

FEGLI & Survivor Benefits Information

Confirming FEGLI Coverage

- Log into the OPRS webpage and click Benefits → Employee Health Benefits to view FEGLI coverage.
- If you've elected the 75% reduction for your FEGLI Basic insurance, here's what happens at and after age 65 (or retirement, if later):
 - Reduction Begins: Your Basic life insurance starts reducing by 2% of its face value each month, according to OPM.
 - Reduction Continues: This monthly reduction continues until your Basic life insurance reaches 25% of its pre-reduction value.
 - No Premiums: Once the reductions begin, your Basic FEGLI becomes free, meaning you no longer pay premiums for this coverage.
 - Remaining Coverage: The remaining 25% of your original Basic FEGLI coverage continues for the rest of your life at no cost to you

Accessing OPRS Portal – fpp.dc.gov

- Passwords must be changed every 60 days; no advance warning is given.
- If locked out, call Kobie Brooks (202-741-8659) for a temporary password (available weekdays, 7:00 am–3:30 pm ET).
- **AFTER LOGGING IN, CHANGE YOUR PASSWORD IMMEDIATELY.**
- Do not send your SSN by email; provide your EMPLID instead (found on your monthly pay stub).

Contacting OPRS

- Main number: 202-741-8660 (monitored by all staff).
 - Use for general inquiries, reporting a death, or requesting survivor benefit estimates.
 - If unanswered, leave a voicemail; staff return calls promptly.
- Email: fppincomingmail@dc.gov (monitored by all staff)
 - Include: full name, phone number with best weekday callback times (7:00 am–3:30 pm ET), and EMPLID.
 - Use this email instead of individual staff addresses.

FGLI & Survivor Benefits Information

Survivor Benefit Calculation

QUICK SUMMARY: A spouse's survivor benefit is 40% of your average salary at retirement, adjusted for CPI up to the month before death. It is not based on your current annuity.

The survivor benefit is not a percentage of the retiree's annuity. It is based on the retiree's average salary at retirement, adjusted by the Consumer Price. See link to data used below.

Site: <https://data.bls.gov/toppicks?survey=bls>

Price Index: CPI for All Urban Consumers (CPI-U) 1967=100 (Unadjusted) CUUR0000AA0

Formula:

- $\text{Adjusted Salary} = (\text{Average Salary at Retirement} \times [\text{CPI for month prior to death} \div \text{CPI at retirement}])$
- $\text{Survivor Benefit} = 40\% \text{ of Adjusted Salary}$

Example:

- Average Salary at Retirement (March 1999): \$100,000
- CPI (March 1999): 494.4
- CPI (July 2025, month prior to death): 967.707
- Adjustment Factor = $967.707 \div 494.4 \approx 1.957$
- Adjusted Salary = $\$100,000 \times 1.957 = \$195,700$
- Survivor Benefit = $40\% \times \$195,700 = \$78,280$ annually

When OPRS provides an estimate during an annuitant's lifetime, they always use the most current CPI available, since the actual date of death is unknown. Estimates are only valid until the next CPI factor is published.

The calculation is also subject to adjustment if a former spouse is entitled to any portion of the survivor benefit. For this reason, the benefit is not guaranteed and may vary based on individual circumstances.

OPRS performs this calculation automatically upon notification of an annuitant's death. Annuitants may also request a survivor benefit estimate by calling 202-741-8660 or emailing fppincomingmail@dc.gov (include name, EMPLID, and callback information as described above).

FGLI & Survivor Benefits Information

CSI Number & FGLI Policy Details

- Request your CSI number from OPRS (needed to contact OPM about FGLI).
- To confirm FGLI policy value:
- Email fegli@opm.gov with subject line: VOLI (Value of Life Insurance) REQUEST.
- In body: provide full name, address, phone number, and CSI number (format: CSI # ### ###).
- Requests can take several weeks to process.