

PART I
D.C. PERSONNEL REGULATIONS
CHAPTER 22
LIFE INSURANCE BENEFITS
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D.C. PERSONNEL REGULATIONS

2200 CONTINUATION OF LIFE INSURANCE BENEFITS UNDER FEDERAL EMPLOYEES' GROUP LIFE INSURANCE (FEGLI)

2200.1 D.C. Official Code § 1-622.01 (2006 Repl.) provides that the life insurance benefits provisions of Chapter 87 of Title 5 of the United States Code shall apply to all employees of the District government first employed before October 1, 1987, except those specifically excluded by law or rule and regulation.” Therefore, the federal regulations contained in 5 CFR, Part 870 and any other related federal regulations will continue to apply to each employee of the District government first employed before October 1, 1987.

2200.2 Each employee newly employed on or after October 1, 1987, who has had prior District government service and who during that prior service was covered under the FEGLI program, regardless of whether the employee participated in the FEGLI program, shall be eligible for life insurance coverage under the FEGLI, if the current position meets the requirements for FEGLI coverage.

2201 COVERAGE UNDER THE DISTRICT OF COLUMBIA EMPLOYEES' GROUP LIFE INSURANCE (DCEGLI)

2201.1 Except as provided in Sections 2200 and 2203 of this chapter, each employee and annuitant of the District government shall be insured for an amount of basic insurance, as specified in Section 2208 of this chapter, under the DCEGLI program.

2201.2 Except as provided in Sections 2200 and 2204 of this chapter, each employee and annuitant of the District government shall be eligible to enroll for optional insurance coverage, as specified in Section 2210 of this chapter, under the DCEGLI program.

2202 ELIGIBILITY FOR DCEGLI

2202.1 Except for individuals excluded from life insurance benefits by Section 2203 of this chapter, the District government shall offer group life insurance benefits through the DCEGLI program to all of the following:

- (a) Each employee and annuitant of the District government first employed on or after October 1, 1987; and
- (b) Each employee hired on or after October 1, 1987, who had prior service with the District government, but who was not eligible for FEGLI coverage during that prior service.

2202.2 An annuitant shall be eligible for coverage under the DCEGLI program if he or she has done all of the following:

- (a) Been enrolled for basic insurance for the five (5) years of service immediately preceding the date of retirement;
- (b) Met all requirements for immediate retirement as provided (including ten (10) years of District Government service and required Social Security Administration documents, when necessary) whether or not final administrative action has been taken; and
- (c) Not exercised his or her right to convert to an individual policy.

2203 EXCLUSIONS FROM DCEGLI

2203.1 Employees and individuals in the following groups shall be excluded from life insurance coverage:

- (a) An employee serving under an appointment limited to one (1) year or less, except an employee appointed for full-time employment or part-time employment with a regular tour of duty without a break in service or after a separation of three (3) days or less, following service in which he or she was insured;
- (b) An individual whose employment is of a temporary duration, who is employed for brief periods or intervals, or an employee who is expected to work less than six (6) months in each year, except for an employee who is employed under a District approved career-related work-study program of at least one (1) year and who is expected to be in a pay status for at least one-third ($\frac{1}{3}$) of the total period of time from the date of the first appointment to the completion of the work-study program;
- (c) An intermittent employee who is a non-full-time employee without a regularly scheduled tour of duty, except when the employee enters into that status without a break in service or after a separation of three (3) days or less, following service in a position in which he or she was insured and to which he or she is expected to return;
- (d) An individual who is a beneficiary or patient employee in a government hospital or home; and
- (e) An individual paid on a contract or fee basis.

2203.2 The Director of the D.C. Department of Human Resources (Director of the DCHR), shall make the final determination regarding applicability of the above classifications to a specific employee or group of employees.

2204 ELECTION OF INSURANCE COVERAGE UNDER DCEGLI

2204.1 Except as provided in Section 2205 of this chapter, an employee shall be automatically insured for basic insurance on the date the employee becomes eligible

for insurance, unless that an employee affirmatively declines the option for basic life insurance benefits.

- 2204.2 Each employee or annuitant who is insured for basic insurance shall be eligible to elect optional insurance coverage for himself or herself, and for his or her spouse and dependent children.
- 2204.3 An employee who is eligible for insurance coverage may elect any of the optional forms of insurance coverage described in Section 2210 of this chapter, if the election is made within thirty-one (31) days of entering into a pay status in a position eligible for insurance coverage.
- 2204.4 The effective date of an election of any optional insurance described in Section 2210 of this chapter shall be the first day an employee actually enters on duty in a pay status on or after the election is received by his or her personnel authority, except as provided in Subsection 2204.3 of this section.
- 2204.5 An employee who does not file an election of optional insurance within thirty-one (31) days of entering into a pay status in a position eligible for insurance shall not have the optional insurance until the next life insurance open season or other qualifying status change.
- 2204.6 The Director of the DCHR, is authorized to declare a life insurance open enrollment period to permit employees to make changes in their life insurance coverage without regard to the requirements of Section 2206 of this chapter. Enrollments received during an open enrollment period declared by the Director of the DCHR, shall be effective on the date designated by the Director of the DCHR.
- 2204.7 The Director of the DCHR, may limit the open enrollment period to permitting certain specific changes including, but not limited to:
- (a) Cancelling a waiver and electing basic insurance only;
 - (b) Cancelling a waiver of family coverage; or
 - (c) Increasing additional insurance coverage by one (1) multiple of salary.

2205 WAIVER, CANCELLATION AND DECLINATION OF DCEGLI COVERAGE

- 2205.1 An employee or annuitant who is eligible for insurance coverage may waive coverage by giving written notice to his or her personnel office in a manner prescribed by the Director of the DCHR.
- 2205.2 Following an initial appointment to a position eligible for life insurance coverage, the effective date of a waiver of an employee who files the waiver before the end of the first pay period will be the first day in the pay period in which the employee was in a pay status.

- 2205.3 An insured person may cancel his or her basic insurance at any time by filing a waiver of basic insurance coverage in a manner prescribed by the Director of the DCHR.
- 2205.4 An insured person may cancel his or her optional insurance at any time by completing and submitting the request to DCHR.
- 2205.5 The effective date of the waiver provided for in Subsection 2205.3 of this section shall be the end of the pay period in which the waiver is received by the appropriate office.
- 2205.6 An employee who does not elect optional insurance in accordance with Subsection 2204.2 of this chapter shall be deemed to have declined optional insurance coverage.
- 2206 CANCELLATION OF A WAIVER OF DCEGLI COVERAGE**
- 2206.1 An employee who has filed a waiver of basic insurance coverage or who declined any optional insurance coverage may subsequently enroll and become insured if:
- (a) At least one (1) year has elapsed since the effective date of the waiver; and
 - (b) He or she furnishes satisfactory evidence of insurability as determined by the Director of the DCHR and contractual language with the provider; or
 - (c) The employee enrolls during the next life insurance open season.
- 2206.2 An employee who has complied with Subsection 2206.1 of this section shall be insured when he or she actually enters on duty in pay status in a position in which he or she is not excluded from insurance, following the approval by the life insurance carrier of his or her request for insurance as provided for in Subsection 2206.8 of this section.
- 2206.3 An approval of a request for insurance coverage for an employee who has complied with Subsection 2206.1 of this section shall only be valid if the employee enters on duty in a pay status within thirty-one (31) days following the date of approval.
- 2206.4 A previous waiver shall be cancelled automatically at the time of reinstatement if an employee has been separated from service for at least one hundred eighty (180) days. If no new waiver is filed, basic insurance coverage begins automatically on the date the employee actually enters on duty in a pay status in a position wherein he or she is not excluded from insurance.
- 2206.5 During an open enrollment period as provided by Sections 2204.6 and 2204.7 of this chapter, an employee otherwise eligible for coverage may cancel his or her existing waiver of coverage by affirmatively electing to be insured on a form designated by the Director of the DCHR.

- 2206.6 An annuitant who has complied with Subsections 2205.1 or 2205.3 of this chapter and has filed a waiver of basic insurance coverage shall not be eligible to enroll to become insured under the DCEGLI program.
- 2206.7 An employee who has declined optional insurance coverage may elect optional insurance coverage under certain circumstances in the following manner:
- (a) If an employee marries, he or she may elect Option A - Standard, Option C - Family, and Option B - Additional for a multiple of one (1) times salary, unless the employee already had Option B - Additional coverage, in which case he or she may increase coverage by one (1) additional multiple of salary up to the maximum number of multiples of salary permitted by Subsection 2210.3 of this chapter; and
 - (b) If an employee acquires an unmarried dependent child, he or she may elect Option A - Standard, Option C - Family, and Option B - Additional for a multiple of salary equal to the number of unmarried dependent children acquired, unless the employee already has Option B - Additional coverage, in which case he or she may increase coverage by a multiple of salary equal to the number of unmarried dependent children acquired, up to the maximum number of multiples of salary permitted by Subsection 2210.3 of this chapter.
- 2206.8 The insurance carrier shall utilize its current practices to make the determination of eligibility of an employee who is cancelling a waiver of insurance coverage or requesting additional insurance coverage.

2207 DESCRIPTION OF BENEFITS UNDER DCEGLI

- 2207.1 Each insured employee and annuitant shall be provided a policy or a summary of benefits to include all of the following:
- (a) The benefits to which entitled;
 - (b) The procedures for obtaining benefits; and
 - (c) The principal provisions of the policy.
- 2207.2 The Director of the DCHR, shall provide each insured employee and annuitant with information on the cost of basic insurance and each insurance option and shall notify each insured employee of any change in the cost prior to that change being implemented.

2208 BASIC INSURANCE AMOUNT (BIA) UNDER DCEGLI

- 2208.1 An employee's basic insurance amount (BIA) shall be the greater of:
- (a) His or her annual rate of basic pay, rounded to the next higher \$ 1,000, plus \$ 2,000; or

(b) A minimum of ten thousand dollars (\$ 10,000).

2208.2 The BIA of an individual who is entitled to continue basic life insurance coverage as an annuitant or compensationner shall be the BIA in effect at the time the insurance to which he or she is entitled as an employee would stop under Section 2214 of this chapter.

2208.3 The amount of an employee's basic life insurance coverage shall be equal to his or her BIA multiplied by the appropriate factor determined on the basis of the age of the insured individual at the time of death, as follows:

Age	Factor
35 or under	2.0
36	1.9
37	1.8
38	1.7
39	1.6
40	1.5
41	1.4
42	1.3
43	1.2
44	1.1
45 or over	1.0

2209 ANNUAL RATES OF PAY FOR PURPOSES OF DCEGLI

2209.1 An insured employee's annual pay is his or her annual rate of basic pay as fixed by the appropriate pay authority.

2209.2 A pay rate expressed in terms other than annual salary shall be converted to an annual rate by multiplying the prescribed rate by the number of pay units in a fifty-two-week (52-week) work year.

2209.3 The annual pay for a part-time employee shall be the percentage of the scheduled rate of pay that is applicable to his or her assigned tour of duty in a fifty-two-week (52-week) work year.

2209.4 The annual pay for an employee who legally and concurrently serves in more than one (1) position shall be the sum of the annual basic pay fixed by the appropriate pay authority for the primary position.

2210 OPTIONAL INSURANCE COVERAGE UNDER DCEGLI

2210.1 An eligible employee who has basic insurance coverage may elect one (1) or more of the following optional forms of insurance coverage:

- (a) Option A - Standard;
- (b) Option B - Additional; and
- (c) Option C - Family.

- 2210.2 Option A - Standard provides an employee with \$10,000 of additional insurance coverage.
- 2210.3 Option B - Additional provides an employee with additional insurance coverage of one (1), two (2), three (3), four (4), or five (5) multiples of his or her annual pay, with each multiple being equal to the rate of annual pay rounded to the next highest thousand.
- 2210.4 Option C - Family provides the employee with both of the following:
- (a) Ten thousand (\$10,000), twenty-five thousand (\$25,000), and fifty thousand (\$50,000) insurance coverage on the life of his or her spouse; and
 - (b) Ten thousand (\$10,000) insurance coverage on the life of each unmarried dependent child.

2211 WITHHOLDINGS FOR DCEGLI

- 2211.1 During each pay period in which an insured employee is in a pay status for any part of the period, an amount to be determined by the Director of the DCHR, shall be withheld from the biweekly pay of the employee, except that the amount withheld from the pay of an employee who is paid on other than a biweekly basis shall be determined at a proportionate rate, adjusted to the nearest cent.
- 2211.2 The amount withheld from the pay of an insured employee whose BIA changes during a pay period shall be based on the last BIA in force during the pay period.
- 2211.3 The cost of the optional insurance coverage shall be paid solely by the respective employee. The amount shall be deducted from the employee's regular salary, if his or her periodic pay, after all other deductions, is sufficient to cover the full cost of the optional insurance.
- 2211.4 Except as provided in Subsection 2214.10 of this chapter, whenever an insured employee receives insufficient pay to cover the cost of the insurance, he or she shall be required to pay the amount that represents the employee's cost of life insurance coverage which would have been withheld in a manner prescribed by the Director of the DCHR.
- 2211.5 Each insured annuitant receiving an annuity under the Teachers' Retirement System, the Police and Fire Retirement System, the Judges' Retirement System, or the Teachers' Insurance and Annuity Association programs shall have withheld from his

or her annuity an amount, to be determined by the Director of the DCHR, to cover the cost of the insurance coverage; however, if the annuity is insufficient to cover the cost of the coverage, the annuitant shall be required to pay the full amount which would have been withheld had the annuity been sufficient to cover the cost.

2211.6 Each annuitant covered under the Defined Contribution Pension Plan shall be required to pay, in accordance with procedures issued by the Director of the DCHR, an amount equal to the amount that would be withheld, for an annuitant receiving an annuity, as provided in Subsection 2211.5 of this section.

2212 WITHHOLDINGS FOR DCEGLI

2212.1 For each pay period in which an employee is insured, there shall be contributed from the respective appropriation or fund which is used for the payment of his or her pay an amount equal to no more than one-half ($\frac{1}{2}$) the amount withheld from the pay of the employee for the cost of basic life insurance coverage.

2212.2 For each pay period in which a retiree or annuitant is insured, there shall be contributed from the appropriation or fund established for this purpose an amount equal to no more than one half ($\frac{1}{2}$) of the amount to be paid by the retiree or annuitant in order to maintain basic life insurance coverage.

2213 ACCIDENTAL DEATH AND DISMEMBERMENT UNDER DCEGLI

2213.1 Each employee who has basic insurance shall also have coverage for accidental death and dismemberment.

2213.2 Each employee who elects Option A - Standard optional insurance coverage described in Subsection 2210.1 of this chapter shall also have additional coverage of \$10,000 for accidental death and dismemberment.

2213.3 Accidental dismemberment benefits shall be payable only upon the losses stated in the following schedule. The benefits are subject to the conditions and limitations approved by the Director of the DCHR, which are contained in the policy purchased by the DCHR, the amount of this benefit shall depend on the amount for which the employee is insured on the date the accident occurs and the extent of the loss according to the following schedule.

Extent of Loss	Percentage of Basic Insurance Payable
Sight of both eyes	100
Sight of one eye	50
Both hands	100
One hand	50
Both feet	100
One foot	50
One hand and one foot	100
One hand or one foot and sight of one eye	100

2214 TERMINATION AND CONVERSION OF DCEGLI COVERAGE

- 2214.1 The basic insurance of an employee and any optional insurance elected by the employee shall stop at the end of the day on which the employee separates, subject to a thirty-one-day (31-day) extension of coverage at no cost to the employee or the District.
- 2214.2 The thirty-one-day (31-day) extension of insurance coverage provided in Subsection 2214.1 of this section shall not be extended beyond thirty-one days (31-days), nor is it contingent upon timely issuance of notice of the right of conversion to an individual policy.
- 2214.3 After termination of group coverage for any reason other than voluntary cancellation, an employee may, upon application within the thirty-one-day (31-day) extension period and without medical examination, convert all or any part of his or her basic life insurance to an individual policy at rates determined by the insurance company.
- 2214.4 There shall be no thirty-one-day (31-day) extension of coverage when a voluntary cancellation occurs.
- 2214.5 An employee shall be eligible to convert to an individual policy only if he or she does not return, within three (3) calendar days from the termination event, to a position allowing coverage under the group plan.
- 2214.6 The employee, retiree, or annuitant shall be notified by the personnel authority of the loss of DCEGLI coverage as a group member and the right to convert to an individual policy either prior to or immediately following the event causing the loss of coverage.
- 2214.7 An employee, retiree, or annuitant who fails to exercise his or her right to convert to an individual policy during the thirty-one day (31-day) extension of coverage is deemed to have declined coverage under an individual policy, unless the Director of the DCHR, determines the failure was beyond the control of the employee.
- 2214.8 An employee, retiree, or annuitant seeking to convert to an individual policy after the thirty-one day (31-day) extension of coverage must apply to the Director of the DCHR, within six (6) months from the date that the coverage terminated.
- 2214.9 An employee who is removed or suspended without pay and later reinstated or restored to duty on the grounds that the adverse action was unwarranted or unjustified may, at his or her option, do either of the following:
- (a) Enroll as a new employee; or
 - (b) Have coverage restored with appropriate adjustments made in contributions and claims to the same extent and effect as though the removal or suspension had not taken place.

- 2214.10 Except as provided in Subsection 2214.12 of this section, basic life insurance and optional life insurance of an insured employee continue without cost to the employee while he or she is in a non-pay status for up to three hundred sixty-five days (365 days), at which time it stops, subject to a thirty-one day (31-day) extension of insurance coverage.
- 2214.11 The three hundred sixty-five day (365-day) period described in Subsection 2214.10 of this section may be continuous or broken by periods of less than four (4) consecutive months in a pay status.
- 2214.12 If a claim is filed by a beneficiary or assignee, if any, in accordance with Subsections 2215.1 and 2215.2 of this chapter for an employee who is in a non-pay status at the time of death, the Director of the DCHR, shall determine the value of employee contributions not withheld from the employee during the preceding twelve (12) months because the employee was in a non-pay status and shall authorize the life insurance company selected in accordance with subsection 2218.1 of this chapter to withhold an amount equal to the value of those contributions. Any such amount shall be deducted from the payment due each beneficiary in proportion to the percentage of the total benefit being received by that beneficiary.

2215 FILING A CLAIM UNDER DCEGLI

- 2215.1 The Director of the DCHR, shall establish procedures for the filing of claims by the assignee, if any, or the beneficiary when death of an employee or annuitant occurs.
- 2215.2 If an employee has elected Option C - Family coverage described in Subsection 2210.4 of this chapter, the employee shall be required to file a claim in accordance with procedures established by the Director of the DCHR.

2216 DEATH CLAIMS-ORDER OF PRECEDENCE-DCEGLI

- 2216.1 The amount of group life insurance in force on an employee or annuitant at the date of his or her death shall be paid, on the establishment of a valid claim, to the person or persons surviving at the date of the death of the employee or annuitant, in the following order of precedence:
- (a) To the assignee, if any, pursuant to a viatical settlement as provided in Section 2221 of this chapter;
 - (b) To the beneficiary or beneficiaries designated by the employee or annuitant of file with the employer executed and filed before death in a manner prescribed by the Director of the DCHR;
 - (c) If there is no designated beneficiary, to the widow or widower of the employee or annuitant;

- (d) If none of the above, to the child or children of the employee or annuitant and descendants of a deceased child or children by representation;
- (e) If none of the above, to the parents or parent of the employee or annuitant;
- (f) If none of the above, to the duly appointed personal representative of the estate of the employee or annuitant; and
- (g) If none of the above, to the other next of kin of the employee or annuitant under the laws of the domicile of the employee or annuitant at the date of death.

2216.2 If no claim has been filed by any of the persons set forth in Subsection 2216.1 of this section within four (4) years of the date of death of an employee or annuitant, the funds shall be deposited into the General Fund of the District of Columbia to be kept for safekeeping and disbursed in accordance with the Uniform Disposition of Unclaimed Property Act (D.C. Law 3-160; D.C. Code § 42-201 *et seq.*).

2217 DESIGNATION OF BENEFICIARY

- 2217.1 A designation of beneficiary shall be either in writing or through electronic submission and received by the personnel authority (or the applicable retirement system office in the case of an annuitant or retiree whose basic DCEGLI coverage is continued) before the death of the insured. In the event that more than one designation exists, the designation with the later date shall be used to determine beneficiaries.
- 2217.2 A change or cancellation of beneficiary in a last will or testament, or in any other document not witnessed and filed as required by Subsection 2217.1 of this section, shall not have any effect.
- 2217.3 A witness to a designation of beneficiary shall be ineligible to receive payment as a beneficiary.
- 2217.4 Any individual, firm, corporation, or legal entity (except an agency of the Federal or District of Columbia governments) may be named as beneficiary.
- 2217.5 A designation of beneficiary or a change in beneficiary may be made at any time and without the knowledge or consent of the previous beneficiary. This right shall not be waived or restricted.
- 2217.6 If an insured individual provides in a valid designation of beneficiary that a designated beneficiary shall be entitled to the proceeds of the insurance only if the beneficiary survives him or her for a period of time (not more than thirty (30) days) as specified by the designator, no right to the insurance shall vest to that beneficiary. If that beneficiary does not survive the specified period, payment of the proceeds of the insurance shall be made as if the beneficiary had predeceased the insured.

2218 CONTRACTING AUTHORITY FOR DCEGLI

- 2218.1 Subject to the requirements of Subsection 2218.3 of this section, the Director of the DCHR may select a policy or policies from one (1) or more life insurance companies to provide the benefits set forth in this chapter. The life insurance company or companies must be licensed to transact life and accidental death and dismemberment insurance under the laws of the District of Columbia.
- 2218.2 Subject to the requirements of Subsection 2218.3 of this section, the Director of the DCHR may discontinue at any time a policy or policies purchased from a company under Subsection 2218.1 of this section.
- 2218.3 Any contract under this section shall comply with the District of Columbia Procurement Practices Act of 1985 effective February 21, 1985 (D.C. Law 6-85; D.C. Official Code § 2-301.01 *et seq.*) and shall be in accordance with any delegations of authority made under that Act.

2219 ANNUAL ACCOUNTING REPORTS FOR DCEGLI

- 2219.1 For the purpose of this section, the following term has the meaning ascribed:
- Risk charges - an insurance charge to compensate the insurer for its risk under the contract.
- 2219.2 Each contract entered into under Section 2218 of this chapter shall require the company to do all of the following:
- (a) Furnish reasonable reports to the District as determined by the Director of the DCHR, to be necessary to enable the District to carry out its functions under this chapter;
 - (b) Authorize the Director of the DCHR to examine records of the company as may be necessary to carry out the purposes of this chapter; and
 - (c) Provide an accounting to the Director of the DCHR not later than ninety (90) days after the end of each policy year. The accounting shall set forth all of the following in a form approved by the Director of the DCHR:
 - (1) The amounts of premiums actually accrued under the policy from the end of the policy period;
 - (2) The total of all mortality and other claim charges incurred for that period; and
 - (3) The amounts of the company's expenses and risk charges incurred for that period.

2220 SPECIAL CONTINGENCY RESERVE FOR DCEGLI

- 2220.1 Any amount of premiums collected (as reported in Subsection 2219.2(c)(1) of this chapter) in excess of the sum of the costs incurred (as reported in Subsection 2219.2(c)(2) and (3) of this chapter) shall be held by the company issuing the policy as a special contingency reserve to be used by the company only for charges under the policy.
- 2220.2 The special contingency reserve shall bear interest at a rate determined in advance of each policy period by the company from which the insurance was purchased under Section 2218 of this chapter and approved by the Director of the DCHR, as being consistent with the rates generally used by the company from which the insurance was purchased under Section 2218 of this chapter for similar funds held under other group life insurance policies.
- 2220.3 When the Director of the DCHR, determines that the amount of the special contingency reserve is sufficient to provide for adverse fluctuations in future charges under the policy, any funds in excess of that amount may be used to increase benefits, to reduce premiums, or both, or may be deposited in the General Fund of the District.
- 2220.4 When a policy is discontinued, any balance remaining in the special contingency reserve after all charges have been paid shall be deposited in the General Fund of the District.

2221 VIATICAL SETTLEMENT

- 2221.1 An insured employee or annuitant who is terminally ill may make a viatical settlement in accordance with these rules and procedures to be issued by the Director of the DCHR.
- 2221.2 An insured individual who elects to viaticate must assign all of his or her insurance coverage, except that accidental dismemberment insurance and family optional insurance are excluded from such assignment.
- 2221.3 The assignment of an individual's life insurance coverage shall be irrevocable.
- 2221.4 The assignment shall become effective when recorded by the life insurance company authorized to provide life insurance coverage for the DCEGLI program.
- 2221.5 When an insured employee or annuitant makes a viatical settlement, any prior designation of beneficiary which might have been made shall be automatically cancelled and the insured person shall no longer have the right to designate a beneficiary.
- 2221.6 An assignee shall have the right to make beneficiary changes and to apply for conversion of the life insurance coverage under the same conditions as were

available to the insured employee or former employee for conversion as provided in this chapter.

2299 DEFINITIONS

For the purposes of this chapter, the following terms have the meaning ascribed:

Accidental death and dismemberment - a provision added to an insurance policy for payment of an additional benefit in case of death or dismemberment by accidental means.

Annuitant - an employee first employed by the District of Columbia government after September 30, 1987, who subsequently retired pursuant to any of the following conditions:

- (a) Retires under any of the following systems:
 - (1) Teachers' Retirement System;
 - (2) Police and Fire Retirement System;
 - (3) Judges' Retirement System; or
 - (4) Teachers' Insurance and Annuity Association programs; or
- (b) Separated pursuant to under the District Retirement Benefit Program and after any of the following:
 - (1) Reaching 57 years of age and having completed 25 years of creditable District service in a law enforcement position;
 - (2) Becoming entitled to retirement benefits under the Social Security Act and having ten (10) or more years of service the District Government; or
 - (3) Becoming entitled to disability benefits under the Social Security Act.

Assignee - an individual or firm to whom ownership of an employee's or former employee's life insurance coverage is transferred through a viatical settlement.

Dependent child - a natural child, adopted child, stepchild, or foster child of an employee, retiree, or annuitant who is any of the following:

- (a) An unmarried dependent child under twenty-six (26) years of age; or
- (b) An unmarried child regardless of age who is incapable of self-support because of mental or physical disability that existed before age twenty-two (26).

Director of the DCHR - the Director of the D.C. Office of Department of Human Resources.

District - the District of Columbia, including the District of Columbia Courts or any independent agency, if the courts or any agency duly accept the plan, with the approval of the Director of the DCHR.

Pay authority - the Mayor or his or her designee, who has been delegated the authority to establish the pay system as provided in subchapter XI of Title 1 of the CMPA (D.C. Official Code § 1-611.04, *et seq.*).

Personnel authority - an individual or entity with the authority to administer all or part of a personnel management program as provided in Subchapter IV of Title 1 of the CMPA (D.C. Official Code § 1-604.01, *et seq.*).

Viatical settlement - an irrevocable assignment of all an employee's or former employee's incidents of ownership in a life insurance policy.

D.C. Register Updates for Chapter 22 of the D.C. Personnel Regulations,
Life Insurance Benefits

The following *D.C. Register* citations identify when a given section(s) of Chapter 22, Life Insurance Benefits, of Title 6 of the District of Columbia Municipal Regulations, was amended. Following the publication in the *D.C. Register* of subsequent final rulemaking notices, this Addendum will be updated accordingly.

For the convenience of Electronic-DPM (E-DPM) readers, the Addendum identifies amendments on a section-by-section basis, as well as the page in the DPM Transmittal impacted by the amendment(s), and provides brief comments on the amendment(s) accomplished.

<i>D.C. Register</i> Date	Section(s)	Change(s) Reflected on Page(s)	Comments
41 DCR 3235 (6/10/94)	Sections 200 through 2220 and 2299	Entire chapter (DPM Transmittal No. 41)	These rules implemented the life insurance benefits provisions of the CMPA.
44 DCR 2833 (5/9/97)	Sections 2201, 2202.1(a); 2202.2; 2205.1; 2206.6; 2207.1; 2207.2; 2208.2; 2211.5; 2211.6; 2212.2; 2214.12; 2215.1; 2216.1; 2216.2; 2217.1; 2217.5; 2217.6; 2221; and 2299	No DPM Transmittal issued	These emergency and proposed rules added language to implement the viatical settlement provisions and related changes made to the life insurance benefits provisions for employees of the District government.
44 DCR 5368 (9/19/97)	Sections 2201, 2202.1(a); 2202.2; 2205.1; 2206.6; 2207.1; 2207.2; 2208.2; 2211.5; 2211.6; 2212.2; 2214.12; 2215.1; 2216.1; 2216.2; 2217.1; 2217.5; 2217.6; 2221; and 2299	No DPM Transmittal issued	The final rules added language to implement the viatical settlement provisions and related changes made to the life insurance benefits provisions for employees of the District government.
60 DCR 11218 (8/2/13)	Sections 2200; 2201; 2202.2(b); 2204.1; 2204.5; 2206.1(b); 2206.1(c); 2208.3; 2209.1; 2209.4; 2210.3; 2210.4; 2213.3; 2216; 2217.1; 2219; 2221; and 2299	Throughout the Chapter (DPM Transmittal No. 211)	The rules were amended to update the D.C. Employee Group Life Insurance plan coverage amount for spouse and dependent child; added language to include that employees who waive the life insurance can enroll during the next life insurance open season; revised the Age and Factor Chart and Extent of Loss Chart; and added language on viatical settlement; and made additional conforming amendments.