

September 2016 Life Insurance Open Season

The Federal Employees' Group Life Insurance Program (FEGLI) is having an Open Season! From September 1 through September 30, 2016, **FEGLI-eligible employees can elect any life insurance coverage that FEGLI offers**, including Option C coverage on the lives of your spouse and eligible dependent children under age 22.

- Life insurance coverage for eligible employees from one year's salary up to six years' salary and many options in between
- Coverage for spouses up to \$25,000 and for eligible children up to \$12,500
- Help pay final expenses and protect your family's financial security
- Government contribution toward the cost of Basic coverage for most employees
- Name any beneficiaries you choose
- First FEGLI Open Season in 12 years!
- No medical exam and no health questions!

When is the FEGLI Open Season?

- The FEGLI Open Season runs from September 1, 2016, through September 30, 2016
- Eligible employees can also enroll or increase coverage when they have a qualifying life event or at any time by passing a physical exam (except Option C family coverage)

Who can participate in the FEGLI Open Season?

- Most Federal employees are eligible
- Annuitants are not eligible unless they are reemployed in a position that conveys FEGLI-eligibility
- Check with your human resources office if you are unsure

How do I submit an election?

- Use your agency's online human resources portal, if your agency offers a portal that allows FEGLI elections
- Or submit Standard Form 2817, Life Insurance Election, to your agency's human resources office
- The form is available at www.opm.gov/FEGLIopenseason

When is my election effective?

- Elections made during the FEGLI Open Season have a **one-year delayed effective date**
- Coverage you elect in the September 2016 FEGLI Open Season will be effective on the first day of the first full pay period on or after **October 1, 2017**, as long as you meet pay and duty status requirements

Current enrollees can cancel or reduce coverage at any time

Questions? Contact your agency's human resources office
More info: www.opm.gov/FEGLIopenseason

For complete information, including terms and conditions, please review the FEGLI Handbook

