



DIRECTOR – CIVILIAN BENEFITS CENTER

Date: 12 August 2016

To: All Civilian Employees

Subj: FEGLI Open Season - 1 through 30 September 2016 - Get the Information You Need!

1. This is the second message published regarding the upcoming Federal Employees' Group Life Insurance (FEGLI) Open Season. The first message entitled "Get Ready for 2016 Life Insurance Open Season" provided online FEGLI resources to help you prepare for Open Season. You may read the first message at <https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/Pages/Benefits-Officer-Messages.aspx>.

2. During the FEGLI Open Season you can elect or increase any coverage FEGLI offers, including Option C - Family. No physical exam is required and no medical questions are asked! If you waived or were turned down for coverage in the past, you can still participate in this Open Season. FEGLI Open Season events are infrequent (the last FEGLI Open Season was 2004), so we encourage you to take a few minutes to determine if you are adequately insured.

3. Elections made during the open season will be effective 1 October 2017; one year later! Premiums are deducted after the effective date of your new coverage. No action is required if your current coverage meets your needs. If you are considering retirement within the next five years, you most likely will not be eligible to continue the new coverage into retirement. To continue your new FEGLI into retirement, you must have the new coverage for your last five years of Federal service. Therefore, if you plan to retire before October 2022 (five years after new FEGLI coverage is effective), you cannot continue that coverage into retirement.

4. The easiest way to make an Open Season FEGLI election is to use the Employee Benefits Information System (EBIS). During peak call times, EBIS users can avoid potentially increased Benefits Line call wait times. Please visit the Office of Civilian Human Resources (OCHR) Private Portal at <https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/Pages/FEGLI-Open-Season.aspx> to access EBIS and stay up-to-date on the FEGLI program. Remember, you must use a government computer; have a ".mil, .edu or .gov" email address and a Department of Defense (DoD) Common Access Card (CAC) to access the portal. When prompted, select your email certificate. The following FEGLI Open Season information is posted on the portal:

- FEGLI overview
- Office of Personnel Management (OPM) videos
- The newest version of the FEGLI program booklet
- FEGLI premiums
- FEGLI calculator
- Designation of Beneficiary forms

5. Please direct your questions about the FEGLI Open Season or accessing EBIS to the Benefits Line at 888-320-2917 from 7:30 a.m. to 7:30 p.m., Eastern Time, Monday - Friday, except on Federal holidays. The TTY number is 866-359-5277. You may also email questions to navybenefits@navy.mil. Include your full name, pay plan, grade, contact telephone number. Please do not include Privacy Act or other Personally Identifiable Information such as date of birth or Social Security number in your email correspondence.

Thank you,
Mary E. Foley