

Confirming FEGLI Coverage

The NARFE Federal Benefits Institute has been fielding more calls than usual on how to confirm your Federal Employees' Group Life Insurance (FEGLI) coverage. Here's how to do just that.

If you are a federal annuitant or compensation:

The Office of Personnel Management's (OPM) Retirement Services office is the only office with access to your FEGLI records. There are three ways to access your FEGLI coverage information.

1. Log on to Retirement Services Online, www.serviceline.opm.gov/, to view and print your Verification of Life Insurance (VOLI). Your VOLI will show which types of FEGLI coverage you have, your amount of coverage before reduction, your post-65 reductions and your amount of coverage after reductions are complete. Here is the FEGLI handbook for your reference: www.opm.gov/healthcare-insurance/life-insurance/reference-materials/handbook.pdf#page=137.
2. Email retire@opm.gov to request that your VOLI be mailed to you. Be sure to include your retirement claim number (CSA/CSF) in the email.
3. Call 1-888-767-6738 to request that your VOLI be mailed to you. The phone lines are open Monday through Friday, 7:40 a.m. to 5 p.m. ET. We recommend calling early in the morning or late in the evening when the lines are less busy. Have your retirement claim number (CSA/CSF) or Social Security number handy.

Your FEGLI beneficiary records are not available online. If you wish to change your FEGLI beneficiaries, complete the following form and mail it to OPM's Retirement Operations Center (the address is listed on page 3): www.opm.gov/forms/pdf_fill/sf2823.pdf. Once OPM receives and certifies your beneficiary form, you should receive a copy for your records.

If you are a federal employee:

Contact your human resources office. The office that maintains your Official Personnel Folder (OPF) or its equivalent is the only one with access to your FEGLI life insurance records. If you do not know what office that is or how to contact them, check with your supervisor.

You can also look on a copy of your most recent Standard Form 50 - "Notification of Personnel Action" to determine the coverage you currently have. In Block 27 of the form, there is a two-character code that represents your current coverage along with a definition of the code. You can look up SF50 codes and what they mean here: www.opm.gov/retirement-services/calculators/feqli-calculator/codes-on-a-notification-of-personnel-action-sf50/.

You can then use the FEGLI Calculator to determine the current value of your FEGLI by inputting your current age, salary and type(s) of FEGLI coverage here: www.opm.gov/retirement-services/calculators/feqli-calculator/. If you wish to change your FEGLI life insurance beneficiaries, complete this form and submit it to your human resources office: www.opm.gov/forms/pdf_fill/sf2823.pdf.

Once your agency benefits office receives and certifies your beneficiary form, they should provide you with a copy, or you can print a copy once they file the document in your OPF.

For more details regarding FEGLI beneficiaries, both annuitants and employees can refer to the following weblink: www.opm.gov/healthcare-insurance/life-insurance/designating-a-beneficiary/#url=Who-is-my-Beneficiary.

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For further information, contact fedbenefits@narfe.org.