



NASA Employees Benefit Association (NEBA) Frequently Asked Questions (FAQs) and Helpful Tips Updated September 11, 2023

NEBA is a NASA-chartered, not-for-profit employee association directed by your fellow employees to provide affordable group rates for several insurance plans. It is currently underwritten by MetLife®. Please click any of the following links to access the desired FAQ:

Contents

Registration and Enrollment:	3
If I wish to obtain NEBA coverage, why must I “opt-in” before I elect coverage?	3
How will MetLife use my selected personal information?	3
What data will be disclosed to MetLife?	3
Whose records will be disclosed?	3
What is the source of the records that are to be disclosed?	3
To whom will my records be disclosed?	4
How will my information be disclosed to MetLife?	4
How long will MetLife retain my information?	4
Can I provide my information directly to MetLife?	4
What if I do not authorize NEBA to disclose my information?	4
What is the process and timing for me to “opt-in” (or authorize NASA to disclose my information to MetLife)?	5
What is the process and timing for me to register with MetLife and select coverage?	5
As a new NASA employee, why is it important for me to enroll in the Basic Life Insurance Plan within the first 60 days of employment?	5
If I am a Military Detainee, how do I enroll in NEBA coverage?	5



Coverage and Premiums:6

How do I find out how much life insurance coverage I currently have through NEBA and the cost of my premiums?6

Premium payments seem so low. How can I be sure that they will remain that way in the future?6

Must I pay the premiums through payroll deduction?6

What happens if my salary changes?6

What happens when my age changes?6

Am I covered while flying my own private plane or as a passenger in someone else's plane?6

Changes, Beneficiaries, Death, and Cancellation:.....7

If I am going on Leave Without Pay (LWOP), what do I need to do to continue my NEBA coverage?7

How do I make changes to my current coverage and beneficiaries (e.g., reduce/enhance coverage or add/change a dependent)?7

Additional Information:7

Where can I get additional information or assistance?7

Registration and Enrollment:

If I wish to obtain NEBA coverage, why must I “opt-in” before I elect coverage?

Your privacy is important to us, so if you wish to obtain any NEBA coverage, you must first authorize NASA to send a limited amount of personal information to MetLife (the NEBA insurance provider). This authorization to disclose your personal information is sometimes called the “opt-in” process.

How will MetLife use my selected personal information?

The purpose of your records disclosure is to provide selected information about you to the NEBA underwriter, MetLife. Specific purposes include:

- a. Provide MetLife with proof of your NASA employment;
- b. Determine your eligibility for enrollment in life insurance and voluntary benefits provided through NEBA and underwritten by MetLife;
- c. Determine the level of life insurance coverage that is available to you;
- d. Determine the cost of your premiums for life insurance and/or voluntary benefits;
- e. Initiate payroll deduction for the benefits that you have chosen.

What data will be disclosed to MetLife?

The following selected personal information will be provided to MetLife: your name, appointment type, duty station, address, annual salary, work phone, work e-mail, mailing address, date of birth, sex, and Universal Uniform Personal Identification Code (UUPIC).

Whose records will be disclosed?

NASA provides information to MetLife on eligible employees who are current NEBA enrollees and non-enrollees who complete the authorization form.

What is the source of the records that are to be disclosed?

The Federal Personnel and Payroll System (FPPS).

To whom will my records be disclosed?

Metropolitan Life Insurance (MetLife)/Group Insurance Services (GIS)

How will my information be disclosed to MetLife?

If you select "I agree" on the authorization form, your information will be disclosed to MetLife in the biweekly eligibility report that is encrypted and transmitted from the Agency Applications Office (AAO) through a secure file transfer protocol (SFTP) to MetLife.

How long will MetLife retain my information?

- a. If you do not enroll within 365 days, your personal information provided by NASA will be eliminated from the NEBA eligibility file and deleted by MetLife. If you wish to enroll at a later date, you must complete a new authorization form.
- b. If you are determined to be ineligible for enrollment or denied coverage, your personal information provided by NASA will be eliminated from the NEBA eligibility file and deleted by MetLife during the next biweekly pay period.
- c. If you enroll and are approved for NEBA coverage, your information will be retained by MetLife and updated biweekly by NASA for the duration of your enrollment in NEBA life insurance or voluntary benefits.

Can I provide my information directly to MetLife?

No, to minimize administrative costs and support reduced group rates, MetLife requires continuing verification from NEBA that you are employed by NASA, that you remain eligible for NEBA enrollment, and that your personal information has been verified by NASA.

What if I do not authorize NEBA to disclose my information?

MetLife can only determine your eligibility for these benefits by verifying your employment and personal information with NASA. If you are unwilling to allow NASA to release your information, you may wish to consider alternatives to NEBA coverage such as the Federal Employees' Group Life Insurance (FEGLI) Program or a personal policy through another provider.

What is the process and timing for me to “opt-in” (or authorize NASA to disclose my information to MetLife)?

To “opt-in,” please visit the My NEBA Insurance page on the NASA Human Resources Portal at <https://hr.nasa.gov/about-me/my-neba-insurance>. Scroll to the **TO ENROLL IN NEBA COVERAGE** section and follow the instructions.

NASA will release your information to MetLife within a week. It is your responsibility to check the MetLife GIS site (<http://boonchapman.benselect.com/NEBA>) to register and make your coverage elections within the prescribed timeframes. If you try to enroll before the “opt-in” has been processed, you will receive an error when logging into MetLife. Newly hired employees will receive an email from MetLife GIS with login information to enroll in coverages.

What is the process and timing for me to register with MetLife and select coverage?

After NASA releases your information to MetLife, you will need your Universal Uniform Personal Identification Code (UUPIC) to log in. (Note: The UUPIC is an identification number NASA uses in place of a Social Security Number. To find your UUPIC through the NASA Enterprise Directory (NED), visit: <https://id.nasa.gov>. Your UUPIC information is listed under the **IT Information** section.)

While you may enroll or select coverage at any time, new employees must register and select coverage within **60 days** of their Entrance on Duty (EOD) date to avoid a lengthy medical underwriting process.

After your release of information has been processed (minimum three-day waiting period), visit <http://boonchapman.benselect.com/NEBA> to register. If you try to enroll before the “opt-in” has been processed, you will receive an error when logging into MetLife.

As a new NASA employee, why is it important for me to enroll in the Basic Life Insurance Plan within the first 60 days of employment?

By applying within this timeframe, you will not be required to show medical evidence of insurability (also called underwriting).

If I am a Military Detainee, how do I enroll in NEBA coverage?

Please send a completed [Enrollment Form](#) directly to Jessika.shilney@metlifeservice.com.

Coverage and Premiums:

How do I find out how much life insurance coverage I currently have through NEBA and the cost of my premiums?

You can view your current NEBA coverage and premiums by logging into your account at <http://boonchapman.benselect.com/NEBA>. If you require assistance with your MetLife password, follow the prompts on the Web site, or call the MetLife Customer Relations Department at 1-888-592-2681 Monday – Friday 11am – 8pm EST.

Premium payments seem so low. How can I be sure that they will remain that way in the future?

Our favorable experience has allowed us to offer low-cost insurance protection to NASA employees for many years. However, employee premium payments may change from time to time depending on the claims experience, the NEBA reserve, and the actions of the NEBA Board of Directors.

Must I pay the premiums through payroll deduction?

Yes, payroll deduction is the only way you can pay for your premiums. The only exceptions to this are if you are going to be on Leave Without Pay (LWOP) and wish to continue your NEBA coverage or if you are a Military Detainee.

What happens if my salary changes?

If a change in your salary results in a change to your Basic plan insurance class, you will be covered for the amount of Basic insurance applying to that class at the beginning of the next payroll period.

What happens when my age changes?

Your premium payment will not be adjusted for either the Basic or Optional plan until the first payroll deduction in January. No adjustment will be required unless your new age places you in a higher premium bracket.

Am I covered while flying my own private plane or as a passenger in someone else's plane?

Flight as a pilot or as a passenger in a private plane is covered under the Basic and Optional Life plans. Under the Accidental Death and Dismemberment (AD&D) portion of the plan, these activities are covered only if the flight is in the course of employment, not if it is recreational.

Changes, Beneficiaries, Death, and Cancellation:

If I am going on Leave Without Pay (LWOP), what do I need to do to continue my NEBA coverage?

If you are going to be on LWOP and want to continue your NEBA coverage, please contact MetLife GIS directly at 1-888-592-2681, Mon. – Fri. 11:00 am – 8:00 pm EST. MetLife does not offer direct billing during LWOP. Coverage must continue through the group. NEBA may pay premiums during a leave of absence. If so, NEBA will bill the employee directly for reimbursement.

How do I make changes to my current coverage and beneficiaries (e.g., reduce/enhance coverage or add/change a dependent)?

NASA does not administer these benefits, so all changes to your coverages and beneficiaries must be made through MetLife. To make any changes to your coverage, please contact the appropriate MetLife Help Desk by phone or email as listed below:

- MetLife GIS (for all coverages except GVUL): Phone: 1-888-592-2681
<http://boonchapman.benselect.com/NEBA>
- My Benefits MetLife (for GVUL coverage): Phone: 1-866-574-2861
<http://mybenefits.metlife.com>

Additional Information:

Where can I get additional information or assistance?

For general questions or assistance with registration or enrollment, further information regarding the different types of NEBA coverage, changes to coverage or cancellations please contact the MetLife Help Desk at 888-592-2681.