


# Federal Employee's Group Life Insurance Election Questions



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Federal Employees Group Life Insurance (FEGLI):

Welcome to the Federal Employees Group Life Insurance (FEGLI) portion of the Orientation process. As is in the previous section, you will be asked to verify or supply your personal information. Fields marked with an \* are required. Please provide this information prior to your final electronic submission.

**Important:** To ensure your information is saved as you enter it, always use the navigation buttons within the pages to advance through the site, not the Back and Forward buttons on your browser toolbar.

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Federal Employees Group Life Insurance (FEGLI) Election

25%

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New hires are automatically enrolled in Basic Life Insurance. You have 31 days from your Entry On Duty (EOD) date to elect to enroll, and choose optional coverages or to decline life insurance coverage. If you do not decline coverage, premiums will automatically be deducted from your pay and your coverage will be effective from your EOD date. You may cancel your coverage at anytime. Please select one of the following \*:

☐ Yes, I want to enroll

☐ No, I don't want to enroll

*Your enrollment should always default to your EOD date.*

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**FEGLI Option A - Standard**

37%

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In addition to Basic life insurance coverage under FEGLI, you can elect:

**Option A - Standard**

**BENEFITS**

Adds an additional \$10,000 to your life insurance benefit

**COSTS**

The biweekly cost of Option A coverage is:

For persons under age 35	\$0.30
For persons ages 35 through 39	.40
For persons ages 40 through 44	.60
For persons ages 45 through 49	.90
For persons ages 50 through 54	1.40
For persons ages 55 through 59	2.70
For persons ages 60 through 64	6.00
For persons ages 65 through 69	6.00
For persons ages 70 and over	6.00

Do you want option A? ☐ Yes  
☐ No


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# Federal Employee's Group Life Insurance Election Questions

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FEGLI Option B - Additional

50%

In addition to Basic life insurance coverage under FEGLI, you can elect:

**Option B - Additional**

**BENEFITS**

Option B coverage comes in 1, 2, 3, 4, or 5 multiples of your annual pay (after your pay has been rounded to the next higher \$1000). It does not include the extra \$2,000 added for your Basic Insurance Amount.

**Example**

Claudio earns \$52,578. His Basic Insurance Amount is \$55,000. He chose Option B coverage of one multiple of his annual pay, or \$53,000.

**COSTS**

The biweekly cost per \$1,000 of Option B coverage is:

Age Band	2006*
For persons ages 35 and under	\$0.03
For persons ages 35 through 39	\$0.04
For persons ages 40 through 44	\$0.06
For persons ages 45 through 49	\$0.09
For persons ages 50 through 54	\$0.14
For persons ages 55 through 59	\$0.28
For persons ages 60 through 64	\$0.60
For persons ages 65 through 69	\$0.72
For persons ages 70 through 74	\$1.20
For persons ages 75 through 79	\$1.80
For persons ages 80 & Over	\$2.40

\* Premiums for the new Option B age bands (Ages 65-69), (Ages 70-74), (Ages 75-79) and (Ages 80 & Over) are being phased-in over a 3- year period. The above chart has the biweekly premiums for 2006. These costs are current for 2006.

Do you want option B? ☐ Yes  
☐ No

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Option B Choices

62%

How many multiples of your pay do you want as part of your Option B benefit choice?


☐ 1 times my pay  
☐ 2 times my pay  
☐ 3 times my pay  
☐ 4 times my pay  
☐ 5 times my pay

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# Federal Employee's Group Life Insurance Election Questions

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**FEGLI Option C - Family**

75%

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In addition to Basic life insurance coverage under FEGLI, you can elect:

**Option C - Family**

**BENEFITS**

Option C provides coverage for your spouse and eligible dependent children. When you elect Option C, all of your eligible family members are automatically covered. You may elect either 1, 2, 3, 4 or 5 multiples of coverage. Each multiple is equal to \$5,000 for your spouse and \$2,500 for each eligible dependent child.

For example, if you elect 3 multiples and your spouse dies, you would receive \$15,000 (3 times \$5,000). If one of your eligible dependent children dies, you would receive \$7,500 (3 times \$2,500).

The number of multiples you elect applies to all of your eligible family members. You cannot elect a number of multiples for your spouse that is different from the number of multiples for your eligible dependent children.

A child's eligibility for Option C benefits ends once he/she reaches age 22, unless he/she is incapable of self-support because of a mental or physical disability that existed before the child reached age 22.

**COSTS**

For persons under age 35	\$0.27
For persons ages 35 through 39	.34
For persons ages 40 through 44	.46
For persons ages 45 through 49	.60
For persons ages 50 through 54	.90
For persons ages 55 through 59	1.45
For persons ages 60 through 64	2.60
For persons ages 65 through 69	3.00
For persons ages 70 through 74	3.40
For persons ages 75 through 79	4.50
For persons ages 80 and over	6.00

Do you want option C? ☐ Yes  
☐ No


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Option C Choices

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How many multiples do you want for your benefit? Note that for option C, each multiple is worth \$5,000 on the death of your spouse, and \$2,500 upon the death of an eligible child.

☐ 1 multiple  
☐ 2 multiples  
☐ 3 multiples  
☐ 4 multiples  
☐ 5 multiples

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