

Deadline approaching for FEGLI open season

In September, career letter carriers will have a rare chance to sign up for federal group life insurance through an open season for Federal Employees Group Life Insurance (FEGLI) that begins on Sept. 1 and runs through Sept. 30.

During open season, career carriers and most other federal employees may enroll in FEGLI for the first time, or increase their coverage, without taking a physical exam or waiting for a “qualifying life event,” such as marriage, divorce, death of a spouse or the joining of the family by an eligible child.

“This is a rare opportunity for career letter carriers to consider signing up or increasing their coverage in an open season,” NALC President Fredric Rolando said. “The last open season for FEGLI was in 2004. I urge career carriers to consider whether FEGLI is right for them before this window closes. Who knows when the next open season will be?”

FEGLI is the largest group life insurance program in the world, covering more than 4 million federal employees and retirees and their family members. Because they are group term life insurance, FEGLI policies do not build up cash value.

Most career federal employees are automatically enrolled in the basic FEGLI coverage and pay the premiums through payroll deduction,

unless they decline the coverage. Carriers who are happy with their existing FEGLI coverage don’t need to do anything during open season to continue their coverage. Carriers can reduce or cancel their FEGLI coverage at any time without waiting for an open season.

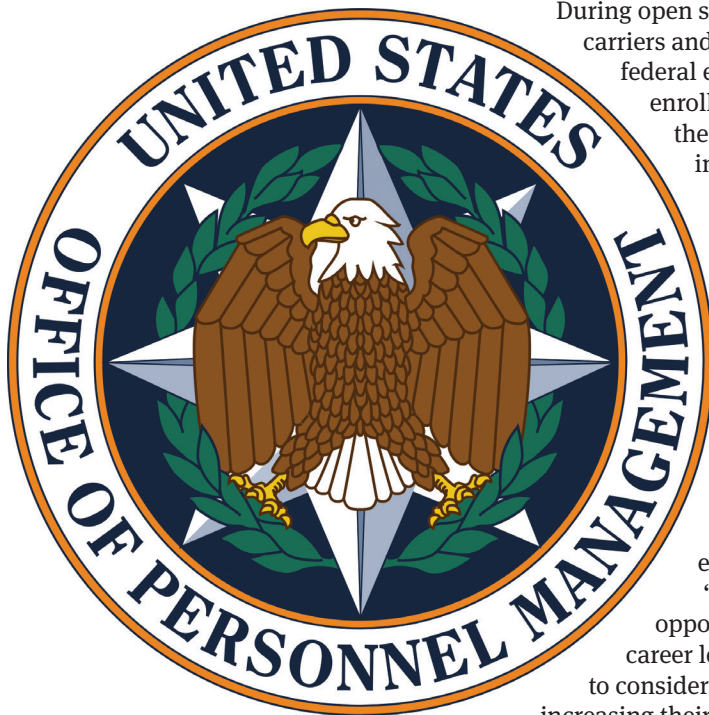
For a postal employee, the cost of basic insurance is covered completely by the Postal Service. The basic insurance amount is equal to the greater of a) the employee’s annual rate of pay (rounded up to the next \$1,000) plus \$2,000, or b) \$10,000, plus an extra benefit for certain employees based on their age.

There are three optional forms of coverage available for those who already have basic coverage, and employees must take action to elect any of these options—they are not automatic. They are Option A, with a straight \$10,000 benefit; Option B, with a benefit of up to five times basic salary; and Option C, coverage for a spouse and eligible children.

With the three optional insurance choices, including options for spouse and family coverage, employees pay the full cost, which depends on their age.

Enrollment during open season requires submitting a completed Form SF-2817. For complete information about FEGLI and the choices available during open season, go to opm.gov/life. For retirees weighing their options, see Director of Retired Members Ron Watson’s column in the April 2016 issue of *The Postal Record*, available on the NALC website at nalc.org.

Outside of open season, eligible employees can enroll or increase their coverage by taking a physical exam or having a qualifying life event and by filling out Form SF-2822. Once approved for basic coverage, an employee can enroll in Option B and/or Option C within 60 days. **PR**



Corrections to the list of Food Drive collections

Darlington, SC Br. 1666 collected 10,688 pounds
Winnemucca, NV Br. 6390 collected 3,767 pounds

Carrier dies while performing heroic rescue

Houston Branch 283 member **Glenn Higgins**, a 37-year letter carrier, was driving home on May 11 when he saw that a car had run into an electrical pole on the side of the road and caught fire. He stopped his car and rushed over to try to rescue the people he could see inside the burning vehicle.

“He noticed a car that had been in an accident,” Max Higgins, Glenn’s son, told KPRC-TV. “There were down power lines everywhere. The front of the car was smoking and because he is a hero and a good man, he decided to stop and help.”

In his rush to help, Higgins unfortunately stepped on a live power line. The electricity surged through his body and “sixty percent of his body was burned,” Max Higgins told the TV station, adding that his father had third-degree burns on his legs.

Higgins, 58, was placed in intensive care. There, doctors decided that both Higgins’ legs needed to be amputated from a point above the knee. The hospital kept the carrier in an induced coma to help manage the pain. After multiple surgeries, Higgins’ condition was stable, but still critical. He died on June 5.

“He was a good member and was a nice gentleman,” Branch 283 President Willie Ferguson said of Higgins. “It wasn’t a surprise that he did what he did.

“We were all devastated,” Ferguson said. “He was always smiling, he was



Glenn Higgins with his grandchildren

always happy.”

Higgins is survived by his wife of 37 years, Karen; his son, Max; his daughter, Megan; and two grandchildren, Reece and Avery. Memorial services for Higgins were held June 12-13 in Houston.

“We offer our condolences to Glenn’s family,” NALC President Fredric Rolando said. “They are in our thoughts and prayers.”

Well wishes for the Higgins family may be sent in care of Branch 283 at 2414 Broadway Boulevard, Houston, TX 77012. **PR**

Note: The next issue of *The Postal Record* will be a combined September and October issue with full coverage from the 70th National Convention in Los Angeles, Aug. 15-19

