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§ 872.204 Declination.

(a) An insured person may cancel entirely or reduce the number of multiples of his/her additional optional insurance at any time by filing a declination or request to reduce the number of multiples of additional optional insurance or a waiver of basic insurance coverage. An employee files with the employing office. An annuitant files with OPM or other office that administers his/her retirement system. If still employed, a compensationer files with the employing office, and, if not still employed, with OWCP.

(b) A cancellation of additional optional insurance becomes effective and additional optional insurance stops at the end of the pay period in which the declination or waiver is properly filed. A reduction in the number of an employee's additional optional insurance multiples is effective at the end of the pay period in which the Life Insurance Election form is received in his/her employing office. A reduction in the number of a retired employee's or compensationer's additional optional insurance multiples is effective at the end of the pay period in which the request to reduce coverage is properly filed.

(c) A declination or reduction in multiples of additional optional insurance remains in effect until it is canceled as provided in § 872.205.

§ 872.205 Cancellation of declination.

(a)(1) An employee who has declined the additional optional insurance may elect it if:

(i) At least 1 year has elapsed since the effective date of his/her declination or waiver; and

(ii) He/she furnishes satisfactory evidence of insurability.

(2) An employee who has declined additional optional insurance may elect it upon his/her marriage or divorce, or upon a spouse's death, or upon the acquisition of an unmarried dependent child within the meaning of section 8701(d) of title 5, United States Code, and subpart G of part 873 of this chapter. In order to be valid, the election must be filed with the employing office on the Life Insurance Election form no more than 60 days following the date of the event which permits the election. This 60-day time limit may be extended if the individual is not serving in a covered position on the date of the event, or if the individual separates from covered service prior to completion of the 60-day time limit. This extension of the time limit may not exceed the 31-day time limit for electing insurance following employment in a covered position. The number of multiples which an employee may obtain upon marriage, divorce, death of a spouse or acquisition of unmarried dependent children is limited to the following:

(i) For marriage, the number of additional family members (spouse and/or dependent children) associated with the marriage;

(ii) For acquisition of children, the number of additional children acquired;

(iii) For divorce or death of a spouse, the total number of dependent children of the enrollee.

(3) An employee who has in force additional optional insurance of at least one but fewer than five multiples of annual pay may increase the number of multiples if:

(i) At least 1 year has elapsed since the effective date of his/her last election of fewer than five multiples (including a reduction in the number of multiples); and

(ii) He/she furnishes satisfactory evidence of insurability. The requirement that at least 1 year elapse since the effective date of the last election does not apply when an employee elected fewer than five multiples because of the limitation on the number of multiples which may be elected under paragraph (a)(2) or (a)(4) of this section.

(4) An employee who has in force additional optional insurance of at least one but fewer than five multiples of annual pay may elect to increase the number of multiples upon his/her marriage or divorce, or upon a spouse's death, or upon the acquisition of an unmarried dependent child within the meaning of section 8701(d) of title 5, United States Code, and subpart G of part 873 of this chapter. To be valid, the election to increase the number of multiples must be filed with the employing office on the Life Insurance