

FEDERAL EMPLOYEES GROUP LIFE INSURANCE

The Federal Employees' Group Life Insurance ([FEGLI](#)) program is a group life insurance program administered by the federal Office of Personnel Management (OPM). FEGLI benefits are voluntary and full-time employees are eligible to participate. Part-time and Postal employees who have an appointment for more than one year are also eligible. Eligible employees are automatically enrolled in basic coverage unless they waive this coverage.

Basic Coverage

An amount equal to the employee's annual salary rounded up to the next \$1,000, plus \$2,000. The Government pays one-third of the premium cost for Basic and you pay two-thirds. The U.S. Postal Service pays the entire cost of Basic insurance for its employees.



3 FEGLI Options

Option A – Standard \$10,000 coverage for the employee.

Option B – 1, 2, 3, 4, or 5 times multiples of the employee's annual salary.

Option C – Coverage for eligible family members. The employee may elect Option C – Family Life Insurance to provide coverage for his or her spouse and eligible children. When an employee elects Option C, all of his or her eligible family members are automatically covered. Coverage multiples of 1, 2, 3, 4, or 5 times the employee's salary are available. Each multiple is equal to \$5,000 for the employee's spouse and \$2,500 for each eligible dependent child.

Basic Life Extra Benefits

This benefit doubles the amount of Basic Life insurance payable if the employee's age is 35 years or less. Beginning on his or her 36th birthday, the extra benefit decreases by 10% each year until, at age 45, there is no extra benefit. This is an automatic benefit for which there is no additional cost.

Accidental Death & Dismemberment

Accidental Death & Dismemberment (AD&D) benefits are a feature of both the FEGLI Basic Life and FEGLI Option A options. This feature doubles the amount of these coverages at no additional cost to the employee.

Living Benefits

A terminally ill employee who has a documented medical prognosis that his or her life expectancy is 9 months or less, can elect to receive a lump sum partial or full payment of their Basic Life insurance. If a partial payment is elected, the employee cannot later elect to receive another Living Benefit to receive the remaining Basic Life insurance. An employee's decision to receive a Living Benefit is irrevocable.

Call Gordon Marketing to learn more!

800-388-8342 x 178