



The Office of Personnel Management (OPM) has announced the first life insurance open season since 1999. The FEGLI 2004 Open Season will be held from 1 September through 30 September 2004.

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, provided you meet the pay and duty status requirements outlined in the Frequently Asked Questions. If you do meet the pay and duty status requirements, 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.

OPM will have a special FEGLI 2004 open season website set up prior to the start of the open season which will contain more information about the program.

HOW TO ENROLL OR MAKE AN ENROLLMENT CHANGE DURING OPEN SEASON

Effective 1 September 2004, employees will be able to elect to enroll in life insurance or make a change using either of the Navy's Automated Benefits Systems. **Paper copies of the form will not be accepted.**

- **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. That means the very earliest most employees can retire or start receiving compensation and carry new coverage into retirement or compensation is 3 September 2010.

PLAN AHEAD – SOME TIME-SAVING TIPS

- If you have not already done so, access EBIS and create your PASSWORD and PIN or call The Benefits Line and create your PIN. (Even if you have already created a password in EBIS, you will need to create a new one if it has been more than 90 days since you last created one.)
- Learn what [types and amounts of coverage](#) are available.
- [Click here](#) for help in determining what your life insurance needs may be.
- Remember, open season elections will not become effective until 4 September 2005 (if you meet pay and duty status requirements). You should determine whether it is in your best interest to make an open season change, which will not become effective until one year later, or whether you should consider electing and/or increasing coverage by getting a physical at your own expense.
- Use the [FEGLI Calculator](#) to determine the amounts and costs of various combinations of FEGLI coverage.
- If you have followed all of the steps listed above, you should be able to easily make an unassisted election using EBIS or The Benefits Line during the FEGLI Open Season.
- Customer Service Representatives (CSRs) are available 7:30 a.m. to 7:30 p.m., Monday through Friday (Eastern Time), except federal holidays. During the open season, if you need assistance from a counselor, you may wish to avoid calling during peak hours (9:00 a.m. to 3:00 p.m. Eastern time).

QUESTIONS REGARDING LIFE INSURANCE

If you have any questions concerning your life insurance, please call The Benefits Line at 1-888-320-2917. CSRs are available 7:30 a.m. to 7:30 p.m., Monday through Friday (Eastern Time). Select option 4 to speak with a CSR. 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. Employees excluded from FEGLI coverage by law or regulation cannot participate. If you need more information about eligibility, please consult the [FEGLI Handbook](#).

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.

What Does Pay and Duty Status Mean? The employee must actually be in a pay status and on duty. Sick leave, annual leave, donated leave, or any other kind of leave, whether paid or unpaid, does not qualify as pay and duty status.

What Are the Pay and Duty Status Requirements? A *full-time employee on a biweekly pay period* must be in pay and duty status for at least 32 hours during the pay period right before the one in which the coverage is to become effective. A *full-time employee on a monthly pay period* must be in pay and duty status for at least 64 hours during the pay period right before the one in which the coverage is to become effective.

A *part-time employee* must be in pay and duty status for one-half of the regularly scheduled tour of duty shown on his/her current SF 50. An *intermittent employee or an employee without a regularly scheduled tour of duty* who is eligible for FEGLI coverage must be in pay and duty status for one-half of the hours customarily worked in a pay period. Employing offices can determine the number of hours customarily worked by totaling the number of hours worked in the calendar year quarter ending September 30, 2004, and dividing that by the number of pay periods in that quarter.

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.

If I make an Open Season election, will that prevent me from making a subsequent election and/or change based on a Qualifying Life Event (QLE) after the Open Season has ended, but before my Open Season election becomes effective? No. You may make a subsequent election and/or change based on a QLE. If there is an impact to your Open Season election, you will be advised of that and your Open Season election will be modified accordingly.