

**Federal Employees' Group Life Insurance Program  
(FEGLI)  
Customer Feedback Survey Report  
Federal Employees  
Enrolled**



United States Office of Personnel Management  
Office of Insurance Programs  
Washington, D.C. 20415-0001

**DeBow Communications, Ltd.**

## Table of Contents

## Page #

Executive Summary . . . . .	i
Introduction . . . . .	1
Objectives of the Study . . . . .	3
Sampling . . . . .	4
Data Collection Procedures . . . . .	5
Distribution Re-Cap / Response Rates / Confidence Levels & Intervals . . . . .	6
Findings. . . . .	7
Appendix	
A-1 Demographics . . . . .	A-1-1
A-2 Comments . . . . .	A-2-1
A-3 Survey Instrument . . . . .	A-3-1

## Executive Summary

DeBow Communications, Ltd., conducted a survey of a random sample of 2,769 Federal employees who were listed as “Enrolled” in the Federal Employees’ Group Life Insurance Program (FEGLI) in the Central Personnel Data File (CPDF). Annuitants were not surveyed.

DeBow received 897 usable responses all of which answered “Yes” to the validation question (#1 Are you currently enrolled in the Federal Employees’ Group Life Insurance (FEGLI) Program?). OPM established a goal for the Net Effective Response Rate of 30%, a 95% Confidence Level and a +/- 5% Precision Level for this study. The Net Effective Response Rate was 37.7%, which yielded a 1.94 Confidence Interval at the 95% Confidence Level, substantially exceeding the OPM standards for this study.

The objectives of this study were:

1. To determine the level of Customer Service currently being delivered by the three providers:
  - A. Office of Personnel Management (OPM)
  - B. Employees’ Human Resources/Personnel Office
  - C. Office of Federal Employees’ Group Life Insurance (OFEGLI)
2. To determine Employees’ Satisfaction with the Current FEGLI Program, and their understanding of its features and benefits;
3. To determine the effectiveness of the current communications programs as they relate to the FEGLI Program;
4. To determine if – and if so, why – employees are purchasing life insurance from other sources; and,
5. To determine employees’ interest, if any, in possible new FEGLI Products.

## Executive Summary... continued

Results include the following:

1. To determine the level of Customer Service currently being delivered by the three providers:
  - A. Office of Personnel Management (OPM)
  - B. Employees' Human Resources/Personnel Office
  - C. Office of Federal Employees' Group Life Insurance (OFEGLI)

Employees were asked to rate the customer service related to the FEGLI Program provided by three (3) service providers (OPM, their own Agency's Human Resources/Personnel Office, and OFEGLI) in terms of Accuracy, Courteousness and Timeliness.

In the case of OPM, slightly more than half of respondents to each question, ranging from 51% to 53%, had No opinion. Those with an opinion, however, were quite positive. The percentage of respondents with an opinion who said OPM's Customer Service was Excellent, Very good or Good was 87% for Accuracy, 89% for Courteousness and 86% for Timeliness. On a scale of one to five, with one being Poor and five being Excellent, the mean was 3.58 for Accuracy, 3.66 for Courteousness, and 3.54 for Timeliness.

When those with an opinion were asked on what they based that opinion, 91% said on their own experience.

In the case of their own Agency's Human Resources/Personnel Office, as would be expected, substantially more respondents had an opinion, with "No opinion" dropping from an average 52% in the case of OPM to an average of 36% here. And while more had an opinion, they were almost as positive in their opinions. The percentage of respondents with an opinion who said their own Agency's Human Resources/Personnel Office Customer Service was Excellent, Very good or Good was 82% for Accuracy, 85% for Courteousness and 80% for Timeliness. The mean in this instance was 3.53 for Accuracy, 3.63 for Courteousness, and 3.48 for Timeliness. While slightly lower than OPM, the differences were not statistically significant, and can probably be explained by higher expectations at the local level.

## Executive Summary... continued

Once again, the overwhelming majority of those with an opinion based that opinion on their own experience (94%), rather than the experience of others.

In the case of OFEGLI, as was expected, the percentage with “No opinion” (an average of 67%) increased dramatically over both their own Agency (36%) and OPM (52%). And while fewer respondents had an opinion regarding OFEGLI customer service, those who did were equally as positive. The percentage of respondents with an opinion who said OFEGLI’s Customer Service was Excellent, Very good or Good was 88% for Accuracy, 87% for Courteousness and 87% for Timeliness.

The mean for OFEGLI was 3.54 for Accuracy, 3.55 for Courteousness, and 3.50 for Timeliness. Accuracy and Courteousness were essentially the same as the two other service providers, and Timeliness at 3.50 was slightly lower than OPM at 3.66, and slightly higher than their own Agency at 3.48. Once again, the overwhelming majority of those with an opinion based that opinion on their own experience (94%), rather than the experience of others.

### **2. To determine Employees’ Satisfaction with the current FEGLI Program, and their understanding of its Features and Benefits**

Almost three out of four (73%) respondents said that they were Very satisfied (17%), Satisfied (43%) or Neither satisfied nor dissatisfied (13%) that the FEGLI Program provided good value for their money. Fewer than one in ten (9%) said that they were either Dissatisfied (6%), or Very dissatisfied (3%). Overall, on a scale of one to five, with one being Very dissatisfied and five being Very satisfied, the mean was 3.81, which was fairly consistent amongst all groups.

When asked how satisfied they were with the amount of coverage available under the Program, the responses were essentially the same as for Value. Overall, the mean was 3.76, slightly but not significantly lower than Value at 3.81. Significantly, those with life insurance other than FEGLI were more satisfied with FEGLI coverage (3.93), than those without other life insurance (3.73).

## Executive Summary... continued

These numbers changed dramatically, however, when the adequacy of current Family Coverage was raised. Overall 67% said that current Family Coverage was inadequate. As would be expected, Married respondents (72%) were more negative regarding the adequacy of FEGLI Family Coverage. Of those with unmarried dependent children under age 22, the negative number rose to 75%. Asked if they would be willing to pay More for more Family coverage, those who said they were Married said Yes (49%) or Don't know (27%), while only 23% said No. Those with unmarried dependent children under 22 said Yes (51%) or Don't know (27%), while only 21% said No.

### **3. To determine the effectiveness of the current communications programs as they relate to the FEGLI Program**

When asked if they knew When or How they could change their current coverage in the FEGLI Program, slightly more than half (52%) of the respondents said No. There was a direct relationship between those who knew and overall satisfaction with the FEGLI Program. 55% of those who knew how to change their coverage were satisfied compared to only 44% of those who did not know.

Asked two (2) questions regarding their awareness of specific features of the FEGLI Program, the overwhelming majority of respondents said that they were not aware. 78% were not aware that they could assign (give up ownership of) their life insurance coverage to another person. And 75% were not aware that if they are terminally ill, all or part of their Basic Insurance could be paid directly to them (Living Benefit).

When asked if they have a Life Insurance Designation of Beneficiary on file, 16% said that they did not know, and 8% said No. Asked when was the last time that they reviewed it, 52% said that they had not reviewed it since they filed it. 42% have reviewed it since they filed it, and they were equally divided with 21% having reviewed it in the past year, and 21% having reviewed it more than a year ago.

## Executive Summary... continued

When asked if they feel that they know what their benefits are under the FEGLI Program, only 12% said Yes, more than twice as many (28%) said No, while almost half (49%) said they basically knew, and 11% said that they did not know. As previously discussed, again there was a direct correlation between knowledge and satisfaction, with Yes increasing by a full third from 12% to 16% amongst those who previously said they were satisfied with FEGLI value.

When asked if they feel that they need additional information on the FEGLI Program, 70% said Yes. Only one in five (20%) said that they did not need additional information.

Surprisingly, when asked if they felt that they needed additional information on their FEGLI Enrollment in particular, only 57% said Yes. Since this group is enrolled, we make the assumption that they assume that their current enrollment is O.K., but they want additional information.

Asked where they usually go first to get an answer to a question that they may have about the FEGLI Program in general, most (60%) said their own Agency Human Resources/Personnel Office. Almost one in five (19%) said the FEGLI Booklet, 6% asked a friend, and only 2% said OPM. None said OFEGLI in New York. Comments were primarily “supervisor” or “I don’t know who, or where.”

When asked where they usually go first for questions about their FEGLI enrollment in particular, more [(66%) vs. (60%)] said their own Agency Human Resources/Personnel Office. Fewer [(12%) vs. (19%)] said the FEGLI Booklet. 5% asked a friend, and only 2% said OPM. Once again none said OFEGLI in New York. Comments were essentially the same as for the general question above, the most notable being “I didn’t have any questions until now.”

## Executive Summary... continued

When asked how they would like to receive future information about the FEGLI Program, Mail was clearly the first choice with 60% checking Mail at home and 41% checking Mail at work. The Internet was checked by 29%.

69% of respondents have Internet access either at home, at work or both, and 34% said that they have Internet access at home. This Internet access level is substantially higher than access estimates for the general population, with start of year 1998 Internet access at home estimated at 27% of U.S. households.\*

### **4. To determine if – and if so, why – employees are purchasing life insurance from other sources**

54% of respondents have life insurance coverage in addition to their FEGLI coverage. This coverage ranges from 10% with under \$10,000 in coverage to 45% with over \$99,000 in other life insurance coverage.

When asked for the reasons why, 54% of those with coverage said that they wanted more coverage, either for their Spouse/ Dependents (39%), or for themselves (26%). 33% said that the insurance they bought was Not term/Builds cash value, and only 15% said that it was cheaper than FEGLI.

Of the 25% who checked Other, most indicated in their comments that they had the other coverage prior to their government service, were covered by their spouses or had other government insurance (National Guard, etc).

Of interest is that those with other life insurance were equally, if not more, satisfied that the FEGLI Program provides good value for the money (61%), than those who did not have other Life Insurance (58%).

\* Source: Jupiter Communications LLC (New York), a leading new media research company.



## Executive Summary... continued

### 5. To determine employees' interest, if any, in possible new FEGLI products

Respondents expressed some interest in the addition of Group Universal Life (GUL) coverage to the FEGLI Program.

Virtually all (99%) of respondents answered this question. 30% said they Did not know, while 42% said Yes, they would be interested and 28% said No.

When asked their preference for a sample premium – which approximated assumed cost – almost half (44%) of the respondents with a preference, and an interest in GUL, said that they would expect to pay the Same premium as the example. The remainder preferred Lower premiums for lower cash value (25%), or Higher premiums for higher cash value (18%).

Asked if they participated in the Federal Thrift Savings Plan (TSP) as an indicator of their interest in investment and savings, (80%) said yes. Not surprisingly, participation varied by retirement system [CSRS (68%) vs. FERS (88%)] and Income \$18,001 - \$25,000 (70%) vs. \$75,000 plus (85%). Even more dramatic were the participation percentages by education level, ranging from 65% for those with High school, or less, to 77% with Some college, to 85% for College graduates, to 89% for those with Graduate work or more.

A disproportionate number of Males said they were not currently participating in the TSP Program, compared with the number of Females who said No. Likewise, a disproportionate number of individuals who are Not-married answered No, compared with the number of Married individuals who said No. Of interest is the difference in age bands with 13% of those under age 40 not participating compared to 20% of those 40-54 and 25% of those 55+.

When asked if they would consider GUL instead of the TSP, practically no one (1%) said Yes. However, almost half (49%) of those currently participating in the TSP said that they would consider GUL as a supplement to their TSP.

## Executive Summary... continued

When asked if they would participate in Group Variable Universal Life (GVUL), almost half (44%) said that they Don't know. 33% said No, and only 23% said Yes. Comments indicated that respondents felt that they need more information to make a decision on GVUL. However, among those who indicated an interest in GUL, almost half (46%) said that they would participate in GVUL.

Employees were asked their opinion of adding Voluntary Accidental Death & Dismemberment (VADD) to the current Accidental Death & Dismemberment coverage in the FEGLI Program . . . almost half (48%) said Yes. Not surprisingly – as among employee groups generally – Men (50%) were more likely than Women (45%) to say Yes, as were those Under 40 (50%) compared to those 55 plus (45%), with approximately 5% in each instance saying that they did not know. Most dramatic was the variation between those with unmarried dependent children under 22 (54%) vs. those without (46%).

### Issues for further consideration

Overall, respondents clearly felt that they did not have sufficient information regarding the FEGLI Program in general, and specifically were, for the most part, unaware of either the “Assignment” or “Living Benefit” features.

This lack of knowledge is particularly important as we found – as expected – that there is a direct correlation between respondents' satisfaction with the FEGLI Program and their knowledge of the features and benefits of the Program.

Respondents clearly indicated that they not only wanted additional information regarding the FEGLI Program, they also said that “Mail at home” was their overwhelming choice for its distribution.

While “Mail at home” is clearly first choice, one should not discount the growing importance of the Internet. Of those with access to the Internet – a percentage that will surely increase over time – 98% indicated that they would like to receive FEGLI Program information “Through the Internet.”

## Introduction

The Office of Personnel Management (OPM), through the Office of Federal Employees' Group Life Insurance (OFEGLI), contracted with DeBow Communications, Ltd. (DeBow) to conduct a Customer Feedback Survey regarding the Federal Employees' Group Life Insurance Program (FEGLI). OPM sought to determine Federal employees' attitudes toward the program in general, its features and benefits, as well as the performance of its current customer service providers. OPM planned to use the feedback from the survey to help shape policies with regard to improving the FEGLI program.

Two separate surveys were conducted, one involving Federal employees currently enrolled (Enrolled) in the FEGLI Program, and the second with Federal employees currently not enrolled (Not-Enrolled). This report deals exclusively with the former group...Enrolled.

This survey is the first of its kind, so no previous survey instruments or data were available, nor were there any specific benchmarks available for comparison. The population for the survey came from a random sample of Federal employees (Federal) listed in the Central Personnel Data File (CPDF)<sup>1</sup> provided to DeBow by OPM.

OPM drew a random sample from the most recent CPDF available and stratified the sample because of its interest in opinions from employees with less than 2 years of government service. The demographics of the respondents reflect the demographics of the population from which the sample was drawn.

<sup>1</sup>The CPDF covers all Executive Branch agencies except the following: The White House, the Office of the Vice President; the Postal Rate Commission; the Central Intelligence, Defense Intelligence, and National Security Agencies; the Board of Governors of the Federal Reserve; the Tennessee Valley Authority; the United States Postal Service; and the District of Columbia Government. The CPDF covers no Judicial Branch agency and only the Government Printing Office and the United States Tax Courts of the Major Legislative Branch agencies. (The CPDF covers some small Legislative Branch agencies and commissions that are not listed.)

## Introduction ... continued

DeBow developed the survey instrument in conjunction with OPM and OFEGLI. The subjects included employees' knowledge of their existing FEGLI coverage, FEGLI features and benefits in general, and their access to FEGLI information. Additionally, we sought to determine what other life insurance coverage they might have, and their reasons for selecting same. Several questions were asked regarding their interest in three (3) new products. For analytic purposes, substantial demographic questions were added. Survey distribution was either: batched and sent to Federal agency personnel offices throughout the world and distributed by a coordinator in those offices to their pre-selected list of employees (Federal), or mailed directly to the employees at their home addresses (Army). In either case, individual employees returned the surveys to DeBow in a postage-paid envelope included with the survey.

DeBow entered survey responses and analyzed the data. This report summarizes what are considered to be the most important findings from the Enrolled Survey.

## Objectives of the Study

The OPM Office of Insurance Programs enumerated the following objectives for the Enrolled Customer Feedback Survey.

To determine:

1. The level of Customer Service currently being delivered by the three providers:
  - A. Office of Personnel Management (OPM)
  - B. Employees' Human Resources/Personnel Office
  - C. Office of Federal Employees' Group Life Insurance (OFEGLI)
2. Employees' satisfaction with the current FEGLI Program, and their understanding of its features and benefits;
3. The effectiveness of the current communications programs as they relate to the FEGLI Program;
4. If – and if so, why – employees are purchasing life insurance from other sources; and
5. Employees' interest, if any, in possible new FEGLI Products.

## Sampling

OPM selected a random sample of all employees in the CPDF whose records indicated that they were currently enrolled in the FEGLI Program. The random sample chose 2,769 Federal employees currently enrolled in the FEGLI Program. Annuitants were not surveyed. OPM provided DeBow with a computer file containing: Employees' Name, Social Security Number (SS#), Personnel Office Identifier Number (POI#), Work Location and the Name & Address of the Contact Person for each employee.

Additionally, the Department of the Army -- which did not participate in the Federal Distribution process (see Data Collection Procedures on the next page) -- followed a different procedure. DeBow provided the Department of the Army with a computer file containing the 308, Army Civilian Employee Names & SS#'s from the CPDF sample provided by OPM. The Army matched (merge/purge against SS#) their file against the CPDF sample provided by OPM to ensure the integrity of the overall sample. Of the 308 Enrolled Army employees in the CPDF sample, the Army successfully matched 306 (99.4%) with complete home addresses acceptable for mailing.

## Data Collection Procedures

For the most part, distribution to Federal employees was to their work location, through their local personnel offices. Annuitants were not surveyed. From the master file received from OPM, DeBow created galley listings of selected employees by Personnel Office Identifier (POI).

DeBow sent the appropriate number of required questionnaire packets and follow-up letters (Dear Federal Employee) to each POI along with detailed instructions for distribution and reporting. Each questionnaire packet contained an outside envelope addressed with employee name and POI #, an Enrolled questionnaire, plus a postage-paid reply envelope. In total DeBow distributed 2,463 Enrolled questionnaires in this manner to 705 POIs. Distribution to the 705 POIs began on February 4, and was completed on February 10. All POI distribution was by USPS Priority Mail.

As previously discussed under “Sampling,” Department of the Army personnel offices did not participate in this distribution process. DeBow created a separate mailing list of Army civilian personnel at home addresses. On February 7, we mailed 306 Enrolled questionnaire packets via First Class mail. Each questionnaire packet contained an outside envelope addressed with employee name and home address, an Enrolled questionnaire, plus a postage-paid reply envelope. We mailed 306 Follow-up letters (Dear Army Employee) on February 17, again using First Class mail.

Of the 705 POIs, 566 (80.3%) have returned Distribution Reports to DeBow. These POIs represent 2,061 (83.7%) of the 2,463 Enrolled, non-Army, employees in the sample. In their Distribution Reports, these POIs reported that 241 (11.7%) of 2,061 Enrolled packets were not distributed for various reasons (no longer employed, transferred, no forwarding address, etc.). In addition, 15 Federal and 3 Army questionnaires were returned by the Post Office as undeliverable, plus 86 Federal questionnaires were returned either blank or as refusals.

DeBow did not receive Distribution Reports from the remaining 139 POIs (19.7%). For the purposes of this report, we have assumed that those non-reporting POIs distributed all of their Questionnaires and Follow-up Letters in a timely manner, since we have no evidence that they did not. We have also assumed that their percentage of non-deliverables was the same (11.7%) as the reporting POIs.

## Distribution Re-Cap / Response Rates / Confidence Levels & Intervals

DeBow distributed a total of 2,769 Questionnaires and Follow-up Letters either directly to employees' home addresses, or through POIs. Total responses (less Blanks & Refusals) on May 1 were 897, all of which checked "Yes" in the validation question (#1 Are you currently enrolled in the Federal Employees' Group Life Insurance (FEGLI) Program?).

Based on the above numbers, the gross response rate to the study is 32.4% and the net effective response rate<sup>2</sup> is 37.7%. The OPM response rate goal of 30% was exceeded in both instances.

OPM established a 95% Confidence Level and a +/- 5 Precision Level as the standard for this study. Based on the above Distribution and Response Rates, Confidence Levels & Intervals obtained are as follows:

	Response Rate	Confidence Level	Confidence Interval
Gross	32.4%	95%	1.74
Net	37.7%	95%	1.94

Respondents to the survey were limited to the pre-selected samples described above.

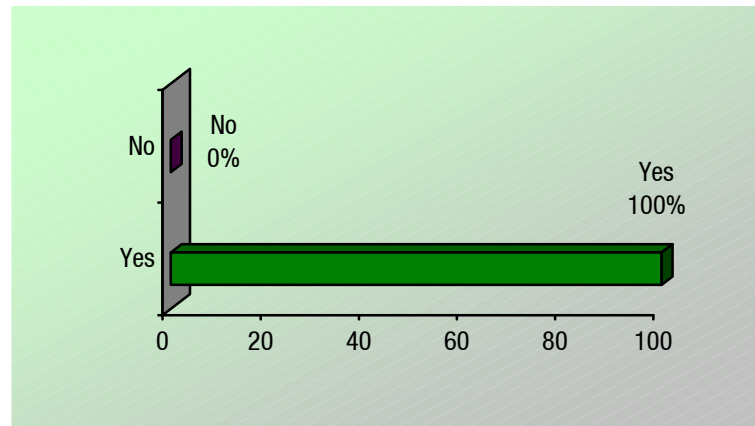
<sup>2</sup>Net effective response rate = (responses (distributions - POI non distributed - blanks and refusals - Post Office non deliverables)) \*100



**Findings**

## Q. 1 – Are you currently enrolled in the Federal Employees' Group Life Insurance (FEGLI) Program?

Response Scale = Yes, No

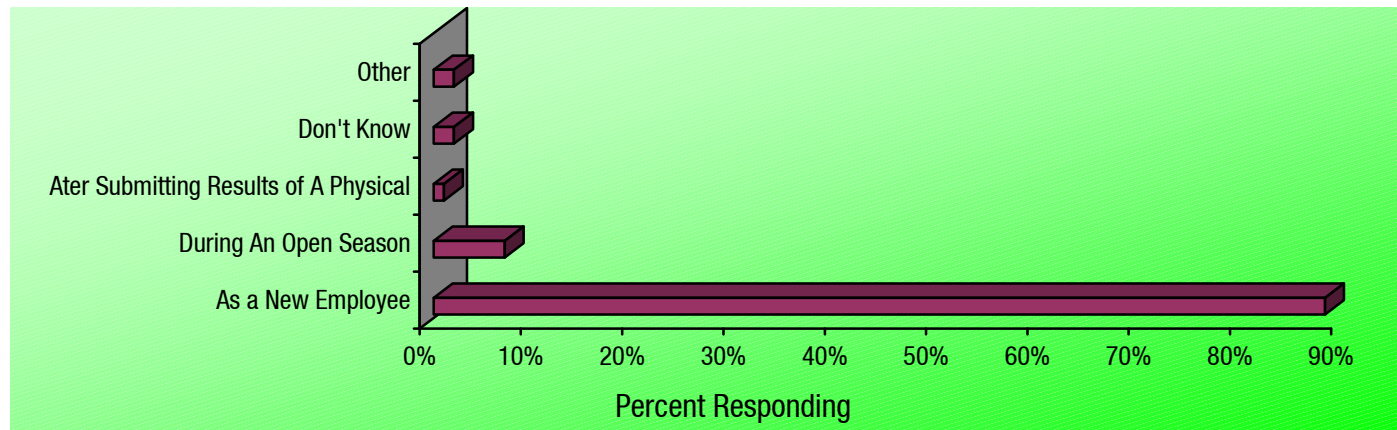


### Findings

- Of the 897 Respondents, all (100%) checked Yes.
- These 897 are the Base for the following findings.

## Q. 2 - When did you acquire Basic life insurance? (that's the minimum coverage you can get. It's based on your salary plus \$2,000)

Response Scale = As a new employee, During an open season, After submitting results of a physical, Don't know, Other

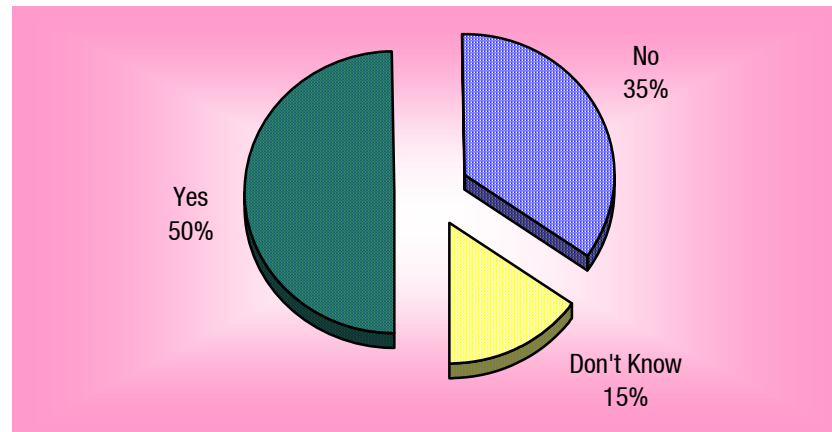


### Findings

- The overwhelming majority (88%) acquired their Basic coverage as a new employee. Of the remainder, most (7%), acquired Basic Life during an Open season. Fewer than 1%, (0.8%), obtained their Basic coverage after submitting the results of a physical. 2% indicated Other as their response, and those responses included: “When it first became available.” and “When I changed from an intermittent to a permanent position.”
- Demographically, when looking at those who acquired their Basic coverage As a new employee, only length of employment, Less than 2 years (99%) vs. 5+ years (85%) and retirement system, FERS (93%) vs. CSRS (81%) showed any statistically significant differences.

### Q. 3 - Do you currently have the extra \$10,000 of coverage? (Option A - Standard)

Response Scale = Yes, No, Don't know

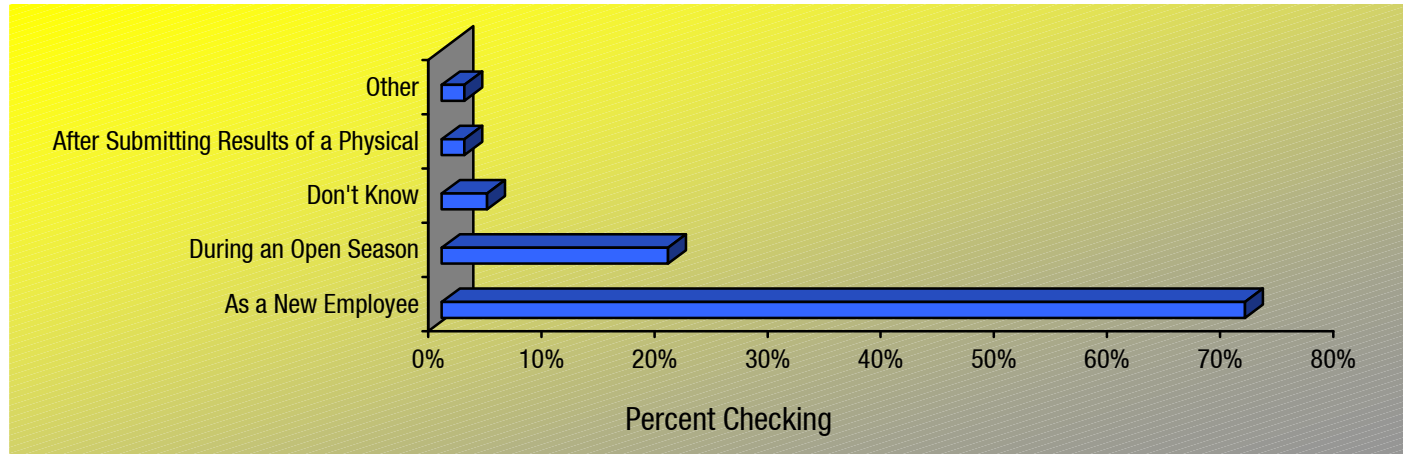


#### Findings

- Of interest are the 15% who claimed that they Don't know. Not surprisingly the proportion of those who Don't know tracks inversely with Age – from 19% of the youngest to 9% of the oldest; Income from 20% of the lowest paid to 7% of the highest, and Education from 18% of those with High school or less to 8% of those having some Graduate work or more.

## Q. 4 - When did you elect your Option A - Standard?

Response Scale = As a new employee, During an open season, After submitting results of a physical, After a life event, Don't know, Other

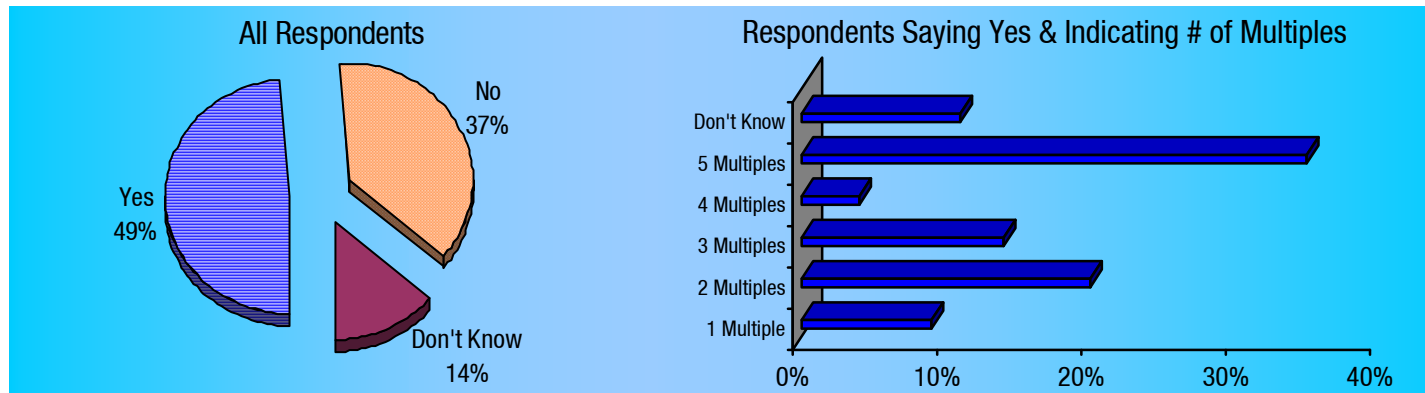


### Findings

- As with Basic coverage, the majority (71%) acquired their Option A - Standard coverage As a new employee. Three times as many, however, (21% vs. 7%) acquired their Option A - Standard coverage During an open season. 4% said that they Don't know. Once again, very few (2%) acquired their coverage After submitting the results of a physical.
- Those acquiring their Option A - Standard During an open season were more likely to be Female (22%) vs. Male (20%), Married (24%) vs. Not-married (13%), Older, 40-54 (26%) vs. under 40 (7%) and earning more money, over \$55,000 (27%) vs. \$35,000 and under (14%).

## Q. 5 - Do you currently have additional coverage based on multiples of your salary? (Option B - Additional)

Response Scale = Yes (circle number of multiples), No, Don't know

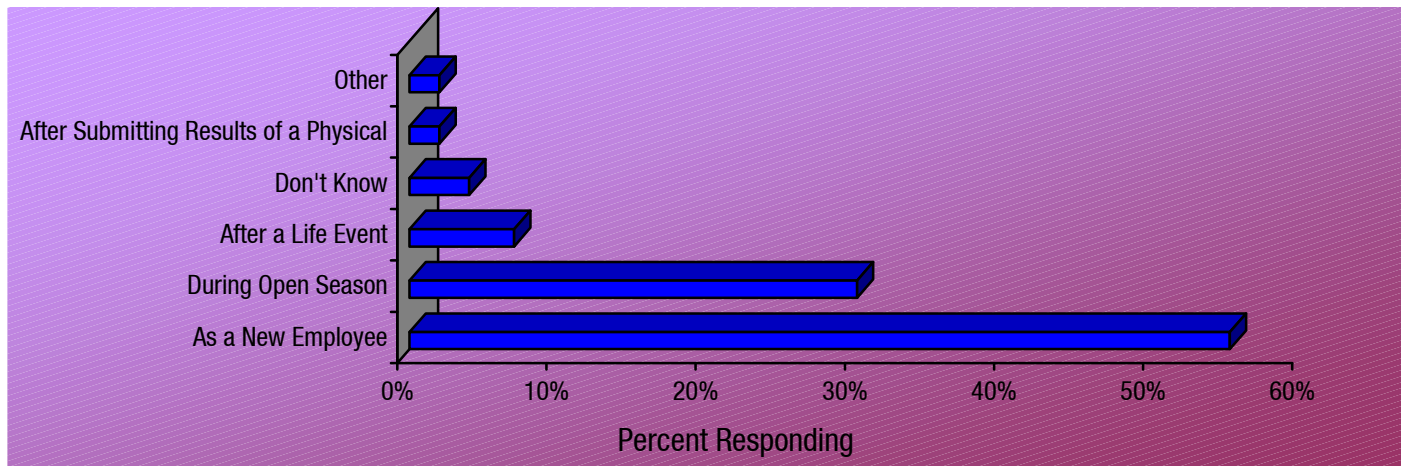


### Findings

- These numbers almost mirror the results in Q. 3, and, as in that instance, the percentages of those that Don't know track inversely with Age, Income and Education.
- Of those who said Yes, and indicated multiples, 35% have 5X, followed by 20% with 2X, 14% with 3X, 9% with 1X and, 4% with 4X. It should be noted that almost one in five respondents either Don't know how many multiples they had, (11%), or did not answer, (7%). As expected, those saying Yes and 5X tended to be Male (37%) vs. Female (33%), Married (37%) vs. Not-married (30%). Surprisingly, those earning \$35,000 and under (39%) were more likely than either those earning \$35,001-\$55,000 (34%) or \$55,000+ (35%) to say Yes and 5X.

## Q. 6 - When did you elect your Option B – Additional?

Response Scale = As a new employee, During an open season, After a life event, After submitting results of a physical, Don't know, Other

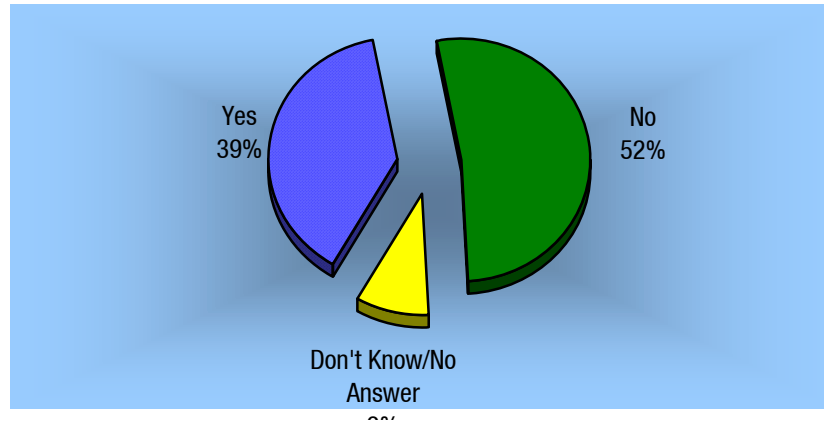


### Findings

- The majority (55%) acquired their Option B - Additional coverage As a new employee, down substantially from Basic (88%), and Option A (71%) acquisition. During an open season (30%) increased substantially over Option A (20%) and Basic (7%). Only 7% said After a life event. Again, very few (2%) acquired their coverage After submitting results of a physical.
- Females (32%) vs. Males (28%) were more likely to obtain their Option B - Additional coverage During an open season, as were Married (31%) vs. Not-married (25%) and Older employees, 55 plus (41%) 40-54 (38%) vs. under 40 (8%).

## Q. 7 - Do you currently have family coverage? (Option C - Family)

Response Scale = Yes, No, Don't know



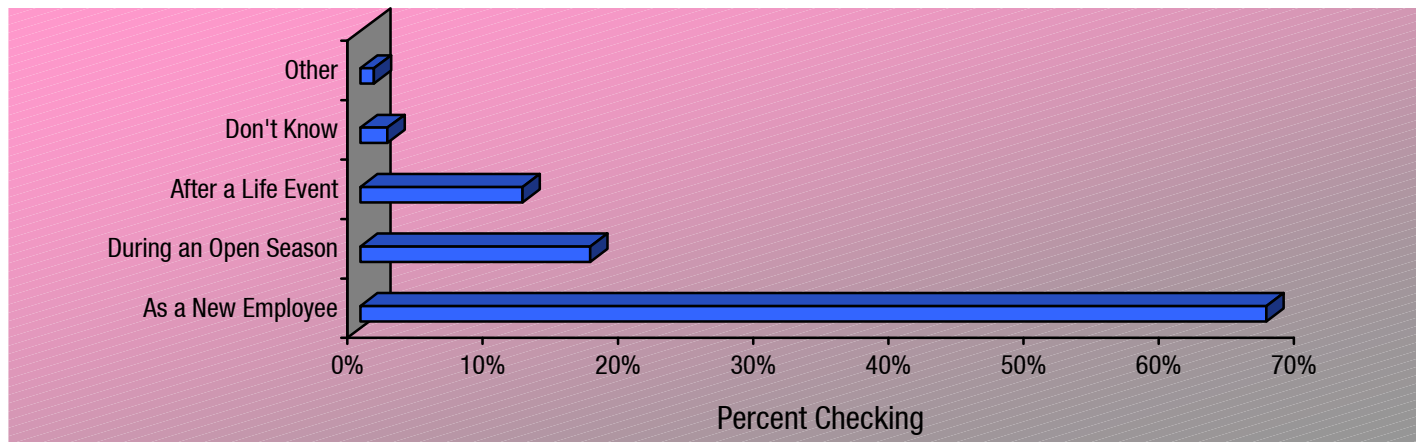
### Findings

- Amongst employees who said they were Married, Yes increased to 47% from 39% while No decreased from 52% to 42%.
- As stated above, 47% of those who said they were Married have Family coverage compared to 18% of those who said they were Not-married. Among employees who have unmarried dependent children under age 22, Yes increased to 67%, and No decreased to 33%. Essentially no one in this group did not know. Among those employees who do not have unmarried dependent children, 33% said they currently have Family coverage.



## Q. 8 - When did you elect your Option C - Family?

Response Scale = As a new employee, During an open season, After a life event, Don't know, Other

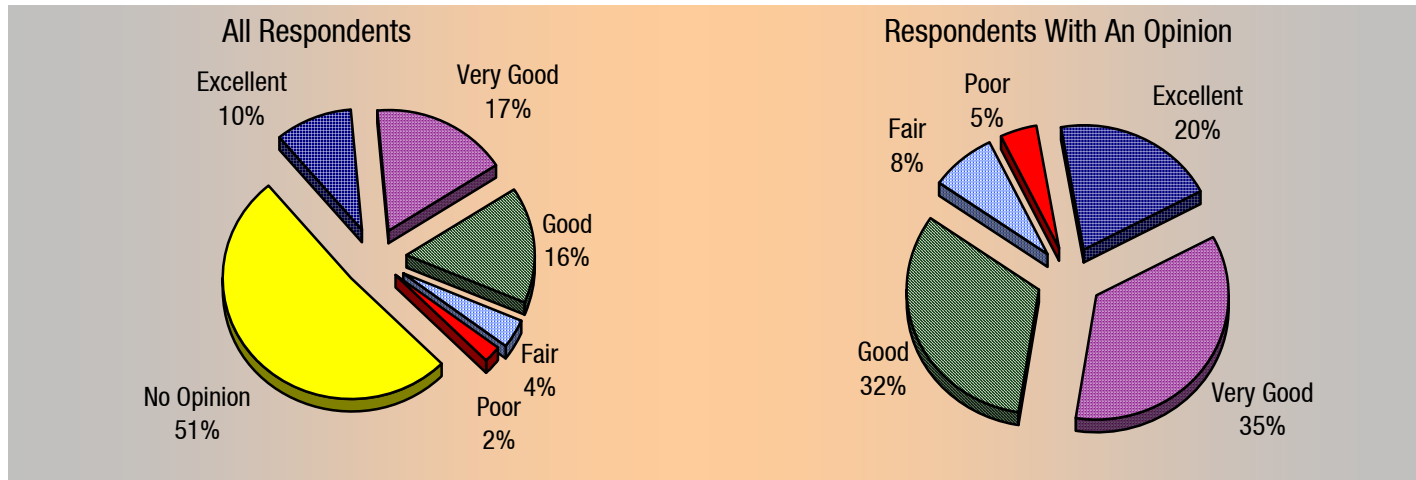


### Findings

- Of those having Option C - Family coverage, 67% elected it As a new employee, while 17% enrolled During an open season and 12% acquired it After a life event.
- Of interest is the fact that the Don't know and No answer, (2%) and (1%) respectively, are the lowest percentage of Don't know and No answers to any previous question. Those who have Family coverage seem to know it, and seem to know when they got it. As previously mentioned, this is especially true amongst those with children, as would be expected.
- Females (25%) vs. Males (12%), Married (19%) vs. Not-married (8%) were more likely to obtain their Option C - Family coverage During an open season.

Q. 9a - Please rate customer service related to the FEGLI Program provided by the *Office of Personnel Management (OPM)* in terms of ACCURACY.

Response Scale = Poor, Fair, Good, Very good, Excellent, No opinion

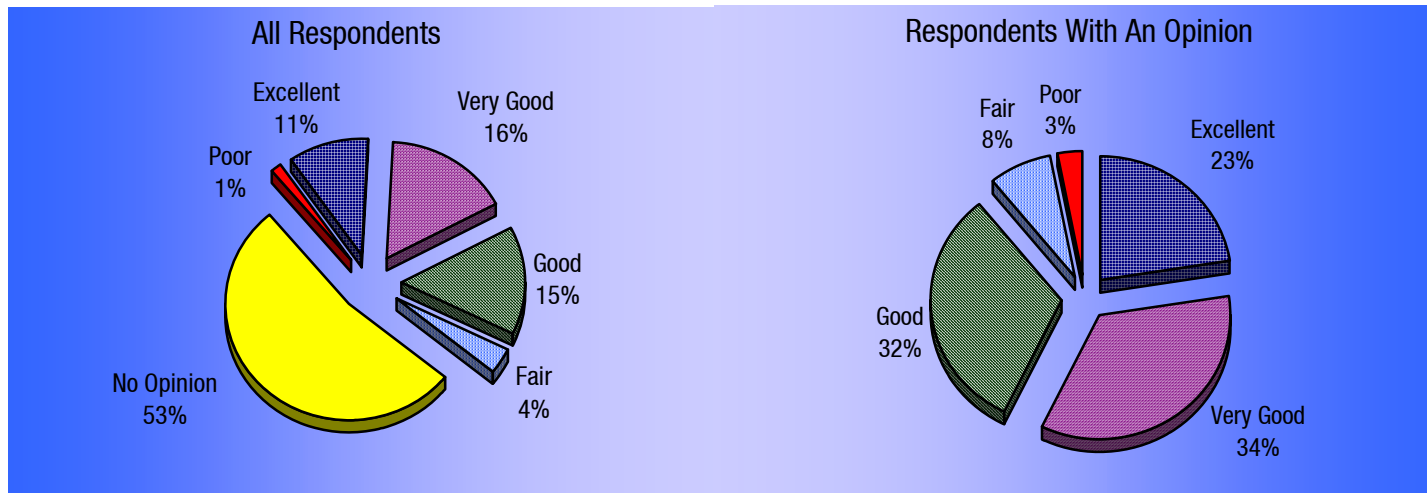


### Findings

- While more than half, (51%), of the respondents had No opinion, those having an opinion were very positive. 87% chose Excellent, Very good or Good to describe OPM's Customer Service in terms of Accuracy. On a scale of one to five – with one being Poor and five being Excellent, the mean was 3.58.
- In comparing means amongst various demographics, Married employees (3.60) vs. Not-married (3.55), Females (3.65) vs. Males (3.53), Younger, under 40 (3.75) vs. 40-54 (3.53) and 55 plus (3.45) and those earning less, \$35,000 and under (3.64) vs. \$35,001-\$55,000 and over \$55,000 (3.51) were more positive.

## Q. 9b - Please rate customer service related to the FEGLI Program provided by the *Office of Personnel Management (OPM)* in terms of COURTEOUSNESS.

Response Scale = Poor, Fair, Good, Very good, Excellent, No opinion

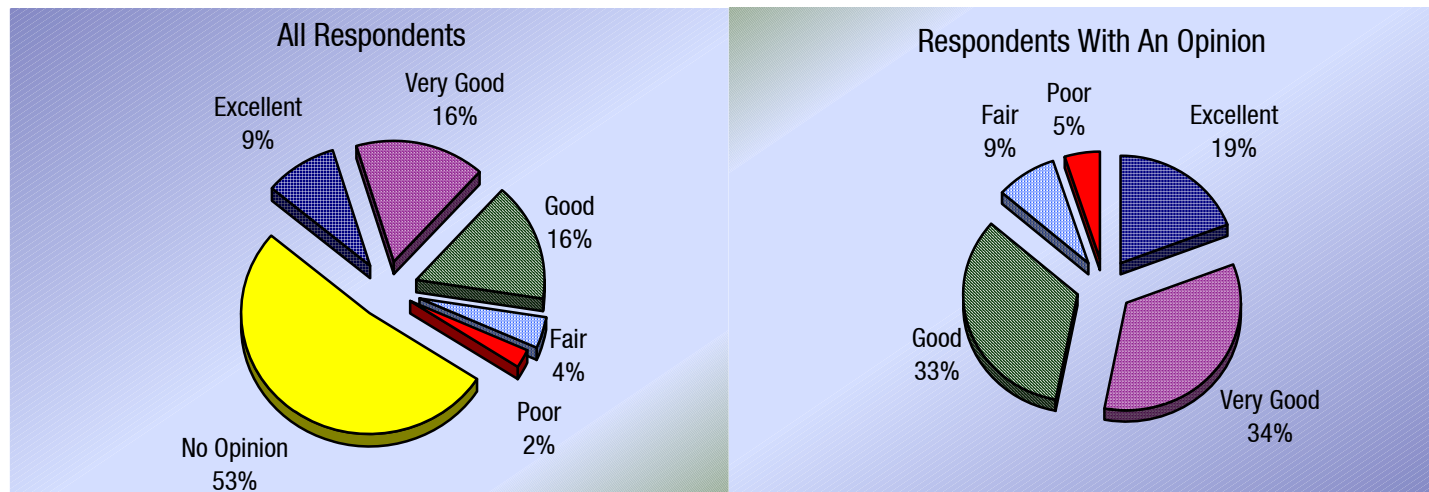


### Findings

- Once again, more than half, (53%), of the respondents had No opinion, while those having an opinion were very positive. 89% chose Excellent, Very good or Good to describe OPM's Customer Service in terms of Courtesy.
- On a scale of 1 to 5 – with 1 being Poor and 5 being Excellent, the mean was 3.66, essentially the same as Accuracy.
- In comparing means amongst various demographics, Married employees (3.68) vs. Not-married (3.61), Younger employees, under 40 (3.84) vs. 40-54 (3.59) and 55 plus (3.52) and those earning less \$35,000 and under (3.71), \$55,000 and over (3.64) and \$35,001-\$55,000 (3.60) were more positive.

## Q. 9c - Please rate customer service related to the FEGLI Program provided by the *Office of Personnel Management (OPM)* in terms of TIMELINESS.

Response Scale = Poor, Fair, Good, Very good, Excellent, No opinion

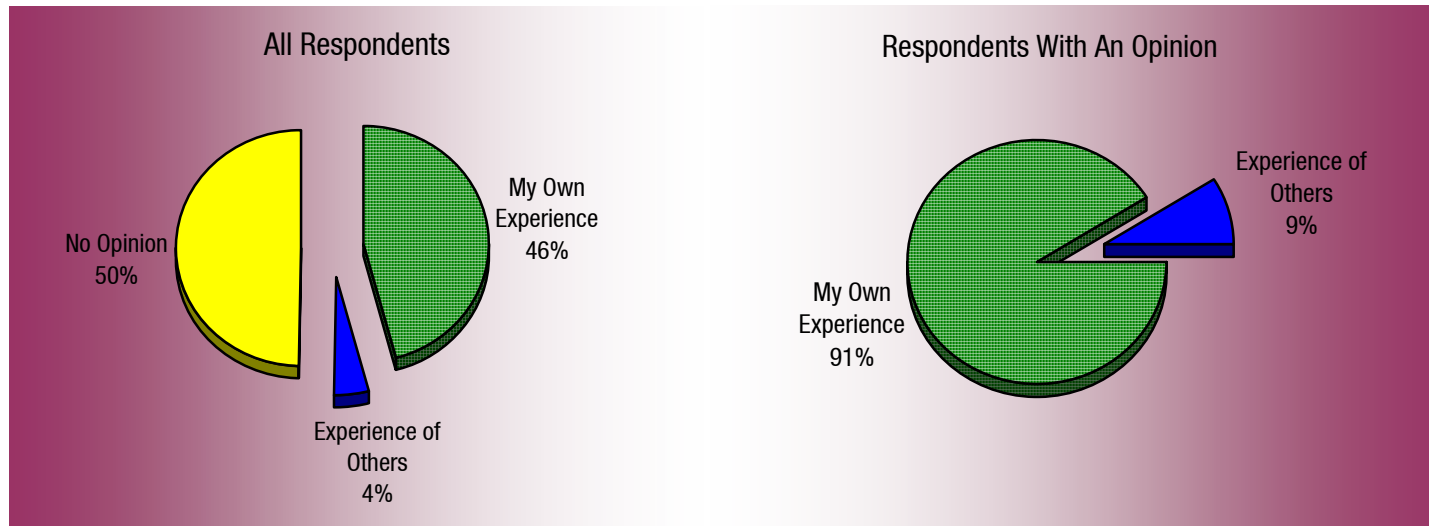


### Findings

- Once again, more than half, (53%), of the respondents had No opinion, while those having an opinion were very positive. 86% chose Excellent, Very good or Good to describe OPM's Customer Service in terms of Timeliness. On a scale of 1 to 5 – with 1 being Poor and 5 being Excellent, the mean was 3.54. While this is slightly lower than Courteousness or Accuracy it was accounted for by only three responses and is not statistically significant.
- In comparing means amongst various demographics, once again Married (3.58) vs. Not-married (3.46) Younger employees, under 40 (3.72) vs. 40-54 (3.49) and 55 plus (3.33), and those earning less \$35,000 and under (3.60) \$35,001-\$55,000 and over \$55,000 at (3.49) were more positive.

## Q. 9d - My opinion (of OPM Customer Service) is based on

Response Scale = My own experience, The experience of others, Marked "No opinion" above

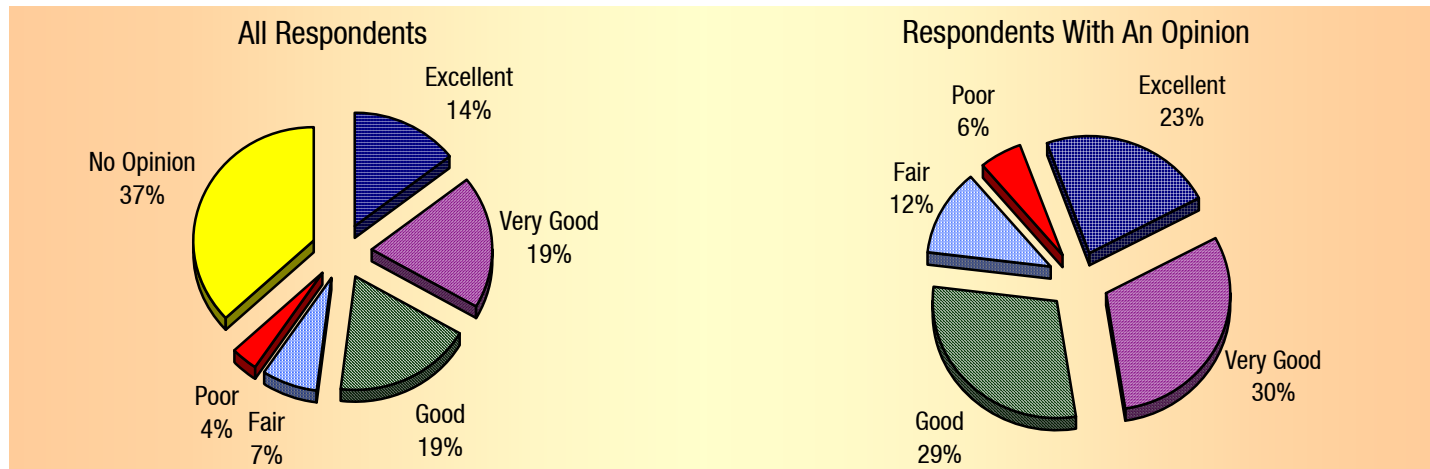


### Findings

- Only half, (50%), had an opinion, either based on their own experience, or the experience of others. Of those with an opinion, (91%) based their opinions on their own experience.
- No clear demographic trends were evident.

## Q. 10a - Please rate customer service related to the FEGLI Program provided by your own agency's *Human Resources/Personnel Office* in terms of ACCURACY.

Response Scale = Poor, Fair, Good, Very good, Excellent, No opinion

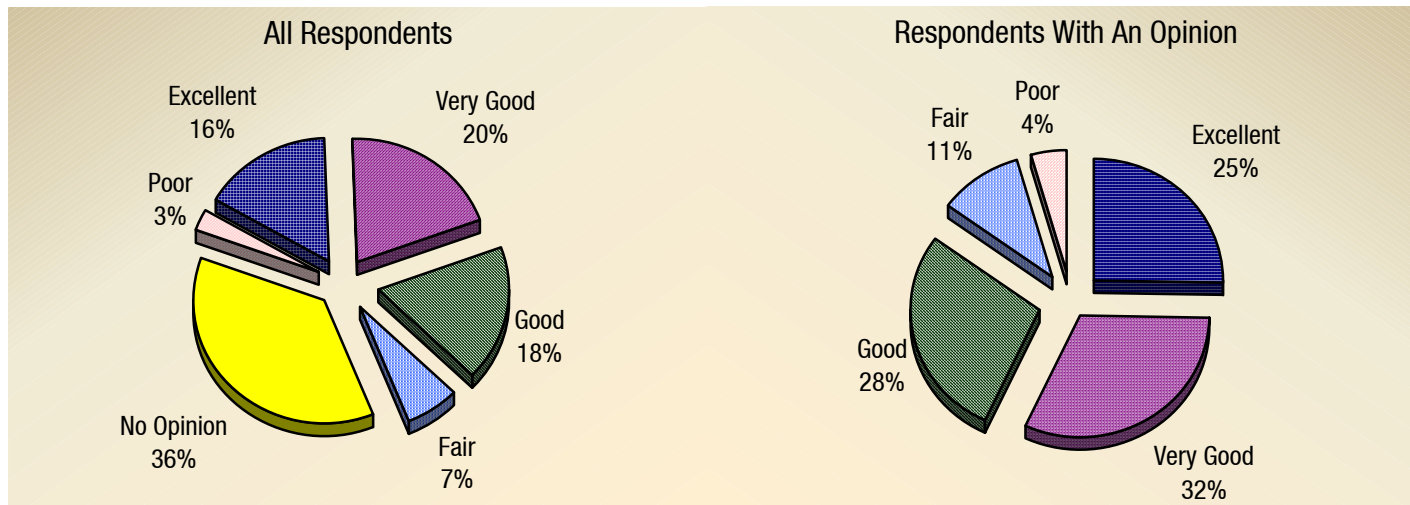


### Findings

- As might be expected, unlike OPM, employees were more likely to have dealt with their own Agency's staff than OPM, and those with opinions rose from (48%) to (63%). As with OPM, however, those having an opinion were very positive. 82% chose Excellent, Very good or Good to describe their Agency's Customer Service in terms of Accuracy. On a scale of 1 to 5 – with 1 being Poor and 5 being Excellent, the mean was 3.53.
- No clear demographic trends were evident.

Q. 10b - Please rate customer service related to the FEGLI Program provided by your own agency's *Human Resources/Personnel Office* in terms of COURTEOUSNESS.

Response Scale = Poor, Fair, Good, Very good, Excellent, No opinion

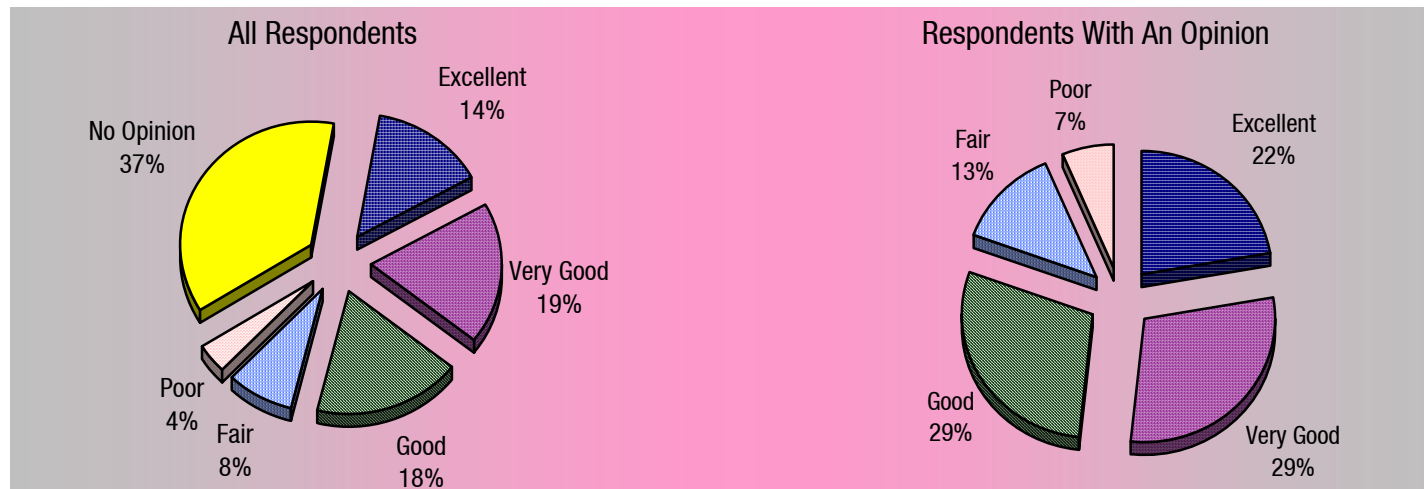


### Findings

- Once again, more than (63%) of the respondents had an opinion, and those opinions continued to be very positive. 85% chose Excellent, Very good or Good to describe their Agency's Customer Service in terms of Courteousness. On a scale of 1 to 5 – with 1 being Poor and 5 being Excellent, the mean was 3.63, slightly better than for Accuracy.
- No clear demographic trends were evident.

## Q. 10c - Please rate customer service related to the FEGLI Program provided by your own agency's *Human Resources/Personnel Office* in terms of TIMELINESS.

Response Scale = Poor, Fair, Good, Very good, Excellent, No opinion



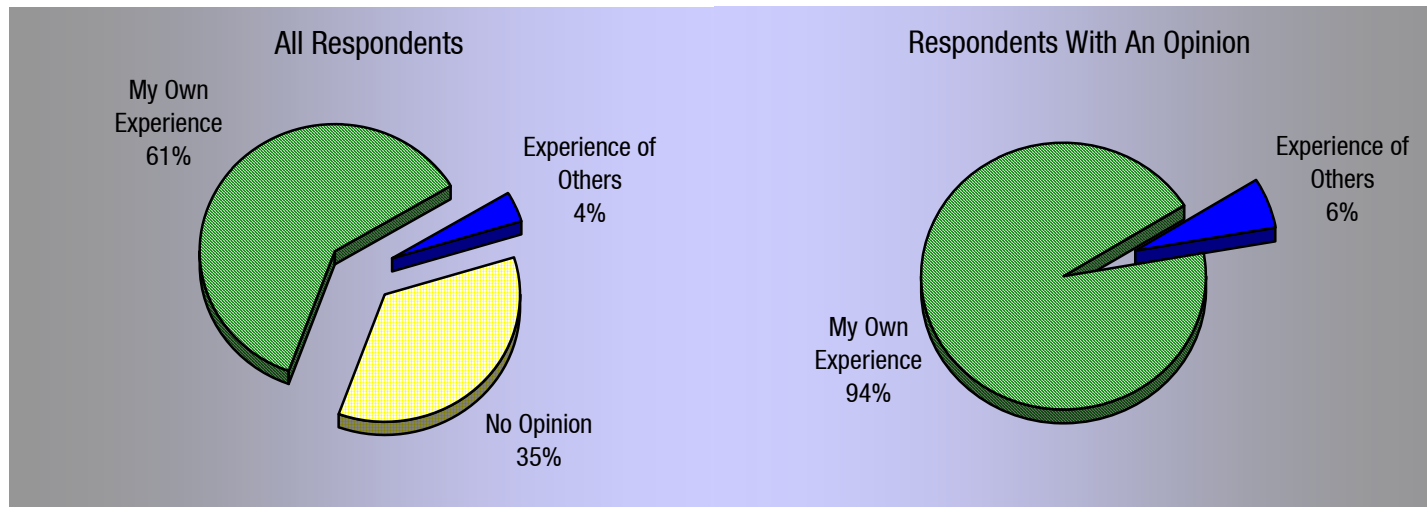
### Findings

- Once again, more than (63%) of the respondents had an opinion, and those opinions continued to be very positive. 80% chose Excellent, Very good or Good to describe their Agency's Customer Service in terms of Timeliness. On a scale of 1 to 5 – with 1 being Poor and 5 being Excellent, the mean was 3.48, slightly lower than for Accuracy or Courteousness.
- No clear demographic trends were evident.



## Q. 10d - My opinion (of my own agency's Human Resources/Personnel Office Customer Service) is based on

Response Scale = My own experience, The experience of others, Marked "No opinion" above

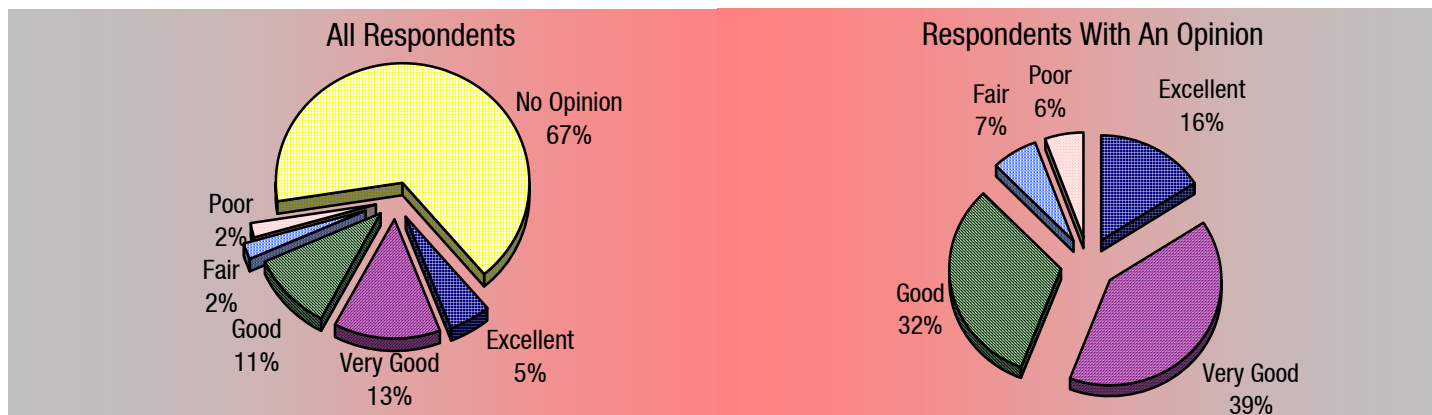


### Findings

- Overall, 65% of respondents had an opinion, either based on their own experience, or the experience of others. Of those with an opinion, 94% based their opinions on their own experience.
- No clear demographic trends were evident.

**Q. 11a - Please rate customer service related to the FEGLI Program provided by the *Office of Federal Employees' Group Life Insurance (OFEGLI)* in terms of ACCURACY.**

Response Scale = Poor, Fair, Good, Very good, Excellent, No opinion

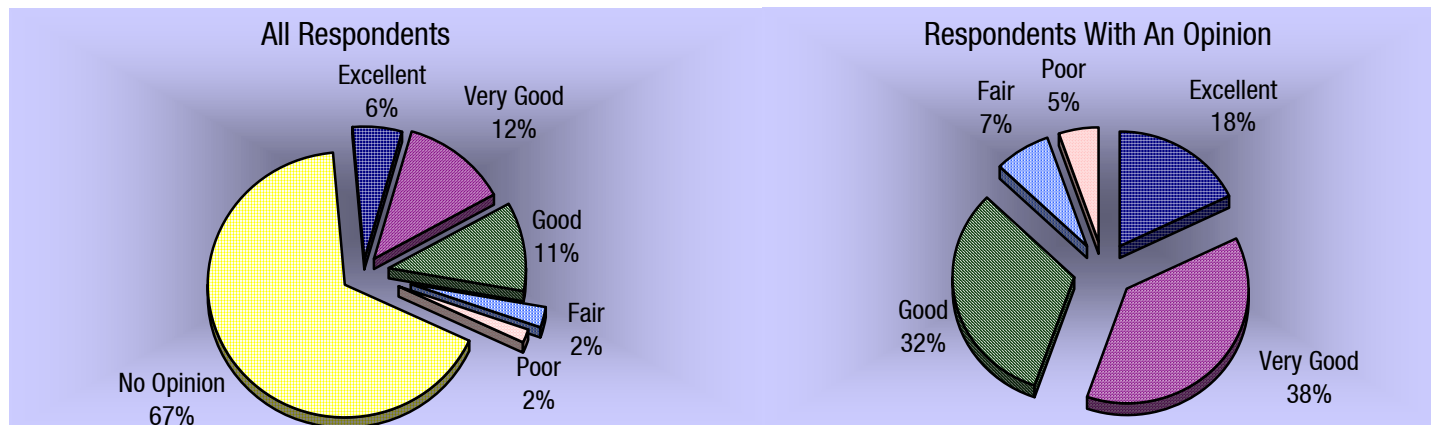


**Findings**

- As discussed earlier, respondents were less likely to have an opinion of OPM Customer Service, (48%), than their own Agency’s Human Resources/Personnel Office, (63%). In the case of OFEGLI, the percentage with an opinion was even lower, at (34%). This, of course, was expected. As with OPM, and their own Agency, those having an opinion were very positive. 88% chose Excellent, Very good or Good to describe OFEGLI’s Customer Service in terms of Accuracy. On a scale of 1 to 5 – with 1 being Poor and 5 being Excellent, the mean was 3.54.
- In comparing means amongst various demographics, Not-married employees (3.60) vs. Married (3.51) Younger, under 40 (3.76), 40-54 (3.47) and 55 plus (3.35) and those earning less \$35,000 and under (3.61), \$35,001-\$55,000 (3.48) and over \$55,000 (3.43) were more positive.

**Q. 11b - Please rate customer service related to the FEGLI Program provided by the *Office of Federal Employees' Group Life Insurance (OFEGLI)* in terms of COURTEOUSNESS.**

Response Scale = Poor, Fair, Good, Very good, Excellent, No opinion

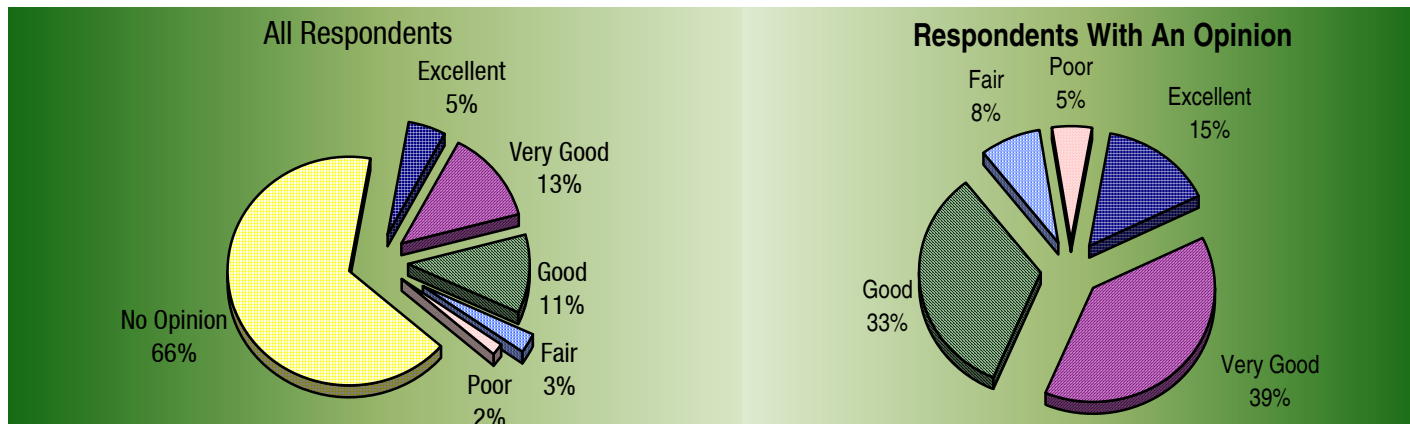


**Findings**

- As discussed in Accuracy, respondents were less likely to have an opinion of OPM Customer Service, (47%), than their own Agency’s Human Resources/Personnel Office, (63%). In the case of OFEGLI, the percentage with an opinion was even lower, at (33%). As with OPM, and their own Agency, those having an opinion were very positive. 87% choosing Excellent, Very good or Good to describe OFEGLI’s Customer Service in terms of Courteousness. On a scale of 1 to 5 – with 1 being Poor and 5 being Excellent, the mean was 3.55.
- In comparing means amongst various demographics, once again Not-married employees (3.59) vs. Married (3.53) Younger, under 40 (3.76), 40-54 (3.50) and 55 plus (3.32) and those earning less \$35,000 and under (3.59) \$35,001-\$55,000 (3.52) and over \$55,000 (3.46) were more positive.

Q. 11c - Please rate customer service related to the FEGLI Program provided by the *Office of Federal Employees' Group Life Insurance (OFEGLI)* in terms of TIMELINESS.

Response Scale = Poor, Fair, Good, Very good, Excellent, No opinion

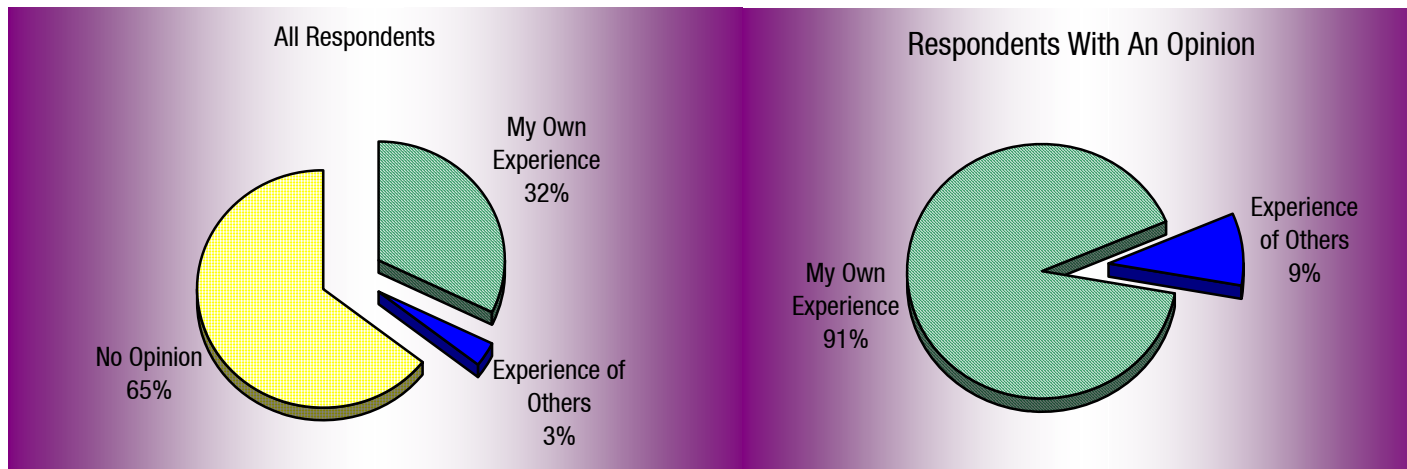


Findings

- As discussed in Accuracy and Courteousness, respondents were less likely to have an opinion of OPM Customer Service, (47%), or their own Agency’s Human Resources/Personnel Office, (63%). In the case of OFEGLI, the percentage with an opinion was even lower, at (32%). As with OPM, and their own Agency, those having an opinion were very positive. 87% chose Excellent, Very good or Good to describe OFEGLI’s Customer Service in terms of Timeliness. On a scale of 1 to 5 – with 1 being Poor and 5 being Excellent, the mean was 3.50, lower than OPM at 3.66.
- In comparing means amongst various demographics, as in Accuracy and Courteousness Not-married employees (3.56) vs. Married (3.47) Younger, under 40 (3.71), 40-54 (3.46) and 55 plus (3.23) and those earning less \$35,000 and under (3.56) \$35,001-\$55,000 (3.48) and over \$55,000 (3.36) were more positive.

## Q. 11d - My opinion (of OFEGLI Customer Service) is based on

Response Scale = My own experience, The experience of others, Marked "No opinion" above

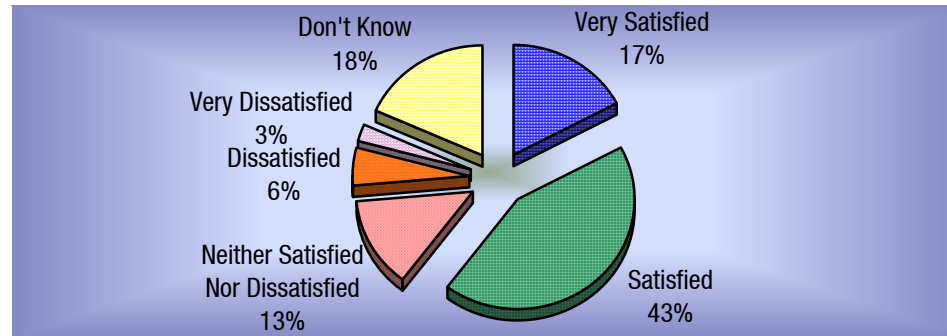


### Findings

- Overall, (35%) of respondents had an opinion, either based on their own experience, or the experience of others. Of those with an opinion, (91%) based their opinions on their own experience.
- No clear demographic trends were evident.

## Q. 12 - How satisfied are you that the FEGLI Program provides good value for your money?

Response Scale = Very dissatisfied, Dissatisfied, Neither satisfied nor dissatisfied, Satisfied, Very satisfied, Don't know

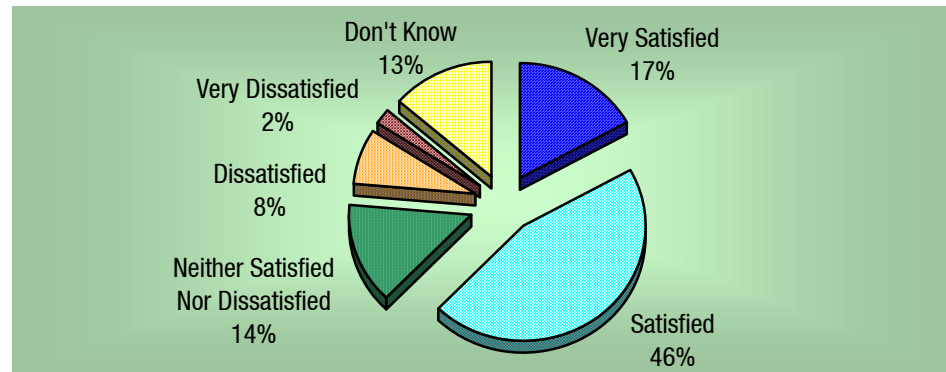


### Findings

- While 60% are either Satisfied, or Very satisfied, and only 9% are either Dissatisfied, or Very dissatisfied, there remains a fairly large group in the middle that Don't know, (18%) or is either Neither satisfied nor dissatisfied, (13%).
- Overall on a scale of 1 to 5 – with 1 being Very dissatisfied and 5 being Very satisfied, the mean is 3.81. It is most interesting to note that amongst those with other life insurance, or those without other life insurance, that the mean is exactly the same as the overall – 3.81.
- In comparing means amongst various demographics, Female employees, 3.86 vs. Male 3.78, were more satisfied. Of interest is the difference in Age, with those 55 plus at 3.91 and those under 40 at 3.87 are more satisfied than those 40-54 at 3.75. Those earning less than \$55,000 with a mean of 3.86 are more satisfied than those earning over \$55,000 (3.68). No other demographic trends were evident.

## Q. 13 - How satisfied are you with the amount of coverage available under the Program?

Response Scale = Very dissatisfied, Dissatisfied, Neither satisfied nor dissatisfied, Satisfied, Very satisfied, Do not know

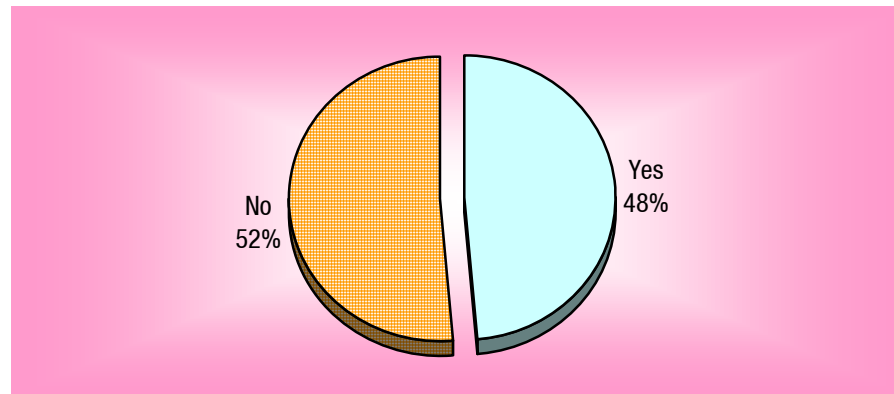


### Findings

- The responses to this question are slightly skewed both up and down from the previous question.
- Overall on a scale of 1 to 5 – with 1 being Very dissatisfied and 5 being Very satisfied the mean is 3.77, which is not significantly lower than the previous question (3.81). It is interesting to note that amongst those with other life insurance over \$49,000, the satisfaction mean at 3.76 is essentially the same as the overall at 3.77. Those with other life insurance under \$49,000 (3.93) were even more satisfied than those without other life insurance (3.73).
- In comparing means amongst various demographics, Female employees (3.79) vs. Males (3.75) and Not-married (3.83) vs. Married (3.74) are somewhat more satisfied, the more interesting differences emerge in Age and Income. Younger, under 40 (3.77) and older, 55 plus (3.91) are more satisfied than those in the middle 40-54 (3.72). In income the opposite occurs with \$35,000 and under at 3.76 and over \$55,000 at 3.69, while \$35,001-\$55,000 is 3.84.

## Q. 14 - Are you aware of when/how you can change your current coverage in the FEGLI Program?

Response Scale = Yes, No



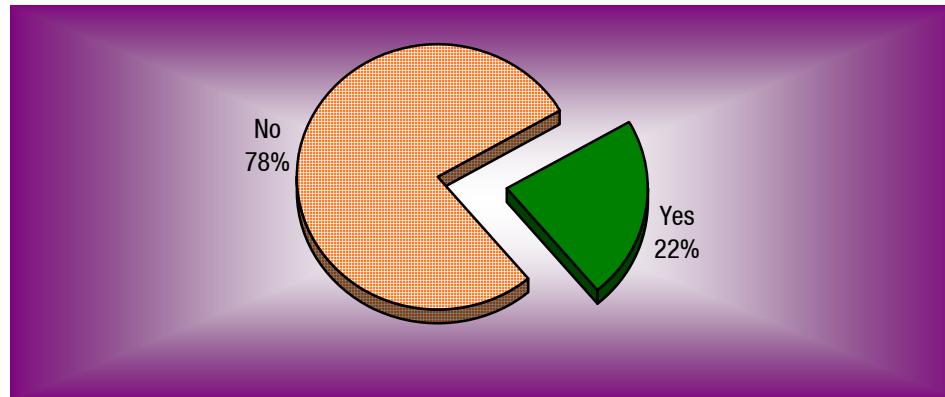
### Findings

- While overall respondents were slightly less likely to know, No (52%) vs. Yes (48%), those who said that they were satisfied with FEGLI value were significantly more likely to know. Of those who said they were satisfied with FEGLI value, 55% knew When/How to change their current coverage. Of those who said that they were not satisfied with FEGLI value, only 44% knew When/How to change their current coverage.
- As would be expected, awareness tracks with Age (55 plus 53% vs. under 40, 45%), Income (over \$55,000 55% vs. \$35,000 and under 43%) and Education (Graduate work or more 56% vs. High school graduate or less 39%).



## Q. 15 - Before reading this question, were you aware that you may assign (give up ownership of) your life insurance coverage to another person, firm or trust?

Response Scale = Yes, No

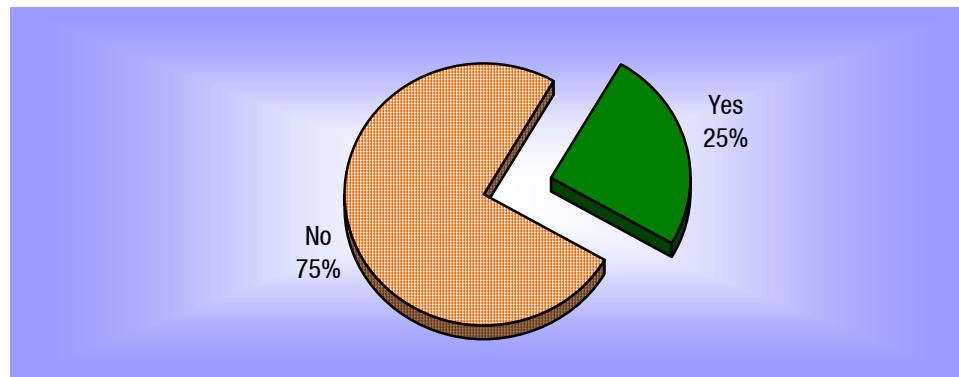


### Findings

- 78% of respondents answered No. With an aided recall question, one would have expected substantially more to say Yes.
- While there was no difference between responses from Men and Women (both 22%) and a somewhat larger difference between Married employees (23%) and Not-married (20%) the expected differences occurred in Age (55 plus 27% vs. under 40 at 22%), Income (over \$55,000 28% vs. \$35,00 and under 21%) and Education (Graduate work or more 31% vs. High school graduate or less 18%). Length of service did not affect awareness.

Q. 16 - Before reading this question, were you aware that if you are terminally ill, with a life expectancy of nine months or less, you may request that all or part of your Basic insurance be paid to you directly (this is called a Living Benefit)?

Response Scale = Yes, No

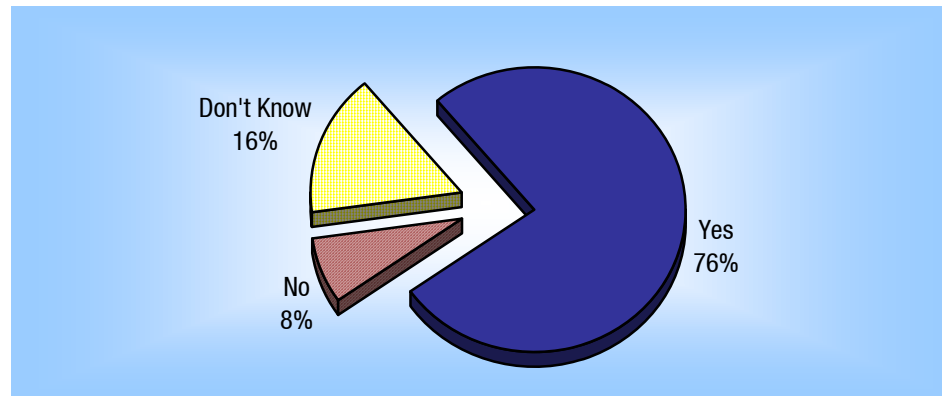


## Findings

- 75% of respondents answered No. As with the previous question, one can assume that the percentage that answered Yes was somewhat inflated.
- Of those saying Yes, Women (26%) vs. Men (24%) and Married employees (26%) vs. Not-married (23%) were more likely to know. As expected, awareness levels tracked with Age 55 plus (33%) vs. under 40 (23%), Income over \$55,000 (30%) vs. \$35,000 and under (22%) and Education Graduate work or more (29%) vs. High school or less (24%). While length of employment was not a factor in the previous question, it was here with those employed 5+ years at 27% and those Less than 2 years and those employed 2 to 5 years at 20%.

## Q. 17 - Do you currently have a life insurance designation of beneficiary (SF 54 or SF 2823) on file?

Response Scale = Yes, No, Don't know

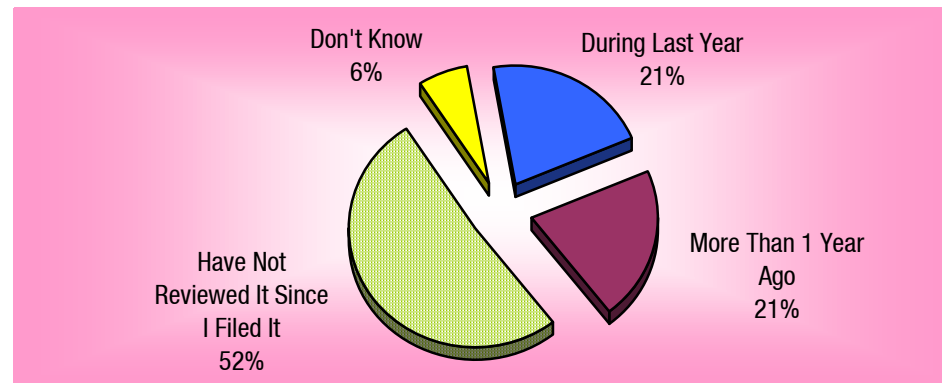


### Findings

- As previously discussed in Q. 14, those who said they were satisfied with FEGLI Value were more likely to say Yes (81%), and less likely not to know (9%). The No's were essentially the same.
- Female employees (78%) vs. Male (74%), Married (77%) vs. Not-married (74%), Older, 55 plus (78%) vs. Under 40 (72%), those earning more, over \$55,000 (82%) vs. \$35,000 and under (71%) and those employed longer, 5+ years (79%) vs. under 2 years (69%) were more likely to say Yes.

## Q. 18 - If Yes, when is the last time you reviewed it?

Response Scale = Reviewed it during the last year, Reviewed it more than one year ago, Have not reviewed it since I filed it, Don't know

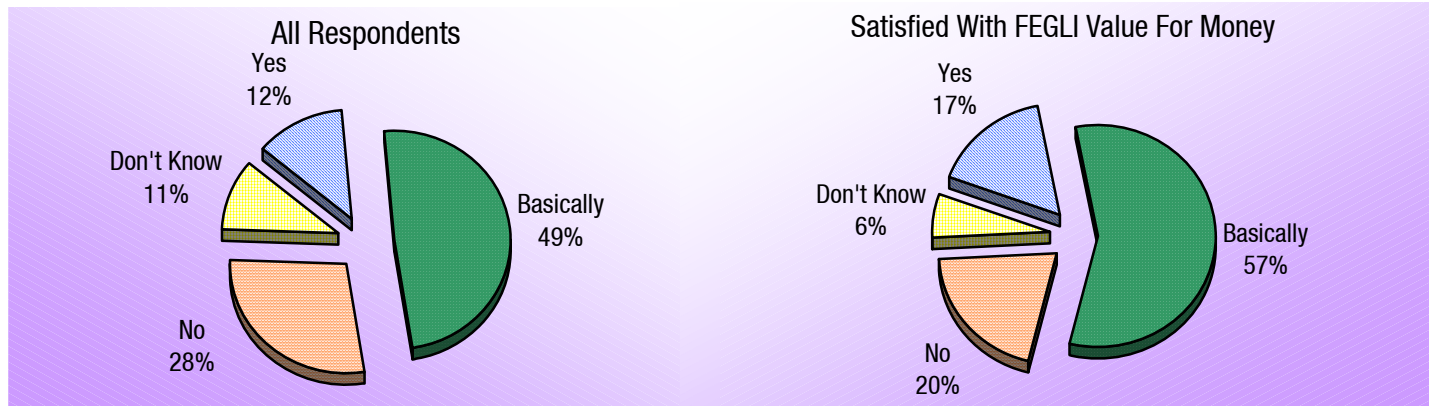


### Findings

- Of those who said Yes to the previous question, 42% said that they have reviewed it since they filed it. This group was equally divided with half (21%) having reviewed it in the past year, and half (21%) more than one year ago.
- 52%, however, indicated that they Have not reviewed it since they filed it.
- Those who have reviewed it in either time period are more likely to be Male (43%) vs. Female (40%), Not-married (46%) vs. Married (40%), and Older 55 plus (45%) vs. Under 40 (39%).

## Q. 19 - Do you feel that you know what your benefits are under the FEGLI Program?

Response Scale = Yes, No, Basically, Don't know

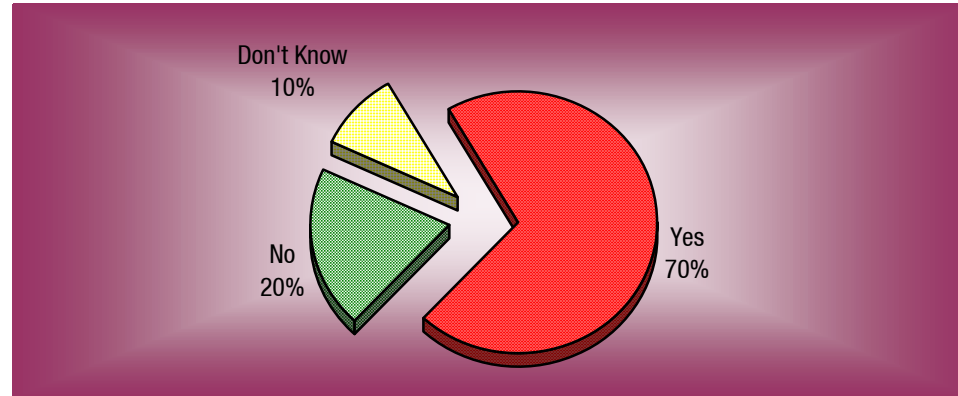


### Findings

- The correlation between knowledge and satisfaction is stronger here than previously noted, with Yes increasing by a full third from (12%) to (17%), and Basically increasing from (49%) to (57%), among those who stated they were Satisfied with FEGLI Value.
- Those saying Yes or Basically are more likely to be Male (65%) vs. Female (57%), Married (62%) vs. Not-married (59%), Older 55 plus (63%) vs. Under 40 (60%), earn more over \$55,000 (72%) vs. \$35,000 and under (54%) and are better educated, Graduate work or more (70%) vs. High school graduate or less (54%).

## Q. 20 - Do you feel you need additional information on the FEGLI Program?

Response Scale = Yes, No, Don't know

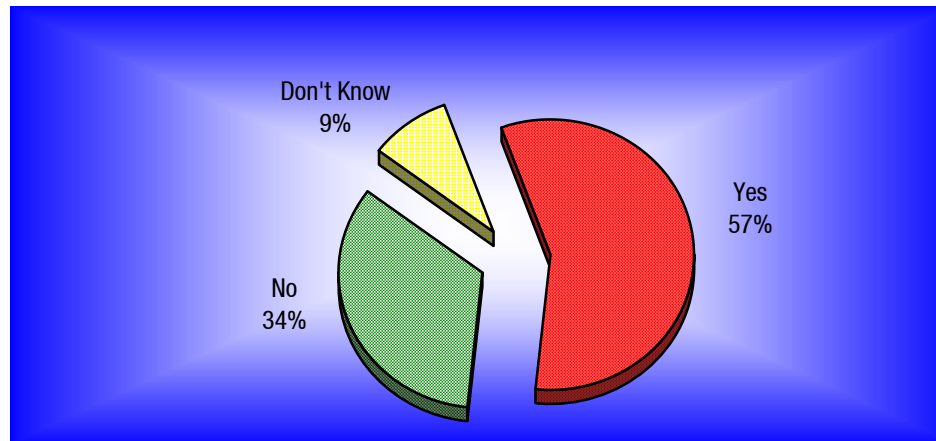


### Findings

- The overwhelming majority said Yes (70%), or Don't know (10%). Only one in five employees (20%) said that they did not need additional information.
- Generally speaking, Younger employees, under 40 (71%) vs. 55 plus (62%), those earning less, \$35,000 and under (75%) vs. over \$55,000 (65%) and those with less education, High school graduate or less (76%) vs. Graduate work or more (63%) and those without life insurance other than FEGLI (74%) vs. those that do (67%) felt they needed more information. Interestingly both those with 2-5 years of government service, and those with 5+ years (both at the same 76%) said that they need more information than those with less than 2 years of service (65%).

## Q. 21 - Do you feel that you need additional information on your FEGLI enrollment in particular?

Response Scale = Yes, No, Don't know

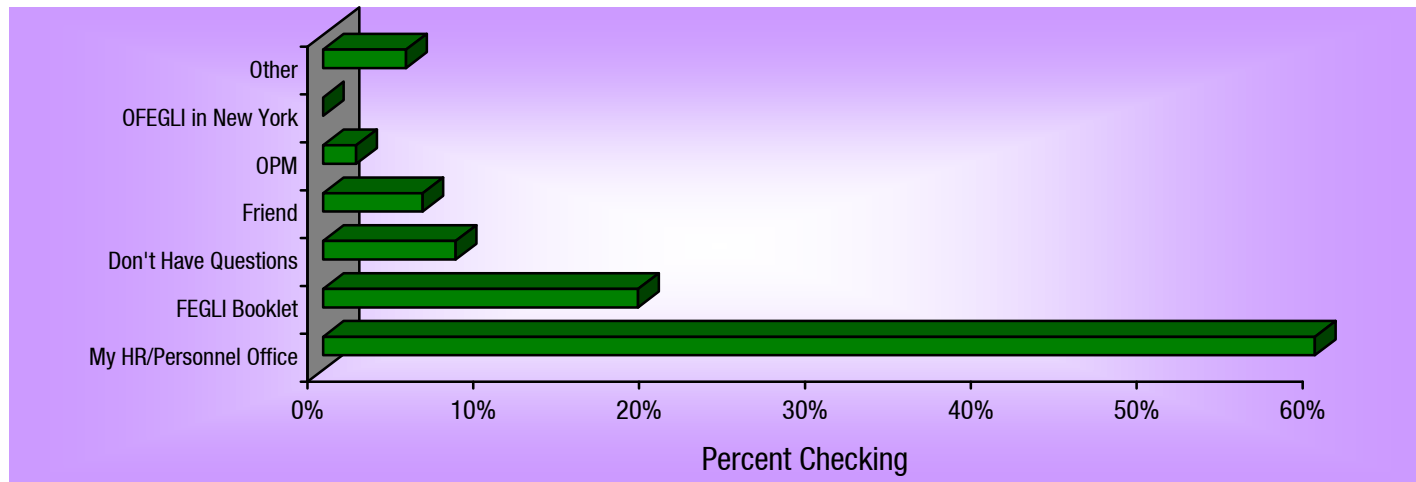


### Findings

- Interestingly, while 80% answered Yes to the previous question (Do you feel that you need additional information on the FEGLI Program?), only 57% said that they need additional information on their enrollment in particular.
- Of those who did say Yes, however, they tracked fairly consistently with the previous group with Younger, under 40 (59%) vs. 55 plus (43%), lower paid, \$35,000 and under (63%) vs. over \$55,000 (51%) and less educated, High school graduate or less (64%) vs. Graduate work or more (54%).

## Q. 22 - Where do you usually go first to get an answer to a question you may have about the FEGLI Program in general?

Response Scale = My HR/Personnel Office, OPM, FEGLI Booklet, OFEGLI in New York, Friend, Don't have questions, Other



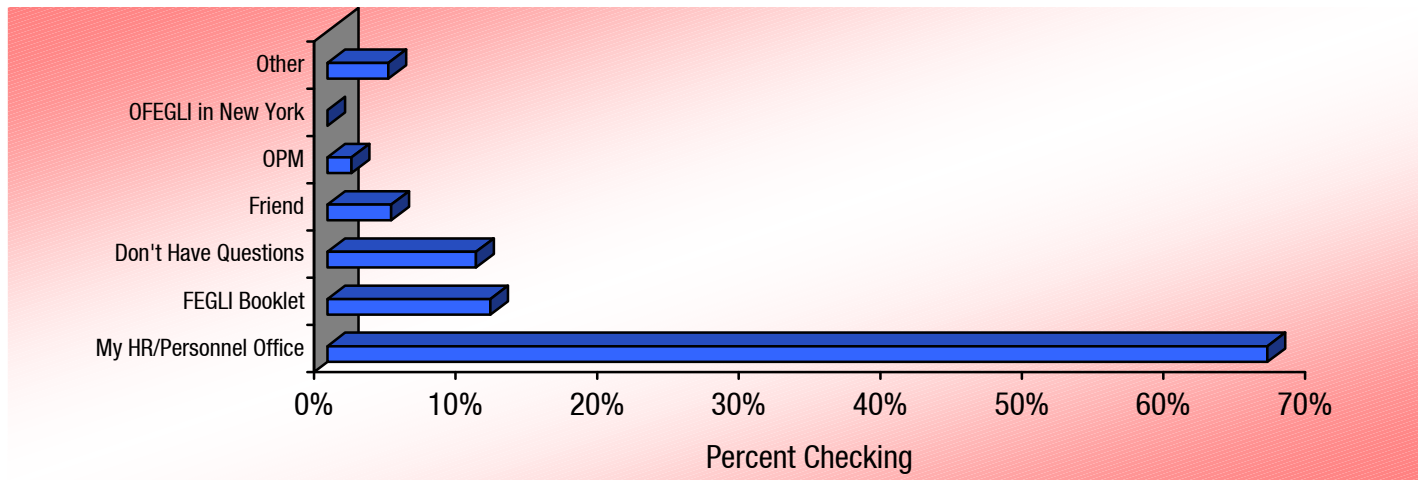
### Findings

- The majority, (60%), said their Human Resources/Personnel Office. 19% used the FEGLI Booklet, 6% asked a Friend, and 2% said OPM. None said OFEGLI in New York. Additionally, 8% said they Don't have questions.



## Q. 23 - Where do you usually go first to get an answer to a question you may have about your FEGLI enrollment in particular?

Response Scale = My HR/Personnel Office, OPM, FEGLI Booklet, OFEGLI in New York, Friend, Don't have questions, Other

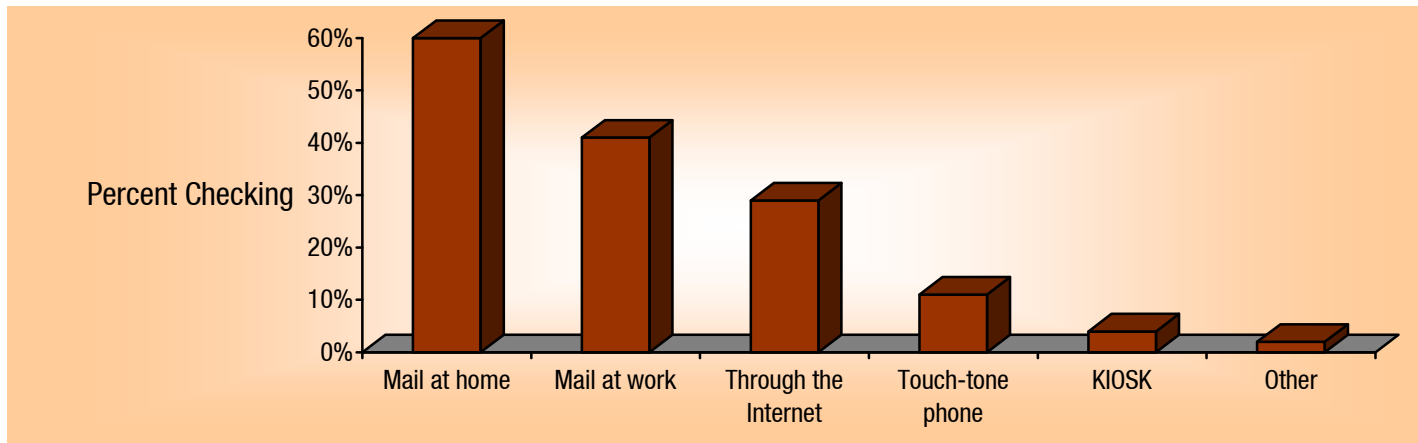


### Findings

- In comparison to the previous question, more (66% vs. 60%) said their Human Resources/Personnel Office. Fewer (12% vs. 19%) used the FEGLI Booklet, or a Friend, (5% vs. 6%), and the same 2% said OPM. As with the previous question, none said OFEGLI in New York.

## Q. 24 - How would you like to receive future information about the FEGLI Program? (check as many as apply)

Response Scale = Through the Internet, Kiosk (like Employee Express), Touch-tone phone, Mail at work, Mail at home, Other

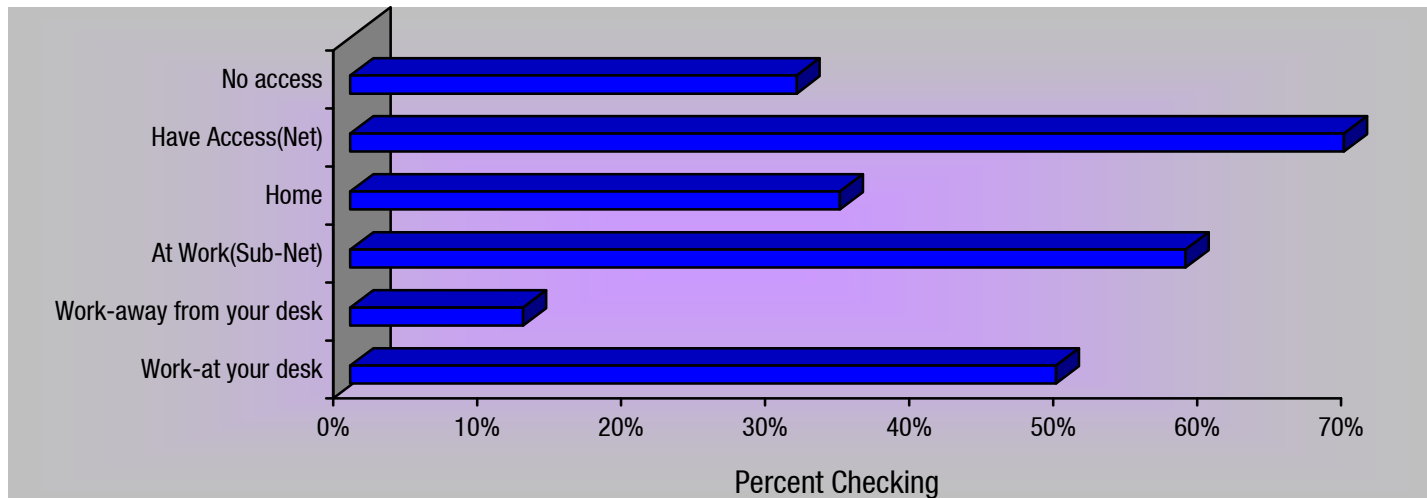


### Findings

- 60% of respondents checked Mail at home, while 41% checked Mail at work, 29% checked Through the Internet, 11% Touch-tone phone and 4% Kiosk.
- Of interest is that of the 260 (29% of respondents) who have said that they have Internet access either at Home or at Work, 256 (98%) checked "Through the Internet."

## Q. 25 - Do you have access to the Internet at (check as many as apply)

Response Scale = Work - at your desk, Work - away from your desk, Home, No access

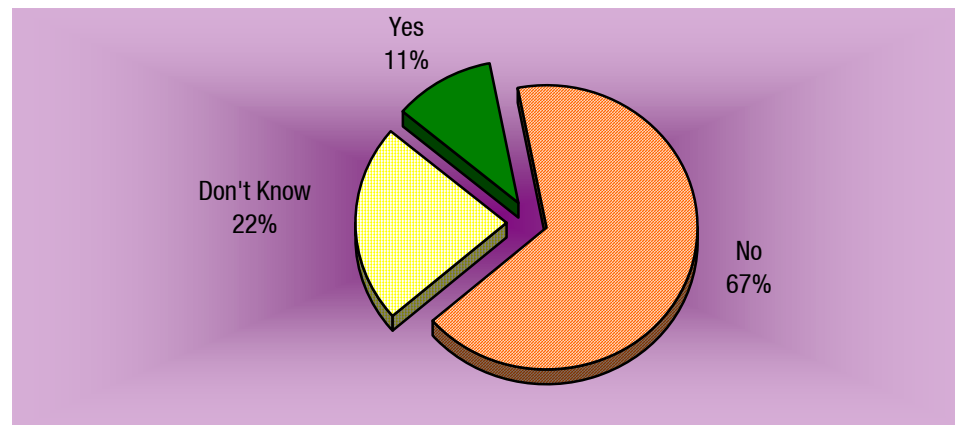


### Findings

- 69% of respondents have Internet access either at Home or at Work. 58% have access at Work, and 34% have access at Home. Of those with access at Work, 48% have access at their desk, and 12% away from their desks.
- Comparable research indicates that employees' access is substantially greater than that of the general population, with 34% of respondents with access at home compared to 27% of U.S. households.

## Q. 26 - Do you feel that the current Family coverage (\$5,000 for a spouse and \$2,500 for eligible children) is adequate?

Response Scale = Yes, No, Don't know

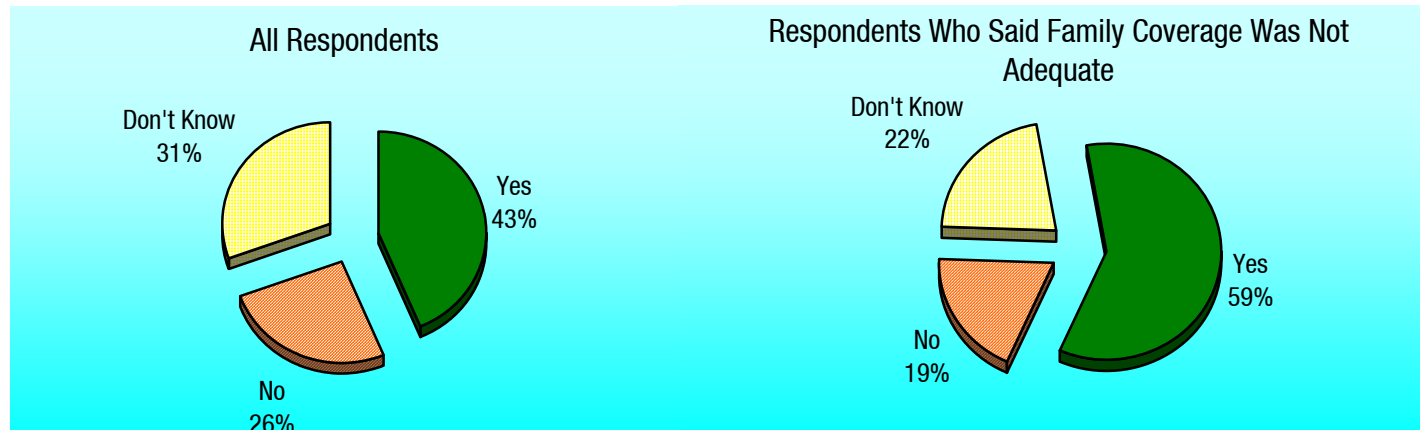


### Findings

- Of respondents who have unmarried dependent children under age 22, more (75%) said No, fewer (16%) said Don't know, and Yes (9%). Married respondents were somewhat more negative. 72% said No, fewer (17%) said they Don't know and the same percentage said Yes (11%).

## Q. 27 - Would you be willing to pay more for more Family coverage?

Response Scale = Yes, No, Don't know

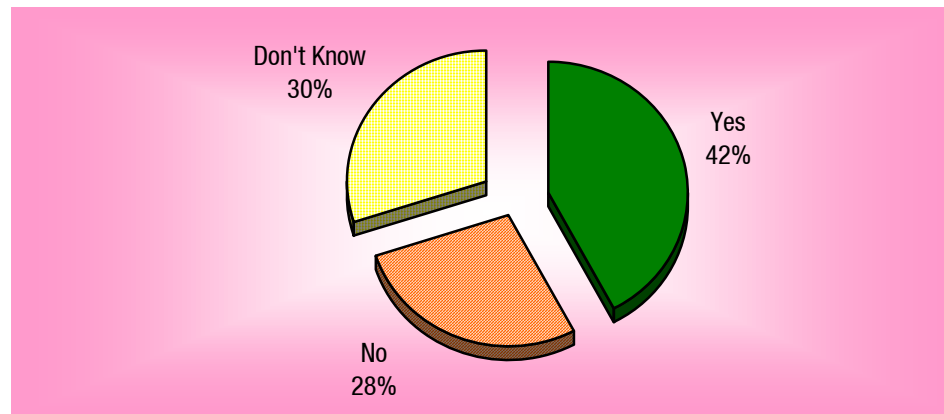


### Findings

- Those responding with unmarried dependent children under age 22 were significantly more willing to pay more with 51% saying Yes, 27% saying Don't know and 21% saying No, as were those who were Married with 49% saying Yes, and 27% saying Don't know, and 23% saying No.
- Of those who said No to Q. 26 (Is Family Coverage adequate?) and said either Yes or No to this question, 76% said Yes.

## Q. 28 - Do you think that you would participate in Group Universal Life (GUL) if the FEGLI Program offered this coverage?

Response Scale = Yes, No, Don't know

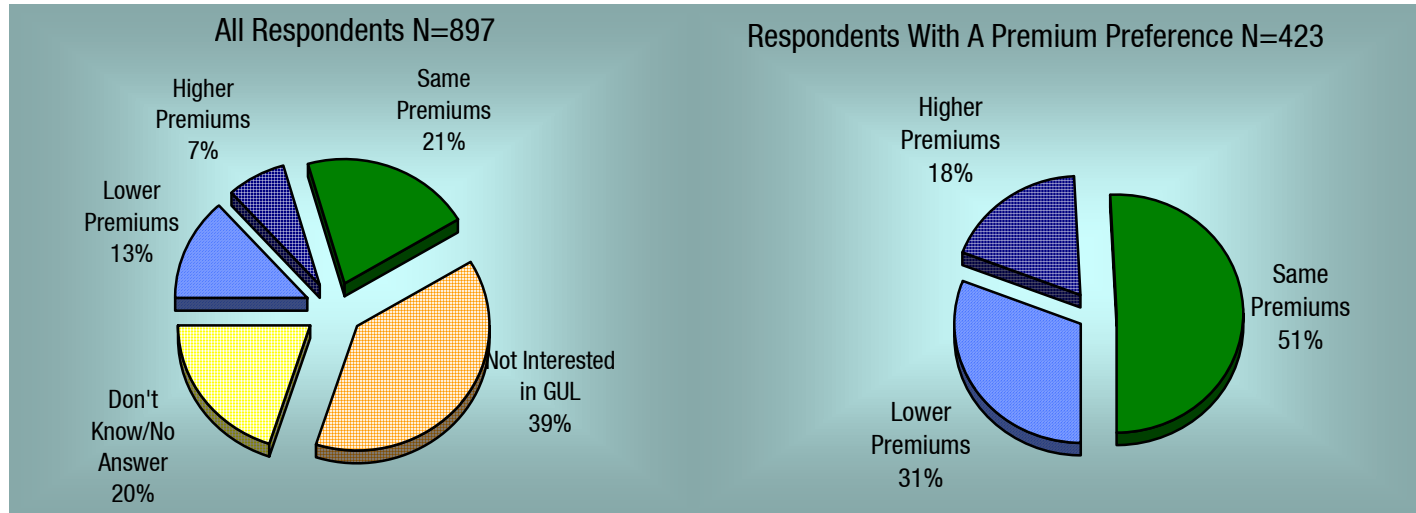


### Findings

- The overall percentages above remained essentially the same for almost all sub-groups – men and women, those with or without other insurance, high or low income – and only changed significantly, as would be expected, at higher ages (when rates increase substantially) with Yes dropping from 42% overall to 36% for those 55 plus.

## Q. 29 - What would you prefer to pay? (For Group Universal Life (GUL) coverage)

Response Scale = Lower premiums for lower cash value, The same premiums as the above example, Higher premiums for higher cash value, Not interested in GUL

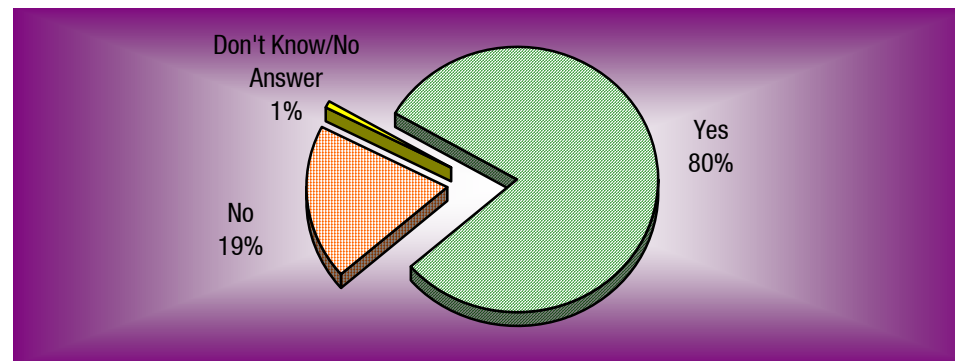


### Findings

- Only 423 (47%) of the 897 usable responses indicated a premium preference.
- Women (26%) vs. Men (23%), Not-married (26%) vs. Married (23%), Younger, under 40 (27%) vs. 40-54 (24%) and 55 plus (18%) chose The same premiums as the example. Those earning less \$35,000 and under (28%) vs. \$35,001-\$55,000 (23%) and over \$55,000 (17%) also chose The same premiums as the example.
- Of those who indicated a premium preference in this question and who also expressed a positive interest in GUL (see Q. 28), 40% said the Same premiums as the example, 23% said Lower premiums for lower coverage, and 16% said Higher premiums for higher coverage.

## Q. 30 - Are you currently participating in the Federal Thrift Savings Plan (TSP)?

Response Scale = Yes, No, Don't know



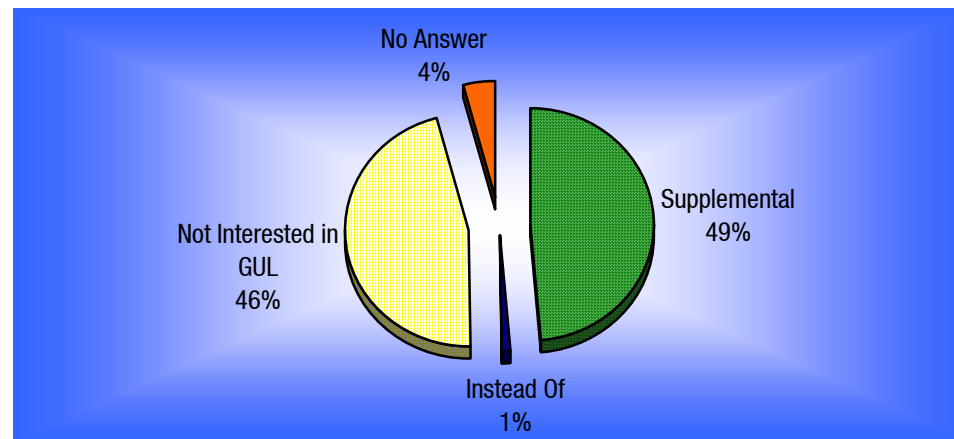
### Findings

- Those participating are more likely to be: Younger, under 40 (86%) vs. 55 plus (74%), better educated, Graduate work or more (89%) vs. High School, or less (66%) and earning higher income, with over \$55,000 (87%) compared to \$35,000 and under (77%).
- As expected, participation rates varied by retirement system with 88% of those in FERS participating in TSP compared to 68% in CSRS.
- Of the 19% who said No they were not currently participating in TSP, more (19%) are Male vs. Female (18%), Not-married (21%) vs. Married (18%).



## Q. 31 - If yes, would you consider Group Universal Life (GUL) as supplemental to the Thrift Savings Plan (TSP) or instead of the TSP?

Response Scale = Supplemental, Instead of, Not interested in GUL

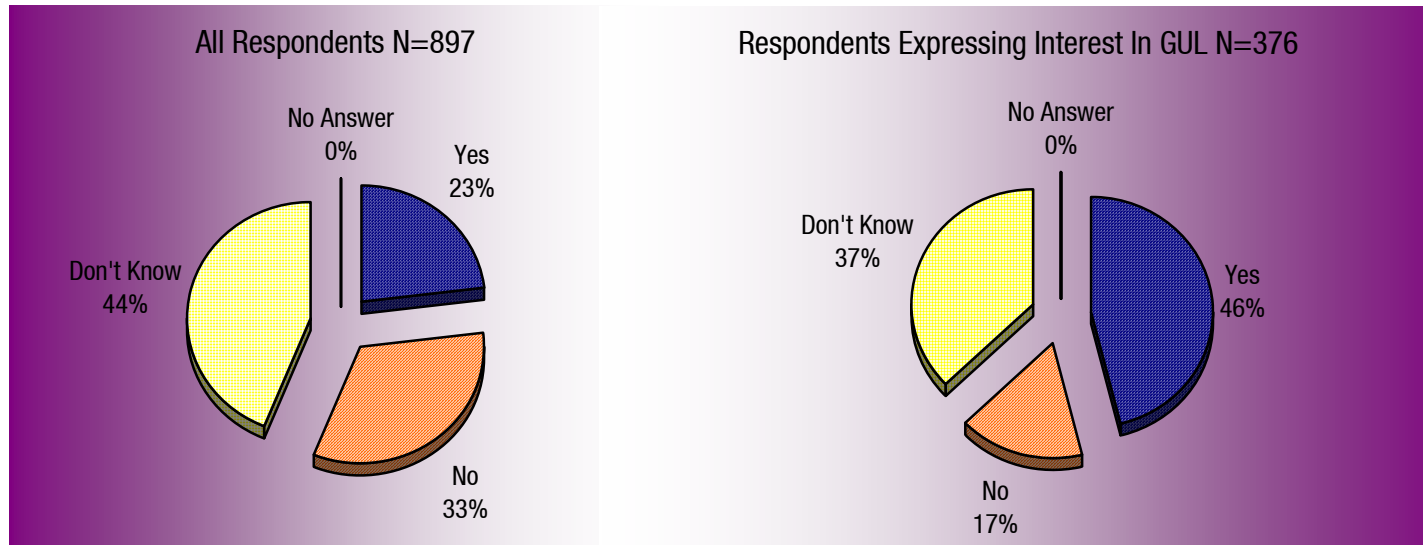


### Findings

- Of those currently participating in TSP who also expressed an interest in GUL (see Q. 28), 81% would consider GUL as Supplemental to TSP. 15% said that they were Not interested in GUL, and 2% said that they would consider GUL Instead of TSP.
- Women (54%) vs. Men (45%), Younger, under 40 (52%) vs. 55 plus (35%), those earning less, \$35,000 and under (53%) vs. over \$55,000 (44%), and newer employees, Less than 2 years (52%) vs. 5+ years (48%) currently participating in TSP expressed the most interest in GUL as Supplemental.

## Q. 32 - Do you think that you would participate in Group Variable Universal Life (GVUL) if the FEGLI Program offered this coverage?

Response Scale = Yes, No, Don't know

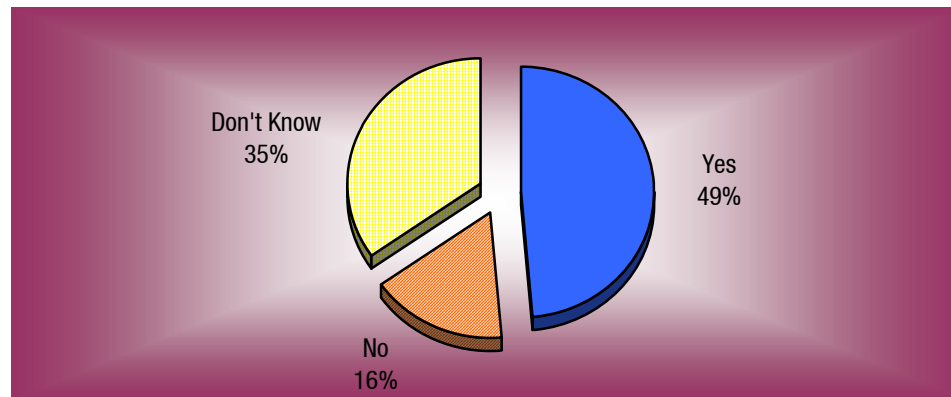


### Findings

- Interest was greater amongst Men (26%) vs. Women (19%), Higher Incomes, \$55,000+ (27%) vs. \$35,000 and under (20%) and those with Internet access at Home (28%) vs. those with No access at home (23%).
- Of those who previously indicated an interest in GVUL (see Q. 28), 46% said that they would participate in GVUL.

Q. 33 - If the cost were \$.0102 biweekly per \$1,000 of Voluntary Accidental Death and Dismemberment (VADD) coverage do you think that you would participate in VADD if the FEGLI Program offered this coverage?

Response Scale = Yes, No, Don't know

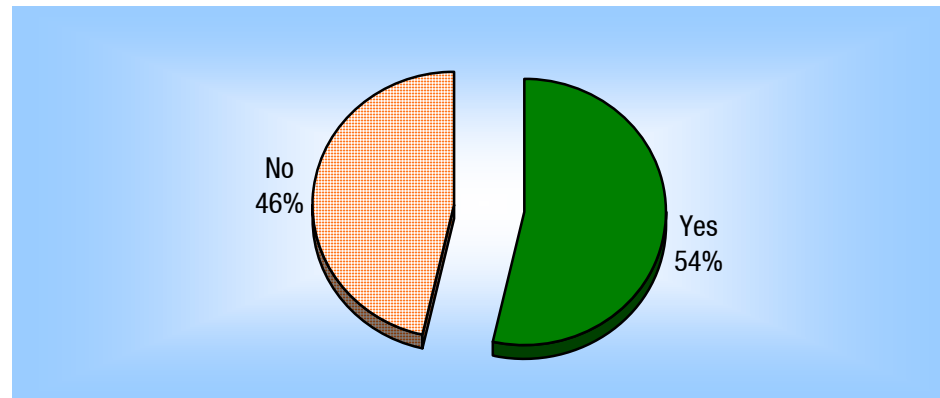


### Findings

- Of those who also expressed an interest in GUL (see Q. 31), 63% said that they would be interested in VADD. Of those who also expressed an interest in GVUL (see Q. 32), 72% said that they would be interested in VADD.
- Demographically Men (50%) vs. Women (45%), Married (49%) vs. Not-married (46%), Younger, those under 40 (50%) vs. 55 plus (45%) and newer employees, less than 2 years (52%) vs. 5+ years (48%) showed the greatest interest in VADD.

## Q. 34 - Do you have any life insurance coverage other than Federal Employees' Group Life Insurance?

Response Scale = Yes, No

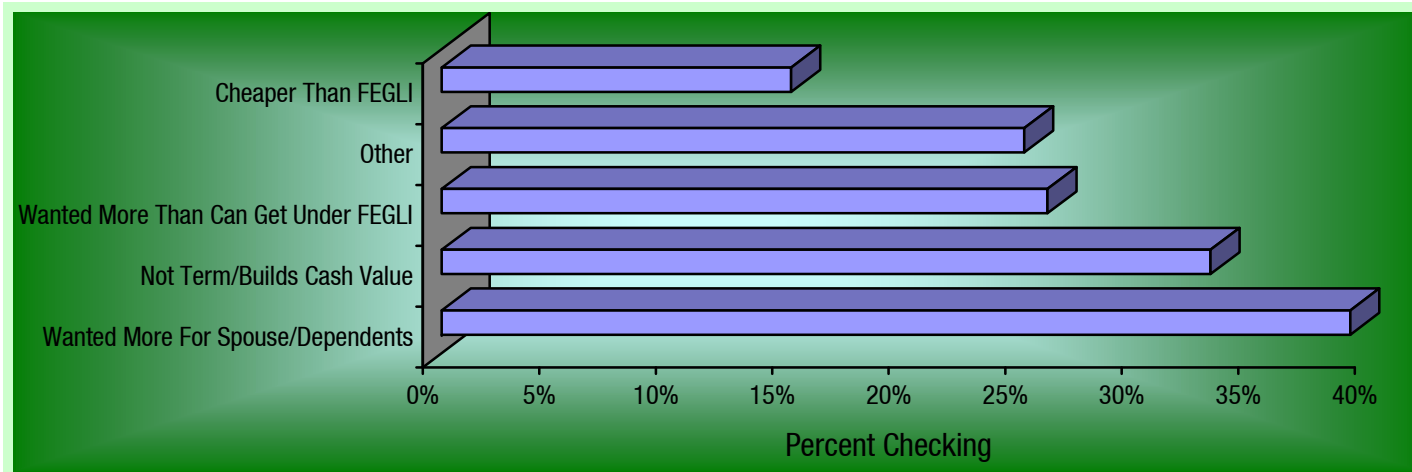


### Findings

- As expected, those without other life insurance tend to be Female (52%) vs. Male (41%), Not-married (65%) vs. Married (38%), Younger, under 40 (54%) vs. 55 plus (37%), Earning less, \$35,000 and under (48%) vs. over \$55,000 (42%) with less education, High school graduate or less (51%) vs. Graduate work or more (39%).

### Q. 35 - If yes, why did you purchase this additional coverage? (check as many as apply)

Response Scale = It is cheaper than FEGLI coverage; It is not term insurance - it builds a cash value, and FEGLI does not; I wanted more coverage than I can get under the FEGLI Program; I wanted more coverage for my spouse and/or dependents; Other.

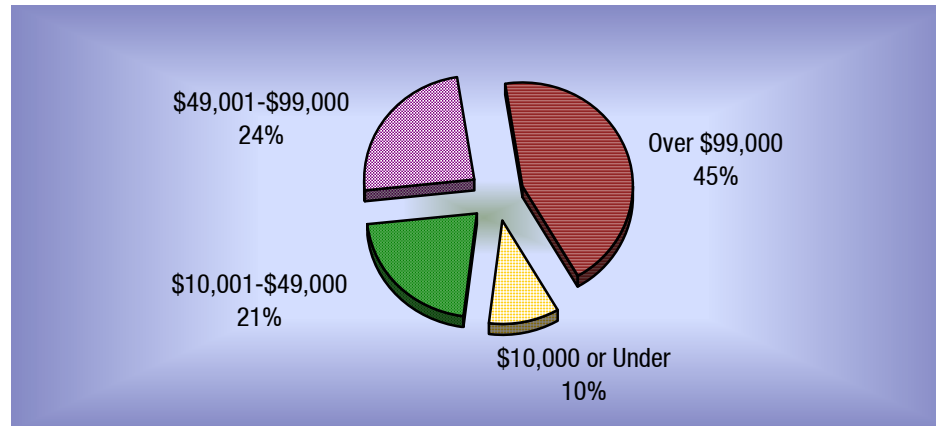


### Findings

- Of those answering Yes to the previous question, 54% cumulatively said they wanted more coverage (more for Spouse/Dependents (39%), and more than they can get under FEGLI, (26%)). 33% checked Not Term/Builds Cash Value and 15% said it was Cheaper than FEGLI. 25% checked Other.
- Of the 122 (25%) who checked Other, 84 (69%) provided comments. Of those commenting, 70% said they had purchased their other life insurance before their government service or that they had other government insurance. 20% had a variety of miscellaneous comments. Only 10% said FEGLI was not competitive for either price, or features.

## Q. 36 - What is the dollar amount of your other life insurance coverage?

Response Scale = \$10,000 or under, \$10,001 - \$49,000, \$49,001 - \$99,000, over \$99,000



### Findings

- Of those with unmarried dependent children under 22, 50% have other life insurance, and 50% do not. Of those with other life insurance, 64% have other life insurance in excess \$49,000, and 36% have other life insurance of \$49,000 or less.
- Those with other coverage over \$99,000 tend to be Male (45%) vs. Female (35%), Married (47%) vs. Not-married (27%), Younger, under 40 (49%) vs. 55 plus (30%), earning more over \$55,000 (61%) vs. \$35,000 and under (40%) and better educated, Graduate work or more (53%) vs. High school graduate or less (27%).

A-1 Demographics

A-2 Comments

A-3 Survey Instrument

# Appendix

## A-1-1 Demographics

	Enrolled Respondents (%)	CPDF* Records (%)
Currently Employed		
Full-Time	96.2	92.8
Part-Time	3.2	3.5
Current Position		
Permanent	95.1	90.5
Term	1.6	N/A
Temp	1.1	4.7
Inter	0.6	N/A
Other	1.6	N/A
Length Employed		
< 2 Years	17.3	7.4
2-5 Years	11.1	9.9
5+-10	15.7	19.6
>10 Years	55.7	63.1
Bands		
<5	28.4	17.3
>5	71.5	82.7

\* From CPDF status reports as of December 1997. Includes all records in CDPF, not just those enrolled in the FEGLI Program.  
 N/A = Not Available or Not Applicable



## A-1-2 Demographics ... continued

	Enrolled Respondents (%)	CPDF* Records (%)
Age (Years)		
< 35	19.2	18.3
35-39	12.0	13.9
40-44	17.2	17.0
45-49	18.3	19.7
50-54	18.4	16.6
55-59	9.1	8.9
60>	5.2	5.6
Bands		
<40	31.2	32.2
40-54	53.8	53.3
55+	14.4	14.5

\* From CPDF status reports as of December 1997. Includes all records in CPDF, not just those enrolled in the FEGLI Program.  
N/A = Not Available or Not Applicable

### A-1-3 Demographics ... continued

	Enrolled Respondents (%)	CPDF* Records (%)
Gender		
Male	56.5	55.7
Female	43.0	44.3
Married		
Yes	69.8	N/A
No	29.7	N/A
Children Under 22		
Yes	50.3	N/A
No	49.2	N/A

\* From CPDF status reports as of December 1997. Includes all records in CDPF, not just those enrolled in the FEGLI Program.  
N/A = Not Available or Not Applicable

## A-1-4 Demographics ... continued

	Enrolled Respondents (%)	CPDF* Records (%)
Salary (Employee's Annual Salary in Thousands)		
<\$18	1.6	2.2
>=\$18 - \$25	12.3	11.4
>\$25 - \$35	28.7	26.6
>\$35 - \$45	18.6	19.2
>\$45 - \$55	12.8	15.9
>\$55 - \$65	12.9	10.4
>\$65 - \$75	5.7	6.2
>\$75	5.8	7.5
Bands		
\$35 & Under	42.5	40.2
>\$35 - \$55	31.4	35.1
\$55 +	24.4	24.1

\* From CPDF status reports as of December 1997. Includes all records in CDPF, not just those enrolled in the FEGLI Program.  
N/A = Not Available or Not Applicable

## A-1-5 Demographics ... continued

	Enrolled Respondents (%)	CPDF* Records (%)
<b>Education</b>		
<12	16.5	1.7
12 (High School Graduate or Equivalent)	15.8	26.8
>12 - <16 (Some College)	28.5	31.4
16 (College Degree)	33.4	21.5
>16	20.6	18.6
<b>Bands</b>		
12 or Less (High School or Less)	32.3	28.5
>12 - <16 (Some College)	28.5	31.4
16 or More (College Degree or More)	54.1	40.1
<b>Retirement System</b>		
FERS	66.4	50.7
CSRS	29.4	42.2
Other	3.2	7.1
Don't know	2.5	N/A
No answer	0.5	N/A

\* From CPDF status reports as of December 1997. Includes all records in CPDF, not just those enrolled in the FEGLI Program.  
N/A = Not Available or Not Applicable

## A-2-1 Comments

### Q. 2 - When did you acquire Basic life insurance?

1211*	When it first became available.
1486	First Chance O.K. date.
1442	When it started 79/80.
1259	After death of a spouse.
1400	After divorce.
0164	After having a child.
1377	When I went from an intermittent position to a full time position.
1480	When I became a permanent employee.
1457	When I became part-time.
1463	Returning to Federal Service. What about disability insurance? Would like to have disability insurance & would be willing to pay for it.

### Q. 4 - When did you elect your Option A - Standard?

0164	When I started coverage.
0664	2/8/94.
1486	First Chance O.K. date.
1259	After death of a spouse.

\* Respondent Number

## A-2-2 Comments ... continued

### Q. 6 - When did you elect your Option B - Additional?

1498	What is Option A?
0664	2/8/94.
0164	When I started coverage.
1486	First Chance O.K. date.
1192	When first available.
1175	Initial offering.

### Q. 8 - When did you elect your Option C - Family?

0664	2/8/94.
0164	When I started coverage.
1457	When I became part-time.
1461	In open meeting.

A-2-3 Comments ... continued

Q. 22 - Where do usually go first to get an answer to a question you may have about the FEGLI Program in general?

**Don't know/No Questions until now**

1334	Don't know.
0958	Don't know.
0971	Don't know.
1018	Haven't had questions until now?
0816	Didn't have questions until now?
0283	Haven't had any questions yet.
1484	I don't know who to ask.
1399	No where - no one to go to.
1212	Don't know where or who to ask.
1231	Don't know who to call.
0814	Don't know who to call for answers.
1361	Not done so.
1130	No idea.
0903	Don't know anything about it.
1116	I have no idea. The personnel office is constantly moving from State to State.
1189	Go without an answer.
1199	Never thought about it.
1228	In Korea all I have is a CPAC.
0164	Would probably look online if Internet page was available.

A-2-4 Comments ... continued

Q. 22 - Where do usually go first to get an answer to a question you may have about the FEGLI Program in general? ... continued

**Miscellaneous**

0955	Supervisor.
1244	Immediate Supervisor.
0948	Manager.
1096	Manager.
1330	Secretary.
0963	Benefits Administration letter No. 97-211.
1257	Our local Administration office.
1053	Our local Administration office.
0951	District office.
1304	Customer Service Center (GSA Portland).
0036	Office T/A - personnel worker.
1248	Federal Employee News Digest Book (CSRS).
0881	Federal Almanac.
1464	Federal Almanac.
0660	Financial advisor.
1081	My spouse.



A-2-5 Comments ... continued

Q. 23 - Where do **usually** go first to get an answer to a question you may have about your **FGLI enrollment in particular?**

**Don't know/No Questions until now**

0958	Don't know.
1334	Don't know.
1231	Don't know who to call.
1212	Don't know where or who to ask.
0814	Don't know who to call for answers.
1047	Don't know where to ask.
1481	I don't know who to ask.
1340	Never knew who to speak to.
1399	No where - no one to go to.
0816	Didn't have questions until now?
0164	Would probably look online if Internet page was available.
1130	No idea.
1361	Not done so.

A-2-6 Comments ... continued

Q. 23 - Where do **usually** go first to get an answer to a question you may have about your **FGLI enrollment** in particular?

**Miscellaneous**

0955	Supervisor.
0948	Manager.
0870	Office manager.
0036	Office T/A – personnel worker.
1330	Secretary.
1304	Customer Service Center (GSA Portland).
1464	Federal Almanac.
1248	Federal Employee News Digest Book (CSRS).
0963	Benefits Administration letter No. 97-211.
1075	Personnel records.
0926	Copies of forms I have filed.

A-2-7 Comments ... continued

Q. 24 - How would you like to receive future information about the FEGLI Program?

1075	Personnel records.
1358	My H/R Personnel Office.
1231	Through Supervisor.
0561	C.C. Mail.
0018	Office mail.
1285	email charlie1@tin.it.
1035	e-mail through my HRO Office.
1111	Group sessions at work by representative.
0954	Government Printing Office Personnel.
0816	Monthly HRO bulletin published by Kansas National Guard in Topeka.

A-2-8 Comments ... continued

Q. 35 - If yes (purchased other coverage), why did you purchase this additional coverage?

**Purchased Before Government Service – Family**

0916	Took out years ago.
0810	Purchased years ago.
1017	Had it when I came to work.
0867	We have had it since the 70's.
1062	I purchased at a much younger age.
1350	I had this insurance from when I was first married.
1480	My parents started the policy before I became a Federal employee.
0252	Wanted extra coverage (started by my parents).
1018	Provided by parents as a child.
0949	Bought for me when I was 5.
1391	Purchased for me as a child by my parents.
1300	Cash value policy started when I was a child.
1125	Had it since I was in high school.
0963	My husband purchased it.
1263	My husband's work insurance.
1103	My husband's work.
0567	Husband's employment.
0681	Wife has coverage.
1034	Mandatory Clause in a Divorce.
1042	I have an older child and I need coverage for him/however he is a rider on my policy until he is 25 years of age.

A-2-9 Comments ... continued

Q. 35 - If yes (purchased other coverage), why did you purchase this additional coverage?  
... continued

**Purchased Before Government Service – General**

0018	I purchased this insurance prior to working for the Federal government. I've seen no reason to cancel it.
0969	Purchased before Federal employment.
0923	Purchased it before I was a Federal employee.
1497	Purchased prior to Federal employment.
0858	Purchased before becoming a federal employee.
1243	Insured before Federal service.
1225	Had it before Federal service.
1081	Owned before becoming federal employee.
0912	Already had the insurance in place prior to employment federally.
1258	I had it before I went to work for the government.
1238	Purchased before working for government.
0864	Had it before government job.
0721	Had taken it out before going to work for the Government.
1126	Had it prior to Government employment.
0675	I had policy before I returned to Federal employment and elected to retain it.

A-2-10 Comments ... continued

Q. 35 - If yes (purchased other coverage), why did you purchase this additional coverage?  
... continued

**Purchased Before Government Service – General ... continued**

1369	Had it before I worked for the Federal government.
1205	Bought it prior to government work.
1194	Owned policy long before I joined civil service.
1072	I initiated before joining FEGLI.
0818	Purchased before FEGLI.
1362	Had the policy prior to FEGLI.
0948	Had it before I had FEGLI.
0725	Had it before enrollment in FEGLI.
0979	Had before employed.
0283	Had it before I started this job.
0565	Had insurance when I started this job.
0870	Insurance plan was already in force at time of employment.
0676	Already had it when hired.
0701	Had it prior to employment.
0575	Term life I had before employment.
0865	Purchased before I joined USEPA.

## A-2-11 Comments ... continued

Q. 35 - If yes (purchased other coverage), why did you purchase this additional coverage?  
... continued

### FEGLI Not Competitive – Price/Features

1442	I wanted coverage that didn't decline with age.
1231	No cost.
0034	It is 3 months for free.
1136	Offered a preferred rate (which FEGLI does not). Going to drop my FEGLI policy soon.
1199	Good rates through union.
1279	Lincoln Annuity.
0697	Cash value.
1292	After 10 years my \$25,000 life insurance policy is paid in full. I can continue making the same payments for another \$25,000 – for ten more years if I choose to. I pay \$65 every three months for this coverage.

### Other Government Insurance – Military

1371	Army Reserve.
0987	Air Force Reserve.
1281	AFGE Life Insurance.
1379	NCARNO Insurance.
0704	Through the National Guard.
1460	SGLI.
1306	SGLI (comes with my military).
1212	Maryland State retirement benefit.

## A-2-12 Comments ... continued

Q. 35 - If yes (purchased other coverage), why did you purchase this additional coverage?  
... continued

### Miscellaneous

0811	FGLI only pays accidental death and dismemberment benefits.
0975	Credit Union with account.
1247	Credit Union offers a special accident plan.
1035	Paid up policy no need to cancel.
0271	Came with my other job.
0992	Purchased for me, part of a club membership.
0926	20 year constant premium – becomes cheaper pretty soon.
0557	Tied to a variable annuity investment.
1311	Term.
0914	Loan disability/life insurance.
0713	Covers house mortgage.
0903	I don't know about what coverage I have under FGLI.
1399	Stupidity.
0032	Don't know maybe I should rethink my position.
0587	It's my business.
1102	Result of retirement from previous job.
0676	From a previous employer – bottom amount left after leaving firm.



A-2-13 Comments ... continued

Q. 38 - (What) Is your current position?

1292	Conditional.
1362	Conditional.
0927	Career conditional.
0019	Career Conditional.
1358	Computer specialist.
1096	Seasonal.
1392	Seasonal Permanent.
1043	Schedule C.
0886	OTP.
1222	VRA.

Q. 41 - What is your current retirement System?

1466	CSRS (offset).
1026	C-FERS.
0271	401K.
1231	CSRS Offset.
1262	CSRS Offset.
1228	Retired Military & SSI.
0023	Military.
0886	U.S. Marine Corps (E-9) Retired.
0859	Offset.
1483	FSRS.
1270	Foreign Service.
1481	Foreign Service equivalent of FERS.

## A-2-14 Comments ... continued

### Comments not in response to specific questions.

1498	I have never heard anything about FEGLI since I "automatically" enrolled when I was hired by the government in 1986.
0244	I thought I had to die to collect this. So I don't know.
0813	Is there anything in the works for single parents for adult children. Being married & the benefits going to the mate is old fashioned. There are more single families today and our children deserve as much as any so called mate. Think about it!
1374	When I was with Dalcas no one could ever answer my questions. I didn't know how to get life insurance. When I did take it out I wanted to take out more. They told me I couldn't. Very dissatisfied with amount I have.
1136	FEGLI should consider offering disability insurance.
1382	I would be interested in better disability coverage or disability insurance
1327	The government employee as a group pays too much for all programs (health - TSP - Investments) The present Administration drew the "G" fund and put an IOU in its place. Please note this fund had no government contribution for the CSR employee, so it was the employee that was robbed.