



## General FEGLI / NEBA Information and Upcoming Rare FEGLI Open Season



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.

**Important:** This notice is also announcing a new Open Season to elect FEGLI coming in September 2016. **It has been more than 10 years since the last FEGLI Open Season.** Additional details regarding this rare Open Season event will be distributed later in the year.

### **FEGLI Information**

This notice contains important information regarding FEGLI, including the upcoming Open Season and general information.

### **Upcoming FEGLI Open Season**

An Open Season for Federal employees to increase their FEGLI coverage is scheduled for **September 1 through September 30, 2016**. Coverage elected during Open Season will be effective the **first pay period beginning on or after October 1, 2017**. A FEGLI Calculator is available at: <https://www.opm.gov/retirement-services/calculators/fegli-calculator/>.

**Note:** Outside an Open Season, eligible employees can enroll or increase their coverage by taking a physical exam or with a Qualifying Life Event. You may also reduce or cancel your FEGLI life insurance at any time without waiting for an Open Season. 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 Processing Team at the NASA Shared Services Center (NSSC).

### **General FEGLI Information**

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.

- **General FEGLI Facts:**

- 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 at: [www.opm.gov/healthcare-insurance/life-insurance](http://www.opm.gov/healthcare-insurance/life-insurance).
- **Obtain FEGLI After Waiver:** You may obtain Basic and/or Options A and B, if at least 1 year has passed since the effective date of your FEGLI waiver and you provide satisfactory medical information at your own expense.
  - You must have Basic Insurance to elect Optional Insurance.
  - You must be an eligible employee.
  - You must complete the [SF 2822](#), Request for Insurance – FEGLI Program. Contact the NSSC Benefits Processing Team to begin the form; you will then complete your part; and bring to your physician, who will submit to the Office of FEGLI (OFEGLI) for approval.
  - If approved, you will automatically be enrolled in Basic, if not already enrolled.
  - If approved, you may enroll in Option A and Option B. The NSSC Benefits Processing Team will contact you regarding your options.
  - **You may not enroll in Option C based on this request.**

For general FEGLI information, please visit the [NASA Human Resources Portal Employee Benefits](#) page, which can be found at: <https://hr.nasa.gov/benefits>. For FEGLI information specific to you, please visit: <https://hr.nasa.gov/about-me/my-insurance-information>. For more details about your coverage and deductions, log in to Employee Express at: <https://www.employeeexpress.gov/> and under the **Miscellaneous** heading, click the **Federal Employees Benefits Statement** link.

### **General NEBA Information**

NEBA provides low-cost, high-quality life insurance to eligible NASA employees, dependents, and military detailees. NEBA is an employee-operated association, administered by the Metropolitan Life Insurance Company (MetLife), which provides an opportunity to participate in an attractive package of 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.
  - Accidental Death & Dismemberment (AD&D) coverage at twice basic coverage amount.
  - Supplemental AD&D up to \$500,000.
  - Convenient bi-weekly payroll deductions; online account access.
- **Additional Features with Basic Life Insurance for No Additional Charge:**
  - 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.

- **Additional Programs Priced Separately and Not Requiring Basic Life Insurance:**
  - **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. Available only during Annual Enrollment.
  - **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. Available only during Annual Enrollment.
  - **Supplemental/Voluntary AD&D** - Up to \$500,000 coverage. Available only during Annual Enrollment.
  - **Group Accident Insurance** - Provides direct payment to you for more than 150 covered events. Payments can be used as you see fit. Available only during Annual Enrollment.
  - **Auto and Home Insurance** - Competitive group rates and special discounts based on your years of NASA service. Available at any time.

For more information on the NEBA program, please visit the NEBA home page at: <http://neba.nasa.gov>. For additional information regarding NEBA, including information specific to you, please visit the [NASA Human Resources Portal About Me - My NEBA Insurance](#) page, which can be found at: <https://hr.nasa.gov/about-me/my-neba-insurance>.

For 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)