
Federal and Public Sector Retirement

Health Benefits (FEHB) & Life Insurance (FEGLI)

FEHB

The Federal Employees Health Benefits (FEHB) program is administered by the Office of Personnel Management (OPM) and provides a wide selection of health plans for civilian federal government employees, retirees and their survivors. Federal retirees and their survivor annuitants retain their eligibility for FEHB health coverage at the same cost as current employees. Generally, in order for an employee to carry his or her FEHB coverage into retirement, he or she must be entitled to retire on an immediate annuity under a retirement system for civilian employees and must have been continuously enrolled in any FEHB plan(s) for the five (5) years of service immediately before the date his or her annuity begins, or the full period(s) of service since his or her first opportunity to enroll, whichever is less. The five-year-requirement period can also include the time that the individual is covered as a family member under another person's FEHB enrollment or the time that the individual is covered under the Uniformed Services Health Benefits Program (TRICARE) as long as you were covered under a FEHB enrollment at the time of your retirement.

FEGLI

The Federal Employees' Group Life Insurance (FEGLI) Program is a term life insurance program that was first established in 1954 and generally covers federal and postal employees, retirees, and their family members. FEGLI is governed by the U.S. Code and is administered by OPM. OPM contracts with the Metropolitan Life Insurance Company (MetLife) to provide FEGLI. MetLife has an office called OFEGLI that adjudicates claims under the FEGLI Program.

When a covered federal employee retires, he or she is generally eligible to continue FEGLI if all of the following requirements are met:

1. The employee is entitled to retire on an immediate annuity under a retirement system for civilian employees;
2. The employee has been insured for the five (5) years of service immediately before the starting date of his or her annuity or for the full periods of service during which he or she was eligible to be insured if less than five (5) years;
3. The employee was enrolled in FEGLI on the date of retirement; and
4. The employee has not converted to an individual policy.

We Can Help

Federal employee benefit issues involving FEHB and FEGLI can be complex. Our law firm represents federal employees and retirees nationwide and abroad in these types of benefits issues. We would be pleased to discuss your individual benefits issues with you. Please [contact our firm](#) to schedule a consultation with one of our attorneys to discuss your individual matter.

