

Directive 349.1

3/3/93

FEDERAL EMPLOYEES' GROUP LIFE INSURANCE (FEGLI)

I. PURPOSE

This Directive provides general information regarding life and accidental death/dismemberment insurance.

II. COVERAGE

Most AMS employees with career, career-conditional, excepted permanent, or excepted conditional appointments are eligible to enroll. Information about the FEGLI program is contained in SF-2817-A, "A Description and Certification of Enrollment in the FEGLI Program," which is available from regional or administrative offices. In addition, the booklet contains information about eligibility, premiums, effective dates, opportunities to change enrollment, beneficiary options, and continuation of coverage after retirement.

III. INSURANCE AVAILABLE

A. Basic Life Insurance coverage is equal to the employee's annual basic pay, rounded to the next \$1,000, plus \$2,000. (**NOTE:** For employees under age 36, the amount of basic insurance is twice the above amount. At age 36, this additional coverage decreases 10 percent per year until it expires at age 45.)

Accidental death/dismemberment benefits apply, but only to the basic insurance coverage, not to the additional coverage extended to employees under 45 years of age.

B. Employees who select basic life insurance coverage may elect one or more of the following options:

1. Standard insurance (Option A), provides \$10,000 additional life insurance coverage, plus accidental death and dismemberment benefits.
2. Additional insurance (Option B), provides coverage equal to one, two, three, four, or five times the employee's annual basic pay (rounded to the next \$1,000).
3. Family insurance (Option C), provides \$5,000 coverage for an employee's spouse and \$2,500 coverage for each eligible dependent child.

IV. PROCESSING LIFE INSURANCE FORMS

Employees should contact their regional or administrative office for the necessary forms to elect, change, or cancel life insurance or to designate/change beneficiaries. Upon receipt, the servicing personnel office will process the forms. While these forms are not contracts of insurance, insured

employees are advised to retain copies with their personal records.

V. QUESTIONS

For more information or guidance, contact the appropriate servicing personnel office:

A. Schedule C and SES employees - AMS, Personnel Division, Employee Relations Branch, Washington, DC.

B. All other Washington headquarters employees - APHIS, Customer Support Services, Washington, DC.

C. All other employees - APHIS, Field Personnel Services, Minneapolis, Minnesota.

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