



Most permanent federal employees are eligible for FEGLI. Participation is voluntary, but if you are eligible, you are automatically covered under FEGLI basic insurance, unless you cancel this coverage. FEGLI also offers three options in addition to basic coverage. No proof of insurability is required for the basic or any optional insurance you elect during the 60 day initial election period. Proof of insurability may be required for insurance changes after that time.

The following resources provide information to help make a decision about your life insurance election:

- [Overview of FEGLI Coverage](#)
- [You Tube Video - Overview of the FEGLI Program](#)
- [FEGLI Program Booklet](#)
- [FEGLI Premiums](#)
- [FEGLI Calculator](#)
- [Designation of FEGLI Beneficiary](#)

Once you elect life insurance coverage, your enrollment automatically continues each year, as long as you remain eligible for the program. You do not have to reenroll each year. However, if you would like to make a change in your life insurance you can do so in conjunction with a qualifying life event, or by providing medical documentation. There is no regularly scheduled open season for FEGLI changes.

### If You Have No Prior Federal Service

1. The Basic coverage is automatic and is effective on the first day you are in a pay and duty status in an eligible position. If you don't want the Basic coverage, you must cancel it by making an election in the [GRB Platform](#) or by contacting the [Benefits Line](#).
2. Your election using GRB Platform is equivalent to completing the SF 2817, Life Insurance Election Federal Employees' Group Life Insurance mentioned in the FEGLI Program Booklet. It is the Department of the Navy policy that all civilian employees must make changes to their benefits electronically. Paper forms are not accepted for these transactions.
3. If you want to elect the Optional insurance you must make an election within 60 days from the effective date of your appointment. You must make your election in GRB Platform or by contacting the Benefits Line. Optional insurance is effective the first day you are in a pay and duty status on or after the date you make your change in GRB Platform.
4. You will review the bi-weekly Leave and Earnings Statement you receive from your payroll office to ensure correct deductions have been withheld for your election and avoid costly errors for which you could be indebted. Refer to the [Effective Date Chart](#) to determine when your election should be reflected in your pay check.

If you have prior Federal service, refer to [FEGLI – Rehired Employees](#).