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# Federal Employees Group Life Insurance (FEGLI)

## What is FEGLI?

- The Federal Government established the Federal Employees' Group Life Insurance (FEGLI) Program on August 29, 1954. It is the largest group life insurance program covering over 4 million employees, retirees, and their family members.

## What coverage does it provide?

- New employees are automatically enrolled in Basic plan, unless they disenroll.
- Three additional options are available to add to coverage of the employee as well as their family. Costs vary by coverage and age.

### BASIC

**Amount of Coverage:** Your annual salary rounded up to the next \$1,000, plus \$2,000  
**Who is Covered?:** You  
**Cost each biweekly pay period:** 15¢ per \$1,000 of coverage (Free for postal employees)  
**Cost increases with age?:** No  
**Newly eligible employees automatically enrolled?:** Yes, unless you waive coverage

### OPTION A

**Amount of Coverage:** \$10,000  
**Who is Covered?:** You  
**Cost each biweekly pay period:** Starting at 20¢  
**Cost increases with age?:** Yes  
**Newly eligible employees automatically enrolled?:** No, you must elect this coverage

### OPTION B

**Amount of Coverage:** 1, 2, 3, 4, or 5 multiples of your salary rounded up to the next \$1,000  
**Who is Covered?:** You  
**Cost each biweekly pay period:** Starting at 2¢ per \$1,000 of coverage  
**Cost increases with age?:** Yes  
**Newly eligible employees automatically enrolled?:** No, you must elect this coverage

### OPTION C

**Amount of Coverage:** 1, 2, 3, 4, or 5 multiples. Each multiple equals \$5,000 for the life of your spouse and \$2,500 for the life of each eligible child  
**Who is Covered?:** Your spouse and unmarried dependent children under age 22  
**Cost each biweekly pay period:** Starting at 22¢ per multiple  
**Cost increases with age?:** Yes  
**Newly eligible employees automatically enrolled?:** No, you must elect this coverage

## How do I enroll or change my coverage?

- New employees are automatically enrolled in Option A.
- You may enroll in additional coverage within 60 days of starting as a new employee or after a qualifying life event (marriage, divorce, death of spouse, new child).
  - Enroll on the GRB website- <https://platform.chra.army.mil/>

## How can I cancel or reduce coverage?

- Enrollees may cancel at any time on the GRB site <https://platform.chra.army.mil/>

## How do I elect or change beneficiaries?

- Complete form SF 2823 and submit to HRO as listed at the top. If no beneficiaries are named, the program pays in default order beginning with the widow, children, parents, etc. as listed on the form, page 2.

## How is this different than Service Members Group Life Insurance (SGLI)?

- Rates and coverage vary between FEGLI and SGLI, which is generally lower. Servicemembers may be eligible to participate in either program, or both.
- SGLI benefits range \$50,000 (\$4/mo) - \$500,000 (\$31/mo), in \$50,000 increments
  - Traumatic injury protection is included.
  - Rates do not increase based on service-member's age while serving.
- Family Servicemembers' Group Life Insurance (FSGLI) may be added to cover spouses (up to \$100,000) and children (up to \$10,000). Rates increase with spouse's age.
- SGLI coverage normally ends 120 days after separation. It may be converted to Veterans Group Life Insurance (VGLI). VGLI monthly rates do increase with age.
- More can be found here- <https://www.va.gov/life-insurance/options-eligibility/sgli/>
- Enrollments and changes may be made to SGLI at any time on the Milconnect site:
  - <https://milconnect.dmdc.osd.mil/milconnect/>

## Where can I find more information?

- The OPM website: <https://www.opm.gov/healthcare-insurance/life-insurance>
- The GRB website: <https://platform.chra.army.mil/>
- The ABC-C Portal under Resources: <https://abc.army.mil/abc>
- Email HRO Technician Services [ng.ky.kyarng.mbx.hro-technician-services@army.mil](mailto:ng.ky.kyarng.mbx.hro-technician-services@army.mil)