

## Eligibility for FEGLI Coverage

Most Federal employees on permanent appointments are eligible to be covered by FEGLI. If appointed without a break in service of 3 or more days following service during which they were insured, employees on limited appointments or intermittent without a regular schedule are also eligible. Available insurance coverage includes basic, standard optional, additional optional and family optional.

Basic insurance coverage automatically becomes effective for a new employee on the day he/she enters on duty in pay status:

- unless the employee files a waiver of basic insurance coverage before the end of the first pay period, or
- a previously filed waiver remains in effect.

Employees who have basic insurance and who have not previously declined optional insurance coverage (Options A, B, and C) are eligible for optional insurance. Employees must complete SF 2817, Life Insurance Election, to elect or decline optional insurance and file the form with the personnel office within 31 days after becoming eligible for coverage. An election of optional insurance is effective on the first day the employee is in a duty and pay status on or after the election is received in the personnel office.

An insured person may cancel basic and/or optional insurance at any time by filing a SF 2817 waiving the coverage no longer desired. The insurance canceled stops at the end of the pay period in which the waiver was received by the personnel office. Cancellation of family coverage may be made retroactive to the end of the pay period in which there ceased to be eligible family members.

An employee enrolled for basic insurance who previously declined or elected less than five multiples of additional optional insurance may elect it or increase the number of multiples upon marriage or acquisition of a dependent child. The election must be filed with the personnel office on SF 2817 within 60 days after the event which permits the election. The number of multiples the employee may elect or add upon acquisition of a spouse or child is limited to the number of eligible family members acquired with the event. Such elections are effective the first day the employee is in a duty and pay status on or after the day the election is received in the personnel office.

Employees who previously declined family optional insurance may also elect this coverage within 60 days of marriage or acquisition of a dependent child. Elections of family optional insurance are effective the day the election is received in the personnel office.

A waiver of insurance is automatically canceled when the employee is reinstated after a break in service of at least 180 days. In any other case, SF 2822, Request for Insurance, must be completed to cancel a waiver. This form is a combination request to cancel a waiver, medical certificate, and authorization to insure an employee. An employee who previously waived basic, standard optional or additional optional insurance coverage (but not family optional) may cancel the waiver and become insured if:

- at least 1 year has elapsed since the effective date of the waiver, and
- satisfactory evidence of insurability is furnished.