



Benefits Administration Letter

Number: 05-203

Date: August 31, 2005

Subject: Hurricane Katrina and the FEGLI, FLTCIP, FSAFEDS and FEHB Programs

Our hearts go out to those affected by Hurricane Katrina. Here's a quick update on how this disaster may affect our various benefit programs.

Federal Employees' Group Life Insurance Program (FEGLI)

The Office of Federal Employees' Group Life Insurance (OFEGLI) has already instituted its expedited payment procedures.

What Is the First Step for the Agency?

If your agency receives information that one of your insured employees and/or insured family members was killed or accidentally dismembered as a result of Katrina, please let us know by emailing fegli@opm.gov with whatever details you may have, including the enrollee's name, even if you don't yet have all the information to certify the coverage and submit the claim form(s).

What Are the FEGLI Program's Expedited Procedures?

We are waiving the requirement for a death certificate for deaths in this situation. OFEGLI will accept a written statement from the agency that the insured was in the area affected by Katrina when the death occurred or, to the best of their knowledge, the insured is missing and presumed (or confirmed) dead.

If such a statement is not available, OFEGLI will consider whatever information is available, including newspaper accounts or information from other reliable sources, including reliable sites on the Internet.

Should Agencies Annotate FEGLI Claim Forms?

Yes, this will help immensely. Please indicate on any claim forms and certification forms sent to OFEGLI that such an incident is a Katrina Claim. That will help OFEGLI know that special expedited procedures should be followed.

Where Should Agencies Send the FEGLI Claim Forms and Certifications?

Please send such claims to the same address you use for other FEGLI claims - OFEGLI, P.O. Box 2627, Jersey City, NJ 07303-2627 and write "Katrina Claim" on the front of the envelope. You may wish to send the claims via an overnight service in which case you must use a street address (OFEGLI, 2 Montgomery Street, Jersey City, NJ 07302-3802, phone 1-800-633-4542).

Federal Long Term Care Insurance Program (FLTCIP)

FLTCIP enrollees who live in the affected areas and miss premium payments during this time of crisis will not have their coverage cancelled. Long Term Care Partners will work with these enrollees at a later time to bring their accounts up to date.

Federal Flexible Spending Account Program (FSAFEDS)

It is possible, though rare, that FSAFEDS enrollees who work for an agency serviced by the National Finance Center may find that an allotment was not taken out of their pay for one or possibly two pay periods. That should be rare, because NFC only makes changes to the FSAFEDS allotments if there is a change in the amount of the allotment. For most enrollees, there isn't a change in FSAFEDS allotments from one pay period to the next.

Please contact us at fsa@opm.gov if there are any issues with FSAFEDS allotments or claims that are causing a hardship on affected employees and their families.

Federal Employees Health Benefits Program (FEHB)

We are contacting FEHB carriers to ask them to demonstrate maximum flexibility under their OPM contract, including the following:

- We expect fee-for-service carriers to relax certain provisions such as their pre-certification requirement that the plan must be notified within two business days of an emergency admission.
- We expect fee-for-service and HMOs to relax requirements about notification and levels of benefit payment when victims are taken to non-plan and/or non-PPO hospitals or other treatment centers.
- We expect plans to make certain that FEHB members get additional supplies of medications as backup for emergency situations if necessary.

- Though charges for work-related injuries sustained by Federal workers are payable by the Office of Workers' Compensation Programs (OWCP), we are encouraging FEHB plans to provide immediate payment and seek subsequent reimbursement from OWCP.

Thank you for your help in providing the best possible service for your affected employees and their families.

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