



General FEGLI / NEBA Information Updated 4-25-17



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. This notice is not announcing a new Open Season or a new opportunity to elect FEGLI or NEBA coverage.

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.

Note: FEGLI conducted a rare Open Season in September 2016. The regulations for the Open Season required a waiting period of approximately a year. If you elected or changed coverage during that event, your new coverage will go into effect as early as Sunday, October 1, 2017. If you are not in a pay and duty status the pay period prior to October 1, 2017, your effective date will be delayed.

- **General FEGLI Facts:**
 - Most Federal employees are eligible for FEGLI coverage, and new employees are automatically covered by Basic insurance policies unless they waive coverage.
 - 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.
 - FEGLI also offers Option A, a standard life insurance policy in the amount of \$10,000; Option B, from one to five times your annual rate of basic pay after rounding your salary up to the next \$1,000; and Option C, coverage for your spouse and eligible dependent children. Premiums on these Optional coverages are 100 percent paid by you.
 - The cost 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.

- **Obtaining 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 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 it 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.**

- **Additional FEGLI Information:**
 - For general FEGLI information, please visit the [NASA Human Resources Portal Employee Benefits](https://hr.nasa.gov/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.
 - 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 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:**
 - Basic life insurance coverage for you in the amount of your annual salary (with a maximum of up to \$500,000), plus Optional life insurance that pays one-half up to 8 times your salary (with a maximum of \$2 million), all at competitive group rates.
 - Same coverage and rates for astronauts, pilots, and aircrew.
 - Spouse and Domestic Partner coverage options available.
 - Dependent Coverage for dependents up to age 22 or to age 25 for full-time students (or in the State of Texas, up to age 25 regardless of student status). Additional restrictions may apply.
 - 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 services including Identity Theft Solutions, medical assistance, lost luggage claims, and general travel information.
- **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.
- **Additional NEBA Information:**
 - 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](https://hr.nasa.gov/about-me/my-neba-insurance) page, which can be found at: <https://hr.nasa.gov/about-me/my-neba-insurance>.
 - For more information about electing, increasing, or decreasing NEBA coverage outside Annual Enrollment, visit the NEBA Web site at: <https://neba.nasa.gov/>.

For questions concerning this notice, contact:

NSSC Customer Contact Center

1-877-677-2123 (1-877-NSSC123) or nssc-contactcenter@nasa.gov