

2016 FEGLI Open Season Q&A

1. Q. When is FEGLI Open Season and how do I participate?

A. Open Season is from September 1, 2016 through September 30, 2016. You must submit an SF-2817 to enroll in the FEGLI Program or to change/increase your current FEGLI coverage, without having a “Qualifying Life Event” or being required to have a physical examination. Write at the top of the form, “2016 FEGLI Open Season”. You can access an IRS 2016 FEGLI Open Season Form by visiting: <http://hco.web.irs.gov/compbenefits/pdf/2016FEGLIOpenSeasonSF-2817FINAL.pdf>

Be sure to sign for ALL the FEGLI coverage you wish to have – not just the new coverage you are electing during the Open Season. ***Any coverage not signed for on your Open Season election will be cancelled/waived, effective with the effective date of your Open Season election.***

2. Q. Where can I get the SF-2817 for FEGLI Open Season?

A. <http://hco.web.irs.gov/compbenefits/pdf/2016FEGLIOpenSeasonSF-2817FINAL.pdf>

3. Q. Do I have to answer any health questions or submit evidence of medical insurability to make an Open Season election?

A. No

4. Q. Do I have to provide a marriage or birth certificate to enroll in or increase Option C Family coverage during the Open Season?

A. No

5. Q. Where do I send my SF-2817 for the 2016 FEGLI Open Season?

A. You must either fax to 855-207-0459 or mail to: IRS Philadelphia Payroll 2970 Market Street DP 5721 Philadelphia., PA 19104. This info is for the Open Season applications ONLY. Qualifying Life Event and New Hire applications should not be sent to Philadelphia Payroll. They must be sent to Ogden Payroll Center via fax, 855-816-9805 or mail to: IRS Ogden Payroll Center M/S 1508 PO Box 9774 Ogden, UT 84409.

6. Q. How do I complete the SF-2817, Life Insurance Election?

ALERT: Form will not be accepted if items are crossed-out for correction

Detailed information regarding assistance with form completion can be found by visiting:

<https://www.opm.gov/healthcare-insurance/life-insurance/reference-materials/frequently-asked-questions.pdf>

7. Can I participate if:

A. I am an annuitant:

A. It depends. Annuitants cannot participate in the Open Season unless they are reemployed in a position which conveys FEGLI eligibility. It is important to note that FEGLI coverage obtained under a dual pay appointment such as a FEPCA appointment cannot be used for retirement purposes. A dual pay reemployed annuitant cannot continue coverage elected during the open season into retirement.

B. I elect Phased Retirement:

A. Yes. Employees under Phased Retirement are eligible to participate in the Open Season the same as other full-time FEGLI-eligible employees.

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C. I am a retiree:

A. No. retirees, other than reemployed annuitants, cannot participate in the 2016 FEGLI Open Season.

D. I am a retiree, but I am also reemployed:

A. Yes, if you are reemployed in a position that allows FEGLI coverage. If you are unsure whether you are eligible for FEGLI, we will create a ticket for you for that information.

E. I recently waived or cancelled my coverage:

A. Yes.

F. I do not have any coverage now, not even Basic:

A. Yes.

G. I was previously denied coverage, after submitting the SF-2822, request for Insurance:

A. Yes.

H. I am over the age of 50:

A. Yes. There is no age restriction.

I. I plan to retire before October 2017:

A. Yes, but your new Open Season coverage would not be effective and you could not take that coverage in retirement.

J. I plan to retire after October 2017 but before October 2022:

A. Yes, but note that all regular rules still apply for continuing FEGLI into retirement. This includes the requirement that for any types or multiples of coverage you wish to bring into retirement, you must have that coverage throughout your last five years of Federal service, or your entire period or periods of service if you retire with less than five years. Because coverage elected during the Open Season will be effective no sooner than October 2017, this means that if you want to take your Open Season coverage into retirement, you must retire in October 2022 or later, five years after the coverage becomes effective.

K. I am newly hired employee:

A. Yes.

L. I am in non-pay status:

A. Yes, as long as you are within your first 12 months of nonpay status, when you are considered to still be insured as an employee for the purposes of FEGLI. However, ***any coverage you elect during the Open Season will not become effective until you are back in pay and duty status.***

8. Q. When will my 2016 FEGLI Open Season enrollment and/or changes become effective?

A. FEGLI Open Season enrollment and/or changes will take effect October 1, 2017. If you are in Non-Work Status at this time, the effective date will be the date you return to duty.

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9. Q. Did you receive my SF-2817 for the 2016 FEGLI Open Season?

A. You will receive a letter from Philadelphia Payroll confirming receipt of your form. If it has been more than 3 weeks since you mailed or faxed your form we can create a ticket for you.

10. Q. What types of coverage is there? Where can I find more information regarding FEGLI Options?

Coverage can be found by visiting the ERC <http://erc.web.irs.gov/>, selecting the Pay, Leave & Benefits tab, selecting Benefits & Services, selecting Insurance-Life Insurance (FEGLI), select Types of Coverage.

More information on the types of coverage available, including information on Accidental Death and Dismemberment coverage (part of Basic and Option A for employees) and the Extra Benefit for employees under age 45 can be found in the FEGLI Handbook at www.opm.gov/life.

11. Q. Where can I find more information about the 2016 FEGLI Open Season?

A. Visit www.opm.gov/FEGLIopenseason or visit the Employee Resource Center (ERC) on the IRWeb.

12. Q. What do I currently have?

A. You can log into My Employee Personnel Page (<https://www.nfc.usda.gov/EPPS/eplogin.aspx>) on the NFC Web Site or HR Connect (<https://www.hrconnect.treas.gov/psp/hrprod/?cmd=login>) to view your current coverage. You can also check your most recent SF 50 *Notification of Personnel Action* form. In Block 27, there is a 2-character code that represents your current FEGLI coverage and a definition of the code. You can look up the codes and definitions in the FEGLI Handbook. The FEGLI Handbook can be found by visiting <https://www.opm.gov/healthcare-insurance/life-insurance/reference-materials/handbook.pdf>.

13. Q. How much does the coverage cost?

A. Detailed information on cost of coverage can be found at www.opm.com/life

14. Q. If I am satisfied with my currently FEGLI Coverage must I do anything during Open Season?

A. No. If you take no action, your current FEGLI election will remain in place.

15. Q. What if I transfer to another agency before my new coverage is effective?

A. Your old agency must attach your Open Season election to your Official Personnel Folder or its equivalent. Your new agency must process your Open Season election at the appropriate time. You should pay attention to see if your FEGLI coverage changes on your SF 50 Notification of Personnel Action and if your FEGLI premiums change in October 2017.

16. Q. If I have already submitted a SF-2817 for the 2016 FEGLI Open Season and have changed my mind can I send in a new form?

A. You can always void your election, but you can only submit a new election if it's still Open Season. On or before September 30, 2016, you may ask Philadelphia Payroll to void your previous election and you may submit another election. Be sure that Philadelphia Payroll receives your new election no later than September 30, 2016.

17. Q. Will the premiums begin prior to the effective date?

A. Payroll deductions for new election coverage will not begin until the effective date of the coverage.