

NEBA/ FEGLI Comparison

	NEBA	FEGLI
Wills / Powers of Attorney for Member and Spouse	Free to Basic enrollees-- No out-of pocket expenses; Preparation by local attorneys through MetLaw Hyatt Legal Services	No
Age Limit for Enrollment	None	None
Basic Coverage	Annual salary rounded to next thousand up to \$500,000	Annual salary rounded to next thousand + \$2,000
Accidental Death Benefit	2 times your Basic Coverage + Optional Coverage	1 times your basic + Option A
Optional Coverage (for NEBA aka Group Variable Universal Life)	Up to \$2,000,000	Option A - \$10,000 Option B - up to 5 times salary
Spouse Coverage	Up to \$50,000	Up to \$25,000
Domestic Partner Coverage	Yes	No
Children Coverage	Flat amount of \$10,000	Up to \$12,500 (in multiples of \$2,500)
Child Coverage Max Age	Up to age 22 unless incapable of self-sustaining employment due to mental or physical handicap (Exception for Texas Residents: up to age 25)	Up to age 22 unless incapable of self-support
Special Needs Children Assistance	Yes; Met Desk	No
Available to NASA Military Detainees	Yes	No
Accelerated Benefits	Yes	Yes
Conversion Privilege at Retirement	Yes	Yes
Coverage after Retirement	Yes under group plan at portability rates or conversion option	Yes, 3 coverage options available; cost and coverage depends on election
Coverage for Suicide	Yes, after two years enrollment	Yes
Auto & Home Coverage at Group Rates; Reductions for Years with NASA	Yes <i>*excludes coastal counties</i>	No
Travel Accident	Yes	No
Prepaid Legal Services @ group rates	Yes	No
Critical Care Insurance @ group rates	Yes	No
Investment Options	Yes; through GVUL (Optional) tax-deferred	No

Travel Assistance	Yes	No
Funeral Planning	Yes	No
Estate Resolution Services	Yes	No
Identity Theft Assistance	Yes	No
Free Retirement Planning Seminars	Yes	No
Online Enrollment and 24 hour account access	Yes	No
Local Representatives for each NASA Center	Yes, certified Metlife agents	No
Automatic Biweekly Payroll Deduction through NASA / Federal Personnel & Payroll System	Yes	Yes
Coverage amounts included in Federal Employees benefits Statement	Yes	Yes
Refunds	Given through periodic rate adjustments that continue year to year	None
Directed by NASA Employees from Each NASA Center; Sponsored by NASA; Governed by NASA Policy Directive	Yes	No, Operated by U.S. Office of Personnel Mgmt (OPM)
Not for Profit Employee Association	Yes	No
Underwritten by Largest and Oldest Insurance Company in the US	Yes, Metlife	Yes, Metlife
Premium Stabilization Reserve	Yes. Reduces risk charges. Interest is used to pay administrative costs and support reduced rates	No, Backed by Federal Gov't
Program and underwriting subject to periodic independent audit available for review by members	Yes	No
Risk Pool Used to determine rates	NASA Employees Only	All Federal Employees

RATES EFFECTIVE 1/1/2017 RATES EFFECTIVE 1/1/2016

	Monthly Rate per thousand	Monthly Rate per thousand
Basic Coverage Under Age 35	\$ 0.021	\$ 0.325
Basic Coverage 35-39	\$ 0.026	\$ 0.325
Basic Coverage 40-44	\$ 0.058	\$ 0.325
Basic Coverage 45-49	\$ 0.098	\$ 0.325
Basic Coverage 50-54	\$ 0.177	\$ 0.325
Basic Coverage 55-59	\$ 0.227	\$ 0.325
Basic Coverage 60-64	\$ 0.273	\$ 0.325
Basic Coverage 65-69	\$ 0.336	\$ 0.325
Basic Coverage 70+	\$ 0.458	\$ 0.325

	Monthly Rate per Thousand Spouse	Monthly Rate per Multiple Family*
Under 35	\$ 0.026	\$ 0.480
Age 35-39	\$ 0.032	\$ 0.590

Age 40-44	\$	0.070	\$	0.890
Age 45-49	\$	0.122	\$	1.280
Age 50-54	\$	0.219	\$	1.990
Age 55-59	\$	0.279	\$	3.210
Age 60-64	\$	0.336	\$	5.850
Age 65-69	\$	0.415	\$	6.800
Age 70-74	\$	0.566	\$	8.300
Age 75-79	\$	0.566	\$	11.400
Age 80+	\$	0.566	\$	15.600
		Flat Monthly Rate		
		Child		
Any age	\$	0.475		

*FEGLI family coverage is a combined option that provides for a single premium that includes both child and spouse coverage. One multiple for a spouse is equal to \$5,000 of coverage. One multiple for a child is equal to \$2,500. You can elect a maximum of 5 multiples.