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INFORMATION FOR CLAIMANTS

Claims Processing

Claims for benefits are adjudicated and paid by the Office of Federal Employees ' Group Life Insurance (OFEGLI). Any questions about the status of a claim must be directed to that office at P.O. Box 2627, Jersey City, NJ 07303-2627 or 1-800-633-4542.

Requirements for Payment of a Claim

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).

If you made a designation of beneficiary, your employing office must send *all* of your Designations of Beneficiary with the SF 2821. Your employing office must also send any assignments and any court order(s) on file that direct payment of benefits.

A dismemberment claim must include a physician 's statement and a Claim for Accidental Means Dismemberment Benefits (Form FE-7).

Payment of Living Benefits is handled differently. See [Application Process](#).

Filing a Claim

Active Employee at Time of Death

If you were employed at the time of your death, your claimant(s) should provide notification of your death to your employing office where you were last employed. 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.

Your employing office will forward the claim(s) to the Office of Federal Employees ' Group Life Insurance along with the Agency Certification of Insurance Status (SF 2821), the original of all Designations of Beneficiary that you completed, any assignment forms, any court orders on

file, and any other documents bearing on your insurance status.

Retired or Receiving Compensation at the Time of Death

If you were retired or 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 OPM at 1-888USOPMRET (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, Boyers, PA 16017.

Option C

When your insured family member dies, you must complete Parts A through C of Statement of Claim Form (FE-6 DEP) and provide it, along with a certified copy of the death certificate to your employing office. Your employing office must complete Part D, Certification of Insurance Status, and send the completed form, along with the death certificate, to the Office of Federal Employees' Group Life Insurance (OFEGLI).

If you die after your spouse or eligible child(ren), but before Option C benefits are paid (whether or not you filed for the benefits), the person(s) eligible for the benefits of your Basic insurance may file for benefits. If you had assigned your Basic insurance, Option C payment will be made under the order of precedence, excluding any previous designation of beneficiary made invalid by your assignment.

Death of Child Incapable of Self-Support

The Office of Federal Employees' Group Life Insurance (OFEGLI) can only pay Option C benefits for a child over age 21 if the deceased child was incapable of self-support because of a mental or physical disability that existed before he/she reached age 22. If you do not have an employing office determination of incapability of self-support on file, or if its determination has expired, you must provide your employing office with the information necessary to make this determination.

Limitation on Payment

Benefits will *not* be paid to any person who intentionally caused your death or the death of a covered family member, even if that person would otherwise be entitled to payment.

EMPLOYING OFFICE RESPONSIBILITIES

Inviting Claims

Upon your death or dismemberment, your employing office must promptly contact the person(s) entitled to benefits and provide assistance in filing a claim.

In the event of your death, the person(s) who appear(s) entitled under the order of precedence will be invited to file a claim.

In the event of your dismemberment, you will be invited to file. If you are unable to do so, someone may file on your behalf.

Certification

When you die, your employing office must immediately prepare an Agency Certification of Insurance Status (SF 2821) and send Part 2 of the form to the Office of Federal Employees' Group Life Insurance (OFEGLI). Your employing office must keep the original in your Official Personnel Folder until it receives a claim. It will send the original along with the claims filed by your beneficiaries to OFEGLI. Part 3 is the file copy.

Claim Review

When your employing office receives a claim, it must check to see that it has been completed properly.

Your name and date of birth as shown on the claim form must agree with the information on the agency certification. If there is a discrepancy, your employing office must attach a statement to the claim verifying that both the claim and the agency certification refer to the same person.

Errors in Certification

If your employing office discovers an error in its certification of your insurance status, it must *immediately* contact the Office of Federal Employees' Group Life Insurance (OFEGLI) at 1-800-633-4542 (or fax to 201-395-7950) to request that payment based on the incorrect certification not be made. It must send a revised Agency Certification of Insurance Status (SF 2821) showing the correct insurance amount as soon as possible.

Erroneous Coverage

When it is discovered after your death that your life insurance coverage was allowed in error, the erroneous coverage continued for more than two years, and you paid the applicable premiums, the Incontestability Clause may apply. If the Incontestability Clause does not apply, or if you had the erroneous coverage for less than two years, the premiums you paid will be refunded to your survivor(s).

OPM may use its equity and good conscience authority to correct erroneous coverage in limited circumstances.

Pre-payment Verification

The Office of Federal Employees' Group Life Insurance (OFEGLI) is required to obtain verification before making payment to beneficiaries of insured individuals with \$200,000 or more of FEGLI coverage. When seeking pre-payment verification, OFEGLI asks for the insured's current salary, annual salary (if different), and details on enrollment in Optional insurance, if any.

Employing offices must cooperate with OFEGLI in doing these pre-payment verifications.

Any discrepancies identified in the claims selected for pre-payment verification must be resolved before OFEGLI can authorize payment of benefits.

Death during 31-day Extension of Coverage

If you die after your FEGLI terminates, but within the 31-day extension of coverage, your employing office must make sure that the Agency Certification of Insurance Status (SF 2821), which is submitted with the claim, shows the date of and reason for termination of insurance coverage, *not* the date of your death.

AMOUNT OF DEATH BENEFIT PAYABLE

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).

Amount of Insurance in Force

You cannot have more than one amount of each type of insurance in force. In the event of death when there seem to be overlapping amounts of insurance, the higher amount will be paid.

Example

Lucy separates from service in a position in which she had Basic coverage of \$40,000, Option A, and one multiple of Option B worth \$38,000. During the 31-day extension of coverage, she is employed in a position where she has Basic coverage of \$30,000, Option A, and one multiple of Option B worth \$28,000. After she starts the new job, but before the end of the 31-day extension, she dies.

Benefits payable will be based on the Basic and Option B insurance she had from her first employment, since that is the higher amount; Option A benefits are \$10,000. (If her death was the result of an accident, however, the amount of benefits payable would be increased by \$40,000: \$30,000 Basic Accidental Death & Dismemberment benefit from her second position and \$10,000 Option A Accidental Death & Dismemberment benefit from her second position.)

Exception: If you were a reemployed annuitant at your death, the Option B coverage that you chose to carry (either your annuitant coverage or your employee coverage) will be paid, regardless of which is the higher amount.

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT

Definition

See “When are Benefits Payable?” and “Exceptions” for a description of and exclusions to the Accidental Death and Dismemberment benefit.

Amount Payable

The amount of Accidental Death & Dismemberment benefits payable is the amount of insurance in force on the earlier of these two dates:

- The date of your death, or
- The date that Accidental Death & Dismemberment benefits terminated.

Relation to Basic and Option A Death Benefits

The accidental death benefit is separate from and in addition to the death benefits payable under Basic and Option A insurance.

Time Limit

In order for Accidental Death & Dismemberment benefits to be payable, death or dismemberment must occur not more than one year from the date of the accident.

Example

Nathan is in an automobile accident on January 7, 2002. As a result of injuries he received in the accident, his left leg is amputated on April 12, 2003. No accidental dismemberment benefits are payable, because the loss occurred more than one year after the accident.

Requirements for Payment of Accidental Death & Dismemberment Benefits

In order for accidental death or accidental dismemberment benefits to be paid, the following conditions must be met:

- You must be covered under FEGLI at the time of your death or dismemberment, and
- You must have had Accidental Death & Dismemberment coverage at the time of the accident.

This means that it's possible for Accidental Death & Dismemberment benefits to be paid after your Accidental Death & Dismemberment coverage has terminated, as long as the FEGLI coverage remains in effect.

Example

Luke is run over by a bicycle messenger on May 30, 1998. He separates from service on June 1, 1998, and dies of the injuries he received in the bicycle accident on June 28, which is during the 31-day extension of coverage. Even though there is no Accidental Death & Dismemberment coverage during the 31-day extension, Accidental Death & Dismemberment benefits are payable because he met the requirements of having had Accidental Death & Dismemberment coverage at the time of the accident and being covered under FEGLI at the time of death.

Benefits for Different Accidents

Full Accidental Death & Dismemberment benefits are payable for each separate accident, regardless of whether benefits were paid to you for a previous accident.

Example

Stephen's Basic Insurance Amount is \$40,000 and he loses an eye in an accident. He will be paid \$20,000 in accidental dismemberment benefits. If he later dies in another accident, his beneficiaries will receive the full \$40,000 in accidental death benefits for the second accident.

Death and Dismemberment from the Same Accident

If you receive an accidental dismemberment benefit and later die from injuries sustained in the same accident, and your death is not more than one year from the date of the accident, an accidental death benefit is payable. However, the amount of the accidental death benefit will be the amount of your insurance in force minus the amount already paid as a dismemberment benefit.

Example

Diane's Basic Insurance Amount is \$36,000 and she loses an arm in an accident. She is paid \$18,000 in accidental dismemberment benefits. Six months after her accident, she dies from her other injuries. Her beneficiaries will receive \$18,000 in accidental death benefits (\$36,000 accidental death benefits minus \$18,000 already paid as a dismemberment benefit).

Title to Other Benefits

You are entitled to FEGLI death or dismemberment benefits even if you are entitled to payment under another Federal law for the same loss.

TIMELY NOTICE AND FILING OF CLAIMS FOR ACCIDENTAL LOSS

Notification to OFEGLI

Within 20 days of your accident, written notice of your accident must be sent to the Office of Federal Employees' Group Life Insurance (OFEGLI) at P.O. Box 2627, Jersey City, NJ 07303-2627.

There is no special format for this notice; it can simply be a letter reporting your loss and the date of the accident. The notice can be signed by your employing office or an interested party, or in the case of dismemberment, by you.

Filing of Claim

A claim for accidental death or dismemberment benefits, with proof of the loss, must be submitted not more than one year of the loss, on the Claim for Accidental Means Dismemberment Benefits form (FE-7).

Late Notice and Filing

If it's not possible to give the required notice or to file a claim within the specified times, notice and/or claim must be submitted as soon as reasonably possible, along with an explanation of the

delay. The Office of Federal Employees' Group Life Insurance will determine whether the explanation is satisfactory enough to allow payment of benefits.

PAYMENT OF CLAIMS

Payments of Less Than \$7,500

Beneficiaries receiving less than \$7,500 will receive a single check for the entire amount.

Payments of \$7,500 or More

Beneficiaries receiving \$7,500 or more will automatically receive a money market account checkbook.

The FEGLI proceeds will begin earning interest immediately upon establishment of the account. Beneficiaries may write checks for \$250 or more, up to the full amount in the account as soon as they receive their checkbooks.

The Office of Federal Employees' Group Life Insurance will provide beneficiaries with detailed information when their accounts are established.

PAYMENT TO A MINOR

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.

Payment to a Guardian

Parents do not automatically qualify as guardians of their children's estates. A court must appoint a guardian and grant to the guardian the authority to collect money on behalf of the child. The guardian then can submit a claim to OFEGLI with proof of the guardianship, and benefits will be paid to the guardian on behalf of the minor.

Payment to the Minor's Parents

When the benefits payable to a minor do not exceed \$10,000, OFEGLI will release the funds to the minor's parent(s), provided that the parent(s) agrees in writing to meet all of the following conditions:

- the parent(s) will hold such amount for the sole use and benefit of the minor until the minor reaches adulthood; and
- the parent(s) will account to the minor for such amount when the minor reaches adulthood; and
- the parent(s) will hold OFEGLI harmless in the event the minor, when he/she reaches adulthood, brings any legal action challenging OFEGLI's payment of such amount to the minor's parent(s).

Held on Deposit

If there is no guardian and there are no plans to appoint one, and the proceeds are greater than \$10,000, OFEGLI will hold the funds in the minor's name in an interest-bearing account. The funds, plus interest, will be paid to the minor when he/she reaches adulthood.

Designations In Trust

When a designation of beneficiary calls for payment to be made in trust for a minor, OFEGLI will determine whether a trust has been established and whether payment can be made in accordance with the designation and trust. If not, then OFEGLI will request that a court appoint a guardian. If no guardian is appointed, then payment will be made either to the parent or held on deposit.