



1 September through 30 September 2004

Information about the FEGLI open season will be available on the Office of Personnel Management (OPM) web site at <http://www.fegli2004.opm.gov/> on or after 1 September 2004. You will be able learn the basics of the FEGLI program, complete an interactive worksheet to determine your life insurance needs, find answers to frequently asked questions and access a calculator to determine the cost of coverage.

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

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.

TYPES OF FEGLI COVERAGE

There are two types of life insurance under the FEGLI Program: Basic and Optional.

Basic Insurance. The Basic Insurance Amount is based on your actual current pay. To determine your Basic Insurance Amount take your annual rate of basic pay, and round up to the next higher thousand and add \$2,000. Employees under age 45 covered for Basic insurance automatically have extra coverage without paying any additional premium. The extra coverage is based on your age and decreases, as you get older. You must elect or already have Basic insurance in order to elect any optional coverage.

Optional Insurance.

Option A – Standard. Is equal to \$10,000.

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

Option C – Family. 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 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.

HOW TO ENROLL OR MAKE AN ENROLLMENT CHANGE DURING OPEN SEASON

Effective 1 September 2004, you will be able to elect to enroll in life insurance or make a change using either of the Navy's Automated Benefits Systems (ABS). **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 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.

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).

Both automated systems will provide you with a copy of your FEGLI transaction (Part 4 – Acknowledgement Copy of the FE-2004). Retain this copy for future reference.

After the open season change becomes effective, you should access one of the automated systems again to obtain Part 3 – Employee Copy (After Coverage is Effective) of the FE-2004. [Click Here](#) (for instructions to obtain Part 3.)

SPECIAL INFORMATION FOR THOSE CONSIDERING RETIREMENT

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, you 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.

EFFECTIVE DATE OF FEGLI OPEN SEASON CHANGE

FEGLI 2004 Open Season elections will be effective on the first day of the first pay period that begins on or after **1 September 2005**, and that immediately follows one in which you were in a pay and duty status. Questions regarding Pay and Duty Status can be answered by reviewing the Frequently Asked Questions (FAQ) on the OPM FEGLI Open Season web site, <http://www.fegli2004.opm.gov/>.

In some cases, the FEGLI open season change may never become effective because the employee would never meet the pay and duty status requirements. Example: If you were on leave without pay and made a FEGLI open season change and subsequently retired without returning to duty, the FEGLI change would never be effective.

For employees who meet the pay and duty status requirements, the effective date of FEGLI open season changes will be **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.

QUESTIONS REGARDING THE OPEN SEASON

The OPM FEGLI open season web site at <http://www.fegli2004.opm.gov/> has answers to most questions about FEGLI and the open season, but if you have questions and need assistance, please call The Benefits Line at 1-888-320-2917, select option 4 to speak with 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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