



## General FEGLI / NEBA Information



Two life insurance options are available to NASA Employees – the Federal Employees' Group Life Insurance (FEGLI) Program and the NASA Employees Benefit Association (NEBA) life insurance and voluntary benefits program. This notice provides you with general information about FEGLI and the availability of NEBA.

**Note:** This notice is not announcing a new FEGLI Open Season or a new opportunity to elect FEGLI coverage. For more information about electing, increasing, or decreasing FEGLI coverage outside an Open Season, visit the Office of Personnel Management (OPM) FEGLI Frequently Asked Questions Web page at: <http://www.opm.gov/healthcare-insurance/insurance-faqs/life> or call the benefits team at the NASA Shared Services Center (NSSC).

**FEGLI** is the largest group life insurance program in the world, covering over 4 million Federal employees and retirees as well as qualifying family members. FEGLI provides group term life insurance. As such, it does not build up any cash value or paid-up value. The following are some facts about FEGLI:

- The cost of Basic insurance is shared between you and the Government.
- You pay two-thirds of the total cost, and the Government pays one-third.
- Your age does not affect the cost of Basic insurance.
- The costs of each type of optional insurance increases substantially as you get older. For more information on the FEGLI Program and to access the FEGLI Calculator, please visit the OPM Life Insurance page: [www.opm.gov/healthcare-insurance/life-insurance](http://www.opm.gov/healthcare-insurance/life-insurance).

For information regarding your specific FEGLI information, please visit the HR Portal at: <https://hr.nasa.gov>, and click the **Employees** tab. Then click the **Benefits** link in the left navigation pane. Your information will be listed in the **My Insurance Information** section.

**NEBA** provides low-cost, high-quality life insurance to eligible NASA employees, dependents, and military detailees. NEBA is an employee-operated association that provides Basic Life and Accidental Death & Dismemberment (AD&D) coverage through Metropolitan Life Insurance Company. The following are some features of NEBA:

- Affordable group rates and convenient payroll deductions.
- Will Preparation Service for you and your spouse at no charge.
- Uninterrupted coverage if you leave NASA or retire (subject to non-group rates).
- Advanced benefit payment option in case of terminal illness.
- Premiums paid if you become disabled and unable to work.
- Medical, travel, legal, and financial assistance while traveling over 100 miles from your home through Travel Assistance.

When you become a NEBA member, you have the opportunity to participate in an attractive package of MetLife insurance and financial protection programs including:

**Life Insurance:**

- Life insurance coverage for you of up to 8 times your salary at competitive group rates.
- Same coverage and rates for astronauts, pilots, and aircrew.
- Spouse and Domestic Partner coverage options available.
- Dependent Coverage to age 19 or to age 25 for full-time students.
- AD&D coverage at twice basic coverage amount.
- Supplemental AD&D up to \$500,000.
- Convenient bi-weekly payroll deductions; online account access.

**Additional membership features provided at no additional charge for basic life insurance policy holders:**

- Will Preparation services for you and your spouse through a Hyatt Legal Plans' network attorney.
- Financial Planning Advice for families of special needs dependents through MetDesk.
- MetLife Retirewise financial planning seminars.
- Estate Resolution Services for legal assistance for beneficiaries to resolve an estate through Hyatt Legal Services.
- Travel Assistance with Identity Theft features.

In addition to NEBA's Basic Life and AD&D programs, MetLife also offers these additional financial programs to NEBA members:

**Note:** NEBA Basic life insurance coverage is not required for enrollment in these programs.

- **MetLaw** - Provides access to Hyatt Legal Plans' network attorneys across the U.S. for assistance with a wide range of issues including identity theft, real estate, and finance.
- **Critical Illness Insurance** - Complements traditional medical and disability insurance coverage and can help you alleviate some of the financial burden if you experience certain critical illnesses.
- **Supplemental/Voluntary AD&D** - Up to \$500,000 coverage.
- **Group Accident Insurance (New for 2014)** - Provides direct payment to you for more than 150 covered events. Payments can be used as you see fit.
- **Auto and Home Insurance** - Competitive group rates and special discounts based on your years of NASA service.

For more information on the NEBA program, please visit the NEBA home page:

<http://neba.nasa.gov>. For additional information regarding NEBA, please visit the HR Portal at: <https://hr.nasa.gov>, and click the **Employees** tab. Then click the **Benefits** link in the left navigation pane.

Any questions concerning this notice, contact:

**NSSC Customer Contact Center**

1-877-677-2123 (1-877-NSSC123) or [nssc-contactcenter@nasa.gov](mailto:nssc-contactcenter@nasa.gov)