

Table of Effective Dates: Changes in Life Insurance Election
Deductions: Begin, increase, stop or decrease with the pay period in which coverage begins, increases, stops or decreases.

Event Allowing Change	Change Permitted? <i>(To enroll in any option, employee must enroll or be enrolled in Basic)</i>			
	Basic	Option A - Standard	Option B - Additional	Option C - Family
1. Approval of Request for Insurance (SF 2822) by the Office of Federal Employees' Group Life Insurance (OFEGLI).	Yes. Coverage is effective on the first day the employee is at work in a pay status after date of OFEGLI's approval. Time Limit - OFEGLI's approval expires after 31 days. If employee is not at work in a pay status within those 31 days. Basic does not become effective. Employee must obtain a new physical.	Yes. Coverage is effective on the first day the employee is at work in a pay status on or after date of OFEGLI's approval and agency receives the SF 2817. Time Limit - Employee must submit SF 2817 and be at work in a pay status within 31 days after date of OFEGLI's approval. If employee is not at work in a pay status or doesn't submit the SF 2817 within those 31 days, Option A does not become effective. Employee must obtain a new physical.	Same as Option A.	No change permitted for this event.
2. Marriage, divorce, death of spouse or acquisition of an eligible child.	No change permitted for this event.	No change permitted for this event.	Yes. Employee may elect or increase multiples (limited to 5 total) up to (a) for marriage or children, the number of additional family members; (b) for divorce or death of spouse, the total number of dependent children. Foster children are not considered family members or dependent children for Option B purposes. Coverage is effective on the first day the employee is at work in a pay status on or after the agency receives the SF 2817. Time Limit - Agency must receive SF 2817 and proof of the event within 60 days after date of event. (Time limit may be extended if event occurs when employee was separated from Federal service or 60 days or less before separation.)	Yes. Employee may elect or increase multiples (limited to 5 total) up to (a) for marriage or children, the number of additional family members; (b) for divorce or death of spouse, the total number of dependent children. Coverage is effective the day the agency receives the SF 2817, if employee submits the election within 60 days after the event. Coverage is effective the day of the event, if employee submits the election prior to the event. Time Limit - Agency must receive SF 2817 and proof of the event within 60 days after date of event. (Time limit may be extended if event occurs when employee was separated from Federal service, 60 days or less before separation, or during the year following waiver of Basic.)
3. Employee is reinstated after a break in service of at least 180 days in a position that is not excluded from life insurance by law or regulation.	Yes. Coverage is effective on the first day the employee is at work in a pay status, if no new waiver is filed.	Yes. Employee may elect any or all optional insurance within 31 days after reinstatement. Coverage is the same as with new employees. However, if employee does not submit SF 2817 electing such coverage to his/her agency within 31 days after reinstatement, he/she has the same Optional insurance carried immediately before his/her break in service.	Same as Option A.	Same as Option A.
4. Employee returns to Federal Service after a break in service of at least 180 days in a position that is excluded from life insurance by law or regulation.	No. However, if employee is later converted to a non-excluded position, the coverage is effective on the first day the employee is at work in a pay status on or after being converted to such a position.	No. However, if employee is later converted to a non-excluded position, the coverage is effective on the first day the employee is converted to such a position wherein he or she is at work in a pay status on or after the date the agency receives the SF 2817 electing such coverage. Time Limit - Employee must submit SF 2817 electing such coverage to his or her agency within 31 days after conversion.	Same as Option A.	Same as Option A.
5A. Employee initially waives or subsequently cancels life insurance coverage. or 5B. Employee (or if applicable, assignee(s)) elects to decrease optional coverage.	A. Yes. Coverage stops at the end of the last day of the pay period in which the agency receives the SF 2817, with no 31-day extension of coverage. Time Limit - None. Employee may cancel coverage at any time. However, if the insurance is assigned, only the assignee(s) may cancel coverage -- the employee may not. B. Not applicable.	A. Same as Basic. B. Not applicable.	A. Same as Basic. B. Yes. Employee may at any time reduce the number of multiples, unless the insurance has been assigned. In that case, only the assignee(s) may reduce coverage - the employee may not. Coverage reduces effective on the last day of the pay period in which the agency receives the SF 2817.	A. Same as Basic, except information on assignment is not applicable. B. Yes. Employee may at any time reduce the number of multiples.
6. Open Enrollment Period.	If permitted under conditions specified by OPM.	Same as Basic.	Same as Basic.	Same as Basic.