

BENEFITS BULLETIN

November 18, 2011

BULLETIN NO: 11-12
SUBJECT: New Premiums for Federal Life Insurance
TO: All Employees
FROM: Kathy Shearman, Benefits Officer

The Office of Personnel Management (OPM) has announced that premiums for certain Federal Employees Group Life Insurance (FEGLI) categories will be changing for the first time since 2005.

Effective date: January 1, 2012
Changes for: Option B- Additional
Option C – Family
No change: Basic coverage
Option A

See the tables below for specific rate changes. As you can see, some rates are decreasing slightly while others are increasing. If you're not sure of your FEGLI coverage, you can find out what you elected by accessing your Federal Employee Benefits Statement which is available in [Employee Express](#) – just click on the link in the “Related Sites” section.

Option B Premium per \$1,000 of Insurance

Age Band	Current rate	New rate
Under 35	\$0.03	\$0.02
35-39	\$0.04	\$0.03
40-44	\$0.06	\$0.05
45-49	\$0.09	\$0.08
50-54	\$0.14	\$0.13
55-59	\$0.28	\$0.23
60-64	\$0.60	\$0.52
65-69	\$0.72	\$0.62
70-74	\$1.20	\$1.14
75-79	\$1.80	\$1.80
80 and over	\$2.40	\$2.40

Option C Premium per Multiple of Insurance

Age Band	Current rate	New rate
Under 35	\$0.27	\$0.22
35-39	\$0.34	\$0.29
40-44	\$0.46	\$0.42
45-49	\$0.60	\$0.63
50-54	\$0.90	\$0.94
55-59	\$1.45	\$1.52
60-64	\$2.60	\$2.70
65-69	\$3.00	\$3.14
70-74	\$3.40	\$3.60
75-79	\$4.50	\$4.80
80 and over	\$6.00	\$6.60

Go to the [FEGLI webpage](#) for general information on coverage. The rate changes above have not yet been updated on the OPM FEGLI website but will be in the future.

Contact your [Benefits Specialist](#) if you have any questions regarding the information in this Bulletin. All Benefits Bulletins are posted on the Pay & Benefits webpage at <http://www.usgs.gov/humancapital/pb/benefitsbulletin.html>.