

Family Members

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What is the definition of an eligible family member for Option C?

Eligible family members for Option C, Family coverage include a spouse (including a valid common law marriage) and eligible dependent children. Eligible dependent children must be unmarried and under age 22, or if age 22 or over, incapable of self-support because of a mental or physical disability that existed before the child reached age 22.

Eligible dependent children include your natural children, adopted children, stepchildren (if they live with you in a regular parent-child relationship), recognized natural children and foster children (if they live with you in a regular parent-child relationship). Stillborn children are not covered.

If you have any questions about eligible family members, please consult your human resources office. That office is responsible for determining eligibility.

Is my minor grandchild covered under my Option C enrollment?

Not unless you have legally adopted your grandchild or if your grandchild meets the definition of a foster child. To qualify as a foster child, the child must live with you in a regular parent-child relationship and you must expect to raise the child to adulthood. Consult your human resources office for more information.

FEGLI Frequently Asked Questions for Employees

My husband and I both work for the Federal government. Can we both enroll in Option C?

Yes, two Federal employees who are married may BOTH elect Option C life insurance coverage. Any eligible children would be covered under both policies.

My mother (or father, brother, sister, etc.) is now ill and I have to take care of him/her. Does my Option C cover them?

No. Option C coverage only provides coverage for your spouse and eligible children. Mothers, fathers, brothers, sisters and other family members are not covered under Option C. There are no exceptions to this, regardless of the health status of your family member and whether he or she qualifies as your dependent.

If I want to add a family member to Option C, do I have to complete another form?

No. Once you are enrolled in Option C, all eligible family members are automatically covered.

If I have family coverage (five multiples), as each family member reaches age 22, do the multiples reduce automatically?

No. The number of multiples you carry under Option C is not linked to the number of eligible family members you have. You may elect one, two, three, four, or five multiples of coverage regardless of how many eligible family members you have. Each multiple is equal to \$5,000 for your spouse and \$2,500 for each of your eligible dependent children.

Is it up to me to go into the human resources office to change my Option C when family members are no longer eligible?

It is not necessary for you to contact the human resources office when family members are no longer eligible **unless** there are no longer **any** eligible family members and you wish to cancel the Option C coverage. The cancellation is effective the end of the pay period in which you no longer had any eligible family members.