

## INSTRUCTIONS TO EMPLOYING AGENCIES

### 1. Who must file this form

- New employees who are not excluded by law or by regulation from insurance. This includes employees with prior service for whom no SF 2817 is on file.
- Employees appointed to nonexcluded positions following service during which they were ineligible for insurance.
- Employees who want to change their insurance.
- Reinstated employees who have filed a previous waiver of life insurance and who have been separated from service for at least 180 days. The previous waiver is automatically cancelled for this group.

Give a new employee copies of SF 2817 and SF 2817A or B when he or she reports for duty and ask the employee to return the completed SF 2817 as soon as possible (preferably before the end of the first pay period) but no later than 31 days after his or her appointment.

An employee with newly acquired insurance eligibility (for example, one transferred or converted from an excluded to a nonexcluded position or status) must be given the same opportunity to complete an SF 2817 as a new employee.

Employees with prior service in nonexcluded positions from which they were separated after March 31, 1981, will have an SF 2817 on file in their personnel folder, and that election or non-election of coverage remains in effect. A new SF 2817 should not be filed unless the employee has a break in Federal service of at least 180 days or wishes to cancel a previous waiver or declination that has been in effect for at least one year.

Until an employee's SF 2817 on file is verified, make deductions based on his or her statement about earlier insurance coverage in the employee's "Declaration of Appointee" (SF 61B).

An employee desiring to change his or her insurance may at any time file an SF 2817 declining any optional insurance, waiving Basic Life (and optional, if any) insurance or electing a lower multiple of pay under Option B- Additional.

An employee may request Basic Life, Option A - Standard, or Option B - Additional insurance, if a signed waiver has been in effect for more than one year. The employee must first submit a "Request for Insurance" (SF 2822). If approved, ask the employee to submit an SF 2817 showing his or her choice.

An employee under age 36 who is enrolled for Basic Life insurance may elect coverage under Option B-Additional insurance within 60 days of his or her marriage or the acquisition of an eligible child (see SF 2817A or B).

An employee who is already enrolled in Option B-Additional for at least one multiple of pay may change to a higher multiple if he or she marries or acquires an eligible child (see SF 2817A or B). The number of multiples by which coverage can be increased is limited to the number of new dependents acquired.

An employee who is already enrolled for Basic Life Insurance and marries or acquires an eligible child may enroll for Option C-Family within 60 days of the event, regardless of the employee's age.

**2. Employee failing to file** - If a new employee (or newly eligible employee) does not promptly return an SF 2817, the employee should be urged to do so even if he or she does not want any optional insurance. (The employee will of course be automatically covered for Basic Life insurance.)

If an employee still fails to file an SF 2817 within 31 days after appointment (or becoming eligible for insurance), complete one for the employee as of that date; note in the extra space under Option A-Standard "employee contacted on (date) - failed to elect optional insurance."

**3. Review of completed SF 2817** - Agencies should review the original and both copies of the SF 2817 to see that they are legible and complete. An SF 2817 is not complete if an employee signs the box for Option A-Standard, Option B-Additional, or Option C-Family, but fails to sign item 3, Basic Life.

While agencies should make sure that the SF 2817 is complete, employees are solely responsible for ensuring that the SF 2817 is correct--i.e., that the elections made accurately reflect the employee's intentions.

**4. Certification of form** - The Personnel Officer or his or her designated representative must certify that the employee is eligible for the coverage that he or she has elected by signing the CERTIFICATION at the bottom of the form.

**5. Date of receipt** - Enter the date of receipt by the employing office in the space provided.

**6. Number of event permitting change** - Enter the number of the event permitting a change, if applicable. See the Table of Effective Dates in SF 2817A or B for event numbers.

**7. Effective date of coverage** - Enter the effective date of coverage. This date is determined by the date of receipt in the employing office and the coverage elected. See the Table of Effective Dates in SF 2817A or B.

**8. Disposition of SF 2817** - After certification, remove Part 3 and return to employee. File Part 1 in employee's personnel folder. Destroy Part 2 after payroll office use.