

New Changes to FEGLI Plan

Revised FEGLI regulations went into effect October 1, 2010. These revised regulations change various aspects of the FEGLI Program. We have listed the key changes below. For more details and to see all the changes, refer to [Federal Register Notice](#) 75 No. 190 dated October 1, 2010.

Since these regulations just became effective, *the information found in this section supersedes any conflicting information found in other parts of the website.* We are currently working to update FEGLI forms and materials.

60 Day Election Time Frame

The new regulations expand the time frame for making an initial election of Optional insurance from 31 calendar days to 60 calendar days after the employee becomes eligible for FEGLI coverage.

The time frame for electing coverage using the [SF 2822](#) and providing satisfactory medical information is also changed from 31 calendar days to 60 calendar days after approval by the Office of Federal Employees' Group Life Insurance (OFEGLI).

FEGLI Life Events

The new regulations allow an employee who experiences a FEGLI qualifying life event 60 days to elect Basic, plus any or all Optional insurance-Option A, Option B (up to the maximum of 5 multiples with no restrictions), and Option C (up to the maximum of 5 multiples with no restrictions). FEGLI qualifying life events include marriage, divorce, death of a spouse and birth or adoption of children.

The regulations now provide a belated election opportunity based on a life event. Within 6 months after an employee becomes eligible to make an election due to a change in family circumstances, an employing office may determine that the employee was unable, for reasons beyond his or her control, to elect or increase Basic/Optional insurance within the time limit. This decision is made by the employing agency; OPM is not involved in the determination.

If the agency determines that the employee can make the election, the employee has 60 days from the agency determination to make the election. Any insurance elected is retroactive to the first day of the first pay period beginning after the date the employee became eligible if the employee was in pay and duty status that day. If the employee was not in pay and duty status that day, the coverage becomes effective the first day after that date the employee returned to pay and duty status.

FEGLI Coverage for 24 month, for Federal Employees Called to Active Duty

Public Law 110-181, the Department of Homeland Security Appropriations Act, enacted January 28, 2008 authorizes the continuation of FEGLI coverage for an additional 12 months for Federal employees called to active duty whose coverage terminated after the law's enactment

The law allows employees who enter on active duty or active duty for training in one of the uniformed services for more than 30 days to continue their FEGLI for up to 24 months. FEGLI coverage is free for the first 12 months. However employees must pay both the employee and agency share of the premiums for their Basic coverage, and also pay the entire cost (there is no agency share) for any Optional Insurance they may have for the additional 12 months of coverage See more details [BAL OS-203](#)

Civilian Employees Deployed in Support of a Contingency Operations Emergency Essential Department of Defense Employees

Public Law 110-417, effective October 14, 2008, the Duncan Hunter National Defense Authorization Act, allows new opportunities for certain employees to elect FEGLI coverage The election applies to civilian employees eligible for FEGLI who are deployed in support of a contingency operation as defined by section 101 (a) (13) of Title 10. The election also applies to civilian employees in the Department of Defense eligible for FEGLI who are designated as "emergency essential" under section 1580 of Title 10. The employee may elect Basic, Option A and Option B (up to the maximum of 5 multiples). The employee must make the election within 60 days after the date of notification of deployment in support of a contingency operation or within 60 days of the date of the notification of the designation as an emergency essential employee.

See more details [BAL 08-204'](#)

What Can Eligible Employees Elect?

Under the law, affected civilian employees who have previously waived some or all FEGLI coverage may elect the following FEGLI coverage outside an open season, without experiencing a qualifying life event, and without providing medical information:

- Basic coverage,

And if they already have or elect Basic, they also may elect:

- Option A (Standard) coverage, and/or
- Option B (Additional) coverage.

The new law does not authorize an opportunity to elect Option C (Family) coverage.

What is the Time Limit for Making an Election?

Elections must be made within 60 days after the date of notification of deployment in support of a contingency operation or within 60 days of the date of notification of the designation as an emergency-essential employee.

Are Retroactive Elections Permitted?

No. The law does not provide for retroactive coverage, and only applies to eligible civilian employees who make their elections 1) within 60 days after notification of the date of deployment or designation, and 2) on or after October 14, 2008.

Can Employees Already Deployed or Designated Make These Elections?

It depends. If 60 days after the date of notification of deployment or designation have not yet elapsed, the eligible employees may make the election(s). If 60 days have already elapsed, they cannot.

When Are Elections Effective?

Coverage is effective the first day on or after the day the employing office receives a qualifying election.

Option B and Option C Elections at Retirement and Compensationers

The new regulations state that there will be only one election opportunity to choose how an enrollee's Option B and Option C coverage may reduce beginning at age 65. The election will be made at the time of retirement. In this election, the employee can choose No Reduction for some multiples and Full Reduction for other multiples. "Mixed elections" will be allowed. For example, if the employee has three multiples, the employee can elect to have two with Full Reduction and one with No Reduction. There will no longer be a second election at age 65.

Annuitants and compensationers who retired since this statutory provision became effective are under age 65 and have Option B and or Option C will be given the opportunity to make their «final" election. This information will be forthcoming from the OPM Retirement Office.