

FEGLI Life Insurance Chart

(for retirement purposes)

Basic = amount is equal to your annual rate of pay, rounded to the next \$1,000 + \$2,000

75% reduction	At age 65, face value will decrease by 2% per month until the insurance is 25% of its original value. Then reduction stops. Cost is free after age 65.
50% reduction	At age 65, face value will decrease by 1% per month until the insurance is 50% of its original value. Then reduction stops. There is a cost.
0% reduction	Face value does not reduce. There is a cost.

Optional A = provides \$10,000 in addl coverage

- Coverage is free after age 65, however, the value begins to reduce 2% per month until it reaches 25% of its original value

Optional B = additional insurance available in multiples of 1, 2, 3, 4, or 5 times the annual basic pay. (annual basic pay is rounded to the next higher \$1,000 before multiplying)

Full reduction	At age 65, will reduce 2% each month until coverage ends (50 months). Cost is free.
No reduction	Face value does not reduce. There is a cost.

Optional C = provides coverage for spouse and eligible children. Amounts, \$5,000 for spouse up to 5 times (\$25,000) and for children \$2,500 up to 5 times (\$12,500)

Full reduction	At age 65, will reduce 2% each month until coverage ends (50 months). Cost is free.
No reduction	Face value does not reduce. There is a cost.