each multiple of coverage reduces by 2% of the original amount each month until the amount has been reduced by 100%. The insurance stops at 12:00 noon on the day before the 50th reduction; after that no benefits are payable upon your death (for Option B) or your family member's death (for Option C).

The reduction starts at the beginning of the 2nd month after your 65th birthday or the beginning of the 2nd month after your retirement, if later. Withholdings stop the month after your 65th birthday (or retirement, if later) and Options B and/or C are free.

Example

Judy is retired and has Option A, 3 multiples of Option B worth \$30,000 each, and two multiples of Option C. She has chosen to continue all of the multiples into retirement and has chosen Full Reduction of her Options B and C multiples. She turns 65 on March 15, 2000.

Option A reduces by \$200 each month (\$10,000 x 2%), starting May 1, 2000. On June 1, 2003, the maximum reduction will be reached, and 25% of the amount of Option A (\$2,500) will be paid to her beneficiaries upon her death.

Each multiple of Option B reduces by \$600 each month (\$30,000 x 2%), starting May 1, 2000. At 12:00 noon on May 31, 2004, the full reduction will be reached, and Option B coverage will stop. No Option B benefits will be paid upon Judy's death.

Option C reduces by \$200 each month for Judy's spouse ($\$10,000 \times 2\%$) and \$100 per month for each of her eligible children ($\$5,000 \times 2\%$), starting May 1, 2000. At 12:00 noon on May 31, 2004, the full reduction will be reached, and Option C coverage will stop. No benefits will be paid to Judy if her spouse or eligible child(ren) dies after that date.

No Reduction

If you choose No Reduction, your Options B and/or C coverage will not reduce at all. After age 65 (or retirement, if later), you will continue to pay premiums appropriate to your age.

Example

When Jake retired, he chose to continue three multiples of Option B worth \$45,000 each and three multiples of Option C into retirement. He chose No Reduction of his Option B coverage and Full Reduction of his Option C coverage after age 65. He turns 65 on July 4, 2001.

When he reaches age 65, his Option B coverage will not reduce and he will continue to pay the premiums for his age group; \$135,000 in Option B benefits ($\$45,000 \times 3$) will be paid to his beneficiaries upon his death.

Starting on September 1, 2001, his Option C coverage will reduce by \$300 per month for Jake's spouse ($\$15,000 \times 2\%$) and \$150 per month for Jake's eligible children ($\$7,500 \times 2\%$). At 12:00 noon on September 30, 2005, the full reduction will be reached and Option C coverage will stop. No benefits will be paid to Jake if his spouse or eligible child dies after that date.

How to Make the Election

When you retire or become insured as a compensationner, you will make your election on the Continuation of Life Insurance Coverage form (SF 2818). This form has been revised to allow for your choice regarding continuation of Basic as well as Options B and C. The May 2001 version of the SF 2818 should be used. The new form makes the Option B and C Election Notices obsolete. Your employing office will include the completed SF 2818 with the retirement package when it is submitted to the Office of Personnel Management.

Can I Change My Election?

If you elect No Reduction, you can change to Full Reduction at any time (unless you have assigned your insurance). If you are over age 65, the amount of insurance in force will be computed as if you had elected Full Reduction originally. You will not get any refund of premiums.

If you elect Full Reduction, you can change to No Reduction at any time up until the 2nd month following your 65th birthday. You cannot change from Full Reduction to No Reduction once your annuity check has been issued that does not withhold premiums for the Full Reduction multiples.

As with your original election, up until age 65 these changes apply to all multiples.

Example

When Fred retired, he chose No Reduction of his three Option B multiples worth \$25,000 each.

He turned 65 on June 10, 2000. He elects on July 1, 2001 to change his election to Full Reduction of these multiples. He can change from No Reduction to Full Reduction at any time. His Option B insurance in force immediately reduces to \$57,000 and will continue to reduce by 2% of the original \$75,000 amount each month. He will no longer have Option B premiums withheld from his annuity. His Option B insurance will stop at 12:00 noon on August 31, 2004.

At the same time, Fred wanted to change his original choice of Full Reduction of his Option C coverage to No Reduction. He cannot make this change, since it is past the 2nd month following his 65th birthday.

What is the Difference between Cancelling a Multiple and Changing to Full Reduction?

If you cancel a multiple, it causes that coverage (and the premiums) to stop right away. If you become reemployed, you cannot get that coverage back unless you had a break in service of at least 180 days. If you die after cancelling a multiple, no benefits are paid for that multiple.

If you change to Full Reduction, your coverage goes away gradually (2% each month) instead of all at once. The reductions don't start (and premiums don't stop) until the 2nd month after you reach age 65. If you die after changing a multiple to Full Reduction, benefits are paid on whatever amount of that multiple is left at the time of your death.

What If I have Assigned my Insurance?

If you have assigned your insurance, you make the initial election regarding Option B reductions, just as you do for Basic. (Option C isn't subject to assignment.) After you have made the Option B election, you can change only from Full Reduction to No Reduction (before you reach age 65); you cannot change from No Reduction to Full Reduction.

Only your assignee can change from No Reduction to Full Reduction; your assignee cannot change from Full Reduction to No Reduction.

If You Retired Before April 24, 1999

If you:

- retired or became insured as a compensationner before April 24, 1999, and
- were age 65 or older in February 1999,

you were given an opportunity during the April 24 - October 24, 1999, election period to:

- choose Full Reduction or No Reduction of your Option B coverage; and
- freeze some or all of your Option B multiples at the amount in force on April 24, 1999.

If you made this election, you also began to have premiums withheld from your annuity appropriate to your age and the amount you chose to freeze.

If you were under age 65 in February 1999, you will receive a letter shortly before you turn 65 giving you the opportunity to choose Full Reduction or No Reduction of your Option B coverage. You can also choose to have some multiples reduce and some not reduce. If you have assigned your insurance, the letter will go to your assignee(s).

There was no election opportunity regarding Option C.

Judges

Judges retiring under 28 U.S.C. 371(a) and (b), 28 U.S.C. 372(a), 26 U.S.C. 7447 and 11 D.C. Code 776 are considered employees under the FEGLI law. Basic and Optional insurance continue without interruption or reduction upon retirement. For judges choosing to receive compensation instead of an annuity, Basic and Optional insurance reduces in the same manner as for other annuitants.

COST OF INSURANCE FOR ANNUITANTS AND COMPENSATIONERS

Who Makes Contributions and Withholdings?

For *annuitants*, the Office of Personnel Management pays the Government contribution, and the retirement system makes withholdings from your annuity.

For *compensationers*, OPM pays the Government contribution (the Postal Service pays it for Postal compensationers), and the Office of Workers' Compensation Programs (OWCP) makes withholdings from your compensation. Withholdings begin as soon as you start receiving compensation, even if you are within the first 12 months of nonpay status. Before separation or completion of 12 months in nonpay status, while you are still insured as an employee, your employing office pays the Government contribution for Basic insurance.

Exception: If you retired or started receiving compensation before January 1, 1990, and elected 75% reduction, Basic insurance is free.

Withholdings for Basic Insurance

The premiums shown in the charts may change in the future. You will receive notice before any premiums change.

Cost for Annuitants for each \$1,000 of the Basic Insurance Amount in Effect at the Time of your Retirement

	75% Reduction	50% Reduction	No Reduction
Until the Month after your 65th Birthday	\$0.3250 monthly	\$0.9250 monthly	\$2.1550 monthly
Starting the Month after your 65th Birthday	Free	\$0.60 monthly*	\$1.83 monthly*

* This amount will be withheld from your annuity for life (unless you cancel or subsequently elect 75% Reduction).

Cost for Compensationers for each \$1,000 of the Basic Insurance Amount in Effect at the Time You Continue Your Insurance as a Compensationers

	75% Reduction	50% Reduction	No Reduction
Until the Month after your 65th Birthday	\$0.30 every four weeks	\$0.86 every four weeks	\$1.98 every four weeks
Starting the Month after your 65th Birthday	Free	\$0.56 every four weeks*	\$1.68 every four weeks*

* This amount will be withheld from your compensation for life (unless you cancel or subsequently elect 75% Reduction).

Cost of Optional Insurance for Annuitants and Compensationers

The cost of Optional insurance for an annuitant or compensationers is the same as that for an employee, adjusted to a monthly or weekly basis. The cost continues to increase based on your age, even after you retire.

For Option A and when you choose Full Reduction for Option B or Option C, withholdings stop the month after your 65th birthday, and Optional insurance is free.

Basis for Withholdings

Withholdings are based on the amount of insurance in force at the time of your retirement or continuation of insurance as a compensationers. The withholdings do not change when the amount of insurance in force begins to reduce.

Example

Linda chose 50% reduction for her Basic insurance upon her retirement. Her Basic Insurance Amount is \$66,000 and her 65th birthday is 02-21-2003. She will pay \$61.05 ($\0.9250×66) monthly for this coverage through February 2003. Beginning March 2003, she will pay \$39.60 ($\0.60×66) monthly. (It will be shown in her April annuity payment, which is for the month of March.) Starting on April 1, 2003, her coverage will reduce by 1% of the Basic Insurance Amount per month (\$660) and will continue to reduce by \$660 per month until the coverage amount equals \$33,000. She will continue to pay premiums monthly for the rest of her life.

Insufficient Annuity

If your annuity is insufficient to pay your life insurance premiums, you may pay your premiums directly to OPM to continue your coverage.

QUALIFYING RETIREMENT SYSTEMS

Type of System

For FEGLI purposes, you must retire under a civilian retirement system for Federal or District of Columbia Government employees.

Qualifying Systems

Civilian systems include, but are not limited to, the following:

- Civil Service Retirement System (CSRS)
- Federal Employees Retirement System (FERS)
- Board of Governors of the Federal Reserve System
- Tennessee Valley Authority System
- Foreign Service Retirement System
- Foreign Service Pension System
- CIA Retirement System
- Public School Teachers of the District of Columbia System
- Policemen and Firemen of the District of Columbia System
- National Oceanic and Atmospheric Administration System
- Officers of the Public Health Service System
- Lighthouse Retirement System
- Federal Judiciary Retirement System
- Judiciary of the Territories Retirement System
- Teachers Insurance Annuity Association and Collegiate Retirement Equities Fund Retirement System
- Nonappropriated Funds Retirement System
- Financial Institutions Retirement Fund System
- U.S. Tax Courts Judges Retirement System
- Military Court of Appeals Judges Retirement System
- U.S. Court of Veterans Appeals Judges Retirement System
- District of Columbia Courts Judges Retirement System

Certification of Insured Employee's Retired Status

If you retire under a system *other than* CSRS or FERS, the administering agency/office of that system must certify your retirement status to OPM on the Certification of Insured Employee's Retired Status (SF 2820).

OPM will then determine whether or not you meet the requirements for continuing life insurance as an annuitant. OPM will notify both you and the administering agency/office of our decision. If you are eligible to continue coverage, OPM's Retirement Operations Center will maintain your life insurance file. You will be given a CSI file number and a letter explaining the value of your life insurance. The duplicate copy of the SF 2820 will be sent back to the administering agency of the retirement system.

Notifying OPM of a Retiree's Death under a Qualifying Retirement System

If you die as a retiree insured under a system *other than* CSRS or FERS, your survivors must inform the administering agency of the retirement system of your death. The retirement system will notify OPM. The retirement system does this by completing the Agency Report of Termination of Retired Status (bottom block) on the form SF 2820. (Or on the old form SF 49.)

They will include a letter/memo with the name of the deceased and the date of death. It is faxed or sent to OPM to the attention of Gloria Gillespie. The fax number is 724-794-1263. The address is: OPM, Retirement Operations Center, PO Box 45, Boyers, PA 16017-0045.

Once the Retirement Office learns of the death, they will send the claim form (FE-6) to the survivor and whoever appears eligible for benefits. They also send the necessary certification to the Office of Federal Employees' Group Life Insurance (OFEGLI).

The claim form (FE-6) should be completed and sent along with a certified copy of the death certificate to OFEGLI, P.O. Box 2627, Jersey City, NJ 07303-2627.

PROCEDURES FOR RETIRING EMPLOYEES

Forms

Continuation of Life Insurance Coverage (SF 2818)

This is the form you use to choose (and sign for) each type of life insurance coverage that you would like to have in retirement or compensation. You also elect the amount of reduction for your Basic, Option B and Option C coverage you wish to have after age 65. All retiring employees who are enrolled in FEGLI must complete this form.

(If you decide to cancel or reduce your insurance coverage after you have retired, send OPM a letter stating what action you want taken. Send your notice to OPM's Retirement Operations Center, P.O. Box 45, Boyers, PA 16017-0045. Be sure to include your CSA or CSI number.) If you have assigned your insurance, you cannot cancel the insurance.

Notice of Conversion Privilege (SF 2819)

Agencies must give this form to all retiring employees, even if you appear eligible to continue your insurance. Some employees may choose to convert Option A insurance to avoid the automatic reduction in the amount of coverage after age 65.

This is a two-part form. Part 1 goes to you; Part 2 goes to the retirement system. To Part 2 agencies must attach a list of everyone (names and addresses) they gave or sent the notice to.

If you have assigned your insurance, your employing office must give the SF 2819 to your assignee(s), rather than to you. If you have Option C coverage, your employing office will give you a SF 2819 in case you want to convert that coverage and will give your assignee(s) a separate SF 2819.

Please note that the address on the SF 2819 form is not current. The SF 2819 should be sent to OFEGLI, P.O. Box 2627, Jersey City, NJ 07303-2627.

Agency Certification of Insurance Status (SF 2821)

Your employing office must complete this form for all retiring employees, except if you choose to cancel all your insurance.

This form requires two certifications: one by the personnel office and one by the payroll office.

If You Wish to Continue Your Insurance

The following forms must be completed:

1. Agency Certification of Insurance Status (SF 2821). The employing office gives Part 2 to you. To the original, your employing office attaches any Designations of Beneficiary (SF 2823 or SF 54), assignment forms (RI 76-10), court orders directing payment of FEGLI benefits, and any Life Insurance Election forms (SF 2817) from your Official Personnel Folder (to verify eligibility to continue coverage).
2. Continuation of Life Insurance Coverage (SF 2818). You complete this form and the employing office attaches it to the original of the SF 2821.
3. Notice of Conversion Privilege (SF 2819). The original goes to you (and/or your assignee(s), if applicable).

Your employing office attaches these forms to your retirement application, and sends the package to the office that administers your retirement system. For CSRS and FERS, it's OPM.

If You Do Not Want to Continue Some or All of Your Insurance into Retirement

If you do not want to carry your life insurance coverage into retirement, the only life insurance form you need to complete is the Continuation of Life Insurance Coverage form (SF 2818). You will have a 31-day temporary extension of coverage and right to convert the “stopped” coverage.

If you cancel your Basic insurance, you cannot continue any Optional insurance.

If you only want to carry some but not all of the *Optional* insurance you currently have, you will need to complete the Continuation of Life Insurance Coverage form (SF 2818). On this form you must elect if you want to continue each Option into retirement. Your retirement application package must include your completed Continuation of Life Insurance Coverage form (SF 2818) as well as the Agency Certification of Insurance Status (SF 2821), and Notice of Conversion Privilege (SF 2819).

If You Wish to Convert Some or All of Your Insurance

If you want to convert *all* of your insurance, your employing office will give you both copies of the Agency Certification of Insurance Status (SF 2821) and a Notice of Conversion Privilege (SF 2819). Your employing office will keep any Designations of Beneficiary and court orders directing payment of FEGLI benefits.

If you only want to convert one or more of the *Optional* insurances, your employing office will attach the original of the SF 2821 to your retirement application. You must submit Part 2 of the SF 2821, along with a completed SF 2819 indicating which options you want to convert, to the Office of Federal Employees' Group Life Insurance.

If You Are Not Eligible to Continue Life Insurance

If it appears that you are not eligible to continue life insurance coverage into retirement, your employing office will give you both copies of the Agency Certification of Insurance Status (SF 2821) and a Notice of Conversion Privilege (SF 2819). Your employing office should send all life insurance documents, including the Designations of Beneficiary and court orders directing payment of FEGLI benefits to OPM with your retirement papers. OPM will then have all your life insurance records in case any questions arise in the future concerning your coverage.

If you convert your insurance and OPM subsequently determines that you are eligible to continue FEGLI into retirement, your FEGLI enrollment can be reinstated. Your conversion policy must be voided and the premiums you already paid on the policy must be refunded to you.

Disability Retirements under CSRS

If you apply for disability retirement under CSRS and your employing office submits a *preliminary* Individual Retirement Record (SF 2806), it will submit the Agency Certification of Insurance Status (SF 2821), Life Insurance Election forms (SF 2817) and Designations of Beneficiary on file with the *final* SF 2806 rather than with the application for retirement.

Your employing office should note your insurance status in the "Remarks" section of the preliminary Individual Retirement Record (SF 2806) as follows:

- Basic Life: Elected [75% Reduction/50% Reduction/No Reduction]
- Option A: [Waived/Eligible to continue: coverage began (date)/Not eligible to continue]
- Option B: [Waived/Eligible to continue: coverage began (date) - number of multiples held during entire last 5 years/Not eligible to continue]
- Option C: [Waived/Eligible to continue: coverage began (date)- number of multiples held during entire last 5 years/Not eligible to continue]

WHILE RETIREMENT CLAIM IS PENDING

If You Die

If you separate from service and die while your retirement claim is pending, a later determination that you were entitled to an immediate annuity establishes insurance coverage at the date of your death, unless you did not meet the requirements for continuing coverage into retirement.

Exception: If your insurance had terminated because of 12 months in nonpay status, approval of your annuity application will restore your insurance coverage only if your annuity would have been effective no later than one month after the end of the 12-month nonpay status period.

If Your Insurance Terminates

If your insurance terminates while your retirement claim is pending, your employing office must notify you of the conversion privilege.

If your retirement application is approved later and you meet the requirements for continuing insurance as an annuitant, your insurance will be reinstated automatically. If you converted your coverage to an individual policy, the conversion policy must be voided and the premiums you paid on the policy will be refunded to you.

REEMPLOYED ANNUITANTS

Annuity Terminated by Reemployment

If you are reemployed under conditions that terminate your annuity, the life insurance you carried as an annuitant is also terminated. There is no right to convert. You can get life insurance as an employee, as long as you are not in an excluded position. *Note:* An annuity that is suspended is *not* considered to be terminated.

Annuity Continued during Reemployment - General Information

Exclusions

The eligibility exclusions - and exceptions to those exclusions - that apply to employees also apply to reemployed annuitants. See the FEGLI Handbook, Eligibility chapter (<http://www.opm.gov/insure/life/handbook/eligibl1.htm>)

Waivers

If you waived any or all life insurance during your prior employment, that waiver remains in effect, unless the break in service is at least 180 days. If the break in service is 180 days or over, you can elect more life insurance.

Annuity Continued during Reemployment - Basic Insurance

When you are reemployed in a position that does not exclude coverage, the Basic insurance you carried as an annuitant is suspended.

You automatically get Basic insurance just like any other employee. Withholdings are made from your pay, even if you are over age 65. In addition, even if you are over age 65 your life insurance coverage as an employee will not reduce. The post-65 reductions can only affect retirees. Your employing office makes the Government contribution instead of the Office of Personnel Management.

The amount of your Basic insurance is based on your salary as an employee, before reduction of pay by the amount of your annuity. Accidental Death & Dismemberment is included.

Annuity Continued during Reemployment - Option A and Option C

When you have Option A and/or Option C as an annuitant and you are reemployed in a position that does not exclude coverage, the Option A and Option C insurance you carried as an annuitant is suspended.

You automatically get Option A and Option C insurance as an employee. There is no need to complete a new SF 2817 Life Insurance Election form. Withholdings are made from your pay, even if you are over age 65. In addition, even if you are over age 65 your life insurance coverage as an employee will not reduce. The post-65 reductions can only affect retirees.

The amount of Option A is \$10,000. Accidental Death & Dismemberment is included.

Each multiple of Option C is \$5,000 for a spouse and \$2,500 for an eligible child.

If you do not have Option A or Option C as an annuitant, you can elect it if you have been separated from service for at least 180 days. If separated from service less than 180 days then any waiver of life insurance done during your prior employment remains in effect.

Annuity Continued during Reemployment - Option B

Option B is handled differently from Basic, Option A, and Option C.

When you have Option B as an annuitant and are reemployed in a position that does not exclude coverage, you must be given the opportunity within 31 days of reemployment to choose whether to keep Option B as an annuitant or have it as an employee.

If you wish to keep it as an annuitant, you don't have to take any action. Withholdings will continue to be made from your annuity (unless you are over age 65 and have elected Full Reduction).

If you want to have Option B as an employee, you must complete a Life Insurance Election form (SF 2817) within 31 days after reemployment. You must include all the insurance you want, not just Option B. The amount of Option B coverage will be based on your salary as an employee before reduction of pay by the amount of your annuity. Withholdings will be made from your pay.

If you don't have Option B as an annuitant, you can elect it as an employee if you have been separated from service for at least 180 days. If separated from service less than 180 days then any waiver of life insurance done during your prior employment remains in effect.

If you have fewer than 5 multiples of Option B as an annuitant and elect to have it as an employee, you can increase the number of multiples, unless your break in service is less than 180 days.

Notifying the Retirement System of Your Reemployment

Your employing office must notify the applicable retirement system immediately upon your reemployment, so your retirement system can immediately suspend any insurance withholdings from your annuity.

The form to use for this notification is **OPM Form 1482** (Agency Certification of Status of Reemployed Annuitants). This form is used for CSRS, FERS, and, unless notified otherwise, the other retirement systems listed in "Qualifying Retirement Systems".

If you retired under the System for Police and Firemen of the District of Columbia, the appropriate office to notify is the Retirement Division, Office of Pay and Retirement, Room 200, 410 E Street, NW, Washington, DC 20001.

Effect of a New Waiver

Basic Insurance

If you file a waiver of Basic insurance as a reemployed annuitant, you also cancel the suspended Basic insurance and all Optional insurance you had as an annuitant. You cannot get it back when you leave employment.

Option A and Option C

If you file a waiver of Option A or Option C as a reemployed annuitant, you also cancel the suspended Option A or Option C insurance you had as annuitant. You cannot get it back when you leave employment.

Option B

If you elect to have Option B as an employee you can later file a waiver to "cancel" the Option B coverage. This does not cancel the suspended Option B insurance you had as an annuitant. Instead, it restores it. To waive your Option B coverage held as an employee, you should complete a Life Insurance Election form (SF 2817). Your employing office should note in the "Remarks" section: "Reemployed annuitant; Retirement Claim Number _____; Option B coverage held as an employee cancelled. Reinstate suspended Option B coverage held as an annuitant."

Your employing office must notify your retirement system, so that it can start making the withholdings again from your annuity.

If you wish to cancel the suspended annuitant coverage, you must notify your retirement system in writing.

Notification of Retirement System

When you file a waiver as a reemployed annuitant, your employing office must enter the words "Reemployed Annuitant" and your retirement claim number on the Life Insurance Election form (SF 2817).

Your employing office should process the SF 2817 in the usual way, and send a photocopy of the SF 2817 to your retirement system with a short transmittal letter noting the action you took.

If You Are In Nonpay Status While Reemployed

If you complete 12 months of nonpay status while reemployed, your suspended annuitant coverage will become effective again. Any coverage you had newly elected as an employee will terminate (you can convert this coverage to an individual contract).

Your employing office must notify your retirement system that your employee-held coverage has terminated, so the retirement system can reinstate the coverage you held as an annuitant and begin withholding premiums from your annuity. If you return to pay and duty status, your employing office must notify your retirement system to suspend the annuitant coverage again.

Filing a Designation of Beneficiary, Assignment Form, or Court Order during Reemployment

When you file a Designation of Beneficiary, assignment form, or court order as a reemployed annuitant, you should submit it to Office of Personnel Management, Retirement Operations Center, P.O. Box 45, Boyers, PA 16017-0045. If you have insurance coverage through your reemployment (premiums are withheld from your pay, not your annuity), you may also file your Designation with your employing office. Your employing office must enter the words

“Reemployed Annuitant” and your retirement claim number on the form and send it to OPM.

If You Die during Reemployment

Basic Insurance

The amount of benefits payable will be the higher of the amount suspended as an annuitant, less any post-65 reductions, or the amount carried during reemployment. To ensure that the proper amount is paid, it is important that your employing office note that you were a reemployed annuitant when it files the Agency Certification of Insurance Status (SF 2821) with OPM (see “*Claims for Benefits*”).

Option A

The amount of benefits payable will be the amount carried during reemployment.

Option B

The amount of benefits payable will be whichever coverage you elected to have - either the amount carried as an annuitant or the amount elected in reemployment - *regardless of which amount is higher*.

Claims for Benefits

Claims for death benefits must be filed through OPM, *not* directly with the Office of Federal Employees’ Group Life Insurance (OFEGLI).

The Agency Certification of Insurance Status (SF 2821) must show your annual pay for insurance purposes, before it is reduced by the amount of your annuity. Your employing office must enter the words "Reemployed Annuitant" and your retirement claim number under your name. The SF 2821 must be sent to OPM at Retirement Operations Center, P.O. Box 45, Boyers, PA 16017-0045, not to OFEGLI.

Claims for accidental dismemberment benefits must be sent directly to the Office of Federal Employees’ Group Life Insurance (OFEGLI) at P.O. Box 2627, Jersey City, NJ 07303-2627.

If a Covered Family Member Dies while You are Reemployed

Option C benefits will be payable if you had Option C as an annuitant and didn’t cancel it during reemployment or you elected it during reemployment.

When You Separate - No Supplemental Annuity or New Retirement Eligibility

If you separate from service and are not eligible for a supplemental annuity or new retirement, your reemployment-acquired insurance terminates on the date your reemployment terminates, subject to the 31-day extension of coverage and conversion privilege.

If you have life insurance that was suspended as an annuitant, that coverage, less any post-65 reductions, will be reinstated. Your employing office must notify the retirement system by fax at (724) 794-1263, Attention: Life Insurance, so that it can reinstate the suspended insurance and begin applicable withholdings and contributions.

When You Separate with a Supplemental Annuity or New Retirement Eligibility

If you are separating from service and eligible for a supplemental annuity or new retirement, you can continue the reemployment-acquired life insurance if you meet the eligibility requirements.

Your employing office must complete an Agency Certification of Insurance Status (SF 2821), the same as with any other retirement. The words "Reemployed Annuitant" and your retirement claim number should be entered under your name.

If You are Separating and are Eligible to Continue Reemployment-Acquired Life Insurance

Basic Insurance

Your retirement system will notify you of the amount of Basic insurance suspended as an annuitant, less any post-65 reductions, and the amount of Basic insurance you had through reemployment. You must choose between the two amounts. If you choose the reemployment-acquired insurance coverage, you must make a new post-65 reduction election on the Continuation of Life Insurance Coverage form (SF 2818).

If you originally separated before January 1, 1990, and elected 75% Reduction, you must pay premiums until age 65 if you elect to continue the reemployment-acquired Basic insurance. If you elect to reinstate the suspended "annuitant" insurance, you will not have to make any premium payments, even if you are under age 65.

Option A

The Option A acquired through reemployment will be continued automatically.

Option B

If you kept Option B as an annuitant, there is no choice to be made. If you elected Option B as an employee, the retirement system must give you a choice between the suspended coverage, less any post-65 reductions, or the reemployment-acquired coverage. If you choose the reemployment-acquired insurance coverage, you must make a new post-65 reduction election on the Continuation of Life Insurance Coverage form (SF 2818).

Option C

The Option C acquired through reemployment will be continued automatically.

Note: You do not have to choose all of the suspended insurance or all of the reemployment-acquired insurance. You may "pick and choose" among the different types of insurance.

PROCEDURES FOR COMPENSATIONERS

Continued Coverage as an Employee

If you are receiving compensation, you remain insured as an employee until your coverage terminates because of separation or completion of 12 months nonpay status.

During this time the Office of Workers' Compensation Programs (OWCP) makes withholdings for Basic and Optional insurance from your compensation.

Being insured as an employee, rather than as a compensationner, means:

- Basic and Option A coverage includes Accidental Death & Dismemberment ,
- there are no reductions in the amount of insurance in force if you are over age 65, and
- you submit Designations of Beneficiary, changes in designations, assignments, and court orders directing payment of FEGLI benefits to your employing office instead of to OPM.

Notification to The Office of Workers' Compensation Programs

When you go on leave without pay to receive compensation, your employing office must notify the Office of Workers' Compensation Programs of the type and amount of life insurance you have, so the OWCP can make the correct withholdings. The form to use for this purpose is OWCP Form CA-7. In the Remarks portion of the CA-7, your employing office gives your date of birth and the beginning and ending dates of the pay period in which pay stopped.

If your Basic pay changes during the first 12 months, your employing office must notify the Office of Workers' Compensation Programs, so the withholdings for Basic and Option B can be adjusted, if necessary.

When the Office of Workers' Compensation Programs Withholdings Begin

The Office of Workers' Compensation Programs starts to make withholdings from the first day of the pay period following the one in which withholdings from pay stop. *Exception:* The Office of Workers' Compensation Programs doesn't make any withholdings if you receive compensation for fewer than 29 days.

When Insurance as an Employee Terminates

When you separate or complete 12 months nonpay status, whichever comes first, your employing office must complete the Notice of Conversion Privilege (SF 2819) and the Agency Certification of Insurance Status (SF 2821).

You may continue your FEGLI coverage as a compensationner if you meet the 5-year/ all-opportunity requirement as of the date you start receiving compensation. You may continue Basic and any optional insurance if you meet ALL of the following requirements:

- on the day Basic insurance would otherwise terminate you are still receiving compensation, and the Department of Labor has determined that you are unable to return to duty;
- you have been insured for the 5 years of service *immediately before the date compensation starts*, or for the full period(s) of service during which you were eligible to be insured if less than 5 years; *and*
- you have not converted to an individual policy. (If it is not determined that you are eligible to continue FEGLI coverage as a compensationner 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 will be refunded to you.)

Continuing FEGLI Coverage as a Compensationner

If You are Clearly Eligible to Continue FEGLI Coverage as a Compensationner

Your employing agency will issue a SF 2819 (Notice of Conversion Privilege) and a SF 2821 (Agency Certification of Insurance Status) at the end of 12 months in a nonpay status or separation, whichever happens first. Your employing office must enter your compensation claim number on the SF 2821. You will need to complete the Continuation of Life Insurance Coverage form SF 2818 making a post-65 reduction election for Basic, Option B and Option C. Your employing office will send the SF 2818, SF 2819, and SF 2821, along with any Designations of Beneficiary, assignments, court orders directing payment of FEGLI benefits, and all previous life insurance elections, to the OPM, Retirement Operations Center.

OPM will verify your compensation status and inability to return to duty with the Office of Workers' Compensation Programs and will inform you whether you are eligible to continue coverage.

If you are eligible to continue coverage, OPM's Retirement Operations Center will maintain your life insurance file. You will be given a CSI file number and a letter explaining the value of your life insurance.

If you want to convert any or all of your life insurance, your employing office should follow the same procedures as for annuitants.

If it is NOT Clear Whether You Can Continue FEGLI Coverage as a Compensation

Your employing agency should follow the same procedures as above. The Retirement Operations Center will review your life insurance records and make a determination if you are eligible.

If You Are NOT Eligible to Continue FEGLI Coverage as a Compensation

If your agency determines that you do not meet the 5-year/all-opportunity requirement for any of your FEGLI coverage, they must notify OWCP.

Your FEGLI coverage continues for the first 12 months in nonpay or separation, if that happens first. To notify OWCP, your agency completes a "Notice of Life Insurance Ineligibility". This notice is sent to OWCP at the same time the CA-7 is sent. OWCP will flag its system to stop the withholdings at the end of 12 months. If you separate from your agency before the end of 12 months in nonpay, your agency must notify OWCP so they can stop the withholdings at separation.

A copy of the "Notice of Life Insurance Ineligibility" is also sent to you. This notifies you that your FEGLI coverage will terminate upon separation or completion of 12 months in nonpay and that you have a right to convert the coverage.

NOTICE OF LIFE INSURANCE INELIGIBILITY

Employee's Name

Employee's Social Security Number

The Federal Employees' Group Life Insurance (FEGLI) law states that a person who is receiving workers' compensation may continue his/her life insurance if the person had the coverage for the 5 years of service immediately before he/she started receiving compensation (or for the entire time the coverage was available, if that's less than 5 years).

You do not meet this 5-year/all-opportunity requirement. Your compensation started _____ . Your life insurance coverage was effective as follows:

_____ Date

Type of Coverage	Effective Date of Coverage
Basic Insurance	
Option A	
Option B	
Option C	

You are therefore not eligible to continue your FEGLI as a compensation. Your coverage, however, will not stop right away. You may keep your coverage for 12 months, while you are in a nonpay status. The Office of Workers' Compensation Programs will withhold your premiums from your compensation.

At the end of 12 months in nonpay, your coverage terminates. You have the right to convert to a private individual policy. Your agency will send you the forms you need to convert your coverage (SF 2819 – Notice of Conversion Privilege and SF 2821 – Agency Certification of Insurance Status).

If you separate from service before you complete 12 months in nonpay, your life insurance terminates at that time, and your agency must send you the forms necessary for conversion.

If you do not get these forms from your agency, contact your human resources office to request them.

Canceling or Reducing Insurance

If you want to cancel or reduce insurance while you are insured as a compensationner (no longer insured as an employee), you must notify OPM so that withholdings can be stopped. Submit a letter to OPM, Retirement Operations Center, P.O. Box 45, Attn: Life Insurance, Boyers, PA 16017-0045. Any cancellation or reduction of life insurance coverage must be in writing and have an original signature by the insured compensationner. You need to specify what action you want taken concerning your life insurance coverage. Be sure to include your name, date of birth, social security number and CSI number. You should also include a daytime phone number so you can be reached if there are any questions on your request.

Please note you cannot increase your coverage after retirement, or reinstate any coverage that you cancel.

OPM determines the effective date of the change, notifies the Office of Workers' Compensation Programs of the change to withholding and sends you verification of the new level of insurance.

If you are still insured as an employee, you must submit the SF 2817 to your employing office.

Designation of Beneficiary Forms

If you are still insured as an employee, you must submit the Life Insurance Designation of Beneficiary form SF 2823 to your employing office.

If you are insured as a compensationner, you must submit the Life Insurance Designation of Beneficiary form SF 2823 to OPM. The completed form should be sent to OPM, Retirement Operations Center, P.O. Box 45, Boyers, PA 16017-0045.

If You Return to Duty

When you have been receiving compensation and return to duty, your employing office must complete OWCP Form CA-7 to notify the Office of Workers' Compensation Programs. In the Remarks portion, your employing office must show the beginning and ending dates of the pay period in which you returned to duty. If a CSI file has been established by the OPM Retirement Operations Center (ROC), your agency should notify the ROC that you are back to work. The ROC will send the original life insurance forms back to your agency.

The Office of Workers' Compensation Programs will certify your insurance status back to your employing office as "Insurance deductions made through [date]" or "Employee cancelled [type] insurance [date]."

Until your employing office receives the CA-7 back from The Office of Workers' Compensation Programs, it should ask you about your insurance status the same as it would for an employee transferring from another agency.

If You Die as a Compensationner

If you were insured due to receipt of Federal Workers' Compensation benefits at the time of your death, your claimant(s) should provide notification of your death to the Office Personnel

Management at 1-88USOPMRET (1-888-767-6738) or 202-606-0500 within the Washington D.C. 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.

Your claimant(s) should not send the claim form to OPM. The claim(s) will be adjudicated upon OFEGLI's receipt of insurance certification from OPM's Retirement Operations Center.

TERMINATION AND REINSTATEMENT

Termination - Annuitants

Your insurance ends on the day your entitlement to an annuity terminates. There is no 31-day extension of coverage or right to convert.

Exception: If you are a disability annuitant and your annuity is terminated because you are found to be recovered or restored to earning capacity, you can keep FEGLI if you are entitled to and apply for an *immediate* annuity under another provision of retirement law. (If you are eligible only for a deferred annuity, FEGLI terminates when your disability annuity terminates.)

Reinstatement - Annuitants

If you are a disability annuitant, you can have FEGLI reinstated if you meet the following conditions:

- Your disability annuity was terminated because of a recovery from the disability or restoration to earning capacity *and*
- Your disability annuity is restored after December 31, 1983.

If you meet these requirements you can get back any FEGLI coverage you had immediately before your annuity was terminated.

Termination - Compensationers

Your life insurance terminates when compensation stops or when the Office of Workers' Compensation Programs finds that you are able to "return to duty". "Return to duty" means "return to the duty or occupation or work which the employee was doing at the time of injury." There is no 31-day extension of coverage or right to convert once your insurance terminates.

Exceptions: Your life insurance will continue if you become an annuitant and are eligible to continue life insurance as an annuitant, or if you return to work in a non-excluded position.

If you are a compensationer who is found able to work part-time or to perform light duty and you continue to receive a reduced level of compensation, you do not lose your FEGLI coverage. If you return to Federal service, your insurance as a compensationer stops and you become insured as an employee. If you do not return to Federal service, your life insurance continues as a compensationer.

Reinstatement - Compensationers

There is no reinstatement of life insurance for a compensationer (unless you successfully appeal the termination of your compensation). However, if you return to duty or become reemployed in a nonexcluded position, you can get FEGLI again.