

United States

**Office of
Personnel Management**

The Federal Government's Human Resources Agency



Benefits Administration Letter

Number: 12- 201

Date: April 3, 2012

Subject: Federal Employees' Group Life Insurance (FEGLI) Program: End of Election Opportunity for Certain Contingency Operation Employees

Background and Purpose

On December 23, 2011, the Secretary of Defense announced that contingency operations in Iraq would end on December 31, 2011. That means the FEGLI expanded election opportunities ended as of December 31, 2011 for certain employees authorized by Public Law 110-417, the Duncan Hunter National Defense Authorization Act for Fiscal Year 2009 (the Act), as it relates to the national emergency in Iraq. The purpose of this Benefits Administration Letter (BAL) is to provide guidance to agencies on the termination of these special FEGLI election opportunities.

Which Employees Are Affected?

Civilian employees deployed in support of contingency operations (CO), as defined by section 101(a) (13) of title 10, in Iraq, including Operation Iraqi Freedom and Operation New Dawn.

How Are Employees Affected?

- If the employee received notice of deployment in support of a CO, timely elected FEGLI Basic and/or Optional insurance prior to January 1, 2012, and deployed to Iraq prior to January 1, 2012, the employee is allowed to retain elected FEGLI coverage. Coverage is effective on the date the employing office received the election if the employee was in pay and duty status on that date. If the employee is not in pay and duty status on the day the employing office receives the election, the coverage becomes effective on the date the employee returns to pay and duty status.
- If the employee received notice of deployment in support of a CO, timely elected FEGLI Basic and/or Optional insurance prior to January 1, 2012, and deployed to Iraq after January 1, 2012, the employee is not allowed to retain elected coverage. The contingency operation ended on December 31, 2011, before the employee deployed. Any "enrollment" must be voided effective on the commencing date of coverage and erroneous withholdings, if any, refunded to the employee. The SF2817 "Life Insurance Election" form (or its electronic equivalent) should be voided with the statement "Election Not Allowed Due to End of Military Operations in Iraq" added to "Remarks" in

Section 6.

- If the employee received a notice of deployment, but requested an election after January 1, 2012, the employee is not eligible to enroll in FEGLI coverage, even if he or she timely filed the request within 60 days after receiving the notice of deployment. The reason is the contingency operation ended on December 31, 2011. Any “enrollment” must be voided effective on the commencing date of coverage and erroneous withholdings, if any, refunded to the employee. The SF2817 “Life Insurance Election” form (or its electronic equivalent) should be voided with the statement “Election Not Allowed Due to End of Military Operations in Iraq,” added to “Remarks” in Section 6.
- If the employee received a notice of deployment on or after January 1, 2012, and the agency erroneously offered a FEGLI enrollment opportunity, the employee will not be allowed to enroll because the CO ended December 31, 2011. Any “enrollment” must be voided effective on the commencing date of coverage and erroneous withholdings, if any, refunded to the employee. The SF2817 “Life Insurance Election” form (or its electronic equivalent) should be voided with the statement “Election Not Allowed Due to End of Military Operations in Iraq,” added to “Remarks” in Section 6.
- If the employee received a notice of deployment to Iraq and timely requested to elect FEGLI, but never deployed, the employee is not eligible to enroll in FEGLI because he/she never deployed in support of a CO as required by the Act. Any erroneous enrollment must be voided effective the commencing date of coverage and erroneous withholdings, if any, refunded to the employee. The SF 2817 “Life Insurance Election” form (or its electronic equivalent) should be voided with the statement “Election Not Allowed Due to End of Military Operations in Iraq,” added to “Remarks” in Section 6.

Effective Date

The FEGLI changes discussed in this BAL were effective on January 1, 2012, the day after the ending date of the CO in Iraq. The election opportunities for those deployed to Iraq and subject to the Duncan Hunter National Defense Authorization Act were in effect from October 14, 2008 through December 31, 2011. Please note that an employee who is no longer eligible to enroll due to the end of this special election opportunity may still be eligible to apply for FEGLI Basic and/or Optional insurance. The employee must contact his/her agency HR Specialist and provide satisfactory medical evidence of insurability.

If you have any other questions or comments regarding this BAL, you may contact Kathleen Healy or Chris Meuchner, Program Analysis Officers at 202.606.1413 or email fegli@opm.gov.

Sincerely,

John O'Brien
Director
Healthcare and Insurance