

Changing Your FEGLI Coverage

Obtaining Basic Insurance after Waiving Coverage

If you previously waived Basic insurance, you may enroll for Basic life insurance (outside of an unrestricted Open Enrollment Period or you are reinstated after a break in service of at least 180 days in a position that is not excluded from life insurance by law or regulation) if you meet both of the following requirements:

- At least 1 year has passed since the effective date of your last waiver; and,
- You furnish (at your own expense) satisfactory medical evidence of insurability on SF 2822, Request for Insurance. The completed SF 2822 must be received by the Office of Federal Employees' Group Life Insurance (OFEGLI) within 60 days of the examination. You may obtain form SF 2822 by contacting your Human Resources Office or from OPM's website. After verifying your life insurance information from your Official Personnel Folder (OPF), your Human Resources Office will send you the SF 2822.

Your Basic insurance will take effect the first day you enter a pay and duty status after your request is approved by OFEGLI. The Human Resources Office will notify you once they receive OFEGLI's determination.

Alternatively, you can elect Basic Insurance if you experience a FEGLI qualifying life event such as marriage, divorce, death of a spouse, birth or adoption of children. Your election must be completed within 60 days of the event allowing the election.

Obtaining Option A (Standard) After Declination

If you have Basic insurance coverage, but declined Option A (Standard), you may enroll for Option A (outside of an unrestricted Open Enrollment Period or you are reinstated after a break in service of at least 180 days in a position that is not excluded from life insurance by law or regulation) if you meet both of the following requirements:

- At least 1 year has passed since the effective date of your declination of Option A; and,
- You furnish (at your own expense) satisfactory medical evidence of insurability on SF 2822, Request for Insurance. The completed SF 2822 must be received by the Office of Federal Employees' Group Life Insurance (OFEGLI) within 60 days of the examination. You may obtain form SF 2822 from your Human Resources Office or from OPM's website. After verifying your life insurance information from your Official Personnel Folder (OPF), your Human Resources Office will send you the SF 2822.

If the request is approved, you must elect coverage within 60 days after the date of the approval by OFEGLI. The Human Resources Office will notify you once they receive OFEGLI's determination.

Alternatively, you can elect Option A (Standard) if you experience a FEGLI qualifying life event such as marriage, divorce, death of a spouse, birth or adoption of children. Your election must be completed within 60 days of the event allowing the election.

Obtaining or Increasing Option B (Additional) Coverage

If you have Basic insurance coverage but declined Option B (Additional), or, if you have Option B coverage of less than 5 times your basic pay, you may increase Option B in one of two ways.

You may enroll for Option B (outside of an unrestricted Open Enrollment Period or you are reinstated after a break in service of at least 180 days in a position that is not excluded from life insurance by law or regulation) for any number of multiples of your basic pay if you meet both of the following requirements:

- At least 1 year has passed since the effective date of your declination of Option B; and,
- You furnish (at your own expense) satisfactory medical evidence of insurability on SF 2822, Request for Insurance. The completed SF 2822 must be received by the Office of Federal Employees' Group Life Insurance (OFEGLI) within 60 days of the examination. You may obtain form SF 2822 from your Human Resources Office or OPM's website. After verifying your life insurance information from your Official Personnel Folder (OPF), the Human Resources Office will send you the SF 2822.

If the request is approved, you must elect coverage within 60 days after the date of the approval by OFEGLI. Your Human Resources Office will notify you once they receive OFEGLI's determination.

You may elect or increase Option B coverage if you experience a FEGLI qualifying life event such as marriage, divorce, your spouse's death, or birth or adoption of children. You may elect or increase Option B coverage up to the maximum of 5 multiples with no restrictions.

Please note: Foster children are not considered family members or dependent children for Option B purposes.

The time limit for electing or increasing the number of Option B multiples is within 60 days following the date of the event.

Obtaining or Increasing Option C (Family) Coverage

If you have Basic coverage, but declined Option C (Family), you may enroll for Option C outside of an unrestricted Open Enrollment Period if you are reinstated after a break in service of at least 180 days in a position that is not excluded from life insurance by law or regulation. Alternatively, you can elect or increase Option C if you experience any of the following life events: marriage, divorce, your spouse's death, or birth or adoption of children.

You may choose any number of multiples (up to a total of five) of Option C based on a life event. The number of multiples you elect is not tied to the number of eligible family members. For elections due to acquiring a foster child, you must provide a "Certification for Foster Children." The 60-day time limit starts on the day you sign the certification. If you elect or increase Option C based solely on acquiring a child age 22 or over, the child must be incapable of self-support because of a physical or mental disability that existed before the child reached age 22 and that is expected to continue for more than one year. You must submit a doctor's certificate stating that your child is incapable of self-support prior to making your election.

Your election must be completed within 60 days of the event allowing the election

Decreasing Coverage

You may decrease your coverage under Option B or C at any time. The election to decrease Option B or C will take effect on the last day of the pay period in which the transaction is completed.

Canceling Coverage

You may cancel your Basic and/or any of your Optional insurance coverages at any time. You must have Basic insurance to retain Optional insurance; thus, a cancellation of Basic insurance terminates all life insurance coverage, including Optional. The election to terminate coverage will take effect on the last day of the pay period in which the transaction is completed.

Remember, one of the requirements to continue your life insurance coverage into retirement is that you must be continuously enrolled for the 5 years of service immediately preceding retirement or first opportunity to enroll.