



FEGLI – REHIRED EMPLOYEES

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 Prior Federal Service

If you have prior federal service, your FEGLI coverage when you are rehired is dependent upon the length of the break in service between the two appointments.

1. If the break in service is 180 days or less, you are automatically enrolled with the level of coverage that you had at the time of separation from employment. If you do not want this coverage, you may cancel all or a part of it at any time, but you may not elect to increase the coverage. You must make your election in the [GRB Platform](#) or by contacting the [Benefits Line](#). If you previously waived all coverage, you are not eligible to enroll when you are rehired.

2. If the break in service is more than 180 days, you will automatically be enrolled in Basic insurance and the same optional insurance that you had in your prior position. In addition, you may elect optional insurance or increase the multiples of optional insurance if you don't already have the maximum.

3. You will review the biweekly 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.