



**Department of Navy  
Human Resources Service Center  
Civilian Benefits Information Bulletin 2004-05**

**Federal Employees Group Life  
Insurance (FEGLI) Open Season  
1 September - 30 September 2004**

The Office of Personnel Management (OPM) announced the first life insurance open season since 1999. The FEGLI 2004 Open Season will be held from 1 September through 30 September 2004, to celebrate the 50<sup>th</sup> anniversary of the program.

During the open season, Federal employees who are eligible will be able to enroll in the FEGLI program, increase or change current coverage without having a physical or answering any questions about their health.

If you elect to change your life insurance during the FEGLI Open Season, your coverage is effective 4 September 2005. This means your new life insurance coverage premiums will be reflected on your Leave and Earning Statement (LES) that you receive on 23 September 2005.

Enrollees who wish to continue their current coverage do not need to take any action during this open season. Any coverage previously waived will remain waived.

Employees are encouraged to review the information on the types of coverage that are available to them. This information can be located at [www.opm.gov/insure/life](http://www.opm.gov/insure/life).

### **TYPES OF COVERAGE AVAILABLE**

- Basic - equal to the annual basic pay, rounded up to the next \$1,000, plus \$2,000.
- Plus three types of Optional insurance:
  - Option A-Standard**, in the amount of \$10,000.
  - Option B-Additional**, in an amount from one to five times the annual basic pay.
  - Option C-Family**, in an amount from one to five multiples of coverage for a spouse and eligible children. Each multiple is equal to \$5,000 for the death of a spouse and \$2,500 for the death of each eligible child.

An employee must elect or already have Basic in order to elect any optional coverages.

### **HOW TO ENROLL OR MAKE AN ENROLLMENT CHANGE DURING OPEN SEASON**

Effective 1 September 2004, employees can elect to enroll in life insurance or make a change by using The Employee Benefits Information System (EBIS), an internet-based system or The Benefits Line, an interactive voice response system.

- **The Employee Benefits Information System (EBIS)** is an Internet based application located at <http://www.donhr.navy.mil/>. Click on EBIS to access the application. Your Social Security Number (SSN) and password are used to log into EBIS. If you are a new EBIS user it is helpful to have a copy of your last SF 50, Notification of Personnel Action, or your Leave and Earnings Statement (LES). The following information can be found on these documents and is needed to create your EBIS password: Service Computation Date for Leave, Pay Plan, Grade and Step. You must also establish a Personal Identification Number (PIN) if you have not previously created one in EBIS or The Benefits Line. Your initial PIN is your month and year of birth (MMYY). The system will require you to change the 4-digit PIN to a 6-digit PIN of your choosing.
- **The Benefits Line** is a telephone interactive voice response system. You access The Benefits Line by calling 1-888-320-2917. Select option 1 to make a benefits election. To log into The Benefits Line you use your SSN and PIN. This is the same PIN that you created in EBIS. If you have not created a PIN, your initial PIN is your month and year of birth (MMYY). The system will require you to change the 4-digit PIN to a 6-digit PIN of your choosing. This 6-digit PIN will also be used to access EBIS.

Overseas employees who have access to DSN service can connect to The Benefits Line by dialing the DSN number to Randolph AFB (RAFB), 487-1110. Once the RAFB operator answers please indicate that you want to make an "official off net call" and give the operator The Benefits Line telephone number, 888-320-2917.

## SPECIAL INFORMATION FOR THOSE CONSIDERING RETIREMENT

Employees nearing retirement age are reminded that to continue your life insurance into retirement you must be insured for the 5 years of service immediately before the date your annuity starts, or for the full period(s) of service during which you were eligible to be insured if less than 5 years.

The FEGLI 2004 Open Season is *not* the first opportunity for electing coverage. Therefore, an employee must have the new coverage for the five years of service immediately before retiring or starting to receive compensation in order to continue that coverage as an annuitant or compensation. So that means the very earliest most employees can retire or start receiving compensation and carry new coverage from FEGLI 2004 into retirement or compensation is 3 September 2010.

## QUESTIONS REGARDING LIFE INSURANCE

If you have any questions concerning your life insurance, please call The Benefits Line at 1-888-320-2917. Select option 4 to speak to a Customer Service Representative (CSR). CSRs are available 7:30 a. m. to 7:30 p. m., Monday through Friday (Eastern Time). Hearing impaired employees should call the TTY line for their servicing Human Resource Service Center (HRSC).

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## FREQUENTLY ASKED QUESTIONS

### ***Who Is Eligible to Participate in the Open Season?***

All employees who are eligible for the FEGLI Program can participate.

### ***Who is Not Eligible to Participate in the Open Season?***

Employees excluded from FEGLI coverage by law or regulation cannot participate. If you need more information about exclusions, please consult the FEGLI Handbook at [www.opm.gov/insure/life](http://www.opm.gov/insure/life).

### ***Can Employees in Nonpay Status Participate?***

Yes. Employees in nonpay status can participate in the Open Season. However, ***any coverage they elect during the Open Season will not become effective until they are back in pay and duty status.***

### ***Have the Types of Coverage Changed for the FEGLI 2004 Open Season?***

No. The types of coverage available during the FEGLI 2004 Open Season will be the same as currently available.

### ***Can an Employee Change His/Her Open Season Election?***

Yes. If it's still within the Open Season, he/she can simply process a new election through EBIS or the Benefits Line. The employee cannot make an Open Season election **after** Open Season has ended.