



NASA Employees Benefit Association (NEBA) Frequently Asked Questions (FAQs) and Helpful Tips Updated August 23, 2017

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:

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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)

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 refuse to permit 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 10 days. It is your responsibility to check the MetLife My Benefits site (mybenefits.metlife.com) 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.

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 information is released, visit mybenefits.metlife.com to register. You must register with MetLife after the 10-day waiting period for NASA to release your information. 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 Detailee, how do I enroll in NEBA coverage?

Please contact the MetLife Help Desk at 1-866-492-6983. Identify yourself as a Military Detailee. Then, request a NEBA application package, and submit the documentation as directed.



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 mybenefits.metlife.com. If you require assistance with your MetLife password, follow the prompts on the Web site, or call the MetLife Customer Relations Department at 1-800-756-0124. Coverage and premium information is also available via the [NASA Human Resources Portal My NEBA Insurance page](#) and in the Federal Employee Benefits Statement (FEBS) through Employee Express.

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 directly. There are three different MetLife phone numbers, depending on your coverage:

- MetLife Basic Life Help Desk: 1-866-492-6983
- MetLife Optional Coverage: 1-800-756-0124
- MetLife Voluntary Benefits: 1-800-438-6388

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

To make any changes to your coverage, please contact MetLife directly. There are three different MetLife phone numbers to use, depending on the type of coverage you wish to change.

- MetLife Basic Life Help Desk: 1-866-492-6983
This number is for: Basic Life, Accidental Death and Dismemberment (AD&D), and Dependent Life.
- MetLife Optional Coverage: 1-800-756-0124
This number is for: all Optional Coverage, including enhanced life insurance protection, permanent coverage, and a tax-advantaged investment opportunity.
- MetLife Voluntary Benefits: 1-800-438-6388
This number is for: Auto & Home Insurance, MetLaw, Critical Illness, and Group Accident.



How do I update my beneficiary forms or designate a beneficiary?

- Basic Life – Update/add beneficiary information on the MetLife My Benefits site (mybenefits.metlife.com), or you can call the Recordkeeping Center at 1-866-492-6983, and MetLife will send a paper form.
- Optional Life – Update/add beneficiary information on the MetLife My Benefits site (mybenefits.metlife.com), or you can call 1-800-756-0124, and MetLife will send a paper form.
- Military Detailees – Must call the MetLife Help Desk at 1-866-492-6983.

What do I (or my family) do if a covered member passes away?

If a NEBA member or dependent needs to file a claim, please contact the NASA Shared Services Center (NSSC) at 1-877-677-2123 (1-877-NSSC123). The NSSC will contact the NEBA Account Manager with the appropriate information.

How do I cancel any or all of my NEBA coverage?

If you wish to cancel any or all of your NEBA coverage, you will call the applicable MetLife phone number(s). Each type of coverage (i.e., Basic, Optional, and Voluntary) requires a separate cancellation process, so you will have to call multiple MetLife numbers if you wish to cancel more than one type of coverage.

- **Basic or Dependent Life Insurance** – If you would like to cancel Basic Life and Personal Accidental Death & Dismemberment (AD&D) or Voluntary AD&D coverage on yourself, you can fax a written request to MetLife at 1-866-545-7517. Be sure to include your name, Universal Uniform Personal Identification Code (UUPIC), coverage to cancel, and effective date. Please note that if you cancel your Basic Life Insurance and Personal AD&D, you can no longer keep any Optional Life Insurance in force; and you must also call MetLife at 1-800-756-0124 to request a cancellation.
- **Optional Life** – If you would like to cancel Optional Life Insurance coverage, you must call MetLife at 1-800-756-0124 and request a cancellation form. You will receive a cancellation form by mail. You must complete and sign the form and mail it to the address on the form.
- **Voluntary Products** – If you would like to cancel any Voluntary benefits (e.g., Accident, Auto & Home, Critical Illness, or MetLaw), please call MetLife at 1-800-438-6388 to cancel.



Additional Information:

Where can I get additional information or assistance?

- **Registration/Enrollment:** For general questions or assistance with registration or enrollment, please contact the call the NASA Shared Services Center (NSSC) at 1-877-677-2123 or (1-877-NSSC123).
- **MetLife Coverage Options or Changes/Cancellations:** For assistance in enrolling in your desired coverage, further information regarding the different types of NEBA coverage, changes to coverage, or cancellations, contact MetLife at:

MetLife Basic Life Help Desk: 1-866-492-6983

MetLife Optional Coverage: 1-800-756-0124

MetLife Voluntary Benefits: 1-800-438-6388

If you have any questions concerning this document, please contact:

NSSC Customer Contact Center

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