



WAEPA

Open Enrollment



For NEW FEDERAL EMPLOYEES

**Guaranteed Issue WAEPA Life Insurance –
NO Medical Exam or Physician Reports Required!**

LIFE INSURANCE	\$25,000	\$50,000	\$100,000*
INCLUDES:			
AD&D	\$ 5,000	\$ 10,000	\$ 20,000
Additional Accident	\$ 10,000	\$ 20,000	\$ 40,000
Annual Premiums Based on Members Age			
Under 25	\$ 12.00	\$ 24.00	\$ 48.00
25-29	\$ 15.00	\$ 30.00	\$ 60.00
30-34	\$ 17.00	\$ 34.00	\$ 68.00
35-39	\$ 20.00	\$ 40.00	\$ 80.00
40-44	\$ 28.00	\$ 56.00	\$ 112.00
45-49	\$ 40.00	\$ 80.00	\$ 160.00
50-54	\$ 61.00	\$ 122.00	\$ 244.00
55-59	\$ 93.00	\$ 186.00	\$ 372.00

*** NEW OFFER:**
\$100,000 of
Guaranteed
Issue Coverage
now available!

Eligibility

To receive coverage under open enrollment, you must:

- Be a newly hired, first-time civilian federal employee
- Apply within 180 days of your original federal hire date
- Be a United States citizen under 65 years old

Members of the U.S. military are not eligible.

How to Enroll

Enrollment is easy. Here's all you do:

- Choose \$25,000, \$50,000 or \$100,000 of coverage and complete and sign the enclosed enrollment form.
- Include your premium payment and lifetime WAEPA membership fee (\$2.00) (make check payable to WAEPA).
- Mail your enrollment form and payment to:

WAEPA
433 Park Avenue
Falls Church, Virginia 22046

As a WAEPA member, you'll also save on any additional coverage you need. Find out more on the next page. You can also visit our website at www.waepa.org





Open Enrollment

If you need more than \$100,000 in coverage you can apply to increase your WAEPA coverage at any time — no Open Season is required. You can also apply for coverage for your dependent spouse and children. WAEPA offers:

Better Insurance

More coverage options and greater flexibility.

WAEPA	FGLI
Employee Coverage	
\$25,000 up to \$750,000 (in \$25,000 increments)	Your Basic coverage is determined by your annual pay. Option A is an additional \$10,000 of coverage. Option B is one to five times your annual pay.

WAEPA	FGLI
Dependent Coverage	
Spouse / Domestic Partner	
\$10,000 up to \$250,000 (in \$10,000 increments)	Option C is \$5,000 up to \$25,000 (in \$5,000 increments)
Children	
\$1,000 up to \$25,000	\$2,500 up to \$12,500 (in \$2,500 increments)

Better Prices

Lower Premiums than FGLI.

Age	WAEPA	FGLI Basic	FGLI Option A	FGLI Option B	Basic Coverage Savings	Option A Coverage Savings	Option B Coverage Savings
	Annual premiums per \$1,000 of coverage						
25	\$.60	\$3.90	.78¢	.52¢	85%	23%	—
30	\$.68	\$3.90	.78¢	.52¢	83%	13%	—
35	\$.81	\$3.90	1.04¢	.78¢	79%	23%	—
40	\$1.12	\$3.90	1.56¢	1.30¢	71%	28%	14%
45	\$1.61	\$3.90	2.34¢	2.08¢	59%	31%	23%
50	\$2.44	\$3.90	3.64¢	3.38¢	37%	33%	28%
55	\$3.72	\$3.90	7.02¢	5.98¢	5%	49%	38%

Better Value

Premium Refunds — Over \$58,000,000 returned to WAEPA policyholders since 1996, during which time the average WAEPA policyholder has received over \$1,700 in premium refund checks!

Your WAEPA coverage continues even if you leave federal service!



WAEPA Open Enrollment Form

APPLICANT INFORMATION

APPLICANT NAME: (Please Print) _____
(First) (M.I.) (Last)

I hereby enroll in WAEPA and select the following amount of guaranteed issue group term life insurance (Additional coverage can be applied for at a later date):
(select one only) \$25,000 \$50,000 \$100,000

Full-time members of the Armed Forces are not eligible for insurance or membership in WAEPA.

1. **Your sex:** Male Female

2. **Your date of birth** _____ / _____ / _____ Age _____ Occupation/Grade _____
(MM/DD/YY - You must be less than age 65)

3. **I hereby certify:**

I am an active civilian employee of the U.S. Government, originally hired within the past 180 days. I was hired

by _____ on _____ / _____ / _____
(Department, Agency, or Bureau) (MM/DD/YY)

4. **I am a citizen of the United States of America and my Social Security Number is** _____

5. **Initial Premium Payment:**

a) Annual Premium (based on your age from Schedule of Benefits)..... \$ _____

b) Lifetime WAEPA membership fee \$ **2.00**

TOTAL \$ _____
(Make check payable to WAEPA)

6. **I designate as my beneficiary** (please list legal name, e.g., Mary White Jones not Mrs. John Jones)

Primary _____ Relationship _____

Contingent _____ Relationship _____

If you name a contingent beneficiary, the contingent beneficiary will receive the death benefit if your primary beneficiary is not living when you die. If you name more than one person as a primary beneficiary or a contingent beneficiary, specify the percentage of benefit payable to each beneficiary.

7. **Applicant Contact Information:**

Street _____

City _____ State _____ Zip Code _____

Office Phone _____ Home Phone _____ E-mail _____

Cell Number _____

I REPRESENT that, to the best of my knowledge and belief, all of the above answers and information are complete and true, and I agree that they shall be the basis for issuing coverage for me. I also understand that any omission or misrepresentation of material facts regarding eligibility may cause the revocation of coverage under the plan as applied for herein, retroactive to the date such coverage began.

X _____ Date _____ / _____ / _____
(Applicant Signature) (MM/DD/YY)

Tear Here



Open Enrollment

WAEPA welcomes you to the Federal Government!

Congratulations on your new job in the federal government. It is an exciting time as you start this new and challenging phase of your career. One of the benefits of your new job is life insurance. If you take just a few minutes now, you can make sure you get the best insurance available to you — and make sure you pay less for it!

You have several options:

- You can enroll in Federal Employees Group Life Insurance (FEGLI).
- You can enroll for up to \$100,000 of coverage from WAEPA.
- You can enroll for both WAEPA and FEGLI.

WAEPA enables federal employees to purchase better life insurance at far better prices. As a superior alternative, or supplement, to FEGLI, WAEPA provides lower premium rates, more flexibility and coverage options, as well as eligibility for future premium refunds! (See Page Two for a complete comparison of rates and benefits).



Who is WAEPA?

WAEPA is Worldwide Assurance for Employees of Public Agencies, Inc., a non-profit association — **not an insurance company** — formed during World War II, **by federal employees, for federal employees**. Since that time, we've been helping our members and their families pay less for life insurance while giving them more coverage options for their money.

Ensuring their financial security at the lowest possible cost has been our mission — and our honored commitment — since 1943.

Worldwide Assurance for Employees of Public Agencies, Inc.

433 Park Avenue, Falls Church, VA 22046

Toll Free: **1-800-368-3484**

www.waepa.org

Email: **info@waepa.org**



Scan above QR code with your smartphone to go to our website