

## INSTRUCTIONS TO EMPLOYEES

### General Information

The major provisions of this program are described in the booklet, "Federal Employees' Group Life Insurance, A Description and Certification of Enrollment" (Standard Form 2817A or B). Please read the entire booklet carefully. Your copy of the election form, when certified by your employing office, together with the booklet, will constitute your certification of coverage. You do not need to name a beneficiary if you wish to have the death benefits of your insurance paid in the order of precedence listed in SF 2817A or B. If you wish to name a beneficiary or change a prior designation, ask your employing office or retirement system for Standard Form 2823, the Designation of Beneficiary form.

### New Employees

All new employees not excluded by law or regulation from insurance coverage, and other employees who are newly eligible, must complete this form. You have 31 days from the date you are appointed, or first become eligible to participate, to return this form to your employing office. **You will automatically have Basic Life Insurance deductions taken out of your salary from your first day in a duty (at work) and pay status unless you waive insurance by signing in item 5 and give this form to your employing office before the end of your first pay period.** You do not have any optional insurance unless you sign item 3 and one or more of the blocks in item 4 of this form, and return it to your employing office within 31 days.

### Employees With Prior Government Service

A life insurance election (SF 2817) filed during an earlier period of Federal employment stays in effect unless you change coverage or unless you have a break in service of at least 180 days. If you have a break in service of less than 180 days, were eligible in your last period of Federal employment, and that period ended after March 31, 1981, you should have a form on file. Your insurance in your new employment will be the same as you previously had. If you want to change, follow the instructions below in "Waiving or Changing Your Insurance Coverage." If your last period of Federal employment ended on or before March 31, 1981, you probably do not have a SF 2817 on file and you must now file one. If you previously filed a waiver of insurance coverage and have a break in service of at least 180 days, your previous waiver is automatically canceled and you have a new right to elect insurance coverage. You will be covered by Basic Life Insurance unless you waive it before the end of your first pay period.

### Reemployed Annuitants

If you waive your insurance as an employee (reemployed annuitant), you also automatically waive your insurance as an annuitant and you will be totally without Federal life insurance coverage.

### How to Complete and Review Your Election Form

1. Follow the instructions for each item carefully.
2. When you have filled out the form, review it to be sure it is complete and correct. The following checklist should help you review it.
  - **If you signed Item 3**, you elected Basic Life Insurance. You should not have signed item 5. (You cannot elect life insurance and waive it at the same time.)
  - **If you signed any block in item 4**, you should also have signed item 3. (You cannot elect an option unless you elect Basic Life.)
  - **If you signed item 4 for Option B-Additional**, you should also have marked one of the 5 boxes to show how many multiples of

basic pay you wish to elect. You should not have marked more than one box.

- **If you signed item 5**, you should not have signed item 3 or any block in item 4. (You cannot waive life insurance and elect it at the same time.)
- **Be sure you sign for all options that you want.** This election will supersede all previous elections. If you have had an option and wish to keep it, you must reelect it by signing the appropriate box.

**PLEASE BE AWARE THAT YOU ARE SOLELY RESPONSIBLE FOR ENSURING THAT YOUR SF 2817 IS CORRECT--i.e., THAT THE ELECTIONS MADE ACCURATELY REFLECT YOUR INTENTIONS.**

### Waiving or Changing Your Insurance Coverage

If you waive Basic Life or decline one or more of the options, your opportunities to cancel your waiver or enroll in an option you previously declined are strictly limited. See "Conditions for Changing Election" in your SF 2817A or B.

**A waiver or cancellation of coverage may also affect your eligibility for continuing coverage into retirement. The following requirements must be met for Basic Life coverage to continue after you retire:**

- 1) You must retire on an immediate annuity;
- 2) You must have been insured for Basic Life coverage for the five years of service immediately before your retirement (or for the entire period during which coverage was available to you if insured for less than five years); and,
- 3) You must not convert your Basic Life coverage to an individual policy.

Similar conditions must be met for continuation of optional insurance coverages into retirement. See "Continuation of Coverage After Retirement" in your SF 2817A or B.

### How to Verify That Your Employing Office Took Correct Action on Your Election

When your employing office has finished processing your election form, you will receive a copy of SF 50, Notice of Personnel Action, showing your life insurance status. An explanation of your life insurance code will appear on the SF 50.

### Privacy Act Statement

Chapter 87, Title 5, U.S. Code, Federal Employees' Group Life Insurance, authorizes solicitation of this information. The data you furnish will be used to determine the type of life insurance coverage you shall receive. This information may be shared with national, state, local or other charitable or social security administrative agencies to determine and issue benefits under their programs or law enforcement agencies, when they are investigating a violation or potential violation of the civil or criminal law. Executive Order 9397 (November 22, 1943) authorizes use of the Social Security Number to distinguish you and people with similar names. Furnishing your Social Security Number as well as the other data, is voluntary, but failure to do so may result in the Office of Personnel Management's inability to determine your eligibility for life insurance coverage.