

## Benefits Bulletin

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To: All USGS Employees

From: Cathleen M. Smith  
Chief, Employee/Labor Relations and Benefits Team

Subject: Federal Employees' Group Life Insurance Open Season

The purpose of this email is to inform you that for the first time in 12 years, the Federal Employees' Group Life Insurance (FEGLI) is having an Open Season. The [FEGLI Open Season](#) will be from September 1 to 30, 2016.

The FEGLI Open Season allows [eligible employees](#) to enroll in FEGLI life insurance or increase their coverage up to the program maximum without having a qualifying life event, answering medical questions, or a physical exam. This includes Option C coverage on the lives of your spouse and eligible dependent children under age 22. Employees who make an Open Season election will see it effective October 1, 2017 as there is a one year waiting period before the election is effective, as long as you are in a pay and duty status (32 hours in the prior pay period for most employees). You will not pay premiums for your new coverage until it is effective.

### Advantages of FEGLI and Open Season Elections

- Competitive group premiums with convenient payroll deductions
- You can elect coverage as little as about one year's salary, as much as about six years' salary, and options in between
- You can elect Option C – Family coverage on the lives of your spouse (up to \$25,000) and eligible dependent children under age 22 (up to \$12,500 for each eligible child)
- There is no medical exam required and there are no health questions
- Extra Benefit automatically enhances Basic Coverage for enrolled employees under age 45 at no additional cost
- You can continue your FEGLI coverage into retirement if you meet all of the requirements. **Must have coverage five years prior to retirement or meets first opportunity to enroll to continue coverage.** In most cases, this means you'll not be able to take the open season elected coverage into retirement until after October 2022.

### How to Learn About Your Current Coverage, Designation of Beneficiaries, Rates, and Insurance Needs

Your Federal Employee Benefits Statement in Section D explains your current coverage. Your Earning and Leave Statement will tell you how much you currently pay. Both are available in [Employee Express](#). Your [Official Personnel Folder](#) will have the SF 2823, Designation of Beneficiary on file, if one was submitted. In many cases a designation is not necessary as [order of precedence](#) would apply if needed. Click [here](#) for the designation forms if you need to make a change. You will find the rates for coverage [here](#). MetLife (the contractor for FEGLI) provides a [resource to help calculate](#) your life insurance needs.

### How to Learn More about FEGLI

OPM has an [excellent video](#) explaining the benefit and Open Season. There is also a comprehensive FEGLI Employee Resource Center found [here](#). MetLife will also provide webinars on September 8, 24, 21, and 28. Go [here](#) as registration is required for the MetLife webinars.

The USGS Benefits Team will host webinars to view the video together and answer questions and explain how the election process works here. Registration is not required for the USGS webinars. The schedule follows, beginning at 11:00am Pacific, 12:00 Mountain, and 2:00pm Eastern:

[Wednesday, September 7](#)  
[Tuesday, September 20](#)  
[Thursday, September 29](#)

## How to Make an Open Season Election

[Employee Express](#) will allow Open Season elections during the month of September. Please contact [EExHelp@opm.gov](mailto:EExHelp@opm.gov) if you need assistance with your Login ID or password. In rare circumstances we can accept a completed Life Insurance Election, [SF 2817](#). You will sign for the coverage you want to keep if you already have it as well as any you add.

### A Few Points

- Do not submit a form or make a change in Employee Express if you want to keep your current coverage.
- **Life Insurance coverage can be reduced at any time.** Complete the [Life Insurance Election Form](#) if you want to reduce your current coverage and send it to Sadie Bello ([sbello@usgs.gov](mailto:sbello@usgs.gov)) on our Benefits Team.
- There is a one year delayed effective date before your Open Season coverage becomes effective. Your new coverage will be effective the first day of the first full pay period that begins on or after October 1, 2017, as long as you meet pay and duty status requirements (32 hours in the prior per pay period). You will not pay premiums for your elected coverage until it is effective.
- Thinking about retirement? For any FEGLI coverage you wish to bring into retirement, you must have that coverage for your last five years of Federal service, among other requirements. **If you plan to retire before October 2022 the open season would not meet the five year requirement in order for you to carry into retirement**), consider this when making your Open Season election.

### Additional Benefits Information

The [USGS website on Pay and Benefits](#) provides multiples links and resources to all benefits, including all prior Benefits Bulletins. [This information is available on the internet](#) so you may share with your family or view from home with ease.

Contact your [Benefits Specialist](#) if you have questions.