

Office of Personnel Management
Retirement and Insurance Service



1920



1954



1959



1986

Benefits Administration Letter

Number: 95-706

Date: April 21, 1995

SUBJECT: Insurance Misrepresentations

From time to time the Office of Personnel Management receives complaints about a company soliciting Federal employees to buy life insurance. Very often the employees are misled into believing that they are speaking with someone from their personnel office or a representative from the Office of Federal Employees' Group Life Insurance.

The most recent series of complaints we have received concerns a company called Globe Life and Accident Insurance Company.

This is to notify you that there is no Federal law or regulation prohibiting such telephone solicitations. Indeed, some Federal agencies readily provide copies of their agency telephone books to commercial vendors.

Please inform your employees that these calls, while annoying, are not illegal. Also let them know that they have nothing whatsoever to do with the Federal Employees' Group Life Insurance Program. These calls are being made by a company trying to sell them private insurance. Employees need not speak with any such representative and may hang up when they realize what the call is about.

Do not report such telephone calls to OPM, unless you can provide conclusive evidence that the caller misrepresented OPM sponsorship of the insurance.

There is, however, a regulation (41 CFR § 101-20.308) prohibiting commercial solicitation on Federal property. Employees should be instructed to contact one of your agency's security officers if representatives of a private insurance company show up at the Federal installation.

Abby L. Block, Chief
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