



***Retirement and Insurance Service
Benefits Administration Letter***

Number: 00-226

Date: December 21, 2000

Subject: Federal Employees' Group Life Insurance Program: Accidental Death and Dismemberment Benefits Are Not Payable When Caused By Insured Driving While Intoxicated.

We have a long-standing practice of denying accidental death and dismemberment benefits under the Federal Employees' Group Life Insurance (FEGLI) Program when the injury or death was caused by the insured driving while intoxicated. Although this has not previously been specifically mentioned in the accidental death and dismemberment exclusions, it is consistent with the exclusions for suicide, attempted suicide, the insured injuring him/her self on purpose, and injury or death caused by the insured's use of illegal or illegally obtained drugs.

We are now clarifying the accidental death and dismemberment exclusions to specify that these benefits will not be paid when the insured's death or loss is caused by the insured driving a vehicle while intoxicated, as defined by the laws of the jurisdiction where the insured was operating the vehicle.

We are adding this information to the FEGLI Handbook and the web version of the FEGLI booklets. We are also providing an addendum that you can insert into the printed version of the FEGLI booklet.

A handwritten signature in black ink that reads "Abby L. Block".

Abby L. Block, Chief
Insurance Policy
and Information Division

Attachment

ADDENDUM

On page 7, add the following bullet to the list of exclusions from payment of accidental death and dismemberment benefits:

- driving a vehicle while intoxicated, as defined by the laws of the jurisdiction in which you were operating the vehicle.