

## **EMAIL 2 – FEGLI OPEN SEASON BEGINS TODAY**

**SEND THIS EMAIL: Thursday September 1, 2016**

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**To: [Agency Name] Employees**

**Subject: The FEGLI Open Season Begins Today!**

The Federal Employees' Group Life Insurance (FEGLI) 2016 Open Season starts today, September 1.

The FEGLI Open Season allows eligible employees to enroll in FEGLI life insurance or increase their coverage up to the program maximum without having a qualifying life event, answering medical questions, or having a physical exam.

Here are some advantages of the FEGLI Program and this Open Season:

- Competitive group premiums with convenient payroll deduction
- You can elect coverage as little as about one year's salary, as much as about six years' salary, and many options in between
- You can elect Option C coverage on the lives of your spouse (up to \$25,000) and eligible dependent children under age 22 (up to \$12,500 for each eligible child)
- No medical questions to answer and no physical exam
- Extra Benefit automatically enhances Basic coverage for enrolled employees under age 45, at no additional charge
- You can continue your FEGLI coverage into retirement if you meet all of the requirements

Visit [www.opm.gov/FEGLIopenseason](http://www.opm.gov/FEGLIopenseason) for more information.

There is a one year delayed effective date before your Open Season coverage becomes effective. Your new coverage will be effective the first day of the first full pay period that begins on or after October 1, 2017, as long as you meet pay and duty status requirements. For most biweekly employees, this means your new coverage will be effective October 1, 2017. You will not pay premiums for your new coverage until your new coverage is effective.

Thinking about retirement? For any FEGLI coverage you wish to bring into retirement, you must have that coverage for your last five years of Federal service, among other requirements. If you plan to retire before October 2022 (five years after the soonest your Open Season coverage could come into effect), consider this when making your Open Season election.

Remember – this FEGLI Open Season ends on Friday September 30, 2016.