

Federal Employees Group Life Insurance (FEGLI)

Employees in permanent positions are generally eligible for FEHB and FEGLI.

Seasonal employees who are eligible for insurance benefits must be certified. An employee and manager must complete [Form 10380](#), Seasonal Certification for Health and Life Insurance, or [Form 10380-B](#), Seasonal Certification for Life Insurance.

Basic Life Insurance coverage is effective on the first day in a pay and duty status in an eligible position, unless the coverage is waived before the end of the first pay period.

Once employees have been automatically enrolled in Basic Life Insurance, they may submit a SF-2817, Life Insurance Election Form, to elect additional Optional Insurance within **60 days** of being placed into an eligible position.

Additional option elections are effective on the first day employees are in a pay and duty status after the Ogden Payroll Center receives a valid SF-2817. A copy of the SF-2817 may be sent via:

Email to the ogden.benefits.section@irs.gov

Faxed to the Ogden Payroll Center at (855)816-9805

Original forms should then be mailed to:

Ogden IRS Payroll Center
P.O. Box 9774, M/S 1508
Ogden, UT 84409

Basic and Optional Life Insurance will continue at no cost for up to 12 months of nonpay status. After 12 months, coverage will be terminated, but will be automatically reinstated when employees return to a pay and duty status.

Note: Employees must work for 4 consecutive months (9 pay periods) to receive a new 12-month period of coverage during LWOP.

FEGLI coverage may be waived at any time. The waiver will be effective at the end of the last day of the pay period in which the Ogden Payroll Center receives a valid SF-2817.

Open Season Elections

The annual FEHB Open Season generally is held the last part of November through the first part of December. Open Season enrollments and changes will be effective the beginning of the first pay period of the following year. Employees in nonpay status, who are not currently enrolled in the FEHB program, enrollment will be effective the beginning of the payperiod after employee returns to a pay status.

All FEHB Open Season changes and elections must be made through Employee Personal Page on-line at <https://www.opm.gov>. Employee Personal Page requires a User ID and Password. Changes or elections should be made early to avoid long wait times.

The FEHB Guide which provides comparisons of the carriers in the geographical area can be found on the Office of Personnel Management (OPM) website at <https://www.opm.gov/healthcare-insurance/>.

Additional FEHB information can be found on the IRS Source Web Site at <https://irssource.web.irs.gov>

FEGLI Open Season opportunities are not held on a recurring basis. Should OPM announce an Open Season for FEGLI, notification will be sent to all employees informing them of the opportunity to enroll or change their current FEGLI coverage and the time frames involved.



Human Capital Office

PAYROLL & PERSONNEL SYSTEMS

Quick Reference



Federal Employees' Health Benefits (FEHB) &

Federal Employees' Group Life Insurance (FEGLI) Programs

Health Insurance (FEHB)

Employees in permanent positions are generally eligible for FEHB and FEGLI.

Seasonal employees who are eligible for insurance benefits must be certified. An employee and manager must complete [Form 10380](#), Seasonal Certification for Health and Life Insurance, or [Form 10380A](#), Temporary/Seasonal/Intermittent Certification for Health Benefits.

Employees/New Hires who are eligible for insurance benefits may submit their SF-2809, Health Benefits Election Form, within 60 days of becoming eligible for coverage.

Eligible employees who have a Qualifying Life Event (QLE) may be entitled to receive FEHB benefits or change their current enrollment. They may submit a SF-2809 within 60 days of the QLE to request to enroll or change enrollment.

A copy of the SF-2809 may be sent via:

Email to the ogden.benefits.section@irs.gov

Faxed to the Ogden Payroll Center at (855)816-9805

The effective date of FEHB enrollment will be the beginning of the pay period after a valid SF-2809 is received in the Ogden Payroll Center provided the employee is in a pay status sometime during the pay period prior to the effective date. Coverage will continue for 365 days of Leave Without Pay (LWOP) following initial enrollment in the FEHB program

After the initial year, employees must be in a pay and duty status for at least part of each pay period for 4 consecutive months (9 pay periods) to obtain a new 365-day appointment or their coverage will be terminated following expiration of the 365-day time frame.

Premium Conversion

Employees who elect to enroll in FEHB are automatically enrolled in the Premium Conversion option. Although Premium Conversion allows the Agency to collect FEHB premiums on a pre-tax basis, it also limits the enrollee's options for changing or cancelling coverage. For more information visit the OPM website at <https://www.opm.gov/healthcare-insurance/>

Insufficient Pay

When employees' pay is insufficient to pay their portion of the health insurance premiums, employees will receive an Insufficient Pay letter, which gives them an opportunity to make an indefinite election to either continue or terminate their enrollment during a period of non-pay/insufficient pay status.

Employees must respond to this letter even if they have returned to pay status, otherwise their insurance will be terminated for non-response.

If the employee elects to continue FEHB coverage during nonpay/insufficient Pay Status they may select to either:

- Continue enrollment in the FEHB Program – paying insurance premiums during periods of nonpay or insufficient pay status.

Make check or money order payable to:
Collection Officer, National Finance Center and mail to:

NFC Administrative Collection
PO Box 790342
St. Louis, MO 63179-0342

Include name and social security number on the check and notate that the payment is for FEHB premium or

Pay electronically through Pay.gov or...

- Continue enrollment in the FEHB Program incurring a debt for employee's portion of the insurance premium.

If this option is chosen:

- Employee will not be required to make any payments on accruing debt while in a nonpay or insufficient pay status.
- Employee's share of the insurance premium will continue to accrue until employee returns to a pay status, pay becomes sufficient, or employee separates from employment. Employee will receive a notice stating the total amount of debt once they return to pay status.
- Employee agrees to pay their debt in full, usually by withholding from salary. Salary withholdings for health insurance debts collect in the amounts of one extra premium per pay period.
- If you do not satisfy your Health Insurance Receivable prior to being furloughed, you must continue to pay this debt to avoid delinquency.

If the employee elects to terminate enrollment during periods of nonpay or insufficient pay, the following will occur:

- FEHB coverage is terminated effective the end of the last pay period in which a premium was withheld from salary.
- FEHB coverage will continue after termination at no cost for 31 days, during which time employee and any covered family members may convert to a nongroup contract.
- Employee will have the opportunity to re-enroll in the FEHB program within 60 days after their initial Return to Duty (RTD) has been processed.

Note: Elections to continue or terminate coverage during non-pay/insufficient pay are indefinite. Employees may change their indefinite election within 31 days of experiencing a new period of non-pay/insufficient pay status.