



General FEGLI and 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 programs. This notice provides you with general information about FEGLI and the availability of NEBA. This notice is **not** announcing a new enrollment period or a new opportunity to elect FEGLI or NEBA coverage. New employees may elect coverage within their first 60 days of employment.

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:**

- Most federal employees are eligible for FEGLI coverage, and eligible 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% paid by you.
- The cost of each type of Optional insurance increases as you get older. For more information on the FEGLI Program and to access the FEGLI Calculator, please visit the Office of Personnel Management (OPM) Life Insurance page which is located at: www.opm.gov/healthcare-insurance/life-insurance.

Note: OPM announced changes in premium rates for certain FEGLI categories beginning the first pay period on or after Oct.1, 2021. These affect employees enrolled in Basic Insurance, Option A (most age bands), Option B (most age bands), Option C (most age bands), and Post-Retirement Basic Insurance.

Review the attachment for additional information on the new rates.

- **Obtaining FEGLI after waiver:** You may obtain Basic and/or Options A and B if at least one 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.

- Absent a qualifying life event, you must complete the Standard Form 2822, Request for Insurance – FEGLI Program, which is located at: https://www.opm.gov/forms/pdf_fill/sf2822.pdf. Contact the NASA Shared Services Center (NSSC) Benefits Processing Team to begin the form; you will then complete your part and bring to your physician, who will submit the form to the Office of FEGLI 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 these options.
- **You may not enroll in Option C based on this request.**
- **Additional FEGLI information:**
 - For general FEGLI information, please visit the NSSC Benefits page, which is located at: <https://nasa.sharepoint.com/sites/nssc/SitePages/Benefits.aspx>.
 - For FEGLI information specific to you, please visit the NASA Human Resources Portal My Insurance Information page, which is located at: <https://hr.nasa.gov/about-me/my-insurance-information>. (**Please note:** You will need to copy and paste the link into your browser.)
 - 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 OPM FEGLI Frequently Asked Questions webpage at: <http://www.opm.gov/healthcare-insurance/insurance-faqs/life> or call the NSSC Benefits Processing Team.

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). NEBA provides an opportunity for eligible NASA employees 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 10 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 26.
 - Accidental Death & Dismemberment (AD&D) coverage at twice basic coverage amount.
 - Convenient biweekly payroll deductions; online account access.

- **Additional features with Basic life insurance for no additional charge:**
 - Portability & Conversion Options
 - Accelerated Benefits
 - Will Preparation FAQs
 - Travel Assistance
 - Funeral Planning
 - Estate Resolution Services for beneficiaries through MetLife Legal Services

- **Additional programs priced separately and requiring Basic life insurance:**
 - **MetLife Legal Plans** – Provides access to MetLife Legal Plans’ network attorneys across the United States for assistance with a wide range of issues including identity theft, real estate, and finance. Available only during open 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 open enrollment.
 - **Supplemental/Voluntary AD&D** – Up to \$500,000 coverage. Available only during open 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 open enrollment.
 - **Auto & Home Insurance** – Competitive group rates and special discounts based on your years of NASA service. Available at any time.
 - **Pet Insurance** – Cover veterinary costs for your favorite dog or cat. Available only during open enrollment.

- **Additional NEBA Information:**
 - For additional information regarding NEBA, including information specific to you, please visit the NSSC Benefits page, which is located at:
<https://nasa.sharepoint.com/sites/nssc/SitePages/Benefits.aspx>.

For questions concerning this notice, contact:
NSSC Customer Contact Center
877-677-2123 (877-NSSC123) or nssc-contactcenter@nasa.gov

Attachment 1

Federal Employees' Group Life Insurance Program (FEGLI) Premium Rates

The FEGLI rates effective October 1, 2021 are as follows.

Employee Basic Insurance (per \$1,000 of insurance)

The US Postal Service pays the Employee share plus the Government share for its' eligible employees. The premiums for compensationers, who are paid every four weeks, are two times the biweekly premium.

	Bi-Weekly	Monthly
Employee	\$0.1600	\$0.3467
Government	\$0.0800	\$0.1733
Total	\$0.2400	\$0.5200

Post-Retirement Basic Insurance for Annuitants (monthly rate per \$1,000 of insurance)

	Before Age 65	After Age 65
75% Reduction	\$0.3467	No cost
50% Reduction	\$1.0967	\$0.75
No Reduction	\$2.5967	\$2.25

Post-Retirement Basic Insurance for Compensationers (withholding every four weeks per \$1,000 of insurance)

	Before Age 65	After Age 65
75% Reduction	\$0.32	No cost
50% Reduction	\$1.01	\$0.69
No Reduction	\$2.39	\$2.07

Option A (for \$10,000 of insurance)

The premiums for compensationers, who are paid every four weeks, are two times the biweekly premium.

Age Band	Bi-Weekly	Monthly
< 35	\$0.20	\$0.43
35 – 39	\$0.20	\$0.43
40 – 44	\$0.30	\$0.65
45 – 49	\$0.60	\$1.30
50 – 54	\$1.00	\$2.17
55 – 59	\$1.80	\$3.90
60 +	\$6.00	\$13.00

Option B (per \$1,000 of insurance)

The premiums for compensationers, who are paid every four weeks, are two times the biweekly premium.

Age Band	Bi-Weekly	Monthly
< 35	\$0.02	\$0.043
35 – 39	\$0.02	\$0.043
40 – 44	\$0.03	\$0.065
45 – 49	\$0.06	\$0.130
50 – 54	\$0.10	\$0.217
55 – 59	\$0.18	\$0.390
60 – 64	\$0.40	\$0.867
65 – 69	\$0.48	\$1.040

70 – 74	\$0.86	\$1.863
75 – 79	\$1.80	\$3.900
80 +	\$2.88	\$6.240

Option C (per multiple of insurance)

The premiums for compensationers, who are paid every four weeks, are two times the biweekly premium.

Age Band	Bi-Weekly	Monthly
< 35	\$0.20	\$0.43
35 – 39	\$0.24	\$0.52
40 – 44	\$0.37	\$0.80
45 – 49	\$0.53	\$1.15
50 – 54	\$0.83	\$1.80
55 – 59	\$1.33	\$2.88
60 – 64	\$2.43	\$5.27
65 – 69	\$2.83	\$6.13
70 – 74	\$3.83	\$8.30
75 – 79	\$5.76	\$12.48
80 +	\$7.80	\$16.90