

FAQs (3)

What do I need to know about direct debit enrollments, changes, and cancellations?

I have Federal Employee Group Life Insurance (FEGLI). Why should I purchase additional life insurance?

For most Federal employees, **FEGLI** automatically covers your annual pay, rounded to the nearest \$1,000, plus an additional \$2,000. FEGLI offers the options of purchasing additional coverage and of covering family members. If you did not purchase any of the optional FEGLI coverage as a new hire, and if you do not purchase any of the optional coverage within the statutory timeframe around a qualifying life event, open enrollment seasons are few and far between. There was one held in 2004 and not again until 2016. (For more information about FEGLI, please see OPM's [Life Insurance Booklet](#).)

All AFSPA members can apply for an **AFSPA life insurance plan** at any time. Equally important, AFSPA's Member Term Life Insurance policy, Group Enhanced Life (GEL) covers deaths from war and terrorism and enables you to use a portion of your coverage amount to assist with home care, assisted living and nursing home expenses. Perhaps you were previously happy with your FEGLI coverage, but your needs have changed because of a new assignment, growth of your family, or a change in your personal financial situation. Consider applying for our policy to provide peace of mind for you and your family in the future.

In addition, **AFSPA's Accidental Death and Dismemberment (AD&D) plan** can be purchased separately to supplement your FEGLI insurance. It covers accidental deaths and loss due to severe injuries, including when these incidents involve terrorism. Like our life insurance plan, AFSPA's AD&D policy includes a family coverage option as well.

Finally, AFSPA offers an **Immediate Benefit Plan** to ensure a benefit of \$15,000 (\$7,500 if age 70 and older) will be processed by Prudential within 2 days of AFSPA's receipt of notice of death. This plan is only available to active duty, U.S. citizen, direct hire Foreign Service and Civil Service employees of the following agencies:

- Department of State.
- U.S. Agency for International Development.
- Broadcasting Board of Governors.
- Foreign Agricultural Service.
- U.S. and Foreign Commercial Service (*only available to Foreign Service employees of this agency*).

What are the differences between Member Term Life Insurance, AD&D, and the Immediate Benefit Plan?

	Member Term Life Insurance (GEL)	Accidental Death and Dismemberment (AD&D)	Immediate Benefit Plan
Overview	General policy covers death from any cause.	Policy covers accidental death and loss due to severe injuries.	Exclusive plan for active employees in participating agencies that issues payment within 48 hours of notice.
War & Terrorism	Both are covered.	War is excluded; terrorism is covered.	Both are covered.
Benefits	Between \$50,000 and \$600,000, in increments of \$50,000 .	Between \$10,000 and \$600,000, in increments of \$10,000.	A one-time payment of \$15,000, or \$7,500 if the insured is over the age of 70. Benefits are processed within 48 hours of AFSPA's notification of death.
Premium	Premiums depend on age; see plan brochure (PDF below).	For self only, annual premium is \$0.66 for each \$1,000 of coverage. For any combination of self plus spouse/ dependent/ family, annual premium is \$0.88 for each \$1,000 of coverage.	Premiums are paid through a payroll deduction: a flat fee of \$2 per pay period.
Family Coverage	Is available. Spouse and dependent children ages 19 and over can also apply for coverage in their own name.	Is available. Spouse and dependent children ages 19 and over can also apply for coverage in their own name.	Not available.
Effective Date	You will be notified of effective date following approval of your application.	The first day of the month following AFSPA's receipt of enrollment forms.	The first day of the month following AFSPA's receipt of initial \$2.00 payroll deduction.
Eligibility	All AFSPA members and family members.	All AFSPA members and family members.	Employees of: <ul style="list-style-type: none"> State Department USAID BBG Foreign Agricultural Service Foreign Commercial Service (Foreign Service employees only)

All three plans may be purchased, depending on your needs and eligibility.