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## **Introduction**

The U.S. Office of Personnel Management's (OPM) Retirement and Insurance Service (RIS) has developed a series of checklists to assist other Federal agencies in their administration of the retirement, health, and life insurance programs for Federal employees. These checklists, identified collectively as the Self Evaluation Guide, are designed to help agencies identify processing problem areas in these important employee benefit programs and to assist in their early resolution.

### **Background**

All Federal employees, unless specifically excluded by law or regulation, are eligible to participate in three of four fringe benefit programs: The Federal Employees Health Benefits (FEHB) Program; the Federal Employees' Group Life Insurance (FEGLI) Program; and either the Civil Service Retirement System (CSRS) or the Federal Employees' Retirement System (FERS). These programs are jointly financed by contributions from the Federal Government and Federal employee participants through fees established by law or regulation. Optional portions of FEGLI are financed entirely by employees.

OPM has overall authority for administering the Federal employees' fringe benefit programs. OPM's authority for the programs is contained in title 5 of the United States Code. However, OPM has delegated responsibility for carrying out certain aspects of these programs to participating Federal agencies. These responsibilities include: the determination of coverage eligibility; the collection and remittance of employee withholdings and agency contributions; and the maintenance of individual employee records. Congress recognized the critical role agencies play in the administration of these benefit programs when it established retirement counselor positions at the agency level and provided for their continuing training at section 8350 of title 5, U.S.C.

Funds are collected for these programs through a network of hundreds of Federal agency payroll offices. Employee withholdings and agency contributions are collected by individual payroll offices and ultimately transferred to OPM each pay period. OPM currently collects and invests over \$70 billion each year for the programs and disburses approximately that same amount to pay retirement benefits to annuitants and premiums to insurance carriers on behalf of the individuals enrolled in the programs. The failure of Federal agencies to correctly and promptly collect and transmit the appropriate amount of funds for the benefit programs can result in the loss of income, increased costs to both employees and the Government, and litigation against the Government.

Congress passed the Federal Managers' Financial Integrity Act of 1982 (FMFIA) to improve internal controls in Federal agencies and to assist in the elimination of fraud, waste, abuse, and mismanagement of Federal funds and resources. The Act required that each agency establish internal accounting and administrative controls in accordance with standards prescribed by the General Accounting Office to provide reasonable assurance that:

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- Obligations and costs are in compliance with applicable law;
- Funds, property, and other assets are safeguarded; and
- Revenues and expenditures applicable to agency operations are properly recorded and accounted for.

The FMFIA required agencies for the first time to establish a continuous process for evaluating, improving, and reporting on the internal control and accounting systems for which they were responsible. To assist in complying with the intent of the FMFIA and to further the goal of efficient administration of the employee fringe benefit programs, OPM has developed the Self Evaluation Guide for agency use.

### **Purpose**

All agencies are encouraged to use the Self Evaluation Guide to periodically assist in evaluating their performance vis-a-vis the retirement, health, and life insurance programs offered their employees. The primary objectives of these self assessments are to:

1. Determine if the health benefits, life insurance and retirement programs are administered in compliance with applicable laws, regulations, and instructions.
2. Assess agency personnel and payroll operations to determine whether they have adequate internal, administrative, and accounting controls to ensure:
  - a. Accurate health benefits, life insurance and retirement coverage determinations and deductions;
  - b. Accurate information is being provided to employees; and
  - c. Timely and accurate enrollment registration, records maintenance, and transmittal of applicable records, claims, and reports.
3. Perform sufficient audit tests to provide reasonable assurance that employee withholdings, agency contributions, and offsets are properly recorded and accurately remitted to OPM.

### **Scope and Methodology**

Agencies should periodically review their administration of these key employee benefit programs. These reviews should focus on the aspects of the programs which relate to enrollment eligibility, processing, remitting, and reporting employee withholdings and agency contributions, maintaining employee benefits records, and processing life insurance claims.

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The Self Evaluation Guide is structured in such a way that agencies, either at the personnel or payroll office level, or at the headquarters or field installation level, can utilize specific portions of it or apply it by benefit program area. Agencies can decide how best to use the numerous checklists that make up the Guide and modify it to fit their own unique situations. There is some repetition of items among the checklists so that they can be used as stand-alone pieces. The checklists can even be used as a training tool for employees who have been newly assigned to benefits work as a guide to the way work should be performed. It is our intent that agencies retain the maximum level of discretion with regard to the frequency and scope of their self assessments. The results of the reviews do not have to be shared with OPM, although we would certainly be willing to serve in an advisory capacity if problems are discovered or questions arise. From time to time, we also may ask agencies for information about your findings from reviews so that this information can be used in improving the administration of the benefits programs. We also welcome suggestions for improvement to the Guide.

**Summation**

We recognize that agencies have a key role to play in the day-to-day administration of Federal employee benefit programs. Effective and efficient administration is the goal of everyone concerned. In these times of diminishing resources and budgetary constraints, we believe the Self Evaluation Guide can be an effective tool in helping all of us achieve our goals as they relate to the proper administration of these key employee benefit programs while balancing our fiscal priorities. The use of the Self Evaluation Guide should not entail substantial outlays of staff time or resources and could obviate the need for major systemic revisions if potential problem areas are discovered early. Your assistance in this endeavor to improve the administration of the retirement, health, and life insurance programs would be welcomed.

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**Part 1: Overall Benefits Program Management**

**Self Evaluation Guide**

**I. Agency Management of Benefits Program**

**A. Benefits Officer Responsibilities**

- 1. Who are your agency's officially designated, as identified to OPM, headquarters level retirement counselor and insurance officer? Give title (personnel management specialist, etc.)?

NOTE: The title "Benefits Officer" is used in this Guide to refer to headquarters level staff with responsibility for retirement or insurance. However, most of the questions in this section may also appropriately be asked about the management of benefits work at the bureau, regional, or major command level.

a. Insurance

Name )

Title and grade level )

b. Retirement

Name )

Title and grade level )

- 2. a. Do these individuals have formal authority and resources to provide overall management of retirement and insurance program matters within your agency and direction to retirement and insurance activities in the personnel and payroll office? In answering this question, consider, among other things, responsibility for answering questions from agency staff, establishing or administering a reconsideration function, and providing or providing for, training on benefits, pre-retirement counseling programs, and implementation of policy changes such as a change in the law.

Yes \_\_\_ No \_\_\_

- b. If no, please describe how your agency is organized to provide overall program direction and support to staff.

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**Part 1: Overall Benefits Program Management (Cont.)**

- 3. Describe the method(s) used to assure that other staff at agency headquarters level and staff at regional/field locations know who the Benefits Officer is and how to seek assistance from him or her as needed.

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- 4. Are the Benefits Officer's responsibilities documented and known to the respective staffs who handle retirement and insurance matters in the agency, including appropriate payroll personnel?

Yes \_\_\_ (Attach a copy of documentation) No \_\_\_

- 5. What training in retirement and insurance has your Benefits Officer received? Describe (list formal training, on-the-job training, experience).

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- 6. a. Does the Benefits Officer have sufficient technical expertise to assist staff with questions they are unable to answer themselves?

Yes \_\_\_ No \_\_\_

- b. If not, who fulfills this role?

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- c. Does the Benefits Officer use the agency liaison staff from OPM for assistance with questions when needed?

Yes \_\_\_ No \_\_\_

- d. Does the Benefits Officer seek written policy advisories from OPM when needed?

Yes \_\_\_ No \_\_\_

**Part 1: Overall Benefits Program Management (Cont.)**

7. Agency Benefits Officers are responsible for serving as agency liaison with OPM and other agencies for benefits issues.

a. Does the Benefits Officer attend meetings of the Interagency Advisory Group (IAG) Committee of Benefits Officers?

Yes \_\_\_ No \_\_\_

b. Does he/she attend the annual OPM-sponsored Benefits Officers Conference, which counts as retirement training required annually under 5 U.S.C. 8350?

Yes \_\_\_ No \_\_\_

c. Does the Benefits Officer prepare or coordinate agency comments on proposed policy changes, such as proposed regulations published by OPM?

Yes \_\_\_ No \_\_\_

8. Does the Benefits Officer serve as a problem solver/facilitator as needed to discuss processing problems, issues, new developments, etc., with other agency components such as payroll, staffing, or a regional field?

Yes \_\_\_ No \_\_\_

9. a. Does the Benefits Officer maintain or oversee the maintenance of a communications network of regional/field staff responsible for insurance and retirement matters in their respective locations? If your agency has no field structure, skip to item 10.

Yes \_\_\_ No \_\_\_ Not applicable \_\_\_

b. If not, how does the Benefits Officer ensure that information is getting to the people who are actually doing the work (and getting there on a timely basis)?

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10. Does the Benefits Officer provide reports to agency managers such as the Director of Human Resources or Assistant Secretary for Administration, on the status of retirement and insurance activities within the agency--for example, processing time for submission of records to OPM, status of FEHB reconciliation activities, FEHB open season activities, etc.?

Yes \_\_\_ No \_\_\_

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**Part 1: Overall Benefits Program Management (Cont.)**

11. a. Are the Benefits Officer's duties reflected in his/her position descriptions?

Yes \_\_\_ No \_\_\_

b. If not, why not?

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12. a. Are the Benefits Officer's duties and responsibilities reflected in his/her performance standards?

Yes \_\_\_ No \_\_\_

b. If not, why not?

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13. Who is the designated back-up for the Benefits Officer?

Name(s) ))))))))))))))))))))))))

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Title(s) ))))))))))))))))))))))))

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14. Have back-ups had sufficient experience in handling retirement and insurance issues to step in the absence of the primary people and satisfactorily fill in for them?

Yes \_\_\_ No \_\_\_

15. When there is a change in the designated Benefits Officer, is OPM notified promptly in writing of the change so that Benefits Administration letters, IAG meeting announcements, etc., can be sent to the appropriate person?

Yes \_\_\_ No \_\_\_

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**Part 1: Overall Benefits Program Management (Cont.)**

**B. General Program Management**

1. Does your agency have documented procedures concerning what information about benefits is to be provided to new employees (and employees who are newly eligible for benefits because of a change in appointment status) and how this information is to be provided?

Yes \_\_\_ (attach copy) No \_\_\_

2. Does your agency have documented procedures in place to insure that employees periodically receive information by memorandum, employee letters, etc., about ongoing issues like making post-1956 military deposits, non-open season opportunities to make FEHB enrollment changes, etc.?

Yes \_\_\_ (attach copy) No \_\_\_

3. Is there documentation covering FEHB open season processes?

Yes \_\_\_ (attach copy) No \_\_\_

4. Is there documentation covering FEGLI open enrollment period processes?

Yes \_\_\_ (attach copy) No \_\_\_

5. a. What is the agency policy about availability of pre-retirement counseling for employees who are, or soon will be, eligible to retire? How do you deal with employees in remote locations, shift workers, etc? (Attach a copy if published policy exists.)

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b. Is there documentation of information to be provided in pre-retirement seminars?

Yes \_\_\_ No \_\_\_

6. Are there documented procedures for the agency's retirement/refund application processing from point of contact with the retiring or separating employee through personnel through payroll or cross-servicing agency?

Yes \_\_\_ (attach copy) No \_\_\_

7. Are there established time and quality standards for processing paperwork, along with a management information system (MIS) reporting methodology, to track and determine whether timeliness standards are being met for the following:

a. For separations, including retirements, being sent to OPM?

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\_\_\_\_ (attach copy) \_\_\_\_

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**Part 1: Overall Benefits Program Management (Cont.)**

- b. For processing FEHB enrollments, changes, and terminations?  
Yes \_\_\_ (attach copy) No \_\_\_
- c. For processing FEGLI enrollments, changes, and terminations?  
Yes \_\_\_ (attach copy) No \_\_\_
8. a. Does your agency do quality control reviews of benefits eligibility determinations, acceptability of designations of beneficiary, etc., to determine accuracy and acceptability?  
Yes \_\_\_ No \_\_\_
- b. When problems are identified, are action plans prepared to correct problems and follow-up done to see that necessary action is taken?  
Yes \_\_\_ No \_\_\_
9. Does your agency use trail audits of completed retirement packages and insurance enrollment changes to determine whether quality and timeliness standards are being met when paperwork is ready to submit to OPM, FEHB plans, etc.?  
Yes \_\_\_ No \_\_\_
10. Are retirement processing objectives (e.g., ensuring that all retirement, death in service, and refund packages prepared by the agency are fully documented and are received by OPM within 30 days after the employee separates or dies in service) included in the organization's goals and objectives, the Benefits Officers' own performance standards, and managerial performance standards?  
Yes \_\_\_ No \_\_\_

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**Part 1: Overall Benefits Program Management (Cont.)**

11. Does your agency have an established means of communicating information rapidly when necessary, such as a change in law that has an immediate impact on employees?

a. For personnel and payroll staff.

Yes (please describe) \_\_\_ No \_\_\_

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b. For employees.

Yes (please describe) \_\_\_ No \_\_\_

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c. Is your agency upgrading its automation capability to assist field installations in keeping current in the benefits areas?

Yes (please describe) \_\_\_ No \_\_\_

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12. a. Do payroll offices carry out their financial management and reporting requirements under the *CSRS and FERS Handbook for Personnel and Payroll Offices*, the *Federal Employees Health Benefits Handbook for Personnel and Payroll Offices* and *Federal Employees Group Life Insurance Handbook for Personnel and Payroll Offices* according to the guidelines in these Handbooks (formerly FPM Supplements 830-1, 870-1 and 890-1) and OPM Payroll Office Letters?

Yes \_\_\_ No \_\_\_

b. Is there a formal system for keeping these references up-to-date?

Yes \_\_\_ No \_\_\_

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**Part 1: Overall Benefits Program Management (Cont.)**

13. Describe how the names, locations, and phone numbers of retirement and insurance staff who handle employee questions, pre-retirement counseling, etc., are publicized to employees.

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14. Have managers and supervisors been informed about who to go to for assistance on benefits issues (for example, disability retirement requirements when a supervisor has an employee whose health has raised a question of eligibility for disability retirement)?

Yes \_\_\_ No \_\_\_

15. Does the agency have an automated system to project the number of and identity of employees who are eligible to retire in a given year?

Yes \_\_\_ No \_\_\_

16. a. Does the agency have historical trend databases which tabulate the number of retirement benefit applications processed during previous years?

Yes \_\_\_ No \_\_\_

b. Is this information used to predict upcoming peak periods?

Yes \_\_\_ No \_\_\_

c. If the agency is downsizing, how are workloads projected?

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**Part 1: Overall Benefits Program Management (Cont.)**

**II. Human Resource Utilization and Other Resources Used**

**A. Staffing**

1. Is staffing adequate to ensure that processing deadlines are met? (For example, are separations processed promptly so that a retiring employee's records are received by OPM within 30 days of the employee's separation? Are carriers notified promptly of disenrollments as well as enrollments in their plan?)

Yes \_\_\_ No \_\_\_

2. a. Can you identify all agency staff members by category or job title if appropriate, who are responsible for some aspect of benefits administration (such as providing information on benefits to new employees, determining retirement system coverage for new employees, servicing senior officials, FEHB open season distribution of materials, preparing financial reports to OPM, and retirement application processing)?

Yes \_\_\_ No \_\_\_

b. If yes, describe or list categories of employees.

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c. If not, how do you insure that appropriate staff receive information and training necessary to do their jobs correctly?

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3. Are reviews made of staffing levels and recommendations for changes made if appropriate?

Yes \_\_\_ No \_\_\_

4. Do personnel and payroll offices have procedures for ensuring that they have sufficient staff coverage to continue processing paperwork during key periods (FEHB open season, end-of-year retirements, etc.), and when key employees are absent?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 1: Overall Benefits Program Management (Cont.)**

5. a. Are other personnel and payroll office employees who are not normally responsible for retirement and insurance work cross-trained in these areas so that they can help in peak periods or when backups are needed?

Yes \_\_\_ No \_\_\_

b. If yes, what is the level of complexity they are trained to handle?

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**B. Training**

1. Does your agency have a training plan that identifies the kind of training to be provided to all agency staff who handle any of the various aspects of retirement and insurance work in the personnel and payroll offices?

Yes \_\_\_ No \_\_\_

2. Is there a procedure in place to insure that employees receive appropriate training (whether in-house training, OPM-sponsored training, training purchased from private companies, on-the-job training, etc.)?

Yes \_\_\_ No \_\_\_

3. Is there a procedure in place to insure that employees receive continuing training as needed on changes in programs?

Yes \_\_\_ No \_\_\_

**C. Resources Used**

1. a. Do staff who need them have copies of the OPM *CSRS and FERS Handbook for Personnel and Payroll Offices*, *Federal Employees Health Benefits Handbook for Personnel and Payroll Offices*, *Federal Employees Group Life Insurance Handbook for Personnel and Payroll Offices*, *Benefits Administration Letters*, and *Payroll Office Letters*, as well as access to other needed materials such as *The Guide to Processing Personnel Actions* (formerly FPM Supplement 296-33)?

Yes \_\_\_ No \_\_\_

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**Part 1: Overall Benefits Program Management (Cont.)**

b. Do they receive updates on a timely basis?

Yes \_\_\_ No \_\_\_

c. Are Handbook updates, Benefits Administration letters, and Payroll Office letters distributed promptly down through the agency to staff who need them, or accessible for downloading from OPM's Mainstreet computer bulletin board?

Yes \_\_\_ No \_\_\_

d. Is there a formal system for keeping reference materials up-to-date?

Yes \_\_\_ No \_\_\_

e. Does the agency periodically verify that these resource materials are getting to the people who need them on a timely basis?

Yes (please describe) \_\_\_ No \_\_\_

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f. Does staff use OPM's hotlines for Retirement Benefits Officers and FEHB Open Season to find out about recent issuances or other items of interest?

Yes \_\_\_ No \_\_\_

g. Does staff use the OPM Mainstreet computer bulletin board to access new publications and other new information? (Effective with the start of FY 1996, all OPM Payroll Office Letters will be distributed only on Mainstreet. **Paper distribution will stop.**)

Yes \_\_\_ No \_\_\_

h. Does staff advise the Financial Management Division at OPM of payroll number, address and/or phone changes so that OPM's Payroll Office Master File is current?

Yes \_\_\_ No \_\_\_

i. When an employee is newly assigned to work in insurance or retirement, does someone ensure that he/she receives the necessary resource materials?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 1: Overall Benefits Program Management (Cont.)**

2. a. Does the agency supplement OPM instructional material with internal instructions?

Yes \_\_\_ No \_\_\_

b. If yes, please describe and attach samples. Do the agency instructions add value or do they tend to simply duplicate material from OPM in an agency manual?

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3. a. Does the agency use OPM publications for employees that are available through the "rider" system? (For example, the series of Retirement Fact pamphlets.)

Yes \_\_\_ No \_\_\_

b. If no, why not?

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c. Does the agency produce any of its own informational or training materials?

Yes (attach copies or describe) \_\_\_ No \_\_\_

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d. Does the agency use any privately produced materials?

Yes (attach copies or describe) \_\_\_ No \_\_\_

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e. If yes, have these materials been reviewed for technical accuracy?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 1: Overall Benefits Program Management (Cont.)**

4. a. Is there a system in place to insure that sufficient stocks of forms and informational materials for employees are kept on hand?

Yes \_\_\_ No \_\_\_

b. Is there a procedure in place to provide for destruction of materials when they become obsolete?

Yes \_\_\_ No \_\_\_

5. a. Does the agency use OPM-sponsored training courses?

Yes \_\_\_ No \_\_\_

b. Does the agency use the OPM-produced Preretirement Counseling and Seminar Guides?

Yes \_\_\_ No \_\_\_

c. Describe any training developed and presented by the agency.

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d. Describe any privately sponsored training used by the agency.

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e. Describe any alternatives to traditional classroom training used by the agency to provide training on a more timely and/or economical basis.

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**Part 2: Retirement**

**Self Evaluation Guide**

**I. Entrance on Duty**

**A. Determine Eligibility Under CSRS or FERS**

- 1. Identify the individual(s) in your operating personnel office(s) specifically designated to make retirement system coverage determinations for newly hired employees and employees who have been converted from appointments that do not convey retirement coverage to appointments that do convey retirement coverage.

Name \_\_\_\_\_

Title of position \_\_\_\_\_

- 2. a. Does the individual referred to above have the background and training sufficient to carry out the responsibilities in question?

Yes \_\_\_ No \_\_\_

- b. Please describe the individual's training and experience in this area:

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- c. Did training include information on the adverse consequences of incorrect coverage determinations for employees and their families?

Yes \_\_\_ No \_\_\_

- 3. a. Do the employee(s) who are responsible for making retirement coverage determinations have adequate time, given their other duties, to meet the responsibility of making correct determinations?

Yes \_\_\_ No \_\_\_

- b. How much time is set aside for this function?

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**Information in this chapter has not been updated since August 1996**

**Part 2: Retirement (Cont.)**

c. Are other personnel office employees cross-trained to help with coverage determinations when the regularly assigned personnel need assistance?

Yes \_\_\_ No \_\_\_

4. a. Are there sufficient copies of *The CSRS and FERS Handbook for Personnel and Payroll Offices* (or at least the chapters relevant to coverage determinations) available in the offices where retirement coverage determinations are made?

Yes \_\_\_ No \_\_\_

b. If yes, do the staff who make retirement coverage determinations know how to use it?

Yes \_\_\_ No \_\_\_

c. If not, what do staff use, and has it been tested to assure that it produces results consistent with OPM instructions?

Title \_\_\_\_\_

Yes \_\_\_ No \_\_\_

5. Is the instructional material related to retirement coverage determinations kept current? (For example, are Handbook updates available to field representatives who make determinations?)

Yes \_\_\_ No \_\_\_

6. a. Have you developed, or do you use, any alternative or supplementary source of guidance for making retirement determinations?

Yes \_\_\_ No \_\_\_

b. If yes, please attach a copy.

7. a. Are initial determinations reviewed by someone else (or some other organizational unit)?

Yes \_\_\_ No \_\_\_

b. If so, what categories of determinations and by whom or how?

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**Part 2: Retirement (Cont.)**

8. Are initial retirement coverage determinations verified upon receipt of the OPF for each employee transferring in from another agency, or being rehired after a break in service of more than 3 days?

Yes \_\_\_ No \_\_\_

9. a. Is there a written procedure for staff who make routine retirement determinations (at headquarters and in the field) to seek authoritative guidance when they encounter a situation they are uncertain how to handle correctly?

Yes \_\_\_ No \_\_\_

b. Do they have the name and telephone number of the person to contact for assistance?

Yes \_\_\_ No \_\_\_

10. a. Are employees notified of their retirement coverage by any means other than the SF 50's appointment action?

Yes \_\_\_ No \_\_\_

b. If so, how?

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11. a. When a coverage error is found and is being corrected, is there an established written requirement for supervisory review of the coverage changes?

Yes \_\_\_ No \_\_\_

b. If not, is there another procedure to ensure that changes have been properly made?

Yes \_\_\_ No \_\_\_

c. If yes, please describe:

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**Information in this chapter has not been updated since August 1996**

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**Part 2: Retirement (Cont.)**

12. When a FERS employee has had a break in FERS-covered service of more than 30 days, does staff check with OPM to determine whether the employee received a refund for that service so that the correct retirement SCD is established?  
Yes \_\_\_ No \_\_\_
13. a. If an employee is reinstated after the cancellation of a prior separation, is OPM contacted to find out the amount due to the retirement fund for any refund or annuity paid?  
Yes \_\_\_ No \_\_\_
- b. Is any available back pay offset by the amount due the retirement fund?  
Yes \_\_\_ No \_\_\_
14. If an employee is returned on an interim basis pending a decision by the Merit Systems Protection Board, is his or her previous retirement coverage resumed?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 2: Retirement (Cont.)**

**B. Provide Information, Orientation, and Counseling for New Employees about Their Retirement Coverage, Benefits, and Entitlement under CSRS, CSRS Offset, or FERS**

**NOTE:** See also questions 1-5 in the preceding section concerning training of employees and resources available to them. See also the parallel checklists concerning information about FEHB and FEGLI for new employees.

1. How is information about retirement provided to employees who are new to the agency (for example, in a briefing session as part of new employee orientation, brochures, etc.)?

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a. Are "FERS" (RI 90-1) and "The Civil Service Retirement System" (RI 83-1) used?

Yes \_\_\_ No \_\_\_

b. Is the video "Benefits...Get Serious" used?

NOTE: Made available to agencies in July 1995.

Yes \_\_\_ No \_\_\_

c. Are other materials used? Please describe or attach copies.

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2. Are employees given basic information about eligibility requirements for voluntary, disability, death in service, discontinued service, and deferred benefits?

Yes \_\_\_ No \_\_\_

3. Are employees informed about the retirement contributions that they must make, the government share, and automatic withholding from pay?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 2: Retirement (Cont.)**

4. a. Are employees informed that their retirement accounts are composed of their contributions and that, if an employee separates before retirement, he or she can keep the account intact or apply for a refund?  
Yes \_\_\_ No \_\_\_
- b. Are FERS employees told that if they receive refunds, they forfeit credit for service covered by the refund?  
Yes \_\_\_ No \_\_\_
5. Are employees given information about making military deposits, including the interest rate and interest-free grace period?  
Yes \_\_\_ No \_\_\_
6. Are employees with post-1956 military service encouraged to obtain earnings information so that they can find out how much their military deposits would be?  
Yes \_\_\_ No \_\_\_
7. Are employees who are military retirees encouraged to document their elections of military survivor benefits so that, in the event of an employee's death, a survivor can be counseled promptly and accurately about benefits?  
Yes \_\_\_ No \_\_\_
8. Are eligible employees with prior civilian service given information about making deposits and/or redeposits?  
Yes \_\_\_ No \_\_\_
9. Are employees given information about the order of precedence, filing designations of beneficiary, and the need to keep any designation current upon changes such as changes in marital status, arrival of children, etc?  
Yes \_\_\_ No \_\_\_
10. Are employees encouraged to check their OPF's to make sure that all their prior service is properly documented?  
Yes \_\_\_ No \_\_\_
11. Are CSRS employees given information about making voluntary contributions?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 2: Retirement (Cont.)**

**C. Provide FERS Election Opportunity to Eligible Employees**

1. Is the appropriate remark being made on appointment/conversion actions when the employee is eligible to elect FERS? ("Eligible to elect coverage under FERS within 6 months of the effective date of this personnel action. SF 3109 provided to the employee.")

Yes \_\_\_ No \_\_\_

2. a. Does the personnel office provide employees eligible to elect FERS with an SF 3109 (Election of Coverage) and the "FERS Transfer Handbook" in a timely manner?

Yes \_\_\_ No \_\_\_

b. Is the employee's signature obtained on the receipt copy and is it filed on the left side of the OPF?

Yes \_\_\_ No \_\_\_

c. If the employee does not respond, is a follow-up done before the 6-month election period ends?

Yes \_\_\_ No \_\_\_

3. a. Does your agency provide any additional notice to those eligible to elect FERS of the opportunity to do so?

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b. Please describe the notification procedure and attach a copy of the notice given the employees.

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4. Are employees who are eligible to transfer to FERS given the name and telephone number of a knowledgeable person who can answer questions about transferring to FERS?

Yes \_\_\_ No \_\_\_

5. a. Is there an adequate supply of the "FERS Transfer Handbook" and the SF 3109 (Election of Coverage) form in your operating personnel office(s)?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 2: Retirement (Cont.)**

b. Is a specific individual responsible for maintaining an adequate supply of these materials?  
Yes \_\_\_ No \_\_\_

c. Is the FERS Transfer Disk available to employees (or information about availability of comparative benefits under CSRS and FERS)?  
Yes \_\_\_ No \_\_\_

6. a. Are other materials available to assist employees with transfer decisions?  
Yes \_\_\_ No \_\_\_

b. If yes, list them or attach copies.

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7. If an employee has a former spouse who has a court order on file with OPM, is the former spouse's consent obtained before the employee's transfer to FERS is processed?  
Yes \_\_\_ No \_\_\_

8. Are employees who, upon transferring to FERS, have excess deductions notified of the opportunity to obtain a refund of the excess deductions?  
Yes \_\_\_ No \_\_\_

9. a. Are completed SF 3109's with elections to transfer to FERS or remain in CSRS, promptly filed on the right side of the OPF?  
Yes \_\_\_ No \_\_\_

b. When no affirmative election is made, is the receipt copy of the SF 3109 filed on the right side of the OPF to document that the employee was given a transfer opportunity?  
Yes \_\_\_ No \_\_\_

10. Is a transferring employee's sick leave balance recorded as of the effective date of the transfer?  
Yes \_\_\_ No \_\_\_

11. Are CSRS-covered employees who become senior officials given the opportunity to transfer to FERS (see CSRS and FERS Handbook, Chapter 101)?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 2: Retirement (Cont.)****D. Reemployed Annuitants**

1. Is OPM notified promptly and provided with the information requested in Job Aid 5 of Chapter 100, Reemployed Annuitants, when an annuitant is reemployed?  
Yes \_\_\_ No \_\_\_
2. a. Are annuitants informed of the impact of reemployment on their annuities?  
Yes \_\_\_ No \_\_\_  
b. Are they provided with the "Notice to Reemployed CSRS Annuitants" or the "Notice to Reemployed FERS Annuitants" (see Job Aids 1 and 2 in Chapter 100, Reemployed Annuitants or RI 83-18 and RI 90-18), or equivalent information from another source?  
Yes \_\_\_ No \_\_\_  
c. Are CSRS annuitants who have a regular work schedule given the opportunity to elect to have retirement deductions withheld from their pay?  
Yes \_\_\_ No \_\_\_  
d. Are CSRS annuitants who have been reemployed under a non-temporary appointment after a break of at least 3 days given the opportunity to transfer to FERS?  
Yes \_\_\_ No \_\_\_
3. If reemployment is under the FEPCA special authority (or an equivalent authority) permitting the employee to receive full pay and annuity, is he or she informed that the service is not creditable toward a supplemental or redetermined annuity?  
Yes \_\_\_ No \_\_\_
4. Are FERS employee deductions and agency contributions being made for all reemployed annuitants who are covered by FERS except for those serving on an intermittent basis, under the FEPCA special authority (or equivalent), as a judge (as defined by section 451 of title 28), as an employee subject to another retirement system for Federal employees, or as President?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 2: Retirement (Cont.)****II. Ongoing Program Administration****A. Ongoing Communications with Employees**

1. a. Does the agency provide individual benefits statements to employees each year telling them what their estimated benefits would be if they were to resign, retire because of a disability, die in service, or continue working until retirement?

Yes \_\_\_ No \_\_\_

- b. Have these benefits statements been tested for accuracy?

Yes \_\_\_ No \_\_\_

2. Does the agency provide periodic information to employees about topics such as --

- a. making civilian service credit deposits and redeposits?

Yes \_\_\_ No \_\_\_

- b. the rules for crediting military service, waiving military retired pay, and making deposits for post-1956 military service?

Yes \_\_\_ No \_\_\_

- c. the importance of keeping designations of beneficiary current?

Yes \_\_\_ No \_\_\_

- d. the effect of divorce decrees and separation agreements on retirement entitlements?

Yes \_\_\_ No \_\_\_

- e. making voluntary contributions?

Yes \_\_\_ No \_\_\_

- f. Are the "Retirement Facts" pamphlets published by OPM available to help answer employee's questions?

Yes \_\_\_ No \_\_\_

If done through employee newsletters, attach copies of articles.

**Information in this chapter has not been updated since August 1996**



**Part 2: Retirement (Cont.)**

**B. Special Communications with Employees**

- 1. How are employees notified about changes in retirement law or regulation that affect eligibility or benefits (such as general elimination of the alternative form of annuity)?

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- 2. a. What information is provided to employees who become eligible to retire under early out or discontinued service rules?

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- b. Are employees who are eligible to retire under more than one provision informed of the differences between the benefits and given the opportunity to elect the benefits they prefer? (For example, an employee who is eligible to retire whose position is being abolished may prefer that the separation be recorded as involuntary if he or she is interested in returning to Federal employment.)

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- c. Does the agency ensure that employees who could retire early (or who are eligible to retire voluntarily during a period when the agency is downsizing) are not coerced into deciding to retire?

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**Information in this chapter has not been updated since August 1996**

**Part 2: Retirement (Cont.)****C. Designations of Beneficiary**

1. Who is responsible for accepting FERS designation of beneficiary forms (SF 3102)?

Name\_\_\_\_\_

Title of Position\_\_\_\_\_

2. Are SF 3102's from employees date-stamped upon receipt?

Yes \_\_\_ No \_\_\_

3. Do personnel office staff know that designations from retirees and separated employees must be filed with OPM (not the former employing agency personnel office) before the individual's death in order to be valid?

Yes \_\_\_ No \_\_\_

4. Do personnel office staff know that designations of beneficiary for employees under CSRS (SF 2808) must be filed with OPM (not the employing agency personnel office) before an insured's death in order to be valid?

Yes \_\_\_ No \_\_\_

5. If a designation that should be filed with OPM is received by the agency, is the designation promptly returned to the individual with instructions that the designation must be filed with OPM and is not valid until that has occurred?

Yes \_\_\_ No \_\_\_

6. Do staff responsible for accepting SF 3102's understand what constitutes a valid designation?

Yes \_\_\_ No \_\_\_

7. Do staff responsible for accepting SF 3102's verify that the designation is signed in ink, shares total 100% and no witnesses are designated beneficiaries before signing the agency certification?

Yes \_\_\_ No \_\_\_

8. Are beneficiaries listed by their full name and not by their spouse's name, as in "Mrs. Marsha Smith," not Mrs. John Smith?"

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 2: Retirement (Cont.)**

9. Are designations with miscellaneous provisions that cannot be honored, such as "to Mary if she uses the money for college" or "for payment of just debts" returned to the individual for correction?  
Yes \_\_\_ No \_\_\_
10. Are questionable SF 3102's referred to the agency headquarters retirement counselor for guidance as to their acceptability?  
Yes \_\_\_ No \_\_\_
11. Are sufficient copies of SF 2808 and SF 3102 available for use by employees?  
Yes \_\_\_ No \_\_\_
12. Is the original of the SF 3102 filed on the right side of the OPF?  
Yes \_\_\_ No \_\_\_
13. Are all SF 3102's removed from the OPF and sent to OPM when an employee separates?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 2: Retirement (Cont.)****D. Entitlement Issues**

1. Does the agency conduct quality control reviews to detect potentially erroneous retirement coverage?

Yes \_\_\_ No \_\_\_

If so, how frequently? \_\_\_\_\_

2. When an apparent coverage error is detected, is it reviewed by a second person to confirm that an error does exist?

Yes \_\_\_ No \_\_\_

3. If an error is detected within 12 months of an employee's reinstatement or conversion, is he or she given the opportunity to elect FERS if appropriate?

Yes \_\_\_ No \_\_\_

4. a. If an employee who should have had an opportunity to elect FERS was given automatic FERS coverage, is he/she given the opportunity to be deemed to have elected FERS?

Yes \_\_\_ No \_\_\_

b. Are the employee's records annotated to show that this notification was given?

Yes \_\_\_ No \_\_\_

c. If the employee will be eligible to have a CSRS component in a future annuity, is the amount of sick leave to the employee's credit as of the beginning of FERS coverage being recorded?

Yes \_\_\_ No \_\_\_

5. When employees have excess leave without pay or periods of intermittent service, are their retirement SCD's adjusted accordingly?

Yes \_\_\_ No \_\_\_

6. a. Are employees who review positions for special coverage eligibility as law enforcement officers or firefighters properly trained?

Yes \_\_\_ No \_\_\_

b. Do staff who review positions for special coverage eligibility have access to precedential decisions by the Merit Systems Protection Board on this subject?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 2: Retirement (Cont.)**

7. Are decisions to grant law enforcement or firefighter coverage reserved to the appropriate officials?  
Yes \_\_\_ No \_\_\_
8. Are decisions to award or deny coverage filed in an employee's OPF?  
Yes \_\_\_ No \_\_\_
9. After law enforcement or firefighter coverage is given to a position, is there a periodic review to ensure that the position continues to meet the requirements for coverage as a law enforcement or firefighter position?  
Yes \_\_\_ No \_\_\_
10. To the extent possible, does the agency verify all periods of service and pay rates before it forwards an employee's application to make service credit payments to OPM?  
Yes \_\_\_ No \_\_\_
11. If the employee only wants an estimate of the amount due, but does not intend to make any payment at that time, does the agency provide the employee with an estimate of the amount due?  
Yes \_\_\_ No \_\_\_
12. Before the agency establishes a post-56 military account for an employee, does it verify that the service was honorable active duty service?  
Yes \_\_\_ No \_\_\_
13. Are employees who must waive military retired pay in order for it to be included in an annuity informed about this before they begin paying a post-56 deposit?  
Yes \_\_\_ No \_\_\_
14. Is there a review to ensure that post-56 deposits are computed correctly?  
Yes \_\_\_ No \_\_\_
15. Does the agency have a process in place to ensure that all personnel actions that can lead to discontinued service retirements are independently approved by a different person who is not in the same line of authority as the person who initially approved the actions?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 2: Retirement (Cont.)**

16. a. When employees are detailed or transferred to non-Federal entities where the employees are entitled to retain benefits (such as international organizations or employee organizations), are the employees given a timely opportunity to elect to retain their retirement coverage?

Yes \_\_\_ No \_\_\_

b. Does information provided clearly inform employees of their status if they elect not to retain retirement coverage?

Yes \_\_\_ No \_\_\_

17. Are employees able to receive annuity estimates upon request?

Yes \_\_\_ No \_\_\_

**Part 2: Retirement (Cont.)****E. Employee Health Issues**

1. When employees claim that a medical condition is causing a performance, conduct, or leave problem,
  - a. Are employees given the opportunity to provide medical documentation to support their claims?  

Yes \_\_\_ No \_\_\_
  - b. Are medical resources available to adequately review and assess the information submitted?  

Yes \_\_\_ No \_\_\_
  
2. When it is determined that a medical condition is preventing an employee from doing his or her job successfully, are reasonable steps taken
  - a. to attempt to accommodate the employee's needs?  

Yes \_\_\_ No \_\_\_
  - b. to reassign him or her to another position?  

Yes \_\_\_ No \_\_\_
  - c. to detail him or her to another position to determine if the employee can do that job before doing a formal reassignment?  

Yes \_\_\_ No \_\_\_
  - d. to use pay retention where appropriate?  

Yes \_\_\_ No \_\_\_
  
3. When an employee's medical condition prevents successful job performance (or continued successful performance without risk of sudden or subtle incapacitation) and the employee's condition cannot be reasonably accommodated, is counseling offered to explain potential disability retirement benefits and the application process?  

Yes \_\_\_ No \_\_\_

  - a. Is the employee provided with appropriate annuity estimates (for example, with and without payment of a redeposit)?  

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 2: Retirement (Cont.)**

- b. If the employee is under CSRS Offset or FERS, is he or she advised of the necessity to also apply for Social Security disability benefits?  
Yes \_\_\_ No \_\_\_
- c. Is the application package reviewed for completeness (including completeness of medical documentation) before it is submitted to OPM?  
Yes \_\_\_ No \_\_\_
- d. If the employee is eligible for another kind of retirement (such as voluntary retirement based on age and service), is he or she given information about the advantages and disadvantages of each benefit?  
Yes \_\_\_ No \_\_\_
- e. If eligible for a non-disability annuity, are employees with life-threatening conditions informed of possible eligibility for the alternative form of annuity?  
Yes \_\_\_ No \_\_\_
4. a. Are employees who are being separated because they are receiving compensation from the Office of Workers Compensation informed of the 1-year time limit for filing a disability application and the advantages and disadvantages of having a disability application approved by OPM? (See CSRS and FERS Handbook Chapter 102, Relationship Between Retirement Annuity and Compensation for Work-Related Injuries and Diseases.)  
Yes \_\_\_ No \_\_\_
- b. Are employees who are being separated from service under Chapter 75 or 43 and who claim that performance, conduct or attendance problems are due to a medical problem being given information about disability retirement if they have the requisite amount of service?  
Yes \_\_\_ No \_\_\_
- c. In communications with employees, does the agency refrain from describing employees as "disabled", since only OPM has the authority to make disability retirement determinations, and from inferring that the employee only needs to submit an application to received a disability benefit?  
Yes \_\_\_ No \_\_\_
5. Does the agency flag disability applications from employees with serious medical conditions so that these cases can be processed expeditiously?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**



**Part 2: Retirement (Cont.)****F. Pre-Retirement Counseling Program**

1. Are agency employees aware that the agency is responsible for providing pre-retirement counseling?  

Yes \_\_\_ No \_\_\_
2. a. Do pre-retirement counselors use an automated system that identifies employees who are approaching eligibility to retire to proactively invite these employees to begin planning for retirement?  

Yes \_\_\_ No \_\_\_

b. Are employees invited to attend a pre-retirement seminar about 5 years before they will be eligible to retire and another seminar about 1 year before they actually plan to retire?  

Yes \_\_\_ No \_\_\_

c. Are there arrangements in place to assure that employees in remote locations, shift workers, etc., have adequate access to information?  

Yes \_\_\_ No \_\_\_

d. If the agency expects to be abolishing positions, using an early retirement authority, etc., are potentially affected employees who would be eligible for early retirement identified and invited to a pre-retirement seminar or given individual counseling?  

Yes \_\_\_ No \_\_\_
3. Does the agency offer individual pre-retirement counseling, including providing alternative annuity estimates, such as with and without payment of a deposit?  

Yes \_\_\_ No \_\_\_
4. a. Does the agency verify service and eligibility to continue insurance into retirement well in advance of an employee's expected retirement date?  

Yes \_\_\_ No \_\_\_

b. Are complicating factors such as military retired pay, workers compensation and former spouse benefits resolved early in the retirement planning process?  

Yes \_\_\_ No \_\_\_
5. Are employees informed of the importance of giving advance notice of their planned retirements to help assure smooth processing of their cases?  

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 2: Retirement (Cont.)**

6. Does the agency take advantage of the following OPM products to assist in pre-retirement counseling?
- a. The Pre-Retirement Seminar Leaders' Guides.  
Yes \_\_\_ No \_\_\_
  - b. The guidance and sample checklists and employee information material in Chapter 40, Planning and Applying for Retirement.  
Yes \_\_\_ No \_\_\_
  - c. "Thinking about Retirement" (RI 83-11) and the Retirement Fact pamphlets.  
Yes \_\_\_ No \_\_\_
  - d. The video, "Stepping into Retirement."  
Yes \_\_\_ No \_\_\_
7. Does the pre-retirement counseling program --
- a. include providing "retirement kits" (pamphlets, handbooks, etc.) on subjects of interest to potential retirees?  
Yes \_\_\_ No \_\_\_
  - b. include conducting periodic seminars on topics of interest, such as financial planning, to those considering retirements?  
Yes \_\_\_ No \_\_\_
  - c. include participating in pre-retirement seminars sponsored by local Federal Executive Board?  
Yes \_\_\_ No \_\_\_
  - d. avoid inclusion of individuals or groups who are selling a specific product, such as insurance, which may cause a conflict of interest?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 2: Retirement (Cont.)**

8. a. Do the employees who conduct pre-retirement seminars provide individual counseling sessions, and do retirement estimates, have adequate background and training to do this work correctly?  
Yes \_\_\_ No \_\_\_
- b. Do they have adequate access to resource materials (CSRS and FERS Handbook, 5 CFR, Benefits Administration Letters, etc.)?  
Yes \_\_\_ No \_\_\_
- c. Do they receive ongoing information about changes?  
Yes \_\_\_ No \_\_\_
- d. Are they able to keep up with changes?  
Yes \_\_\_ No \_\_\_
- e. Is information provided to potential retirees adequately reviewed for accuracy and completeness?  
Yes \_\_\_ No \_\_\_
- f. Do staff who do counseling know where to go for assistance when they encounter a situation they are uncertain about?  
Yes \_\_\_ No \_\_\_
- g. Do staff who do estimates have access to an automated program for computing them?  
Yes \_\_\_ No \_\_\_
- h. Has this program been tested for accuracy?  
Yes \_\_\_ No \_\_\_
- i. Are there sufficient trained personnel to meet the demand for counseling and estimates during peak periods?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

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**Part 2: Retirement (Cont.)**

9. a. Is your pre-retirement counseling program publicized by letter to eligible employees?  
Yes \_\_\_ No \_\_\_
- b. Notice to supervisors?  
Yes \_\_\_ No \_\_\_
- c. Bulletin board postings?  
Yes \_\_\_ No \_\_\_
- d. Employee information publications?  
Yes \_\_\_ No \_\_\_
- e. Staff meeting announcements?  
Yes \_\_\_ No \_\_\_
- 10 a. Are the names and phone numbers of pre-retirement counselors available to all employees?  
Yes \_\_\_ No \_\_\_
- b. Is the list kept current?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 2: Retirement (Cont.)****G. Non-Retirement Separations**

1. a. Are separating employees who lack sufficient age and service for an immediate retirement benefit given OPM's pamphlet on information for separating employees (RI 83-13 or RI 90-11) or equivalent information describing options of receiving a refund or leaving money on account for a potential deferred annuity?  

Yes \_\_\_ No \_\_\_
- b. Are separating FERS employees advised that refunded service cannot be recredited?  

Yes \_\_\_ No \_\_\_
- c. Are FERS employees with at least 10 years of service told about the availability of early deferred benefits at their MRA?  

Yes \_\_\_ No \_\_\_
- d. Are separating employees who want refunds advised that OPM cannot pay refunds if required spouse/former spouse notification has not occurred?  

Yes \_\_\_ No \_\_\_
2. In death in service cases, does the agency
  - a. Contact individuals who are potentially eligible for survivor benefits and provide them with applications and instructions for filing the application?  

Yes \_\_\_ No \_\_\_
  - b. Provide a surviving spouse with appropriate annuity estimates?  

Yes \_\_\_ No \_\_\_
  - c. In FERS cases, provide a surviving spouse or qualified former spouse with payment options for the death benefit, including rollover information?  

Yes \_\_\_ No \_\_\_
  - d. Ensure that all necessary documentation (proof of marriage, birth certificates, proof of school enrollment, etc.) accompanies the application package?  

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 2: Retirement (Cont.)**

**III. Make Appropriate Withholdings**

**A. Payroll Records**

- 1. Is there an SF 50 to support each retirement record/account that is established?  
Yes \_\_\_ No \_\_\_
- 2. Are the appropriate retirement control and reciprocal accounts set up and maintained for CSRS, FERS and Military Deposits?  
Yes \_\_\_ No \_\_\_
- 3. Are there Individual Retirement Records (IRR's), e.g., SF 2806's and SF 3100's for each employee who is covered by retirement?  
Yes \_\_\_ No \_\_\_

**B. Withholdings**

- 1. What code scheme is the payroll activity using--Central Personnel Data File [the CPDF codes published in The Guide to Processing Personnel Actions (formerly FPM Supp. 296-33) and in The Guide to Personnel Data Standards (formerly FPM Supp. 292-1)] and/or a local code scheme (explain) to determine appropriate withholding and contributions rates?  
  
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- 2. Are procedures followed that allow payroll activity to monitor amounts withheld and payroll contributions as a percentage of salary?  
Yes \_\_\_ No \_\_\_
- 3. Are controls in place that will ensure that CSRS Offset deductions are made at the proper rate (7%, 7.5%, or 8% minus the applicable Social Security OASDI rate) until basic pay reaches the OASDI earnings limit for the calendar year and that full CSRS deductions then begin?  
Yes \_\_\_ No \_\_\_
- 4. Are there procedures in place to ensure that employees are properly classified by the correct CPDF code on the Supplemental Semi-Annual Headcount Report (OPM Form 1523)?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 2: Retirement (Cont.)**

5. In the preparation of the Headcount Report, is the aggregate base salary, withholdings and contributions correctly reflected for each retirement category?  
Yes \_\_\_ No \_\_\_
6. For fiscal years 1995 through 1998, Executive agencies are required under P.L.103-226 to remit to OPM for deposit into the Civil Service Retirement and Disability Fund an \$80 per capita payment for each employee covered by CSRS or FERS. Does the number of employees calculated for the purposes of this per capita payment represent the number enrolled as of March 31 for each fiscal year?  
Yes \_\_\_ No \_\_\_
7. Are CSRS Offset and FERS withholding and contribution rates changed when OASDI rates or the FERS normal cost for retirement change?  
Yes \_\_\_ No \_\_\_
8. Are reemployed annuitants' salaries offset by the appropriate amount of their annuities when applicable?  
Yes \_\_\_ No \_\_\_
9. Is the correct rate and the full salary used to withhold reemployed annuitants' deductions?  
Yes \_\_\_ No \_\_\_
10. Are military service credit deposit accounts established in accordance with instructions issued by OPM?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 2: Retirement (Cont.)**

**IV. Maintain 2806's or 3100's**

**A. Updating Records**

1. Are all Individual Retirement Records updated at least once a year?

Yes \_\_\_ No \_\_\_

2. a. Are Individual Retirement Records kept up to date by an automated database?

Yes \_\_\_ No \_\_\_

b. If yes, please describe how the system works:

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3. a. If not, and Individual Retirement Records are kept up to date by a manual system, please describe how that system works:

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b. If a manual system is used, do the employee(s) who are responsible for maintaining Individual Retirement Records have adequate time, given their other duties, to meet the responsibility of maintaining correct records?

Yes \_\_\_ No \_\_\_

c. How much time is set aside for this function?

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4. a. Is there a written procedure or internal policy for updating the Individual Retirement Records?

Yes \_\_\_ No \_\_\_

b. If yes, please describe:

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**Information in this chapter has not been updated since August 1996**



**Part 2: Retirement (Cont.)**

**B. Ensuring Accuracy of Records**

1. Does your agency use instructions in Chapter 81 of the CSRS and FERS Handbook to document "special category" retirement accounting such as military service deposits, reemployed annuitants' retirement withholding, additional pay status, and premium pay withholding?

Yes \_\_\_ No \_\_\_

2. Do you compare data on the Individual Retirement Records to the SF 50's personnel actions to ensure that the former are complete and accurate?

Yes \_\_\_ No \_\_\_

3. a. Do you periodically verify the accuracy of the retirement contributions data against the payroll data that is subject to retirement coverage?

Yes \_\_\_ No \_\_\_

b. How frequently is this done?

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4. Are the payroll and personnel records verified against the inventory of Individual Retirement Records to make sure there is a record for each active employee and no records on separated employees?

Yes \_\_\_ No \_\_\_

**Part 2: Retirement (Cont.)**

**C. Controls Used**

1. What controls are in place to:

a. Limit access to the number of people who can make adjustments or corrections to the Individual Retirement Records?

Please describe:

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b. Ensure separation of duties of people who make and authorize corrections of records?

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c. Ensure validity of data being put in the system?

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d. Prevent the fraudulent use of blank Individual Retirement Records?

Please describe:

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2. How frequently does your agency conduct quality control reviews to detect potentially erroneous Individual Retirement Records?

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**Part 2: Retirement (Cont.)**

3. Do you periodically cross-check records on registers of separations against SF 50's to determine whether there was a separation for each record on the register?

Yes \_\_\_ No \_\_\_

4. Is there a procedure in place to insure that the number of hours actually worked by a part-time employee (not to exceed full-time credit) is recorded? (Applies to CSRS service performed on or after April 7, 1986, and any service credited under FERS rules.)

Yes \_\_\_ No \_\_\_

5. Does the payroll system record the total number of days worked by intermittent employees? (For retirement purposes, intermittent employees receive a day's credit for each day in which some work--as little as an hour--is performed.)

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 2: Retirement (Cont.)****V. Establish and Maintain Control Accounts****A. Prescribed Accounts**

Are the following general ledger control accounts used to record the amounts of deductions from employees' salaries for retirement?

## 1. Reciprocal Account--Office of Personnel Management

a. Is there one account for CSRS, and one for FERS?

Yes \_\_\_ No \_\_\_

b. Do the accounts include the aggregate of the amounts entered on the current calendar year individual earnings record and on the Individual Retirement Record, SF 2806 or SF 3100, of the agency's employees covered by CSRS and FERS?

Yes \_\_\_ No \_\_\_

c. Are the balances of these accounts equal to the sum of the balances in accounts Retirement Deductions--Prior Periods and Retirement Deductions--Current Calendar Year?

Yes \_\_\_ No \_\_\_

## 2. Retirement Deductions--Prior Periods

a. Is there an account for CSRS, and one for FERS?

Yes \_\_\_ No \_\_\_

b. Do the accounts include the cumulative total retirement deductions to the credit of employees, as recorded on SF 2806's and SF 3100's in the agency's custody?

Yes \_\_\_ No \_\_\_

## 3. Retirement Deductions--Current Calendar Year

a. Is there an account for CSRS, and one for FERS?

Yes \_\_\_ No \_\_\_

b. Do the accounts include the amount of retirement deductions that are entered on the individual earning records during the current calendar year?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 2: Retirement (Cont.)**

- c. Are the retirement deductions accumulated on the individual earning records totaled quarterly and reconciled with the balances shown in these accounts?

Yes \_\_\_ No \_\_\_

- d. Are the quarterly totals of retirement deductions credited to these accounts reconciled with the total withholdings for retirement reported to OPM for the same period?

Yes \_\_\_ No \_\_\_

**B. Subsidiary Controls**

1. Are individual retirement records, SF 2806's and SF 3100's, arranged in the same sequence as individual earnings records, with subcontrols corresponding to the payroll blocks?

Yes \_\_\_ No \_\_\_

2. Are the subsidiary or block controls used to identify any differences between balances reflected in the subcontrols and the aggregate amount of the balances shown on the individual retirement records for CSRS and FERS?

Yes \_\_\_ No \_\_\_

**C. Closed Accounts**

1. Is there a process in place to ensure that the register of separations represents actual employees and is not subject to fraud or abuse internally?

Yes \_\_\_ No \_\_\_

2. Is the date used on the Register of Separations the date that the Register was actually sent to OPM?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 2: Retirement (Cont.)****VI. Transmit Monies to OPM****A. Non-Check Transfers**

1. a. Is your agency capable of accessing the Department of the Treasury's Government On-Line Accounting Link System (GOALS)?

Yes \_\_\_ No \_\_\_

- b. If so, are withholdings and contributions for retirement being transmitted via the Retirement and Insurance Transfer System (RITS) on or before the payroll paid date?

Yes \_\_\_ No \_\_\_

2. If your agency is not using RITS, are withholdings and contributions for retirement submitted with an SF 2812 (Report of Withholdings and Contributions for Health Benefits, Life Insurance, and Retirement)?

Yes \_\_\_ No \_\_\_

- a. Is the method of payment and vouchering in accordance with instructions issued in the Treasury Fiscal Manual, Volume I, Part 3-3000?

Yes \_\_\_ No \_\_\_

- b. Is the SF 2812 properly filled out, e.g., agency and payroll office name, address, telephone number, payroll office number, report number, pay period from and to dates, and payroll paid date?

Yes \_\_\_ No \_\_\_

- c. Do the employees' withholdings and agency's contributions equal the total retirement reported on the SF 2812?

Yes \_\_\_ No \_\_\_

- d. Do the totals for life insurance, health benefits, and retirement equal the grand total on the SF 2812, and is that amount equal to the amount of the check?

Yes \_\_\_ No \_\_\_

- e. Is the original SF 2812 mailed to the Office of Personnel Management, Funds Control Branch, P. O. Box 582, Washington, DC 20044 on or before the payroll paid date?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 2: Retirement (Cont.)****B. Check Transfers**

1. If your agency is using checks to submit withholdings and contributions for retirement, is the check accompanied by an SF 2812L?

Yes \_\_\_ No \_\_\_

- a. Is the SF 2812L properly filled out, e.g., agency and payroll office name, address, telephone number, payroll office number, report number, pay period from and to dates, and payroll paid date?

Yes \_\_\_ No \_\_\_

- b. Do the employees' withholdings and agency's contributions equal the total retirement reported on the SF 2812L?

Yes \_\_\_ No \_\_\_

- c. Are the totals for life insurance, health benefits, and retirement equal to the grand total of the SF 2812L, and is that amount equal to the amount of the check?

Yes \_\_\_ No \_\_\_

- d. Is the original SF 2812L and the accompanying check mailed to the Office of Personnel Management, P. O. Box 953359, St. Louis, Missouri 63195-3359 on or before the payroll paid date?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 2: Retirement (Cont.)****VII. Collect Military Service Credit Accounts and Collect from Reemployed Annuitants****A. Collecting Military Service Credit Accounts**

1. Are Military Service Credit Accounts established for employees who have post-1956 military service, apply to receive retirement credit for that service, and provide documentation necessary to compute the amount due?  

Yes \_\_\_ No \_\_\_
2. Is the principal for CSRS and FERS military service credit based on 7% and 3% of the military pay, respectively?  

Yes \_\_\_ No \_\_\_
3. Is interest on the unpaid balance, on the day prior to the interest accrual date (IAD), accrued and compounded annually?  

Yes \_\_\_ No \_\_\_
4. Are OPM's annual Payroll Office Letters (on Mainstreet) announcing new interest rates used to compute the amount of interest to be charged?  

Yes \_\_\_ No \_\_\_
5. Is interest posted to the accounts on the anniversary of the interest accrual date (IAD)?  

Yes \_\_\_ No \_\_\_
6. Are the amounts collected posted to the individual's account card (Military Service Credit Deposit SF 2806 or SF 3100)?  

Yes \_\_\_ No \_\_\_
7. Are the amounts collected for military service credit reported to OPM on the line titled "Military and Civilian Service Credit" for CSRS and "Military Deposit" for FERS, via RITS or the SF 2812?  

Yes \_\_\_ No \_\_\_
8. Are account cards for paid accounts retained by the agency until the employee separates or transfers to another servicing payroll office?  

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**



**Part 2: Retirement (Cont.)****B. Collection from Reemployed Annuitants**

1. Are reemployed annuitants' salaries offset by the amount of their annuities, excluding those annuitants reemployed under Section 108 of the Federal Employees Pay Compatibility Act of 1990 (or another authority that permits employees to receive both pay and annuity)?  
Yes \_\_\_ No \_\_\_
  
2. Is the offset amount (the monthly annuity) obtained from OPM or the individual and proportionally allocated over the pay period?  
Yes \_\_\_ No \_\_\_
  
3. Are the offset amounts reported to OPM for CSRS shown under CSRS on the line titled "Salary Offset-Reemployed Annuitants" on RITS or the SF 2812?  
Yes \_\_\_ No \_\_\_
  
4. Are the offset amounts reported to OPM for FERS shown under FERS on the line titled "Salary Offset-Reemployed Annuitant" on RITS or the SF 2812?  
Yes \_\_\_ No \_\_\_
  
5. For a FERS reemployed annuitant, is .8% withheld from salary and 11.4% contributed by the agency for retirement and reported to OPM on RITS or the SF 2812 under FERS on the line titled "Regular"?  
  
 NOTE: Does not apply to annuitant serving: under the FEPCA authority allowing full pay and annuity (or an equivalent authority); on an intermittent basis; in a position as a justice or a judge (as defined by section 451 of title 28); as an employee subject to another retirement system for Government employees; or as President.  
Yes \_\_\_ No \_\_\_
  
6. For a FERS annuitant who is reemployed in a law enforcement, firefighter, or air traffic controller position, are the appropriate withholdings and contributions being made and reported to OPM on the applicable lines under the FERS category on RITS or the SF 2812?  
Yes \_\_\_ No \_\_\_
  
7. For a CSRS annuitant who is reemployed in a law enforcement or firefighter position and has elected to have deductions withheld, are withholdings being made at 7.5%?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

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**Part 2: Retirement (Cont.)****VIII. Process Benefit Applications -- Death, Refund, Retirement, Service Credits****A. Resources**

1. Does your agency maintain a central list of retirement processors in the personnel and payroll offices and ensure that the list is kept current?  
Yes \_\_\_ No \_\_\_
  
2. Do personnel and payroll offices have an automated system to project the number of employees who are eligible to retire in a given year and identify them?  
Yes \_\_\_ No \_\_\_
  
3. a. Do personnel and payroll offices have historical trend databases that tabulate the number of retirement benefit applications processed during previous years?  
Yes \_\_\_ No \_\_\_  
  
b. Is this information used to predict upcoming peak periods?  
Yes \_\_\_ No \_\_\_
  
4. a. Is there an inventory system in place to insure that there are adequate supplies on hand of the various forms and pamphlets?  
Yes \_\_\_ No \_\_\_  
  
b. Is there a control in place to insure that obsolete forms and pamphlets are destroyed?  
Yes \_\_\_ No \_\_\_  
  
c. Does the agency utilize any automated forms package to allow applications to be processed more efficiently?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 2: Retirement (Cont.)**

**B. Personnel Processing**

1. a. Do personnel offices have documented procedures for processing applications for retirement benefits and for ensuring efficient handling and prompt transmittal of all required documentation to payroll?

Yes \_\_\_ No \_\_\_

b. Do personnel offices use systematic checklists, developed by OPM or internally, to verify the completeness of the documentation of applications for retirement benefits?

Yes \_\_\_ No \_\_\_

2. What steps are taken by the retirement processing staff in personnel to ensure the completeness and accuracy of the documents submitted to the payroll office?

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3. Are there requirements for supervisory review of the work of retirement processors in personnel and payroll offices?

Yes \_\_\_ No \_\_\_

4. Are employees informed of the importance of giving advance notice of their planned retirement to ensure the smooth processing of their cases? Please note that the OPM pamphlet "Thinking About Retirement?" is specifically designed to make this point to retiring employees.

Yes \_\_\_ No \_\_\_

5. Are line supervisors instructed to prepare and submit the SF 52 to the personnel office promptly upon receiving notice of an employee's intention to retire?

Yes \_\_\_ No \_\_\_

6. Do personnel offices take action to resolve complicating factors (e.g., military retired pay, workers' compensation, former spouses, service credit deposits and redeposits, etc.) early on in the retirement process?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 2: Retirement (Cont.)**

7. a. Is there a timeliness standard for forwarding the application for retirement benefits and all supporting documentation from personnel to payroll?

Yes \_\_\_ No \_\_\_

b. How many calendar days are allowed for processing in the personnel office after the SF 52 and application for retirement benefits are received?

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8. a. Do personnel offices retain the Official Personnel Folders of employees who retire or die in service for a specific length of time?

Yes \_\_\_ No \_\_\_

b. How long?

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9. a. Does either the personnel or payroll office keep a duplicate copy of the application for retirement benefits documentation to assist the agency in resolving questions posed by OPM in the process of adjudicating applications for retirement benefits? (Ordinarily only one office would keep a copy to prevent wasteful duplication.)

Yes \_\_\_ No \_\_\_

b. If so, how long is it retained?

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**Part 2: Retirement (Cont.)****C. Payroll Processing**

1. a. Do payroll offices review Individual Retirement Records for completeness and accuracy?  
Yes \_\_\_ No \_\_\_
- b. Do payroll offices review applications for retirement benefits and supporting documentation to make certain that all required forms and documents are received from personnel offices and submitted to OPM?  
Yes \_\_\_ No \_\_\_
2. a. Do all final CSRS Individual Retirement Records and FERS records with CSRS components note unused sick leave?  
Yes \_\_\_ No \_\_\_
- b. Excess leave without pay (LWOP) or other non-duty/non-pay time?  
Yes \_\_\_ No \_\_\_
- c. Premium Pay/Additional Pay status?  
Yes \_\_\_ No \_\_\_
- d. Tours of duty, equivalent full-time tour of duty, and hours worked if other than full-time service? (Note: See section IV, item 12.)  
Yes \_\_\_ No \_\_\_
- e. Last day in pay status?  
Yes \_\_\_ No \_\_\_
- f. Service Computation Date?  
Yes \_\_\_ No \_\_\_
3. Is your agency properly annotating (citing the legal authority) the "service history" section on the Individual Retirement Records (SF 2806) and the "remarks section" of the CSRS Register of Separations and Transfers (SF 2807) for all early optional retirements with voluntary separation incentives? OPM relies on agencies to correctly annotate retirement documents in order to identify the retirees to be included in the 9% billing for agency contributions due to voluntary separation payments.  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

Part 2: Retirement (Cont.)

4. Do payroll offices use systematic checklists developed internally or by OPM to verify that all required supporting documentation (including the EFT election form) is submitted with the application for benefits?

Yes \_\_\_ No \_\_\_

5. If checklists are not used, how do payroll offices verify the completeness and accuracy of benefit applications and supporting documentation?

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6. a. After closing out payroll records, do payroll offices send Individual Retirement Records, Register of Separations, and benefit applications with supporting documentation directly to OPM?

Yes \_\_\_ No \_\_\_

b. If not, where do they send them and how much extra processing time is added at this intermediate location?

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7. What is the average amount of time, after receipt of SF 50's and applications for retirement, before payroll can send Individual Retirement Records and the Register of Separations to OPM?

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8. Are employees notified of the date their records were sent to OPM and provided the Register of Separations number?

Yes \_\_\_ No \_\_\_

9. When the agency wants OPM to collect a debt owed to the agency by offset of retirement monies, does it:

a. Request that repayment of the debt be made and provide the debtor with the due process required by 4 CFR 101.1 et seq.?

Yes \_\_\_ No \_\_\_

Information in this chapter has not been updated since August 1996

**Part 2: Retirement (Cont.)**

- b. Collect what it can from money payable to the debtor by the agency?  
Yes \_\_\_ No \_\_\_
- c. If collection must be made in installments from the debtor's monthly annuity, specify the dollar amount or percentage amount of the installment deduction?  
Yes \_\_\_ No \_\_\_
- d. If the debt does not involve fraud or misrepresentation, forward the employee's records and the agency's claim or notice of the debt due to OPM within the prescribed time limits? (See Chapter 4 of the CSRS and FERS Handbook.)  
Yes \_\_\_ No \_\_\_
- e. If the debt does involve fraud or misrepresentation, follow the procedures in Chapter 4 of the CSRS and FERS Handbook for fraud claims?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 3: Federal Employees Health Benefits (FEHB) Program**

**Self Evaluation Guide**

**I. Determine Eligibility**

**A. Functional Responsibility**

- a. Who in your operating personnel office(s) usually determines whether an employee is eligible to enroll in the FEHB Program? Give title (personnel assistant, etc.).

Name )

Title of position )

- b. How is this information conveyed to employees?

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- 2. a. Have the personnel who make FEHB eligibility determinations received training or instruction in making such determinations?

Yes \_\_\_ No \_\_\_

- b. If yes, please describe the training and indicate who conducts it.

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- 3. a. Are copies of 5 U.S.C. 89, 5 CFR 890, The FEGLI Handbook for Personnel and Payroll Offices (formerly FPM Supplement 870-1), The FEHB Handbook and Benefits Administration Letters (formerly Insurance Officer Bulletins) pertaining to health insurance immediately available to the person(s) identified in item #1?

Yes \_\_\_ No \_\_\_

- b. How are updates received and implemented?

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- 4. a. Do you have the name and phone number of your agency's headquarters Insurance Officer?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**



**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)**

b. Do personnel office employees know who their point of contact is within their agency for questions that cannot be answered within the personnel office?

Yes \_\_\_ No \_\_\_

5. a. Do you routinely receive copies of Benefits Administration Letters (formerly Insurance Officer Bulletins) that are sent to headquarters Insurance Officers?

Yes \_\_\_ No \_\_\_

b. Do you distribute these to all personnel offices under your jurisdiction?

Yes \_\_\_ No \_\_\_

6. a. Have you developed, or do you use, any alternative or supplementary source of guidance for making FEHB eligibility determinations?

Yes \_\_\_ No \_\_\_

b. If yes, please attach a copy.

7. a. Are other personnel office employees, not directly responsible for FEHB coverage, cross-trained in FEHB eligibility matters to help during peak periods and periods when the regular personnel employees are not available?

Yes\_\_\_ No\_\_\_

b. If yes, what is the complexity of the work they are trained to do?

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c. Who reviews this work?

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d. How do they coordinate with the primary person identified in #1?

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**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)**

**B. New Hires and Transfers**

I. Are all eligible new employees given a Standard Form 2809?

Yes \_\_\_ No \_\_\_

1. Are all eligible new employees given a copy of the appropriate FEHB Guide?

Yes \_\_\_ No \_\_\_

2. Are all eligible new employees told where to obtain copies of plan brochures to review before selecting a health plan?

Yes \_\_\_ No \_\_\_

3. a. Are new employees given sufficient information during orientation to understand their eligibility for FEHB coverage?

Yes \_\_\_ No \_\_\_

b. How have you determined that the information is sufficient?

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4. What procedures are in place to inform new employees who elect not to enroll that they cannot later enroll until an event occurs that permits enrollment or until the next Open Season?

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5. What procedures are in place to ensure that all SF 2809's from new employees are time-stamped upon receipt in order to verify that employees are eligible to enroll in the FEHB Program within the specified time allowed?

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6. Does someone in the personnel office make sure that child-parent relationships for self and family enrollments meet the requirements outlined in 5 CFR 890.302?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)**

8. What procedures are in place to determine eligibility for dependents over age 22 who are incapable of self-support?

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9. A properly executed SF 2809 electing not to enroll is transferred if an employee transfers to another employing office without a break in service of more than 3 calendar days. The affected employee may not enroll as a new employee of the gaining agency. (The SF 2809 should be in the Official Personnel Folder or its equivalent, so it will routinely go to the next agency.) What procedures are in place to verify that the health benefits registration for transferring employees is handled correctly?

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**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)**

**C. Current Employees (Including Newly Eligible Employees)**

1. a. Does the personnel office maintain sufficient supplies of SF 2809?

Yes \_\_\_ No \_\_\_

b. Who orders the SF 2809?

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c. Is there a system to remind the office of dwindling supplies of the form?

Yes \_\_\_ No \_\_\_

2. Are copies of SF 2809 readily available to employees eligible to change their FEHB enrollment?

Yes \_\_\_ No \_\_\_

3. What procedures are in place to ensure that a current employee is eligible to enroll or change enrollment under FEHB?

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4. Are newly eligible employees (such as those being converted from excluded positions or temporary employees after serving 1 year) given a copy of the SF 2809 and the appropriate FEHB Guide, and reminded of the time period during which they are eligible to elect coverage?

Yes \_\_\_ No \_\_\_

5. Are newly eligible employees told where to obtain copies of plan brochures to review before selecting a health plan?

Yes \_\_\_ No \_\_\_

6. Do personnel office staff who handle employee questions know about the FEHB Program and the enrollment form in sufficient detail to answer general questions from current employees wishing to change their FEHB enrollment?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Self Evaluation Guide for Agency Administration  
of Employee Benefit Programs  
Chapter 83**

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**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)**

7. What procedures are in place to ensure that all SF 2809's from current employees are time-stamped upon receipt in order to verify that employees are eligible to enroll in the FEHB Program within the specified time allowed?

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8. Outside of Open Season, does someone in the personnel office routinely verify eligibility of current employees wishing to enroll in the FEHB by verifying the event that permits a change of FEHB enrollment status (see numbers 3 and 4 of Part C of the form) **before** an "authorized agency official" certifies the SF 2809's?

NOTE: A "Table of Permissible Changes in Enrollment of Employees" appears on the tear-off portion of the form. Title 5 CFR 890.301 provides the most current information. Any changes are communicated to agencies in a Benefits Administration Letter.

Yes \_\_\_ No \_\_\_

9. Does someone in the personnel office make sure that child-parent relationships for self and family enrollments meet the requirements outlined in 5 CFR 890.302?

Yes \_\_\_ No \_\_\_

10. What procedures are in place to determine eligibility for dependents over age 22 who are incapable of self-support?

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11. Are current employees periodically reminded (through memos, articles in the agency newsletter, etc.) of the permissible opportunities to enroll or change enrollment in the FEHB outside of Open Season?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)**

12. FEHB enrollment is continued while the employee is in a non-pay status for up to 12 months. The 12 months may be continuous or may be broken by periods of up to 4 months in a pay status. The employee is still responsible for paying the employee share of the premium.

a. What procedures are in place to monitor employees on LWOP to ensure that the FEHB enrollment is terminated promptly upon expiration of the 12 months?

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b. What procedures are in place to notify current employees of the termination of their FEHB enrollment?

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c. Are employees counselled that if they do not pay premiums while on LWOP they are incurring a debt that will be recovered from their salary when they return to work or through another recovery process, e.g., from a retirement refund, if they do not return to work?

Yes \_\_\_ No \_\_\_

d. If employees going on LWOP do not sign a written statement indicating that they are aware they are incurring a debt if they continue their health insurance and do not pay concurrently, is their FEHB coverage terminated?

Yes \_\_\_ No \_\_\_

e. What procedures are in place to provide a method for the employee to make payments of premiums directly to the agency or to be recovered as an indebtedness due the United States?

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13. Does your agency conduct quality control reviews to detect potentially erroneous FEHB coverage?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)**

**II. Obtain and Process Elections**

**A. Obtaining Elections**

1. Are all SF 2809's time-stamped upon receipt?

Yes \_\_\_ No \_\_\_

2. Is eligibility determined before an "authorized agency official" certifies the SF 2809's? (See also Section I, Determining Eligibility.)

Yes \_\_\_ No \_\_\_

3. a. Does someone in the personnel office routinely contact new employees who have not enrolled and remind them to return the SF 2809 before the expiration of the 31 days during which they are eligible to enroll?

Yes \_\_\_ No \_\_\_

b. If an eligible new employee declines to file an SF 2809, does someone in the personnel office complete an SF 2809 declining the health insurance, and note in the "Remarks" section "employee contacted on \_\_\_\_\_ (date) -- failed to enroll"?

Yes \_\_\_ No \_\_\_

c. When the employee is contacted, is the 5-year rule (or first opportunity to enroll) explained to him/her?

Yes \_\_\_ No \_\_\_

4. a. What procedures are in place to determine whether an employee was unable to enroll in the FEHB Program due to "cause beyond control"?

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b. How is this noted?

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**Information in this chapter has not been updated since August 1996**

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**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)**

c. Do you have working definitions or examples of situations which represent "beyond his or her control"?

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d. Who has the authority to make this determination?

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5. If the personnel office accepts a late election, is a memorandum indicating the reason for acceptance attached to the file copy of the SF 2809?

Yes \_\_\_ No \_\_\_

6. If the personnel office accepts a late election, is the SF 2809 documented with the date and determination that this is a valid late election?

Yes \_\_\_ No \_\_\_

7. Are procedures in place to allow a representative of an employee to register for him or her if the representative has written authorization to do so?

Yes \_\_\_ No \_\_\_



**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)****B. Processing Elections**

1. Are procedures in place to ensure that the OPF copy of the SF 2809 is filed in the employee's OPF in a timely manner?  
Yes \_\_\_ No \_\_\_
2. Are procedures in place to verify that the proper effective dates are indicated on the SF 2809?  
Yes \_\_\_ No \_\_\_
3. Are procedures in place to verify that employees receive the officially certified Part 5 of the SF 2809?  
Yes \_\_\_ No \_\_\_
4. Are procedures in place to verify that the officially certified Part 1 of the SF 2809 is placed in the permanent side of an employee's official personnel folder?  
Yes \_\_\_ No \_\_\_
5. a. If the personnel office accepts a late registration, are procedures in place to ensure that the late registration becomes effective prospectively, rather than retroactively?  
Yes \_\_\_ No \_\_\_  
b. Do automated systems for processing personnel actions have an edit in place to ensure that these late elections are effected prospectively?  
Yes \_\_\_ No \_\_\_
6. Are the other copies of the multi-part SF 2809 properly distributed to the losing and gaining carriers, payroll, etc., on a timely basis?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

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**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)****III. Make Appropriate Withholdings****A. Payroll Records**

1. Are the employees' individual pay records noted whenever there is:
  - a. An election to enroll?  
Yes \_\_\_ No \_\_\_
  - b. An election not to enroll?  
Yes \_\_\_ No \_\_\_
  - c. An election to cancel enrollment?  
Yes \_\_\_ No \_\_\_
  - d. An ineligible enrollment?  
Yes \_\_\_ No \_\_\_
  - e. A change in enrollment?  
Yes \_\_\_ No \_\_\_
2. Are controls in place to assure the accuracy of the employee withholdings and the agency contributions by each enrollment code?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)****B. Withholdings**

1. Is the payroll activity using the current year Schedule of Subscription Charges to verify that enrollment codes and withholdings and contributions rates are valid and accurate?  
Yes \_\_\_ No \_\_\_
2. Are full withholdings and contributions applicable to the pay period and health benefits enrollment code being made for each pay period, if the insured employee's pay is sufficient to cover the withholdings?  
Yes \_\_\_ No \_\_\_
3. a. Are health benefits premiums properly allocated between the employee and employer?  
Yes \_\_\_ No \_\_\_  
b. Are adjustments properly made for part-time employees?  
Yes \_\_\_ No \_\_\_
4. If the amount of pay for a pay period is not sufficient to cover the full withholding for insurance, is the order of precedence for withholdings being followed as outlined in the Treasury Fiscal Manual?  
Yes \_\_\_ No \_\_\_
5. a. If an employee is on Leave Without Pay for an entire pay period, are withholdings from future pay or direct remittance from the employee being made?  
Yes \_\_\_ No \_\_\_  
b. Have employees been provided with a method for paying premiums directly to the agency?  
Yes \_\_\_ No \_\_\_  
c. If employees do not pay off the amount due by the direct payment method, are past due premiums collected as an indebtedness due to the United States?  
Yes \_\_\_ No \_\_\_  
d. Is the agency contribution being paid for every pay period that enrollment continues while employees are on Leave Without Pay?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)**

6. If an employee is retroactively restored to duty with pay after an erroneous separation, suspension or removal, is the employee given the opportunity to make an election to have the enrollment retroactively reinstated or to enroll in the plan and option of his or her choice, the same as a new employee?

Yes \_\_\_ No \_\_\_

7. If an employee is retroactively restored to duty with pay after an erroneous separation, suspension or removal, and elects to have the enrollment retroactively reinstated, are withholdings from the retroactive pay adjustment for the period of separation, suspension or removal being made?

Yes \_\_\_ No \_\_\_

8. a. If an employee's enrollment is terminated or canceled, is the effective date the last day of a pay period?

Yes \_\_\_ No \_\_\_

b. Is the withholding for the full pay period?

Yes \_\_\_ No \_\_\_

9. What procedures are in place to recover an employee's withholding from salary off-set or retirement setoff when the employee separates and is indebted for health benefits premiums?

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10. a. When an employee transfers to another agency or employment office within a payroll period, or moves to another payroll within the same payroll office without a break in service of more than 3 days, are withholdings and contributions for the final pay in the losing office and for the initial pay in the gaining office prorated on the basis of the effective date of transfer for each office?

Yes \_\_\_ No \_\_\_

b. If the number of days between transfer date and preceding or next pay period is from zero to 3 days, is the withholding rate zero?

Yes \_\_\_ No \_\_\_

c. If the number of days between transfer date and preceding or next pay period is from 4 to 10 days, is the withholding rate based on a weekly basis?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)**

- d. If the number of days between transfer date and preceding or next pay period is from 11 to 14 days, is the withholding rate based on a biweekly basis?  
Yes \_\_\_ No \_\_\_
11. Are withholdings and contributions being appropriately withheld from the salary of temporary employees who are eligible to enroll in health benefits?  
Yes \_\_\_ No \_\_\_
12. a. Is there a method for collecting health benefits premiums from former spouses and separated employees who are subject to the spouse equity and temporary continuation of coverage of health benefits laws?  
Yes \_\_\_ No \_\_\_
- b. Are former spouses being billed for the full amount of the premium (withholdings and contributions) on a pay period basis?  
Yes \_\_\_ No \_\_\_
- c. Are separated employees or their former spouses or children being billed for the full amount of the premium (withholdings, contributions and a 2% administrative charge) on a pay period basis for the full term of coverage (up to 18 months for the separated employee and up to 36 months for former spouses and children)?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)****IV. Reconcile Enrollments****A. Payroll Office**

1. Are reconciliations between SF 2809's and SF 2810's conducted monthly or more frequently?  
Yes \_\_\_ No \_\_\_
2. Do the reconciliations take into account SF 2809's and SF 2810's transmitted before or after withholding actions or differences in the pay periods?  
Yes \_\_\_ No \_\_\_
3. Are the reconciliations documented and maintained for inspection by audit groups, such as the Inspector General of the agency, GAO, and OPM?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)**

**B. Joint Payroll Office and Carrier Reconciliations**

1. a. Are the names and number of employees enrolled in a particular plan reconciled with the carrier's records?

Yes \_\_\_ No \_\_\_

b. Are reconciliations performed at least annually?

Yes \_\_\_ No \_\_\_

c. Are the SF 2809's for drops as well as adds sent to the carriers promptly?

Yes \_\_\_ No \_\_\_

d. How often?

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e. Are discrepancies between the payroll office records and the carrier's records resolved within 30 days or less?

Yes \_\_\_ No \_\_\_

f. Is health enrollment data made available to carriers so that payroll and carrier records can be verified?

Yes \_\_\_ No \_\_\_

g. Is health insurance enrollment data compiled for validation purposes?

Yes \_\_\_ No \_\_\_

h. Is a report generated that accounts for health benefits deductions not taken (e.g. LWOP)?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)**

2. a. Is quarterly headcount information provided to "prepaid" carriers?

Yes \_\_\_ No \_\_\_

b. Are the name, enrollment code number, amount of the premium withheld and contributed, and the employment status of employees being mailed to each "prepaid" carrier?

Yes \_\_\_ No \_\_\_

c. Are the quarterly reports for the last pay period paid during the 1st through the 15th of March, June, September, and December?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**



**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)**

**V. Conduct Periodic Open Seasons**

**A. General Notification and Preparation**

1. a. Who receives the Open Season Benefits Administration Letters (formerly Insurance Officer Bulletins)? These Letters contain ordering and distributing material, plan terminations, service area reductions, mergers and name changes, and carrier contacts.

Name ))

Title of Position ))

- b. Are these letters distributed to all field offices in a timely manner?

Yes \_\_\_ No \_\_\_

2. If the health benefits official at the local installation needs additional open season information or assistance, does he/she know who the proper point of contact is for questions that cannot be answered within his/her office?

Yes \_\_\_ No \_\_\_

3. Are personnel at local installations instructed not to schedule health fairs before the start of Open Season?

Yes \_\_\_ No \_\_\_

4. Are procedures in place to make sure that new enrollments and enrollment changes for reasons other than Open Season that are submitted during Open Season are not treated as Open Season changes and are made effective on the proper dates?

Yes \_\_\_ No \_\_\_

5. a. Is information on Open Season communicated to all employees in a timely manner?

Yes \_\_\_ No \_\_\_

- b. How is this accomplished?

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**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)**

6. a. Are copies of the annual FEHB Guide available to all interested employees in advance of Open Season?

Yes \_\_\_ No \_\_\_

b. How is this accomplished?

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7. Are employees notified where they may obtain copies of an SF 2809 and are sufficient copies available to accommodate Open Season changes?

Yes \_\_\_ No \_\_\_

8. a. What internal procedure do you follow to obtain plan brochures from the HMO's/CMP's?

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b. How is the number of brochures needed calculated?

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**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)**

**B. Acceptance of Late Registrations**

1. a. Who has the authority to accept a late Open Season registration?

Name )))

Title of Position )))

b. Is there a standard to judge when a reason is "beyond his or her control?"

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c. If a late registration is accepted, is "belated Open Season enrollment/change" written in the Remarks section of the SF 2809?

Yes \_\_\_ No \_\_\_

d. Is a statement attached to copy 1 of the SF 2809 indicating why the employee was unable to register on time?

Yes \_\_\_ No \_\_\_

e. If the employing office does not accept a late registration, does someone notify the employee in writing and inform him/her that he/she has a right to a reconsideration?

Yes \_\_\_ No \_\_\_

2. Are the correct effective dates used when processing Open Season changes?

Yes \_\_\_ No \_\_\_

An Open Season change from not enrolled to enrolled is effective on the first pay period beginning on or after January 1 that follows a pay period during any part of which the employee is in a pay status.

An Open Season change in a current enrollment is effective on the first pay period beginning on or after January 1, regardless of pay status.

An accepted late registration is effective at the same time as that of a timely filed change.

**Information in this chapter has not been updated since August 1996**

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**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)****C. Special Processing Procedures**

NOTE: Also see the processing questions raised in Section II, Obtaining and Processing Elections.

1. Is there a process in place to handle Open Season changes from employees who you know will be transferring or retiring before the effective date of the Open Season change?

Yes \_\_\_ No \_\_\_

2. Is there a process in place to handle Open Season changes from employees who transfer, retire, separate, or die before the effective date of the Open Season change, but after the change has been processed?

Yes \_\_\_ No \_\_\_

**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)****VI. Accept Enrollments or Changes in Coverage and Participate in Reconsideration Requests****A. Enrollments or Changes in Coverage**

NOTE: Also see questions in Part 3, I, Determine Eligibility and Part 3, II, Obtain and Process Elections.

1. Are new enrollments or changes in current enrollments accepted only upon the occurrence of a qualifying event?

Yes \_\_\_ No \_\_\_

2. Is appropriate documentation reviewed to establish the occurrence of a qualifying event (e.g., marriage certificate, birth certificate, proof of loss of spouse's non-FEHB coverage, proof of loss of Medicaid, etc., as appropriate)?

Yes \_\_\_ No \_\_\_

3. Is the number of the applicable qualifying event indicated accurately in Part C of the SF 2809?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

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**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)****B. Participate in Reconsideration Requests**

1. When personnel office staff make an official decision concerning FEHB Program enrollment that is unfavorable toward an employee, is that decision made in writing, with a copy given to the employee and a copy placed in the employee's Official Personnel File?  
Yes \_\_\_ No \_\_\_
2. Does the written decision inform the employee of his/her right to reconsideration and provide the proper address for reconsideration requests?  
Yes \_\_\_ No \_\_\_
3. Does the written decision inform the employee that he/she must enclose a copy of the agency's initial decision in his/her request for reconsideration?  
Yes \_\_\_ No \_\_\_
4. Does the written decision inform the employee that he/she must request reconsideration within 30 calendar days from the date of the initial written decision from the agency unless he/she can demonstrate that he/she was prevented by circumstances beyond his/her control from making the request within the time limit?  
Yes \_\_\_ No \_\_\_
5. Does the written decision contain sufficient information (preferably the phone number, agency contact and mailing address) so that the agency's reconsiderations staff can contact the employing office concerning the request, if necessary?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)****VII. Transmit Monies to OPM****A. Non-Check Transfers**

1. a. Is your agency capable of accessing the Department of the Treasury's Government On-Line Accounting Link System (GOALS)?  
Yes \_\_\_ No \_\_\_
- b. If yes, are withholdings and contributions being transmitted via Retirement and Insurance Transfer System (RITS) on or before the payroll paid date?  
Yes \_\_\_ No \_\_\_
2. a. If your agency is not using RITS, are withholdings and contributions submitted with an SF 2812 (Report of Withholdings and Contributions for Health Benefits, Life Insurance, and Retirement)?  
Yes \_\_\_ No \_\_\_
- b. Is the method of payment and vouchering in accordance with instructions issued in the Treasury Fiscal Manual, Volume I, Part 3-3000?  
Yes \_\_\_ No \_\_\_
- c. Is the SF 2812 properly filled out, e.g., agency and payroll office name, address, telephone number, payroll office number, report number, pay period from and to dates, and payroll paid date?  
Yes \_\_\_ No \_\_\_
- d. (1) Does the amount reported on the "Temporary Continuation of Coverage (P.L. 100-654)" line under the withholdings column represent the full amount of the premium paid by individuals covered by P.L. 100-654, and the amount under the withholdings column, of the same line, represent the 2% administrative charge?  
Yes \_\_\_ No \_\_\_
- (2) Is the 2% administrative charge shown as a credit?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

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**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)**

- e. Do the withholdings and contribution equal the total health benefits reported on the SF 2812?  
Yes \_\_\_ No \_\_\_
- f. Do the totals for life insurance, health benefits, and retirement equal the grand total on the SF 2812, and is that amount equal to the amount of the check?  
Yes \_\_\_ No \_\_\_
- g. Is the original SF 2812 mailed to the Office of Personnel Management, Funds Management Branch, P. O. Box 582, Washington, DC 20044 on or before the payroll paid date?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**



**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)****B. Check Transfers**

1. a. If your agency is using checks to submit withholdings and contributions, is the check accompanied by an SF 2812L?

Yes \_\_\_ No \_\_\_

- b. Is the SF 2812L properly filled out, e.g., agency and payroll office name, address, telephone number, payroll office number, report number, pay period from and to dates, and payroll paid date?

Yes \_\_\_ No \_\_\_

- c. (1) Does the amount reported on the "Temporary Continuation of Coverage (P.L. 100-654)" line under the withholdings column represent the full amount of the premium paid by individuals covered by P.L. 100-654, and the amount under the withholdings column, of the same line, represent the 2% administrative charge?

Yes \_\_\_ No \_\_\_

- (2) Is the 2% administrative charge shown as a credit?

Yes \_\_\_ No \_\_\_

- d. Do withholdings and contributions equal the total health benefits reported on the SF 2812L?

Yes \_\_\_ No \_\_\_

- e. Do the totals for life insurance, health benefits, and retirement equal the grand total on the SF 2812L, and is that amount equal to the amount of the check?

Yes \_\_\_ No \_\_\_

- f. Are the original SF 2812L and the accompanying check mailed to the Office of Personnel Management, P. O. Box 953359, St. Louis, MO 63195-3359 on or before the payroll paid date?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

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**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)****VIII. Reconcile Withholdings****A. Individual Earnings Records**

1. Are individual earnings records noted to show the employee's status in the Federal Employees Health Benefits Program?  
Yes \_\_\_ No \_\_\_
  
2. Are the enrollment code number and applicable employee withholding rate shown?  
Yes \_\_\_ No \_\_\_
  
3. a. Is the numeral 1 used to denote that an election not to enroll was made?  
Yes \_\_\_ No \_\_\_  
  
b. Is the numeral 2 used to show that an election to cancel enrollment was made?  
Yes \_\_\_ No \_\_\_  
  
c. Is the numeral 3 used to show that the employee is ineligible to enroll?  
Yes \_\_\_ No \_\_\_
  
4. Are changes in enrollment reflected to show the new enrollment number and applicable withholding rate?  
Yes \_\_\_ No \_\_\_
  
5. Are the effective dates of enrollment and the agency contribution rate shown on the earnings record?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)****B. Control Register**

1. Are control registers used to assure the accuracy of withholdings and contributions by each enrollment code number?  
Yes \_\_\_ No \_\_\_
  
2. Are control registers used as the basis for reporting withholdings and contributions to OPM?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

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**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)****IX. Transfer Enrollments****A. Employee Transfers**

1. Before a transferring employee enters on duty, is a record check done on SF 75?  
Yes \_\_\_ No \_\_\_
2. a. When the employee enters on duty, is an SF 2810 completed to accept the enrollment as a transfer-in?  
Yes \_\_\_ No \_\_\_  
b. Are copies of the SF 2810 distributed appropriately and in a timely manner?  
Yes \_\_\_ No \_\_\_
3. When 25 or more employees enrolled in the same FEHB Program plan are to be transferred on the same day from one payroll office to another payroll office, is only one transfer-in SF 2810 prepared with a list of the involved employees?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**





**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)**

3. a. Are employees periodically reminded (through memos, employee letters, etc.) of the availability of TCC for children reaching age 22 or marrying?  
Yes \_\_\_ No \_\_\_
- b. Do these periodic reminders include information on the number of days children have in which to apply and how long the TCC will last?  
Yes \_\_\_ No \_\_\_
4. a. Are former spouses who are ineligible for coverage under Benefits for Former Spouses or whose Former Spouse coverage terminates notified of their eligibility for TCC?  
Yes \_\_\_ No \_\_\_
- b. Does this notification include information on how many days they have in which to apply for TCC and how long their TCC will last?  
Yes \_\_\_ No \_\_\_
5. Are children and former spouses notified of their right to elect TCC within 14 days after the employing office receives notice from the child, employee or former spouse of his/her change in status?  
Yes \_\_\_ No \_\_\_
6. Are TCC enrollees provided the same information and assistance concerning Open Season as are regular employees?  
Yes \_\_\_ No \_\_\_
7. Are all eligibles informed that premiums for TCC coverage begin immediately after the 31-day temporary extension of coverage ends, and that premiums will be retroactive to that date regardless of when the actual enrollment is effectuated?  
Yes \_\_\_ No \_\_\_
8. Are TCC eligibles notified that there is an additional 31-day temporary extension of benefits at the end of their TCC coverage in order to allow conversion to a non-group (individual) plan?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

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**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)****B. Eligibility**

1. a. Does someone in the personnel office verify eligibility of former employees, children and former spouses?  

Yes \_\_\_ No \_\_\_
- b. If it is not clear from the election whether the applicant is eligible, does someone in the personnel office obtain appropriate documentation to clarify eligibility status?  

Yes \_\_\_ No \_\_\_
2. a. Are procedures in place to determine whether an employee was involuntarily separated due to gross misconduct?  

Yes \_\_\_ No \_\_\_
- b. If it is determined that an employee was separated due to gross misconduct, are procedures in place to make sure the employee is **not** enrolled in TCC?  

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**





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**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)****D. Premiums and Records**

NOTE: This section applies only if your agency is responsible for collecting and disbursing premiums and maintaining records for TCC enrollees.

1. Are procedures in place for the collection and submission of premiums to OPM?  
Yes \_\_\_ No \_\_\_
2. Are the health benefits files for TCC enrollees kept separate from the personnel records of the employee or former employee?  
Yes \_\_\_ No \_\_\_
3. a. Are both the employee and Government shares of the premium and a 2 percent administrative charge collected from TCC enrollees?  
Yes \_\_\_ No \_\_\_  
b. Are premiums properly prorated to account for beginning and ending dates of the TCC enrollment that may not coincide with beginning and ending dates of a pay period?  
Yes \_\_\_ No \_\_\_
4. a. Are procedures in place to notify TCC enrollees in the event of nonpayment of premium?  
Yes \_\_\_ No \_\_\_  
b. If a TCC enrollee requests reinstatement of his/her enrollment that was terminated due to nonpayment of premium, are procedures in place to determine whether the cause of nonpayment of premium was due to circumstances beyond the TCC enrollee's control?  
Yes \_\_\_ No \_\_\_  
c. If the determination is positive, is the coverage reinstated retroactively to the date of termination?  
Yes \_\_\_ No \_\_\_  
d. If the determination is negative, is the TCC enrollee notified of his/her right to reconsideration?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**



**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)**

**B. Registration, Cancellation and Termination**

- 1. a. Are registrations from former spouses accepted on an SF 2809?  
Yes \_\_\_ No \_\_\_
- b. If a former spouse requests enrollment via a letter, is he/she sent an SF 2809 to submit?  
Yes \_\_\_ No \_\_\_
- c. Are the name and date of birth of the employee or former employee entered in the Remarks section of the SF 2809?  
Yes \_\_\_ No \_\_\_
- d. Is event "21" entered in part C of the SF 2821?  
Yes \_\_\_ No \_\_\_
- 2. a. Is certification obtained from the former spouse that he or she will notify the employing office within 31 days of an event that would terminate eligibility?  
Yes \_\_\_ No \_\_\_
- b. How is the former spouse notified of which events will terminate his or her eligibility for FEHB coverage as a former spouse?  

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- c. Are enrollments effective on the first day of the first pay period beginning more than 30 days after the employing office receives an SF 2809 or appropriate substitute **and** satisfactory proof of eligibility?  
Yes \_\_\_ No \_\_\_
- 3. Are changes to a former spouse's enrollment accepted only with proof of a qualifying event?  
Yes \_\_\_ No \_\_\_
- 4. Are former spouses advised that once they **cancel** their enrollment, they may not later re-enroll, even during an Open Season?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)**

5. Are former spouses advised that once they **cancel** their enrollment they are not entitled to a temporary extension of coverage and may not convert to an individual contract for health benefits?  
Yes \_\_\_ No \_\_\_
6. Are procedures in place to make sure that a former spouse's enrollment is terminated at midnight of the last day of the pay period in which the earliest qualifying event occurs?  
Yes \_\_\_ No \_\_\_
7. Are former spouses given a copy of an SF 2810 as soon as possible after agency **termination** of their enrollment and advised of their conversion rights?  
Yes \_\_\_ No \_\_\_
8. Are former spouses whose enrollment terminates before 36 months following the divorce or annulment notified of their eligibility for temporary continuation of coverage (TCC)?  
Yes \_\_\_ No \_\_\_
9. Are retirement records properly annotated and enrollments properly transferred when a former spouse also qualifies for FEHB enrollment as an employee?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

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**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)****C. Records**

NOTE: This applies only if your agency is responsible for maintaining records for former spouse enrollments.

1. Are files established and maintained for each enrolled former spouse and kept separate from the personnel records of the employee or former employee?

Yes \_\_\_ No \_\_\_

2. Are required documents kept within the files of the former spouses?

Yes \_\_\_ No \_\_\_

3. a. Are the former spouse files kept in the employing office for as long as the enrollments are maintained?

Yes \_\_\_ No \_\_\_

b. Are files transferred to OPM at appropriate times?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)****D. Premiums**

NOTE: This applies only if your agency is responsible for collecting and disbursing premiums for former spouse enrollments.

1. a. Are both the employee and Government shares of the premium collected from former spouses?  
Yes \_\_\_ No \_\_\_
- b. Are premium payments from former spouses submitted to OPM along with regular health benefits payments?  
Yes \_\_\_ No \_\_\_
2. a. Are procedures in place to notify former spouses in the event of nonpayment of premium?  
Yes \_\_\_ No \_\_\_
- b. If a former spouse requests reinstatement of his/her enrollment that was terminated due to nonpayment of premium, are procedures in place to determine whether the cause of nonpayment of premium was due to circumstances beyond the former spouse's control?  
Yes \_\_\_ No \_\_\_
- c. If the determination is positive, is the coverage reinstated retroactively to the date of termination?  
Yes \_\_\_ No \_\_\_
- d. If the determination is negative, is the former spouse notified of his/her right to reconsideration?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

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**Part 3: Federal Employees Health Benefits (FEHB) Program (Cont.)****XII. Reemployed Annuitants****A. Enrollment Issues**

1. Are registrations from reemployed annuitants who **are not** enrolled in the FEHB Program and who are reemployed under conditions that do not exclude them from coverage accepted the same as for any other new employee?  

Yes \_\_\_ No \_\_\_
2. If an annuitant **is** enrolled in the FEHB Program and annuity either terminates or is suspended, are procedures in place to notify the retirement system of the reemployment and to ask the retirement system to transfer the enrollment to the employing office?  

Yes \_\_\_ No \_\_\_
3. If an annuitant **is** enrolled in the FEHB Program and if title to annuity does not terminate, do personnel office employees understand that no action is needed on the agency's part and that the annuitant's FEHB enrollment will continue without interruption during the period of reemployment?  

Yes \_\_\_ No \_\_\_
4. Are health benefits enrollments for employees who retire but are immediately reemployed without a break in service transferred to the retirement system?  

Yes \_\_\_ No \_\_\_
5. Are reemployed annuitants whose FEHB enrollment is maintained by the agency afforded the same opportunities to change coverage and given the same enrollment information during Open Season as are regular employees?  

Yes \_\_\_ No \_\_\_
6. Are reemployed annuitants whose FEHB enrollment is maintained by their retirement system told that they will receive Open Season information and instructions from their retirement system?  

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**



Part 4: Federal Employees Group Life Insurance (FEGLI) Program Self Evaluation Guide

I. Determine Eligibility

A. Functional Responsibility

1. a. Who in your operating personnel office(s) usually determines whether an employee is eligible to elect FEGLI coverage? Give title (personnel assistant, etc.)

Name )))))))))))

Title of position )))))))))))

b. How is this information conveyed to employees?

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2. a. Have the personnel who make FEGLI eligibility determinations received training or instruction in making such determinations?

Yes \_\_\_ No \_\_\_

b. Please describe the training and indicate who conducts it.

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3. a. Are copies of 5 U.S.C. Chapter 87, 5 CFR Part 870, the FEGLI Handbook for Personnel and Payroll Offices (formerly FPM Supplement 870-1), and Benefits Administration Letters (formerly Insurance Officer Bulletins) pertaining to life insurance immediately available to the person(s) identified in item #1?

Yes \_\_\_ No \_\_\_

b. How are updates received and implemented?

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Information in this chapter has not been updated since August 1996

**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

4. a. Do you have the name and phone number of your agency's headquarters Insurance Officer?  
Yes \_\_\_ No \_\_\_
- b. Do personnel office employees know who their point of contact is within their agency for questions that cannot be answered within the personnel office?  
Yes \_\_\_ No \_\_\_
5. a. Do you routinely receive copies of Benefits Administration Letters (formerly Insurance Officer Bulletins) that are sent to headquarters Insurance Officers?  
Yes \_\_\_ No \_\_\_
- b. Do you distribute these to all personnel offices under your jurisdiction?  
Yes \_\_\_ No \_\_\_
6. a. Do you have access to OPM Mainstreet?  
Yes \_\_\_ No \_\_\_
- b. Are you able to download material from OPM Mainstreet?  
Yes \_\_\_ No \_\_\_
- c. Do personnel office employees know that they should direct their questions to their headquarters Insurance Officer, **not** OPM?  
Yes \_\_\_ No \_\_\_
7. Have you developed, or do you use, any alternative or supplementary source of guidance for making FEGLI eligibility determinations? Please attach a copy.  
Yes \_\_\_ No \_\_\_
8. a. Are other personnel office employees, not directly responsible for FEGLI coverage, cross-trained in FEGLI eligibility matters to help when the regularly assigned personnel need extra assistance?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

b. If so, what is the complexity of the work they are trained to do?

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c. Who reviews this work?

Name ))))))))))))))))))))))))))))

Title of position ))))))))))))))))))))))))))))

d. How do they coordinate with the primary person identified in #1?

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9. a. Do personnel office employees keep adequate supplies of all FEGLI forms on hand?

Yes \_\_\_ No \_\_\_

b. Are out-of-date forms destroyed when revised editions become available?

Yes \_\_\_ No \_\_\_

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**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

**B. New Hires and Transfers**

1. Are all eligible new employees given a Standard Form 2817?

Yes \_\_\_ No \_\_\_

2. Are all eligible new employees given a copy of the FEGLI Booklet (RI 76-21, formerly SF 2817-A)?

Yes \_\_\_ No \_\_\_

3. a. Are all eligible new employees given sufficient information during orientation to understand their eligibility for FEGLI coverage?

Yes \_\_\_ No \_\_\_

b. How have you determined that the information is sufficient?

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4. Is there a follow-up system to make sure employees know that Basic is automatic (unless waived) but the options are voluntary?

Yes \_\_\_ No \_\_\_

5. What procedures are in place to ensure that all SF 2817's from new employees are time-stamped upon receipt in order to verify that employees are eligible to elect certain coverage within the specified time allowed?

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6. Employees must be enrolled in Basic in order to enroll in any optional insurance. Do personnel office employees routinely verify that when a new employee elects optional insurance (Options A, B or C), he/she also has not waived Basic insurance?

Yes \_\_\_ No \_\_\_

**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

7. All eligible employees are automatically enrolled in FEGLI Basic insurance **unless** they affirmatively waive the coverage. What procedures are in place to make sure that only **eligible** employees who have **not** waived coverage are automatically enrolled?

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8. A properly executed waiver of basic insurance or declination of optional insurance remains in effect until canceled even though the employee may transfer to another agency or be reappointed after a break in service of **less** than 180 days. (A previous waiver of Basic is automatically canceled when an employee is reinstated after a break in service of 180 days or more. A previous declination of optional insurance is similarly canceled when an employee is reinstated after a break in service of 180 days or more and affirmatively elects optional coverage(s) on the SF 2817's.) What procedures are in place to verify whether transferring employees or those with a break in service over 3 days (a) have an **unexpired** waiver on file, or (b) are eligible for Basic and optional insurance?

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9. A properly executed irrevocable assignment of life insurance remains in effect even though the employee may transfer to another agency or be reappointed after a break in service of **less** than 32 days. (A previous assignment is automatically canceled when an employee is reinstated after a break in service of 32 days or more.) What procedures are in place to verify whether transferring employees or those with a break in service between 3 and 32 days have an irrevocable assignment on file?

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**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

**C. Current Employees (Including Newly Eligible Employees)**

1. a. Does the personnel office maintain sufficient supplies of SF 2817's?

Yes \_\_\_ No \_\_\_

b. Who orders the SF 2817's?

Name )))

Title of position )))

c. Is there a system to remind the office of dwindling supplies of the form?

Yes \_\_\_ No \_\_\_

2. Are copies of SF 2817's readily available to employees wishing to change their FEGLI enrollment?

Yes \_\_\_ No \_\_\_

3. What procedures are in place to ensure that a current employee is eligible to enroll or change enrollment under FEGLI?

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4. Are newly eligible employees (such as those being converted from excluded positions) given a copy of the FEGLI Booklet and an SF 2817 and reminded of the time period during which they are eligible to elect optional coverage?

Yes \_\_\_ No \_\_\_

5. a. Do personnel office staff who handle employee questions know about FEGLI and the forms in sufficient detail to answer general questions from current employees wishing to change their FEGLI election?

Yes \_\_\_ No \_\_\_

b. If not, to whom are the questions referred?

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**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

6. What procedures are in place to ensure that all SF 2817's from current employees are time-stamped upon receipt in order to verify that employees are eligible to elect certain coverage within the specified time allowed?

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7. Are the official personnel files (the Official Personnel Folders for most agencies) of current employees checked for unexpired waivers of insurance before the "authorized agency official" certifies the SF 2817's?

Yes \_\_\_ No \_\_\_

8. Are current employees periodically reminded (through memos, articles in the agency newsletter, etc.) of the qualifying events that permit them to change their FEGLI enrollment status?

Yes \_\_\_ No \_\_\_

9. Employees must be enrolled in Basic in order to enroll in any optional insurance.

a. Do personnel office employees routinely verify that when a current employee elects optional insurance (Options A, B or C), he/she also elects (or is currently enrolled in) Basic?

Yes \_\_\_ No \_\_\_

b. Do automated systems for processing personnel actions have edits to reject an election of options without an enrollment in (or current election of) Basic?

Yes \_\_\_ No \_\_\_

10. Does someone in the personnel office routinely verify the event that permits a change of enrollment status **before** an "authorized agency official" certifies the S 2817's?F

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

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**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

11. Are staff aware that, outside of an Open Season, the only permissible events are:

Basic -- Employees may only cancel a valid waiver after 1 year has passed since the date of that waiver **and** after receiving approval from OFEGLI on the SF 2822.

Yes \_\_\_ No \_\_\_

Option A -- The same as Basic

Yes \_\_\_ No \_\_\_

Option B -- The same as Basic **plus** -- Employees may cancel a valid waiver (or add additional multiples up to a maximum of 5) within 60 days following marriage, divorce, a spouse's death, or acquisition of an eligible child.

Yes \_\_\_ No \_\_\_

Option C -- Employees may only cancel a valid waiver no later than 60 days following marriage, divorce, a spouse's death, or acquisition of an eligible child. **Results of a physical are not relevant.** Proof of the marriage, divorce, spouse's death or the acquisition of an eligible child, in such form as the employing office may require, must be submitted by the employee.

Yes \_\_\_ No \_\_\_

NOTE: The effective date of new coverage after canceling a waiver of **Basic, Option A and Option B** is the first day in pay and duty status on or after the SF 2817 is received by the agency. However, the effective date of new coverage after canceling a waiver of **Option C** is the first day on or after the SF 2817 is received by the agency and Basic Life is in force and the event has occurred. The employee need not be in a pay and duty status and may submit the SF 2817 before and in anticipation of the qualifying event.

12. In the event of an employee's canceling a declination of Option C where the opportunity to cancel the declination is based solely on the acquisition of a child over age 21 -- are procedures in place to obtain a certificate from a physician that the child is incapable of self-support because of a physical or mental disability which existed before the child became 22 years of age, and which can be expected to continue for more than 1 year?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**



**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

13. FEGLI coverage is continued without cost to the employee while the employee is in a non-pay status for up to 12 months (the 12 months may be continuous or may be broken by periods of up to 4 months in a pay status).

a. What procedures are in place to monitor employees in a non-pay status to ensure that all life insurance coverage is terminated promptly upon expiration of the 12 months?

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b. What procedures, in addition to processing the SF 50's for changing FEGLI, are in place to notify current employees of the termination of their FEGLI insurance?

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c. What procedures are in place to ensure that a Notice of Conversion Privilege (SF 2819) and Agency Certification of Insurance Status (SF 2821) are completed promptly upon termination of life insurance coverage after expiration of 12 months in a non-pay status?

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d. What procedures are in place to audit records in order to issue the forms (SF 2819 and SF 2821) that were not issued in a timely manner?

NOTE: As long as the employee (or former employee) has not died, he/she is still entitled to convert his/her life insurance within 31 days from the date of receiving the notice, even if the notice is not issued promptly after the event that terminated the life insurance.

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14. Does your agency conduct quality control reviews to detect potentially erroneous FEGLI coverage?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

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**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

**II. Obtain and Process Elections**

**A. Obtaining Elections**

1. Are all SF 2817's time-stamped upon receipt?  
Yes \_\_\_ No \_\_\_
2. Is eligibility determined before an "authorized agency official" certifies the SF 2817's (see also "Determine Eligibility")?  
Yes \_\_\_ No \_\_\_
3. Are eligible new employees reminded that Basic coverage is automatic and that if they do not want this coverage they must affirmatively waive this coverage?  
Yes \_\_\_ No \_\_\_
4. Are eligible new employees reminded that they must affirmatively elect optional coverage?  
Yes \_\_\_ No \_\_\_
5. a. If an eligible employee declines to file an SF 2817, does someone in the employing office, if possible, contact him or her before the 31 days expire and remind him or her of the 31-day election period?  
Yes \_\_\_ No \_\_\_  
b. If an eligible new employee declines to file an SF 2817, does someone in the personnel office complete an SF 2817 declining the optional insurance, and note in the space provided for signature "employee contacted on \_\_\_\_\_ (date) -- failed to elect optional insurance?"  
Yes \_\_\_ No \_\_\_  
c. When the employee is contacted, is the 5-year rule (or first opportunity to enroll) explained to him/her?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

6. a. What procedures are in place to determine whether, within 6 months after an employee becomes eligible, an employee was unable, for cause beyond his or her control, to complete an SF 2817 to elect the optional insurance coverage within the prescribed time limits?

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b. How is this noted?

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c. Do you have working definitions or examples of situations which represent "beyond his or her control"?

Yes \_\_\_ No \_\_\_

d. Who has the authority to make this determination?

Name ))))))))))))))))))))))))))))

Title of position ))))))))))))))))))))))))))))

7. If the personnel office accepts a late election, is a memorandum indicating the reason for acceptance attached to the office copy of the SF 2817?

Yes \_\_\_ No \_\_\_

8. If the personnel office accepts a late election, is the SF 2817 documented with the date and determination that this is a valid late election?

Yes \_\_\_ No \_\_\_

9. Do personnel office employees know that only an eligible employee may complete an SF 2817 to enroll in FEGLI? Unlike in the FEHB Program, in the FEGLI Program an authorized representative may **not** enroll on behalf of an employee. An employee must sign the election form by him/herself.

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

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**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

**B. Processing Elections**

1. Are procedures in place to update the SF 50's to reflect the actual life insurance elections/cancellations?  

Yes \_\_\_ No \_\_\_
2. Are procedures in place to verify that the proper effective dates, as shown in the FEGLI Booklet, are indicated on the SF 2817's?  

Yes \_\_\_ No \_\_\_
3. Are procedures in place to verify that employees receive the officially certified Part 3 of the SF 2817?  

Yes \_\_\_ No \_\_\_
4. Are procedures in place to verify that the officially certified Part 1 of the SF 2817 is placed in the right side (long-term records) of an employee's Official Personnel Folder?  

Yes \_\_\_ No \_\_\_
5. a. If the personnel office accepts a late election, are procedures in place to ensure that the late election becomes effective retroactively, rather than prospectively?  

Yes \_\_\_ No \_\_\_

b. Do automated systems for processing personnel actions have an edit in place to ensure that these late elections are effected retroactively?  

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)****III. Make Appropriate Withholdings****A. Payroll Records**

1. Are all SF 2817's accompanied by a personnel action, e.g. SF 50?  
Yes \_\_\_ No \_\_\_
2. Are the employees' individual pay records noted whenever basic insurance is waived or optional insurance declined?  
Yes \_\_\_ No \_\_\_
3. Are the types of insurance coverage, i.e., basic, standard optional, additional optional, and family optional, elected by employees noted on pay records?  
Yes \_\_\_ No \_\_\_

**B. Withholdings**

1. Is the payroll activity using the latest edition of the Schedules of Withholdings?  
Yes \_\_\_ No \_\_\_
2. Are full withholdings applicable to the pay period and amount of insurance being made for each pay period, if the insured employee's pay is sufficient to cover the withholdings?  
Yes \_\_\_ No \_\_\_
3. Is the amount to be withheld for insurance always based on the amount of insurance last in force during the pay period and as determined by the Schedules of Withholdings?  
Yes \_\_\_ No \_\_\_
4. a. Is the cost for basic life insurance properly allocated between the employee and employer?  
Yes \_\_\_ No \_\_\_  
b. Is the employee share two-thirds of the cost?  
Yes \_\_\_ No \_\_\_  
c. Is the employer share one-third of the cost?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

- d. (1) Are withholdings and Government contributions for Basic insurance stopped at the end of the pay period in which an employee elects a full Living Benefit (the date on the FE-8C)?  
Yes \_\_\_ No \_\_\_
- (2) Is this change made retroactive if necessary?  
Yes \_\_\_ No \_\_\_
- e. (1) Are withholdings and Government contributions for Basic reduced at the end of the pay period in which an employee elects a partial Living Benefit, based on the post-election BIA (amount and date on the FE-8C)?  
Yes \_\_\_ No \_\_\_
- (2) Is this change made retroactive if necessary?  
Yes \_\_\_ No \_\_\_
- f. Are deductions for optional insurance, if applicable, continued without change following such a termination or reduction in withholdings for Basic insurance?  
Yes \_\_\_ No \_\_\_
5. a. Is the cost for the three forms of optional insurance correctly calculated?  
Yes \_\_\_ No \_\_\_
- b. Are the proper age groupings used for determining the amount of optional insurance withholdings?  
Yes \_\_\_ No \_\_\_
- c. Is the entire cost for optional insurance coverage being paid by the employee?  
Yes \_\_\_ No \_\_\_
6. If an employee's annual pay is paid during a period shorter than 52 workweeks, is the amount withheld computed by converting the bi-weekly withholding rate to an annual rate, and prorating the annual rate over the number of pay periods regularly paid during the year?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

7. Are procedures in place to automatically increase the amount of withholding for standard optional insurance when the enrollee's salary exceeds that of Level II of the Executive Schedule? In those cases, the amount of standard optional insurance coverage should equal the difference between the maximum basic insurance amount and the enrollee's salary, rounded to the next \$1,000. Withholdings for amounts of standard optional insurance in excess of \$10,000 should be prorated.

Yes \_\_\_ No \_\_\_

8. a. If the amount of pay for a pay period is not sufficient to cover the full withholding for insurance, is the order of precedence for withholdings being followed as outlined in the Treasury Fiscal Manual?

Yes \_\_\_ No \_\_\_

- b. After the required deductions are made, is the balance of pay earned applied first to basic insurance, then to the optional insurance?

Yes \_\_\_ No \_\_\_

- c. Is the optional insurance coverage administratively terminated (or in the case of additional optional insurance, reduced) at the end of the pay period, when it is determined that periodic pay, after all other deductions, will be insufficient to cover the total required withholdings for at least 50 percent of the pay periods?

Yes \_\_\_ No \_\_\_

9. If death or accidental dismemberment occurs during the period between the employee's separation, suspension or removal, and the finding that the agency action was erroneous, are insurance premiums paid from the back pay awarded for the period of separation, suspension or removal?

Yes \_\_\_ No \_\_\_

10. a. When an employee transfers to another agency or employing office within a payroll period, or moves to another payroll within the same payroll office without a break in service of more than 3 days, are withholdings and contributions for the final pay in the losing office and for the initial pay in the gaining office prorated on the basis of the effective date of transfer for each office?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

b. If the number of days between transfer date and preceding or next pay period is from zero to 3 days, is the withholding rate zero?

Yes \_\_\_ No \_\_\_

c. If the number of days between transfer date and preceding or next pay period is from 4 to 10 days, is the withholding rate based on a weekly basis?

Yes \_\_\_ No \_\_\_

d. If the number of days between transfer date and preceding or next pay period is from 11 to 14 days, is the withholding rate based on a biweekly basis?

Yes \_\_\_ No \_\_\_



**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

**IV. Conduct Open Enrollment Periods**

**A. Open Enrollment Periods**

1. a. Are employees made aware that FEGLI Open Enrollment Periods are rare and they should not **count** on one occurring during the duration of their employment?

Yes \_\_\_ No \_\_\_

b. How is this accomplished?

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2. If/when an Open Enrollment Period is announced by OPM, are procedures in place to distribute information on the Open Enrollment Period to all field offices in a timely manner?

Yes \_\_\_ No \_\_\_

3. a. If/when an Open Enrollment Period is announced by OPM, are procedures in place to communicate the appropriate information to all employees in a timely manner?

Yes \_\_\_ No \_\_\_

b. How is this accomplished?

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4. If/when an Open Enrollment Period is announced by OPM, are procedures in place to make sure that new enrollments and enrollment changes for reasons other than the Open Enrollment Period that may be submitted during an Open Enrollment Period are not treated as Open Enrollment Period changes and are made effective on the proper dates?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

**V. Transmit Monies to OPM**

**A. Non-Check Transfers**

1. a. Is your agency capable of accessing the Department of the Treasury's Government On-Line Accounting Link System (GOALS)?  

Yes \_\_\_ No \_\_\_
- b. If so, are withholdings and contributions being transmitted via Retirement and Insurance Transfer System (RITS) on or before the payroll paid date?  

Yes \_\_\_ No \_\_\_
2. a. If your agency is not using RITS, are withholdings and contributions submitted with an SF 2812 (Report of Withholdings and Contributions for Health Benefits, Life Insurance, and Retirement)?  

Yes \_\_\_ No \_\_\_
- b. Is the method of payment and vouchering in accordance with instructions issued in the Treasury Fiscal Manual, Volume I, Part 3-3000?  

Yes \_\_\_ No \_\_\_
- c. Is the SF 2812 properly filled out, e.g., agency and payroll office name, address, telephone number, payroll office number, report number, pay period from and to dates, and payroll paid date?  

Yes \_\_\_ No \_\_\_
- d. Do the employees' withholdings for basic life, standard, additional, family, and agency's contribution for basic life equal the total life insurance reported on the SF 2812?  

Yes \_\_\_ No \_\_\_
- e. Do the totals for life insurance, health benefits, and retirement equal the grand total on the SF 2812, and is that amount equal to the amount of the check?  

Yes \_\_\_ No \_\_\_
- f. Is the original SF 2812 mailed to the Office of Personnel Management, Funds Control Branch, P. O. Box 582, Washington, DC 20044 on or before the payroll paid date?  

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)****B. Check Transfers**

1. a. If your agency is using checks to submit withholdings and contributions, is the check accompanied by an SF 2812L?

Yes \_\_\_ No \_\_\_

- b. Is the SF 2812L properly filled out, e.g., agency and payroll office name, address, telephone number, payroll office number, report number, pay period from and to dates, and payroll paid date?

Yes \_\_\_ No \_\_\_

- c. Do the employees' withholdings for basic life, standard, additional, family, and agency's contribution for basic life equal the total life insurance reported on the SF 2812L?

Yes \_\_\_ No \_\_\_

- d. Do the totals for life insurance, health benefits, and retirement equal the grand total of the SF 2812L, and is that amount equal to the amount of the check?

Yes \_\_\_ No \_\_\_

- e. Is the original SF 2812L and the accompanying check mailed to the Office of Personnel Management, P. O. Box 953359, St. Louis, MO 63195-3359 on or before the payroll paid date?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

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**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

**VI. Accept Enrollments or Changes in Coverage and Participate in Reconsideration Requests**

**A. Acceptance of Enrollments or Changes in Coverage**

NOTE: Also see questions in sections B and C of Checklist I, Determine Eligibility.

1. Are new and newly eligible employees automatically enrolled in Basic unless they waive coverage by filing a completed SF 2817 before the end of the first pay period after becoming eligible or unless such a waiver is in effect as a result of prior Federal employment?  

Yes \_\_\_ No \_\_\_
2. Are enrollments for optional insurance from new or newly eligible employees only accepted within 31 days of their eligibility date (in the absence of any other qualifying event and unless an SF 2817 declining optional insurance remains in effect from earlier employment)?  

Yes \_\_\_ No \_\_\_
3. Are cancellations of existing waivers or declinations from current employees only accepted when qualifying conditions are met?  

Yes \_\_\_ No \_\_\_
4. Do personnel office employees review appropriate documentation to support the existence of a qualifying condition (such as marriage certificate, birth certificate, death certificate, divorce decree, adoption papers, etc.)?  

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)****B. Participation in Reconsideration Requests**

1. a. When personnel office staff make an official decision concerning FEGLI Program enrollment that is unfavorable toward an employee, is that decision made in writing, with a copy given to the employee and a copy placed in the employee's Official Personnel File?  

Yes \_\_\_ No \_\_\_
- b. Does the written decision inform the employee of his/her right to reconsideration and provide the proper address within the agency for reconsideration requests?  

Yes \_\_\_ No \_\_\_
- c. Does the written decision inform the employee that he/she must enclose a copy of the agency's initial decision in his/her request for reconsideration?  

Yes \_\_\_ No \_\_\_
- d. Does the written decision inform the employee that he/she must request reconsideration within 30 calendar days from the date of the initial written decision from the agency unless he/she can demonstrate that he/she was prevented by circumstances beyond his/her control from making the request within the time limit?  

Yes \_\_\_ No \_\_\_
- e. Does the written decision contain sufficient information (preferably the phone number, agency contact and mailing address) so that agency reconsideration staff is able to contact the employing office concerning the request?  

Yes \_\_\_ No \_\_\_
2. Have agency personnel staff been informed that reconsiderations are no longer performed by OPM?  

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

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**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

**VII. Establish/Maintain Control Accounts To Reconcile Withholdings**

**A. Prescribed Accounts**

1. a. Are general ledger control accounts used to record the amounts of deductions from employees' salaries for basic life insurance and the optional insurance?  

Yes \_\_\_ No \_\_\_
- b. Are the balances of these accounts equal to the sum of the balances in accounts for basic life, standard optional, additional optional, and family optional?  

Yes \_\_\_ No \_\_\_
- c. Do the accounts include the amount of deductions which are entered on the individual earning records during the current calendar year?  

Yes \_\_\_ No \_\_\_
- d. Are the deductions accumulated on the individual earning records and reconciled with the balances shown in these accounts?  

Yes \_\_\_ No \_\_\_
- e. Are the total deductions credited to these accounts reconciled with the total withholdings reported to OPM for the same period?  

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)****VIII. Prepare Agency Certification of Life Insurance Status Upon Death, Retirement, or Loss of Group Coverage****A. Death**

1. Is an SF 2821 completed promptly upon receiving notice that an employee has died?  
Yes \_\_\_ No \_\_\_
2. If an employee had more than \$10,000 in Option A coverage due to his/her salary exceeding Level II of the Executive Schedule, is the dollar amount of Option A coverage indicated in Item 12B of the SF 2821?  
Yes \_\_\_ No \_\_\_
3. If the employee had Option C coverage, is Item 9 completed with the date the Notice of Conversion Privilege (SF 2819) was completed and sent to the deceased's family?  
Yes \_\_\_ No \_\_\_
4. a. Do appropriate officials verify that the employee's personnel and payroll records are consistent with the information reported on the form?  
Yes \_\_\_ No \_\_\_  
b. Are the certifications in items 15 and 16 made by two different individuals?  
Yes \_\_\_ No \_\_\_  
c. Are there procedures to identify the certifying officials to OFEGLI?  
Yes \_\_\_ No \_\_\_  
d. Are changes in the names of certifying officials communicated to OFEGLI?  
Yes \_\_\_ No \_\_\_
5. Is the duplicate (Part 2) of the SF 2821 sent to OFEGLI?  
Yes \_\_\_ No \_\_\_
6. Is the original of the SF 2821 kept in the employee's Official Personnel Folder until it is attached to a claim for death benefits, if one is received, and sent to OFEGLI?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

7. a. If a claim for death benefits is not received, is the original SF 2821 sent to OFEGLI upon request?

Yes \_\_\_ No \_\_\_

b. If any designations of beneficiary or assignments are on file, are they attached to the original SF 2821 when it is sent to OFEGLI?

Yes \_\_\_ No \_\_\_

8. Is the file copy (Part 3) of the SF 2821 put in the employee's Official Personnel Folder?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**



**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)****B. Retirement**

1. Is an SF 2821 reflecting the retiring employee's insurance status at the time of separation for retirement completed promptly upon receiving notice that an employee will be retiring?  

Yes \_\_\_ No \_\_\_
  
2. If the retiring employee has more than \$10,000 in Option A coverage due to his/her salary exceeding Level II of the Executive Schedule, is the dollar amount of Option A coverage indicated in Item 12B of the SF 2821?  

Yes \_\_\_ No \_\_\_
  
3. a. Do appropriate officials verify that the retiring employee's personnel and payroll records are consistent with the information reported on the form?  

Yes \_\_\_ No \_\_\_

b. Are the certifications in items 15 and 16 made by two different individuals?  

Yes \_\_\_ No \_\_\_
  
4. If the retiring employee is not eligible to continue life insurance coverage into retirement and/or he/she or the assignee(s), if applicable, wishes to convert **both** Basic Life and all optional insurance, is he/she or the assignee(s), if applicable, given both the original **and** duplicate (Part 2) of the SF 2821, along with an original of a completed SF 2819?  

Yes \_\_\_ No \_\_\_
  
5. a. If the retiring employee is eligible to continue life insurance, is the original of the SF 2821 attached to the Application for Retirement and is the duplicate (Part 2) of the SF 2821, along with a completed SF 2819, given to the retiring employee or assignee(s), if applicable?  

Yes \_\_\_ No \_\_\_

b. If any designations of beneficiary or assignments are on file, are they attached to the original SF 2821 when it is sent with the Application for Retirement to OPM?  

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

c. Is the retiring employee required to complete an SF 2817 declining those options he/she chooses not to continue into retirement (even though he/she is eligible to continue them into retirement), unless he/she has assigned the insurance?

Yes \_\_\_ No \_\_\_

(1) Is the original of this SF 2817 attached to the Application for Retirement?

Yes \_\_\_ No \_\_\_

(2) If the effective date of the change in coverage falls after the date of separation for retirement, are both the original and Part 2 of the SF 2817 attached to the SF 2821?

Yes \_\_\_ No \_\_\_

6. Is the file copy (Part 3) of the SF 2821 put in the employee's Official Personnel File?

Yes \_\_\_ No \_\_\_

7. Is a retiring employee informed of the cost of the FEGLI coverage he/she is choosing to continue during retirement?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)****C. Compensation**

1. Does someone in the personnel office contact the district Office of Workers' Compensation Programs, if necessary, to confirm whether the employee still has any of the optional insurance?

Yes \_\_\_ No \_\_\_

2. Are all other procedures followed in the same manner as for retired employees?

Yes \_\_\_ No \_\_\_

**D. Other**

1. Is an SF 2821 completed promptly following termination of an employee's FEGLI coverage, e.g., due to resignation, expiration of 12 months in a non-pay status, etc.?

Yes \_\_\_ No \_\_\_

2. Are the original and duplicate of the SF 2821 given to the employee or assignee(s) if applicable, along with a completed SF 2819?

Yes \_\_\_ No \_\_\_

**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

**IX. Develop Entitlement to Benefits in Death Cases and Entitlement to Continuation of Coverage During Retirement or Receipt of OWCP Benefits**

**A. Develop Entitlement to Benefits in Death Cases**

1. a. Who is responsible for accepting designation of beneficiary forms (SF 2823) from employees?

Name )

Title of position )

- b. Are designation of beneficiary forms (SF 2823) from employees date-stamped upon receipt?

Yes \_\_\_ No \_\_\_

- c. Do personnel office staff know that designations of beneficiary from retirees and separated employees receiving compensation must be received by the applicable retirement office (NOT the employing agency personnel office) before an insured's death in order to be valid?

Yes \_\_\_ No \_\_\_

- d. If a designation that should be filed with OPM is received by the agency, is the designation promptly returned to the retiree with instructions that the designation must be filed with OPM and is not valid until that has occurred?

Yes \_\_\_ No \_\_\_

2. a. Do personnel office staff responsible for accepting designations of beneficiary understand what constitutes a valid designation?

Yes \_\_\_ No \_\_\_

- b. Do personnel office staff understand that if an employee has assigned his/her insurance, only the assignee(s) can designate a beneficiary?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

3. a. Do personnel office staff responsible for accepting designations of beneficiary verify the form before signing the bottom of the form?  
Yes \_\_\_ No \_\_\_
- b. Does he/she verify that the form is signed by two witnesses, neither of whom is named as a beneficiary?  
Yes \_\_\_ No \_\_\_
- c. If more than one beneficiary is named, are the shares to be paid percentages that add up to 100 percent and not dollar amounts?  
Yes \_\_\_ No \_\_\_
- d. Are the beneficiaries listed by their full name and not by their spouse's name, as in "Mrs. Marsha Smith", not "Mrs. John Smith"?  
Yes \_\_\_ No \_\_\_
- e. Are miscellaneous designations, such as "payment of just debts" or "to Mary if she uses the money for college" recognized as invalid?  
Yes \_\_\_ No \_\_\_
- f. Do designations to trusts follow appropriate guidelines?  
Yes \_\_\_ No \_\_\_
- g. Are questionable designations referred to OFEGLI for guidance as to their acceptability?  
Yes \_\_\_ No \_\_\_
4. Do personnel office staff know that designations of beneficiary were automatically canceled on the day the individual transferred employment to another Federal agency (except by mass transfer) **prior to** November 17, 1986?  
Yes \_\_\_ No \_\_\_
5. Do personnel office staff inform employees that their designation of beneficiary is automatically canceled 31 days after the employee stops being insured and that if the employee returns to service after a break of more than 31 days, he/she would need to complete a new designation of benefits if he/she did not want death benefits paid according to the order of precedence?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

6. Are sufficient copies of FE-6 and FE-6DEP forms available in the personnel office for use by employees and their beneficiaries?

Yes \_\_\_ No \_\_\_

7. Does someone in the personnel office offer assistance to employees' families in completing the death claim form (FE-6) upon learning that employees have died?

Yes \_\_\_ No \_\_\_

8. Does someone in the personnel office offer assistance to employees in completing the dependent death claim form (FE-6DEP) upon learning that employees' eligible dependents have died?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

**B. Develop Entitlement to Continuation of Coverage During Retirement**

1. Do personnel office employees know what eligibility requirements must be met in order for an employee to retain Basic and optional life insurance (not accidental death and dismemberment) into retirement?

Yes \_\_\_ No \_\_\_

2. a. Are employees periodically reminded of these eligibility requirements?

Yes \_\_\_ No \_\_\_

b. How is this accomplished?

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c. Are employees informed that there are no waivers of the "5-year requirement" for life insurance?

Yes \_\_\_ No \_\_\_

3. Information Given to Retiring Employees

a. Are retiring employees told that, in order to retain Basic coverage, they must 1) retire on an immediate annuity, 2) have been enrolled in Basic life for the entire period (s) during which the coverage was available (if less than 5 years) or for the last 5 years of service immediately before the commencing date of their annuities, and 3) not convert to an individual policy?

Yes \_\_\_ No \_\_\_

b. Are retiring employees told that the full cost of optional coverage and the cost of the Basic coverage the employee chooses to carry into retirement will be withheld from annuity until they reach age 65?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

c. Are retiring employees told that they have the right to continue their optional life insurance coverage(s) (but not Accidental Death and Dismemberment) into retirement if they are eligible to continue Basic insurance (or elected a full Living Benefit) and if the optional insurance coverage(s) were in force for no less than --

- (1) the 5 years of service immediately preceding the date of retirement
- (2) or the full period(s) of service during which the optional insurance coverage(s) were available to them, if less than 5 years?

Yes \_\_\_ No \_\_\_

d. If an employee decides to (and is eligible to) continue life insurance coverage as a retiree, is an SF 2821 completed and forwarded to OPM, together with any designations of beneficiary and assignments and all previous elections necessary to document the employee's right to continue coverage?

Yes \_\_\_ No \_\_\_

e. (1) Is the employee told that he/she must complete an SF 2818 to indicate his/her choice of reduction in Basic insurance coverage after attaining age 65 and that if he/she does not make an election, it will be assumed he/she wants the 75% reduction?

Yes \_\_\_ No \_\_\_

- (2) Is the employee told that he/she must elect No Reduction if he/she elected a partial Living Benefit?

Yes \_\_\_ No \_\_\_

f. Is the employee told that if he/she is eligible, optional insurance will continue automatically, unless he/she or the assignee(s), if applicable, waives or converts it?

Yes \_\_\_ No \_\_\_

g. Is the employee (or assignee, if applicable) told that, after retirement, any designation of beneficiary must be filed with OPM rather than the former employing agency?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**



**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

4. a. Is the insurance of FERS employees who separate with eligibility for an MRA+ 10 annuity but who postpone receipt of the annuity terminated on their last day on the roll of the agency, subject to a 31 day extension of coverage?

Yes \_\_\_ No \_\_\_

- b. Are these employees notified of their opportunity to convert their coverage?

Yes \_\_\_ No \_\_\_

- c. Are these employees notified of their right to have their insurance resumed on the commencing date of their annuity or on the date the application for annuity is received by OPM, whichever is later, provided they meet the 5 year participation rule and have not converted their coverage?

Yes \_\_\_ No \_\_\_

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**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

**C. Develop Entitlement to Continuation of Coverage During Receipt of OWCP Benefits**

1. Coordination with OWCP

- a. Do personnel office employees know what eligibility requirements must be met in order for an employee to retain Basic and optional life insurance (not accidental death and dismemberment) into receipt of OWCP benefits?

Yes \_\_\_ No \_\_\_

- b. Are employees informed that there are no waivers of the 5-year requirement for life insurance?

Yes \_\_\_ No \_\_\_

- c. Once an employee begins to draw compensation for work injury,

- (1) does the employing office continue life insurance as an employee during the first 12 months of non-pay status?

Yes \_\_\_ No \_\_\_

- (2) does the employing office notify the OWCP on its form CA-7 indicating that the employee has life insurance, the date of birth of the employee and the beginning and ending dates of the pay period in which pay ceased?

Yes \_\_\_ No \_\_\_

- d. (1) Does the employing office know that a compensationers wishing to cancel insurance must send the SF 2817 to the OWCP so that deductions can be stopped?

Yes \_\_\_ No \_\_\_

- (2) If the nonpay status has been less than 12 months, the OWCP will return the SF 2817 to the agency; otherwise OWCP will send the form to OPM.

Yes \_\_\_ No \_\_\_

- e. (1) When an employee receiving compensation returns to duty, does the employing agency complete OWCP Form CA-7 indicating the beginning and ending dates of the pay period in which the employee returned to duty?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

- (2) Until the employing agency receives certification back from the OWCP concerning the employee's insurance status, does someone ask the employee about his or her optional insurance status, in the same way as for an employee transferring from another agency?

Yes \_\_\_ No \_\_\_

## 2. Information Given to Employees

- a. Were employees who began to receive their OWCP benefits **on or before** December 31, 1989, told that they are eligible to have their Basic life insurance continued **without cost** while in receipt of compensation and unable to return to duty only if --

- (1) They do not convert to an individual policy

Yes \_\_\_ No \_\_\_

- (2) **and** they have been insured under the FEGLI Program for the 5 years of service immediately preceding the date they become entitled to OWCP benefits **or** for the full period(s) of service since their first opportunity to be insured, if less than 5 years?

Yes \_\_\_ No \_\_\_

- b. Are employees who begin to receive their OWCP benefits **after** December 31, 1989, told that they are eligible to have their Basic life insurance continued while in receipt of compensation and unable to return to duty by paying premiums at the same rate as other employees if --

- (1) They do not convert to an individual policy

Yes \_\_\_ No \_\_\_

- (2) **and** they have been insured under the FEGLI Program for the 5 years of service immediately preceding the date they become entitled to OWCP benefits **or** for the full period(s) of service since their first opportunity to be insured, if less than 5 years?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

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**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

- c. Are employees told that they have the right to have their optional life insurance (but not AD&D) continued while in receipt of OWCP benefits if they are eligible to continue Basic insurance and if the optional insurance coverage(s) were in force for no less than --
- (1) the 5 years of service immediately preceding the date they became entitled to compensation benefits  
Yes \_\_\_ No \_\_\_
- (2) **or** the full period(s) of service during which the optional insurance coverage(s) were available to them, if less than 5 years?  
Yes \_\_\_ No \_\_\_
- d. Are employees told that they will be informed by OPM as to whether they are eligible to continue life insurance into retirement/OWCP status?  
Yes \_\_\_ No \_\_\_
- e. Are employees told that the full cost of optional insurance (**and** the employee's share of Basic insurance for those who start to receive compensation benefits after December 31, 1989) that is continued into receipt of OWCP benefits will be withheld from their compensation for any period before the first of the month following their 65th birthday?  
Yes \_\_\_ No \_\_\_
- f. Are employees told that their insurance will cease (with a right to convert to an individual policy) if their periodic compensation, after all other deductions, is insufficient to cover the full cost of the insurance?  
Yes \_\_\_ No \_\_\_
- g. (1) Are employees who qualify for compensation benefits reminded that they remain insured as an employee until such coverage terminates because of separation or completion of 12 months' nonpay status?  
Yes \_\_\_ No \_\_\_
- (2) Are they also reminded that their FEGLI insurance as an employee will terminate when they are separated to go on the OWCP roles and that they must meet the 5 year participation rule to continue their FEGLI coverage into compensation status?  
Yes \_\_\_ No \_\_\_
- h. When an employee's insurance terminates, is an SF 2819 furnished to the employee?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

- i. If an employee decides to (and is eligible to) continue life insurance coverage as a compensationner, is an SF 2821 showing the compensation claim number completed and forwarded to OPM, together with any designations of beneficiary and assignments and all previous elections necessary to document the employee's right to continue coverage?
- Yes \_\_\_ No \_\_\_
- j. Is the employee told that OPM will verify his/her compensation status with the Department of Labor and that the employee will be informed by OPM as to whether he/she remains insured?
- Yes \_\_\_ No \_\_\_
- k. (1) Is the employee told that he/she must complete an SF 2818 to indicate his/her choice of reduction in Basic insurance coverage after attaining age 65 and that if he/she does not make an election, it will be assumed he/she wants the 75% reduction?
- Yes \_\_\_ No \_\_\_
- (2) Is the employee told that he/she must elect No Reduction if he/she elected a partial Living Benefit?
- Yes \_\_\_ No \_\_\_
- l. Is the employee or assignee reminded that once the employee continues insurance as a compensationner, Designation of Beneficiary forms must be submitted to OPM (not to the Department of Labor or to the former employing agency)?
- Yes \_\_\_ No \_\_\_
- m. Is the employee told that if he/she is eligible, optional insurance will continue automatically, unless he/she or the assignee(s), if applicable, waives or converts it?
- Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

**X. Reemployed Annuitants**

**A. Annuity Terminated**

1. If an insured annuitant is reemployed under conditions that terminate title to the annuity, is he/she reminded that his/her FEGLI coverage as a retired employee is also terminated?

Yes \_\_\_ No \_\_\_

2. If an insured annuitant is reemployed under conditions that terminate title to the annuity, is he/she reminded that he/she may acquire insurance in the new position (provided the position is not excluded from coverage)?

Yes \_\_\_ No \_\_\_

**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)****B. Annuity Continued**

1. a. Do personnel office staff explain to retired employees that if they are reemployed under conditions that **do not** terminate title to their annuity, they automatically acquire Basic, and eligibility for Option A and Option C as an employee (unless the position is excluded from coverage) on the first day in a pay and duty status unless a waiver or declination is filed or an unrevoked waiver or declination was filed during prior employment?  

Yes \_\_\_ No \_\_\_
- b. Do personnel office staff explain to reemployed annuitants that their annuitant coverage for Basic, Option A and Option C is automatically suspended during the period of reemployment?  

Yes \_\_\_ No \_\_\_
- c. Do personnel office staff explain to reemployed annuitants that if they file a declination or waiver (SF 2817), it generally applies not only to their insurance as an employee but also to the (suspended) insurance they have as an annuitant (with the exception of Option B which is explained below)?  

Yes \_\_\_ No \_\_\_
2. a. Are reemployed annuitants who have Option B as an annuitant and are not excluded from FEGLI coverage in their reemployed position given an opportunity within 31 days of reemployment to elect between the two forms of coverage, as explained below?  

Yes \_\_\_ No \_\_\_
- b. If the reemployed annuitant wants to continue the annuitant coverage, does the personnel office realize that no action is required on their part?  

Yes \_\_\_ No \_\_\_
- c. (1) If the reemployed annuitant wants to suspend the annuitant coverage and acquire Option B as an employee, is he/she instructed to complete an SF 2817 within 31 days after reemployment reconfirming his or her present coverage?  

Yes \_\_\_ No \_\_\_
- (2) If this is the case, is the appropriate retirement system notified of the effective date the withholdings began?  

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

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**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

- (3) If the reemployed annuitant subsequently cancels the Option B elected as an employee, is the appropriate retirement system notified so that it can reinstate annuity withholdings for Option B?  
Yes \_\_\_ No \_\_\_
- (a) If it is the reemployed annuitant's intent to cancel not only the reemployment-acquired Option B but also the annuitant Option B coverage, is he/she instructed to indicate this intention in writing?  
Yes \_\_\_ No \_\_\_
- d. Are the words "Reemployed Annuitant" and the appropriate retirement claim number indicated on all SF 2817's filed during reemployment?  
Yes \_\_\_ No \_\_\_
- e. Are photocopies of all SF 2817's filed during reemployment sent to the appropriate retirement system?  
Yes \_\_\_ No \_\_\_
3. a. Are reemployed annuitants told that they may designate a beneficiary or change or cancel a current designation by submitting an SF 2823 to the employing office, unless they have assigned their insurance?  
Yes \_\_\_ No \_\_\_
- b. Are reemployed annuitants told that any designation covers all insurance (i.e., that retained as an annuitant and that acquired as an employee) under the group policy?  
Yes \_\_\_ No \_\_\_
- c. Are the words "Reemployed Annuitant" and the appropriate retirement claim number typed on all designation forms from reemployed annuitants or their assignees?  
Yes \_\_\_ No \_\_\_
- d. Is the duplicate receipted copy returned to the employee or assignee?  
Yes \_\_\_ No \_\_\_
- e. Are the originals of receipted designation forms then forwarded to OPM for central filing with other retired-employee designations?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**



**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

4. Are reemployed annuitants told about the conditions that must be present in order for them to retain reemployment-acquired insurance?  
Yes \_\_\_ No \_\_\_
5. If reemployment-acquired insurance is not retained and an annuitant does not have any annuitant-suspended insurance, is the reemployed annuitant or assignee, if applicable, given a Notice of Conversion Privilege and informed of his/her conversion rights?  
Yes \_\_\_ No \_\_\_
6. If an insured reemployed annuitant dies during reemployment —
- a. Is the claim for death benefits filed through OPM rather than directly with OFEGLI?  
Yes \_\_\_ No \_\_\_
- b. Are the words "Reemployed Annuitant" and the applicable retirement claim number entered under the name of the deceased on the SF 2812?  
Yes \_\_\_ No \_\_\_
7. If a claim for accidental dismemberment benefits from an insured reemployed annuitant is received, is it sent directly to OFEGLI rather than to OPM?  
Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

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**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

**XI. Assignments**

**A. Notification**

1. By what means were employees given information on assignment?

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2. Do you have an adequate supply of RI 76-10 (Assignment Form)?

Yes \_\_\_ No \_\_\_

3. Do personnel office staff keep a copy of RI 76-10 in the employee's Official Personnel Folder and send it to OPM along with other required documents when the employee retires?

Yes \_\_\_ No \_\_\_

**B. Making an Assignment**

1. Do personnel office staff inform an employee wishing to make an assignment that the decision must be voluntary and that it is irrevocable?

Yes \_\_\_ No \_\_\_

2. Do personnel office staff inform an employee making an assignment of the effective date of the assignment?

Yes \_\_\_ No \_\_\_

3. Do personnel office staff inform an employee making an assignment that the assignment terminates 31 days after the employee stops being insured?

Yes \_\_\_ No \_\_\_

4. Do personnel office staff inform an employee making an assignment that he/she must assign **all** insurance, except Option C, which cannot be assigned?

Yes \_\_\_ No \_\_\_

5. Do personnel office staff inform an employee making an assignment that, although he/she is relinquishing ownership of his/her life insurance, the employee still makes the premium payments, through payroll withholdings?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)****C. Effect of Assignment**

1. Do personnel office staff inform an employee making an assignment that the assignment cancels any previous designation of beneficiary and that the employee will no longer have the right to make a designation of beneficiary?  

Yes \_\_\_ No \_\_\_
2. Do personnel office staff inform an employee making an assignment that he/she is giving up his/her right to cancel, reduce, or convert his/her life insurance?  

Yes \_\_\_ No \_\_\_
3. Do personnel office staff inform an employee making an assignment that he/she may still increase or add insurance but that this additional insurance, except for Option C, is subject to the same assignment as the previous insurance?  

Yes \_\_\_ No \_\_\_
4. Do personnel office staff inform an employee that he/she may assign the remaining balance of basic plus options A & B if a partial living benefit was elected, and options A & B if a full living benefit was elected?  

Yes \_\_\_ No \_\_\_
5. Do personnel office staff inform an employee making an assignment that he/she will not be eligible to elect a Living Benefit?  

Yes \_\_\_ No \_\_\_
6. Do personnel office staff inform an employee making an assignment that if he/she is eligible to continue life insurance into retirement, he/she may make a post-65 election if the assignee(s) do(es) not convert the insurance; however, if he/she elects a 50% reduction or no reduction, the assignee(s) may change that to a 75% reduction?  

Yes \_\_\_ No \_\_\_
7. Do personnel office staff inform employees making an assignment that their assignees must keep the employing office informed of their current addresses?  

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

**XII. Living Benefits**

**A. Notification**

1. By what means were employees notified of the availability of Living Benefits?

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2. Have employees been told to contact the Office of Federal Employees' Group Life Insurance (OFEGLI) if they wanted to apply for Living Benefits, rather than to contact their agency personnel office?

Yes \_\_\_ No \_\_\_

**B. Electing a Living Benefit**

1. Have employees been informed that to elect a Living Benefit they must be terminally ill with a life expectancy of 9 months or less and that their physician must certify to this?

Yes \_\_\_ No \_\_\_

2. Have employees been informed that only Basic life insurance is available as a Living Benefit?

Yes \_\_\_ No \_\_\_

3. Have employees been informed that they may elect a Living Benefit only once?

Yes \_\_\_ No \_\_\_

4. Have employees been informed that there are no restrictions on what they may use the Living Benefit payment for?

Yes \_\_\_ No \_\_\_

5. Have employees been informed that if they elect a Living Benefit:

a. While they are employed, they may elect either a full Living Benefit (all of their Basic insurance) or a partial Living Benefit (a portion of their Basic insurance, in a multiple of \$1,000)?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

b. After they retire or are receiving compensation, they may elect only a full Living Benefit?

Yes \_\_\_ No \_\_\_

6. Have employees been informed that they may change their mind about electing a Living Benefit up until the time they cash or deposit the check?

Yes \_\_\_ No \_\_\_

**C. Agency Responsibilities**

1. When OFEGLI sends you the FE-8A (Certification for FEGLI Living Benefits for Employee), do personnel office staff **promptly** certify that the employee has Basic insurance, has not assigned his/her insurance, and the employee's annual salary?

Yes \_\_\_ No \_\_\_

2. After personnel office staff completes its certification, do the staff fax the FE-8A to your payroll office and mail the original to OFEGLI?

Yes \_\_\_ No \_\_\_

3. Do payroll office staff **promptly** complete its certification, fax the FE-8A to OFEGLI and mail the original to OFEGLI?

Yes \_\_\_ No \_\_\_

4. When personnel office staff receives the FE-8C (Explanation of Benefits) from OFEGLI documenting that an employee has elected a Living Benefit, do the staff prepare an SF 50 noting the effective date of the election of a full or partial Living Benefit, the amount of the post-election Basic Insurance Amount (BIA), that the employee is not eligible to assign his/her life insurance, and -- when a partial Living Benefit has been elected -- that the employee must elect No Reduction of post-65 benefits when retiring?

Yes \_\_\_ No \_\_\_

5. When payroll office staff receives the FE-8C and/or the SF 50, do the staff terminate or reduce the withholdings and contributions for Basic insurance effective -- retroactively, if necessary -- at the end of the pay period in which the Living Benefit election is effective?

Yes \_\_\_ No \_\_\_

6. Do personnel office staff keep the FE-8C in the employee's Official Personnel Folder and forward it to OPM along with other required documentation at the time the employee retires?

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**

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**Part 4: Federal Employees Group Life Insurance (FEGLI) Program (Cont.)**

**D. After a Living Benefits Election**

1. Have employees been informed that a Living Benefits election has no effect on optional insurance, if any?  

Yes \_\_\_ No \_\_\_
2. Have personnel office staff been informed that in cases of a partial Living Benefit, OFEGLI, rather than the agency, computes the amount of the post-election BIA?  

Yes \_\_\_ No \_\_\_
3. Have employees been informed that if they elect a partial Living Benefit, the amount of the post-election BIA never changes, even if their age and/or salary changes?  

Yes \_\_\_ No \_\_\_
4. Have employees been informed that if they elect a partial Living Benefit, they must elect No Reduction when they make their post-65 election at retirement?  

Yes \_\_\_ No \_\_\_
5. Are employees who elect a Living Benefit advised to review their designations of beneficiary, if any, to make sure that they accurately reflect the employee's intention concerning the post-election BIA, if any, and optional insurance, if any.  

Yes \_\_\_ No \_\_\_
6. Are employees who elect a Living Benefit informed that they cannot subsequently assign any remaining insurance?  

Yes \_\_\_ No \_\_\_
7. Are employees who elect a Living Benefit informed that if their prognosis is wrong and they live longer than the expected 9 months, they do not have to pay back the Living Benefit payment?  

Yes \_\_\_ No \_\_\_

**Information in this chapter has not been updated since August 1996**