



Benefits Administration Letter

Number: 04-205

Date: July 16, 2004

**Subject: Federal Employees' Group Life Insurance (FEGLI) Program:
Ordering FEGLI 2004 Open Season Materials**

GENERAL INFORMATION

Background

On May 25, 2004, we issued Benefits Administration Letter (BAL) [04-203](#) announcing a FEGLI Open Season that will be held from September 1 through September 30, 2004, to celebrate the 50th Anniversary of the FEGLI Program.

Purpose

The purpose of this BAL is to provide information and ordering instructions on the educational materials that the Office of Federal Employees' Group Life Insurance (OFEGLI) has prepared under its contract with the Office of Personnel Management (OPM) to promote the upcoming Open Season.

INFORMATION ON OPEN SEASON MATERIALS

What Open Season Materials Can I Order?

OFEGLI has prepared seven educational items. The attached Order Form lists these materials, along with specific guidelines on how much to order. Agency Headquarters Federal Benefits Officers are responsible for ordering what they need – ***materials will NOT be sent without an order.*** Regional and local agency office locations need to coordinate with their Agency Headquarters Officers. Agencies do not pay for these materials.

Here's a quick overview of the seven items available from OFEGLI:

- 1. FEGLI 2004 Open Season Enrollment Packets.** Each packet includes:
 - an introductory letter from Director Kay Coles James;
 - a brochure describing FEGLI coverage and the advantages of this Open Season;
 - a worksheet to help estimate how much life insurance an employee may need; and

- an Open Season Election form (FE-2004).

2. Posters

These posters highlight the FEGLI 2004 Open Season dates. There are two different sizes – small and large.

3. Tent Cards

These tent cards highlight the FEGLI 2004 Open Season dates.

4. Video

This short video (in VHS or CD-ROM format, including closed caption versions) provides an introductory message from Director Kay Coles James, an overview of the FEGLI Program and specifics about the FEGLI 2004 Open Season. You may copy and distribute the video; it is not copyrighted. You may also wish to order some extra copies of the video so that employees can borrow a copy to view at home.

5. “Meeting in a Box”

This kit provides tools to make it easy for you to hold FEGLI 2004 Open Season Informational Meetings for your employees. Please note that OFEGLI and OPM personnel will *not* be available to hold Informational Meetings. Each “Meeting in a Box” contains the following items:

- A short and a long version of a PowerPoint presentation, with speaker notes, in hard copy and on a CD-ROM
- One copy of the FEGLI 2004 Open Season Video (same video as in #4 above)
- Email text messages to invite employees to the meetings
- Two small (8-1/2 x 11 inch) posters to publicize the meetings
- One enrollment packet

The short version of the PowerPoint presentation is intended to be used along with the video described above. The long version of the presentation contains all of the necessary information for use at meetings that do not show the video.

6. Open Season Election Form (FE-2004)

OFEGLI has prepared a special Election Form for FEGLI 2004 Open Season elections only. Employees cannot use SF 2817, *Life Insurance Election*, for FEGLI 2004 Open Season elections. One copy of the FE-2004 is automatically included in each enrollment packet. The FE-2004 will also be available during Open Season in an Adobe PDF-fillable format at www.fegli2004.opm.gov. Employees can complete the form on-line in Adobe, print it, and then sign the form (or of course print it and complete the entire form manually.)

Both the white hard-copy version of the form with the gold “50th anniversary” eagle logo and the form printed directly from the website are valid and agencies must accept either one. If an employee submits a .pdf, .jpeg or other scanned version, or a fax of his/her completed FE-2004, you should accept it as valid as long as the employee submits the

signed original within 30 days after the agency received the other version, AND that signed original is identical to the other version. The use of these alternative formats should truly be exceptions in special circumstances only, when an employee simply cannot submit an original in time for receipt by the end of Open Season on September 30, 2004.

You may wish to order a small supply of extra hard copy forms in case your employees misplace the form from their packet and cannot access the website. Since this form can be used only for FEGLI 2004 Open Season elections, there is no need to stock a large supply for “future” use.

However, agencies that will process FEGLI 2004 elections electronically (such as some Department of Defense agencies that use the “EBIS” system) should NOT order any extra hard-copy election forms. Please note, however, that because all Enrollment Packets are the same, employees who can elect coverage electronically will still receive a hard-copy of the election form in their Packets. Wording on the election forms makes it clear that some employees should not complete a hard-copy form. Please note that employees cannot use Employee Express for FEGLI 2004 elections.

7. FEGLI Program Booklet - 50th Anniversary Edition

OFEGLI has prepared an updated version of the FEGLI Program Booklet (FE-76-21, formerly RI 76-21) that provides detailed information about the FEGLI Program. You should NOT provide a Booklet to every FEGLI eligible employee. Rather, you should direct your employees to the FEGLI 2004 Open Season website during Open Season (www.fegli2004.opm.gov) and the regular FEGLI website anytime (www.opm.gov/insure/life) to view the Booklet.

You must provide an updated Booklet to all new employees hired on or after September 1, 2004. Please order sufficient Booklets for your anticipated new hires through December 31, 2004. Agency Headquarters Federal Benefits Officers may order additional Booklets after the Open Season on an ongoing basis from OFEGLI, as usual.

ORDERING INSTRUCTIONS

How Do I Order Open Season Materials?

It’s easy. Just complete and submit the attached FEGLI 2004 Open Season Material Order Form. The order form will also be available during Open Season at www.fegli2004.opm.gov.

Submit completed forms to agencyhelp@fegli2004.com or by fax to 973-667-1677. (Yes, this email address uses dot com.) Use this email address and fax **only** for material orders and questions about your orders.

To ensure you receive your order before Open Season starts on September 1, you MUST submit your completed order form(s) no later than July 30, 2004. Please be sure you complete

ALL items on the form -- incomplete forms will delay the fulfillment process.

Who Should Place the Orders?

Agency Headquarters Federal Benefits Officers must place the orders. OFEGLI will not accept requests from other sources (unless your Agency Headquarters Federal Benefits Officer has alerted OFEGLI by sending an email to agencyhelp@fegli2004.com stating which “sub-agencies” or bureaus are authorized to place their own orders.)

How Much Should I Order?

The Order Form includes guidelines to assist you with the ordering process.

May I Put More Than One Shipping Location on the Same Form?

No. You will need to submit a separate form for each agency shipping location.

Is There a Limit On How Many Shipping Locations I Can Submit?

OFEGLI will fulfill requests for a reasonable number of shipping locations per agency. They will not accept separate order forms for every field installation. *Please be reasonable in your requests.* While there is no cost to you for these materials, the cost is absorbed by the Employees’ Life Insurance Fund. Excessive costs may require a premium increase.

How Will Employees Receive their Open Season Enrollment Packets?

You decide. There are three options to choose from:

- 1. Packets can be mailed by OFEGLI’s subcontractor to your employees’ homes,** if your agency has determined that providing employees’ names and addresses to an outside vendor is consistent with your agency’s “routine uses” for such information. If you select this option, you must send a mail file on a disk or CD-ROM containing your employees’ names and mailing addresses *by July 30, 2004* to the shipping vendor, Federal Direct. This vendor has prior experience with Federal Government mailings and places the utmost importance on protecting employees’ privacy.

Send the mail file to: Federal Direct, c/o The FEGLI Program, 95 Main Street, Clifton, NJ 07014-1707. Alternatively, you can upload the file to Federal Direct’s secure server. Go to <ftp.feddirect.com>, enter the username FEGLI and the password g3uc55, upload the file and exit. This server will be checked several times a day and can only be used to attach mail files. It cannot be used to read files. No one other than Federal Direct will have access to these mail files.

Mail files must use the following fixed field format: Agency Name/ID, Last Name, First Name, Street Address 1, Street Address 2 (if applicable), City, State and Zip. Each file must be marked with your agency name and number of employees contained on the mail file.

Only vendor personnel responsible for the mailing will have access to the mail files. The mail files will only be used for mailing the FEGLI 2004 Open Season Enrollment Packets and will be destroyed after that use. Alternatively, you can request that your

original file be returned to you. Federal Direct will NOT retain a copy of the files. Neither OPM nor OFEGLI will have access to your employees' names and mailing addresses.

- 2. Packets can be shipped to a fulfillment vendor of your choice, for further mailing to your employees' homes.** You must provide the name and address of your agency's fulfillment vendor on the Order Form. You will be responsible for costs associated with the vendor's mailing to your employees.
- 3. Packets can be shipped to your specified agency distribution points for your further distribution to your employees' worksites.** You must provide the address of your agency distribution point on the Order Form. Use a separate form for each agency distribution point. You will be responsible for further distributing the bulk shipments to your employees.

Can I Indicate More Than One Option for Enrollment Packets on the Same Form?

Yes. Just check the option(s) you want to use, and indicate the quantity for each. However, if you have more than one shipping location for any single option shown above, you must submit a separate form for each shipping location.

When Should We Place Our Orders?

Agency Headquarters Federal Benefits Officers should place their orders immediately, but no later than July 30, 2004, to ensure delivery by September 1. The sooner you submit your order, the sooner you'll receive the materials, although no shipments will go out before the second week in August.

When Will Materials Arrive?

OFEGLI will begin shipping materials to agencies on/about the second week in August, based on completed orders received to date. Remember, materials will NOT be shipped without an order. Orders will be fulfilled in the order they are received. **ORDER EARLY.** If OFEGLI receives your order by July 30, 2004, your materials will be shipped no later than mid-August. Order earlier, and you'll get your materials earlier. If OFEGLI needs clarification on your order, they will contact you directly, and that may affect delivery time. ***That is why it is critical that you complete the order form(s) correctly and legibly.***

If you choose the first distribution method for the enrollment packets (mailed directly to employees' homes) AND provide the mail file by July 30th, packets will be mailed directly to employees' homes before the start of Open Season.

What If My Order Doesn't Arrive?

You should contact OFEGLI by sending an email to agencyhelp@fegli2004.com.

When Must Employees Receive an Enrollment Packet?

To ensure that all eligible employees have an opportunity to take advantage of this Open Season, they must receive a FEGLI 2004 Open Season Enrollment Packet no later than the first week of the Open Season. You should distribute packets as soon as you receive them.

Do Agencies Pay for Open Season Materials?

No. There is no cost to agencies for FEGLI 2004 Open Season materials. However, please note that agencies that elect to distribute Open Season materials through their own fulfillment vendors must cover the costs associated with that distribution.

Employees May Get the Election Form (FE-2004) Before September 1. Is That Okay – Can They Submit Forms Early?

Some employees may get their packets, including the election form, before September 1. While it is preferable that employees wait and submit the form between September 1 and September 30, forms will not be invalid if agencies receive them before September 1.

What if I Need More Materials After I Placed My Initial Order?

You can place additional orders at any time. However, OFEGLI cannot guarantee that you will receive the additional materials before Open Season starts if you place the order after July 30, 2004.

If I Need More FEGLI Program Booklets After Open Season, Do I Still Need To Use the Open Season Order Form?

No. After Open Season ends, Agency Headquarters Federal Benefits Officers can order FEGLI Program Booklets for new hires directly from OFEGLI just as they do now. Regional and local agency office locations need to coordinate with their Agency Headquarters Officers, just as they do now.

MISCELLANEOUS INFORMATION

What Messages Can We Include On Leave And Earnings Statements To Highlight the FEGLI 2004 Open Season?

We strongly encourage you to use this simple means to communicate information to your employees. Here are two sample messages you can use on your employees' leave and earnings statements (LES). You may need to edit them, depending on the character limits for your leave and earnings statements:

Coming Soon Message (for LES issued before September 1)

Don't miss the Federal Employees' Group Life Insurance (FEGLI) Open Season. September 1 to September 30, 2004. More information soon!

Message During Open Season (for LES issued September 1 – 30)

The Federal Employees' Group Life Insurance (FEGLI) 2004 Open Season is here! No medical questions to answer. Don't miss it. Open Season ends on Thursday, September 30th. Visit www.fegli2004.opm.gov.

Does the Enrollment Packet include A Handout Highlighting the Need to Update Designations of Beneficiary?

No, it does not. We decided to highlight the importance of updating designations of beneficiary

closer to the earliest month that new coverage will be effective -- September 2005. If an employee submits an otherwise valid designation of beneficiary form during Open Season, and it mentions coverage that is not yet effective, that designation will be valid for that new coverage once that new coverage is effective, unless another valid designation has been submitted in the meantime. Of course, any valid designations will cover existing coverage immediately. Each designation of beneficiary form supercedes the prior one.

You play a critical role in the success of this Open Season and we thank you in advance for your support.

Just a reminder -- please **ORDER YOUR MATERIALS IMMEDIATELY**.

Frank D. Titus
Assistant Director
for Insurance Services Programs

Attachment
FEGLI 2004 Open Season Materials Order Form