

STATISTICAL ABSTRACTS FISCAL YEAR 2004

FEDERAL EMPLOYEE BENEFITS PROGRAMS

CIVIL SERVICE RETIREMENT
FUND (CSRS)

FEDERAL EMPLOYEES
RETIREMENT SYSTEM (FERS)

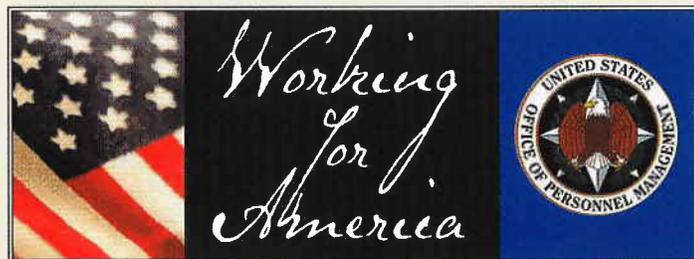
FEDERAL EMPLOYEES HEALTH
BENEFITS (FEHB)

FEDERAL EMPLOYEES' GROUP
LIFE INSURANCE (FEGLI)

FEDERAL LONG TERM CARE
INSURANCE PROGRAM (FLTCIP)

FLEXIBLE SPENDING ACCOUNTS
(FSAFEDS)

UNITED STATES OFFICE OF PERSONNEL MANAGEMENT



June 2006



UNITED STATES
OFFICE OF PERSONNEL MANAGEMENT
WASHINGTON, DC 20415-0001

OFFICE OF THE DIRECTOR

Dear Customer:

I am pleased to present the U.S. Office of Personnel Management's (OPM) annual statistical abstracts of the Employee Benefits Programs.

As the human resources office for the Federal Government, we administer the full range of employee benefits programs such as the Federal retirement, health benefits, and life insurance programs. Ten million current and former Federal employees and members of their families receive important income security, health and life insurance benefits through these programs.

This booklet contains a wealth of information which I hope, will meet your needs. These abstracts provide demographic information about the participants in these programs for general use by interested parties. The abstracts also provide limited financial information for general information purposes only. For detailed financial information concerning these programs, we have included full disclosure of annual financial statements in our 2004 Performance and Accountability Report, which can be obtained from our website at www.opm.gov.

Sincerely,

A handwritten signature in blue ink, appearing to read "LMS", with a long horizontal flourish extending to the right.

Linda M. Springer
Director

Contents

	Page
Civil Service Retirement and Disability Program	
An Explanation of the Civil Service Retirement System (CSRS) and Federal Employees Retirement System (FERS).....	1
Exhibit Definitions.....	19
Exhibit Technical Notes.....	20
Federal Employees Health Benefits Program	
An Explanation of the Federal Employees Health Benefits Program (FEHB).....	23
An Explanation of the Retired Federal Employees Health Benefits Program (RFEHBP).....	25
Federal Employees' Group Life Insurance Program	
An Explanation of the Federal Employees' Group Life Insurance Program (FEGLI).....	33
Exhibit Technical Notes.....	37
Federal Long Term Care Insurance Program	
An Explanation of the Federal Long Term Care Insurance Program (FLTCIP).....	39
Technical Notes.....	40
Flexible Spending Accounts.....	41

Exhibits

Civil Service Retirement and Disability Program

Page

EXHIBIT R1: FISCAL YEAR 2004 SUMMARY: CSRS/FERS Employee and Survivor Annuitants, Adds and On Roll.	5
EXHIBIT R2: FISCAL YEAR 1995-2004 RETIREMENT ROLL ADDS CSRS/FERS Employee Annuitants, Type of Retirement.	6
EXHIBIT R3: FISCAL YEAR 2004 RETIREMENT ROLL ADDS CSRS Employee Annuitants, Type of Retirement by Selected Demographics.	7
EXHIBIT R4: FISCAL YEAR 2004 RETIREMENT ROLL ADDS FERS Employee Annuitants, Type of Retirement by Selected Demographics	8
EXHIBIT R5: FISCAL YEAR 1995-2004 RETIREMENT ROLL ADDS CSRS/FERS Survivor Annuitants, Survivor Category	9
EXHIBIT R6: FISCAL YEAR 2004 RETIREMENT ROLL ADDS CSRS/FERS Survivor Annuitants, Survivor Category by Selected Demographics	10
EXHIBIT R7: FISCAL YEAR 1995-2004 ANNUITANTS ON THE RETIREMENT ROLL CSRS/FERS Employee Annuitants, Type of Retirement	11
EXHIBIT R8: FISCAL YEAR 2004 ANNUITANTS ON THE RETIREMENT ROLL CSRS Employee Annuitants, Type of Retirement by Selected Demographics	12
EXHIBIT R9: FISCAL YEAR 2004 ANNUITANTS ON THE RETIREMENT ROLL FERS Employee Annuitants, Type of Retirement by Selected Demographics	13
EXHIBIT R10: FISCAL YEAR 1995-2004 ANNUITANTS ON THE RETIREMENT ROLL CSRS/FERS Survivor Annuitants, Survivor Category	14
EXHIBIT R11: FISCAL YEAR 2004 ANNUITANTS ON THE RETIREMENT ROLL CSRS/FERS Survivor Annuitants, Survivor Category by Selected Demographics	15
EXHIBIT R12: FISCAL YEAR 2004 ANNUITANTS ON THE RETIREMENT ROLL CSRS/FERS Employee and Survivor Annuitants, Monthly Annuity by Selected Demographics	16

Exhibits

	Page
Civil Service Retirement and Disability Program	
EXHIBIT R13: FISCAL YEAR 2004 ANNUITANTS ON THE RETIREMENT ROLL CSRS/FERS Employee and Survivor Annuitants, Age by Selected Demographics	17
EXHIBIT R14: FISCAL YEAR 2004 ANNUITANTS ON THE RETIREMENT ROLL CSRS/FERS Employee and Survivor Annuitants, Geographic Distribution by Number on Roll and Monthly Annuities	18
Federal Employees Health Benefits Programs	
EXHIBIT H1: Program Enrollment by Plan Type and Enrollee Class	27
EXHIBIT H2: Number of Employees, Annuitants, and Dependents Covered Under the FEHB Program, March 31, 2004	28
Federal Employees' Group Life Insurance Program	
EXHIBIT L1: Total Death and Dismemberment Claims Paid, Fiscal Year 2004.	35
EXHIBIT L2: Claims by Option and Enrollee Class, Fiscal Years 2000-2004.	36

CIVIL SERVICE RETIREMENT

AND

DISABILITY PROGRAM

Civil Service Retirement and Disability Program

An Explanation of the Civil Service Retirement System and Federal Employees Retirement System

The Civil Service Retirement and Disability Fund (CSRDF) finances the operation of the Civil Service Retirement System (CSRS) and the Federal Employees Retirement System (FERS). All receipts for both the CSRS and the FERS are deposited into the CSRDF and all disbursements for both the CSRS and the FERS are made from the CSRDF. By law, the entire fund is available for payment of either the CSRS or the FERS benefits.

CSRS Annuity and Disability Benefits

The CSRS was established by Public Law 66-125, enacted on May 22, 1920, and has been amended many times by Acts of Congress. The CSRS covers most Federal employees hired before 1984.

Eligibility

Employees covered by the CSRS qualify for normal retirement or full annuity at age 55 with 30 years of service, age 60 with 20 years of service, or age 62 with 5 years of service. Disability retirement is permitted at any age with 5 years of service. Involuntary retirement and voluntary early retirement can occur at any age after 25 years of service, or at age 50 with 20 years of service. Deferred annuities are payable at age 62 with 5 years of service.

Computation of Benefits

The benefit formula uses an average salary based on the highest 3 years of salary. The normal annuity formula provides 1.5 percent of average salary for the first 5 years of service, 1.75 percent for the next 5 years and 2 percent for any remaining service, up to a maximum of 80 percent of average salary. Disability annuitants receive the greater of the preceding computation, or a guaranteed minimum of the lesser of 40 percent of average salary or the normal formula using service projected to age 60. The law also contains special eligibility and computation requirements for certain law enforcement officers, firefighters, air traffic controllers, bankruptcy judges, Congressional employees, Members of Congress, and certain other groups.

Death Benefits

Widows and widowers of those who die in service receive 55 percent of the disability formula as a benefit. Generally, this is 22 percent of average salary. Widows and widowers of deceased annuitants receive 55 percent of the annuity unless the employee annuitant and his/her spouse jointly waived provision of a survivor benefit, or elected to provide less than a full survivor benefit. Most married annuitants elect a reduced annuity with full survivor benefit.

Civil Service Retirement and Disability Program

FERS Annuity and Disability Benefits

The Federal Employees Retirement System (FERS) was established June 6, 1986, by the Federal Employees' Retirement System Act (FERSA) of 1986, Public Law 99-335. It is a three-part pension program which became effective January 1, 1987.¹ Using Social Security as a base, it provides an additional basic benefit and a voluntary thrift savings plan. The Office of Personnel Management (OPM) is responsible for administering the basic benefit portion of the FERS. The Thrift Savings Plan is administered by a separate independent agency, the Federal Retirement Thrift Investment Board. The FERS generally covers those employees who first entered a covered position on or after January 1, 1984.

Eligibility

The FERS provides for full immediate or deferred retirement benefits at the Minimum Retirement Age (MRA) with 30 years of service, age 60 with 20 years of service, or age 62 with 5 years of service. The MRA is 55 for those born before 1948 and gradually increases to 57 for those born in or after 1970. Deferred retirement benefits are also available, at or after the MRA with 10 years of service, at reduced benefit levels. Disability retirement may occur at any age with 18 months of service. Full immediate benefits are payable at age 50 with 20 years, or at any age with 25 years of service in certain cases of involuntary separation, separation during a major reorganization, or reduction in force.

Computation of Benefits

The "average salary" used in benefit computations is based on the highest 3 years of salary. The annuity formula generally provides 1 percent of average salary times the years of creditable service. If retirement is at age 62 or later, with at least 20 years of service, a factor of 1.1 percent is used rather than 1 percent. In the first year of retirement, disability annuitants generally receive 60 percent of their average salary, minus 100 percent of their Social Security disability benefits. Subsequently, they receive 40 percent of their average salary, minus 60 percent of their Social Security disability benefit, until re-computation at age 62. The law also contains special eligibility and computation requirements for certain law enforcement officers, firefighters, air traffic controllers, Congressional employees, Members of Congress, and military reserve technicians. A special annuity supplement is payable until age 62 to certain eligible retirees. Those eligible include employees who retire at the MRA with 30 years of service, age 60 with 20 years of service, or on involuntary retirement. The supplement approximates the Social Security benefit earned while employed under the FERS and, similar to a Social Security benefit, is subject to reduction if earnings exceed a specified amount.

¹ An interim plan, created under the Federal Employees Retirement Contribution Temporary Adjustment Act, was in effect from January 1, 1984 through December 31, 1986. Any employee newly hired during that period received credit for all service toward FERS.

Civil Service Retirement and Disability Program

Death Benefits

Widows and widowers of employees who die in service after at least 18 months of service receive a lump-sum payment of \$15,000 (indexed to CSRS Cost of Living Adjustments (COLA) since 1987; \$25,537.58 payable as of December 1, 2004) plus one-half of the annual rate of pay at death, or one-half of the high-3 average pay as of the date of death, whichever is higher. If the employee had at least 10 years of service, the surviving spouse also receives an annuity equaling 50 percent of the accrued basic retirement benefit. Widows and widowers of deceased annuitants receive 50 percent of the annuity, unless the employee annuitant and spouse waived provision of a survivor benefit or elected a benefit of 25 percent. Children of deceased annuitants and employees receive a flat monthly amount, minus the amount of Social Security benefits payable to them.

CSRS and FERS Plan Participants

At the beginning of FY 2004, about 2.7 million employees were covered by the Civil Service Retirement and Federal Employees Retirement Systems. During FY 2004, the number of employees covered increased by 8,000 from the previous year. The change consisted of a 66,000 decrease in the number of CSRS-covered employees offset by an increase of 74,000 in the number of FERS employees. The proportion of covered employees continues to shift toward the FERS system, accounting for about 70 percent of active employees covered by retirement at the beginning of the FY 2004.

Civil Service Retirement and Disability Program

EXHIBIT R1: FISCAL YEAR 2004 SUMMARY

CSRS/FERS Employee and Survivor Annuity, Adds and On Roll

Employee Annuity Adds to the Retirement Roll

Type	Added to the roll		Monthly annuity		Contributions		Mean years of service			Age at ACD		Percent with:			Alternative annuity	
	Number	Percent	Mean	Median	Mean	Median	Military	Civilian	Total	Mean	Median	FGLI	Health benefits	Survivor election	Number electing	Mean lump sum
FERS	23,863	26.4	\$ 1,024	\$ 709	\$ 8,906	\$ 4,727	1.2	16.0	17.2	58.2	60	76.6	68.7	50.3	4	\$ 3,185
CSRS	66,578	73.6	\$ 2,844	\$ 2,426	\$ 65,958	\$ 59,357	1.4	30.1	31.5	58.1	57	79.5	86.7	59.1	58	\$ 72,157
Total	90,441	100.0	\$ 2,364	\$ 2,087	\$ 50,896	\$ 52,959	1.3	26.4	27.7	58.1	58	78.7	82.0	56.8	62	\$ 67,634

ACD - annuity commencement date.

SOURCE: Annuity Roll, October 1, 2004

Employee Annuity Adds to the Retirement Roll

Type	On the roll		Monthly annuity		Contributions		Mean years of service			Age at end of fiscal year		Years on roll		Percent with:		
	Number	Percent	Mean	Median	Mean	Median	Military	Civilian	Total	Mean	Median	Mean	Median	FGLI	Health benefits	Survivor election
FERS	193,008	10.9	\$ 795	\$ 530	\$ 7,748	\$ 3,465	1.0	13.8	14.9	63.9	65	6.2	6	79.2	60.7	45.8
CSRS	1,581,583	89.1	\$ 2,196	\$ 1,938	\$ 34,441	\$ 29,117	2.0	26.3	28.3	72.2	72	14.6	14	87.2	78.1	56.8
Total	1,774,591	100.0	\$ 2,044	\$ 1,812	\$ 31,537	\$ 26,228	1.9	24.9	26.8	71.3	71	13.7	12	86.3	76.2	55.6

SOURCE: Annuity Roll, October 1, 2004

Survivor Annuity Adds to the Retirement Roll

Type	Added to the roll		Monthly annuity	
	Number	Percent	Mean	Median
FERS	2,497	7.0	\$ 387	\$ 309
CSRS	33,098	93.0	\$ 1,203	\$ 1,077
TOTAL	35,595	100.0	\$ 1,146	\$ 1,031

SOURCE: Annuity Roll, October 1, 2004.

Survivor Annuity Adds to the Retirement Roll

Type	On the roll		Monthly annuity		Years on roll	
	Number	Mean	Median	Mean	Median	
FERS	18,075	\$ 341	\$ 255	5.3	5	
CSRS	610,970	\$ 1,094	\$ 962	13.3	11	
TOTAL	629,045	\$ 1,073	\$ 946	13.0	11	

SOURCE: Annuity Roll, October 1, 2004

Civil Service Retirement and Disability Program

EXHIBIT R2: FISCAL YEAR 1995-2004 RETIREMENT ROLL ADDS CSRS/FERS Employee Annuitants, Type of Retirement

Fiscal Year	Normal Immediate	Disability	Deferred/ Postponed	Involuntary	Voluntary Early	Law Enforcement Firefighters	Air Traffic Controllers	Members of Congress	Other	TOTAL
1995	54,292	8,926	2,402	7,680	25,667	2,215	252	43	648	102,125
1996	43,528	10,504	2,197	3,299	20,074	1,980	286	8	657	82,533
1997	44,717	10,856	2,063	3,599	16,835	1,888	272	33	486	80,719
1998	46,185	10,716	2,307	2,837	15,410	2,546	292	8	643	80,944
1999	42,019	7,500	1,973	2,383	8,350	2,411	230	24	1,567	66,457
2000	49,471	8,872	1,924	2,605	10,117	2,479	242	6	1,667	77,383
2001	49,887	11,472	2,127	2,341	8,438	2,462	229	31	343	77,330
2002	50,149	10,540	1,978	2,227	6,252	2,468	355	5	179	74,153
2003	55,000	10,300	1,985	1,998	8,536	2,435	520	30	324	81,128
2004	59,992	10,348	2,045	2,009	12,814	2,496	504	11	222	90,441

See definitions and technical notes on page 19-21.

Civil Service Retirement and Disability Program

EXHIBIT R3: FISCAL YEAR 2004 RETIREMENT ROLL ADDS CSRS Employee Annuitants, Type of Retirement by Selected Demographics

Retirement category	Added to the roll		Monthly annuity			Contributions			Mean years of service ²			Age at ACD			Percent with:			Alternative annuity	
	Number	Percent	Percent men	Mean	Median	Mean	Median	Military	Civilian	Total	Mean	Median	FEGLI	Health benefits	Survivor election	Number electing	Mean lump sum	Number electing	
																		Mean	Median
Normal																			
Age 55-59 with 30+ years	25,701	38.6	70.5	\$ 3,237	\$ 2,894	\$ 73,431	\$ 66,182	1.7	32.8	34.5	56.6	56	79.6	91.8	63.3	19	\$ 83,625		
Age 60-61 with 20+ years	8,094	12.2	58.6	\$ 2,843	\$ 2,427	\$ 65,987	\$ 59,608	1.3	29.9	31.2	60.8	61	83.1	87.8	61.0	3	\$ 66,943		
Age 62+ with 5+ years	12,190	18.3	63.5	\$ 2,914	\$ 2,481	\$ 67,307	\$ 59,763	1.1	31.4	32.5	65.9	65	90.0	85.1	60.8	18	\$ 77,380		
Normal, subtotal	45,985	69.1	66.6	\$ 3,082	\$ 2,660	\$ 70,499	\$ 62,390	1.5	31.9	33.4	59.8	59	82.9	89.3	62.2	40	\$ 79,620		
Disability																			
Not eligible/normal	3,359	5.0	58.0	\$ 1,751	\$ 1,638	\$ 44,273	\$ 46,315	1.1	23.7	24.8	51.7	52	85.1	84.8	51.5	0	0	0	0
Eligible/normal	163	0.2	74.2	\$ 2,555	\$ 2,161	\$ 59,818	\$ 55,012	1.5	28.7	30.2	60.8	60	85.3	86.5	62.0	0	0	0	0
Disability, subtotal	3,522	5.3	58.7	\$ 1,789	\$ 1,655	\$ 44,971	\$ 46,617	1.1	23.9	25.0	52.1	53	85.1	84.9	52.0	0	0	0	0
Deferred	1,245	1.9	52.0	\$ 736	\$ 624	\$ 20,088	\$ 17,368	0.4	15.1	15.5	62.0	62	0.0	0.0	42.0	2	\$ 2,549		
Involuntary																			
Age 50-59 with 20-24 years	283	0.4	52.3	\$ 1,790	\$ 1,485	\$ 44,734	\$ 42,780	0.7	22.2	22.9	54.9	55	71.4	78.8	50.5	1	\$ 31,115		
Under 60 with 25+ years	916	1.4	65.0	\$ 2,587	\$ 2,263	\$ 61,770	\$ 58,111	1.5	27.7	29.3	53.5	54	70.0	87.0	57.9	2	\$ 31,617		
Other involuntary	510	0.8	85.1	\$ 2,822	\$ 2,600	\$ 64,672	\$ 62,861	2.5	29.8	32.4	59.3	60	73.3	83.1	74.9	1	\$ 37,671		
Involuntary, subtotal	1,709	2.6	68.9	\$ 2,525	\$ 2,246	\$ 59,810	\$ 57,395	1.7	27.4	29.1	55.5	55	71.2	84.5	61.7	4	\$ 33,005		
Voluntary early																			
Age 50-59 with 20-24 years	2,479	3.7	35.1	\$ 1,626	\$ 1,465	\$ 44,735	\$ 46,105	0.4	22.7	23.1	55.1	55	73.8	80.1	41.8	2	\$ 59,892		
Under 60 with 25+ years	9,137	13.7	55.2	\$ 2,249	\$ 1,930	\$ 57,396	\$ 53,685	1.2	28.4	29.6	53.5	54	75.6	86.1	48.0	6	\$ 56,352		
Voluntary early, subtotal	11,616	17.4	50.9	\$ 2,116	\$ 1,834	\$ 54,694	\$ 51,929	1.04	27.2	28.2	53.8	54	75.2	84.8	46.7	8	\$ 57,237		
Special provision																			
Law enforcement/firefighters	1,993	3.0	89.9	\$ 4,484	\$ 4,505	\$ 89,385	\$ 88,352	1.9	27.3	29.2	54.2	54	72.7	94.3	75.6	2	\$ 120,545		
Air traffic controllers	497	0.7	93.0	\$ 5,162	\$ 5,037	\$ 100,114	\$ 100,873	3.1	28.5	32.0	55.9	56	71.4	97.6	76.5	2	\$ 85,848		
Members of Congress	4	0.0	75.0	\$ 2,630	\$ 2,532	\$ 62,017	\$ 51,019	1.8	15.1	16.9	64.2	61	0.0	25.0	75.0	0	\$ 0		
Special provision, subtotal	2,494	3.7	90.5	\$ 4,616	\$ 4,619	\$ 91,472	\$ 92,580	2.2	27.5	29.7	54.6	55	72.3	94.9	75.7	4	\$ 103,196		
Other	7	0.0	57.1	\$ 3,168	\$ 3,398	\$ 71,187	\$ 68,599	0.4	25.8	26.2	53.3	53	100.0	100.0	28.6	0	\$ 0		
TOTAL	66,578	100.0	64.1	\$ 2,844	\$ 2,426	\$ 65,958	\$ 59,357	1.4	30.1	31.5	58.1	57	79.5	86.7	59.1	58	\$ 72,157		
Interim pay status	10,577	-	-	\$ 2,013	\$ 1,721	-	-	-	-	-	-	-	-	-	-	-	-	-	-

See definitions and technical notes on pages 19-21.

SOURCE: Annuity Roll, October 1, 2004.

ACD- annuity commencement date

²Due to rounding, the sum of military and civilian mean years of service may not equal the total.

Civil Service Retirement and Disability Program

EXHIBIT R4: FISCAL YEAR 2004 RETIREMENT ROLL ADDS FERS Employee Annuitants, Type of Retirement by Selected Demographics

Retirement category	Added to the roll		Monthly annuity		Contributions		Mean years of service ³			Age at ACD		Percent with:			Alternative annuity		
	Number	Percent	Percent men	Mean	Median	Mean	Median	Military	Civilian	Total	Mean	Median	FEGLI	Health benefits	Survivor election	Number electing	Mean lump sum
Immediate Optional																	
With reduction	3,479	14.6	59.5	\$ 544	\$ 483	\$ 5,775	\$ 4,690	0.9	15.7	16.6	58.6	59	68.2	61.1	44.0	0	\$ NA
Without reduction	8,389	35.2	59.6	\$ 783	\$ 597	\$ 7,892	\$ 4,802	1.0	16.1	17.2	63.9	63	80.9	66.7	52.8	4	\$ 3,185
1.1% calculation	2,139	9.0	60.3	\$ 1,512	\$ 1,149	\$ 17,986	\$ 8,810	2.2	23.2	25.4	65.3	64	86.8	81.8	56.7	0	\$ NA
Immediate, subtotal	14,007	58.7	59.6	\$ 835	\$ 612	\$ 8,908	\$ 5,094	1.2	17.1	18.3	62.8	62	78.6	67.6	51.2	4	\$ 3,185
Disability																	
Earned Rate	875	3.7	70.1	\$ 543	\$ 537	\$ 4,720	\$ 4,188	1.5	14.7	16.2	54.4	55	85.6	67.0	52.3	NA	\$ NA
60/40% or Re-calculated Rate	5,951	24.9	54.1	\$ 1,265	\$ 1,164	\$ 3,932	\$ 3,366	0.8	12.2	13.0	48.9	50	83.9	75.3	47.9	NA	\$ NA
Disability, subtotal	6,826	28.6	56.1	\$ 1,173	\$ 1,031	\$ 4,033	\$ 3,468	0.9	12.5	13.4	49.6	51	84.1	74.2	48.5	NA	\$ NA
Postponed Optional																	
With reduction	154	0.6	51.3	\$ 576	\$ 413	\$ 6,587	\$ 3,784	0.6	14.8	15.4	60.6	62	36.4	22.1	41.6	NA	\$ NA
Without reduction	13	0.1	53.8	\$ 475	\$ 317	\$ 5,588	\$ 3,472	0.4	11.4	11.8	65.8	64	15.4	7.7	30.8	NA	\$ NA
Postponed, subtotal	167	0.7	51.5	\$ 569	\$ 400	\$ 6,510	\$ 3,770	0.6	14.5	15.0	61.0	62	34.7	21.0	40.7	NA	\$ NA
Deferred Optional																	
With reduction	256	1.1	59.0	\$ 463	\$ 321	\$ 7,651	\$ 3,759	1.4	13.7	15.1	57.0	55	2.0	1.2	35.9	NA	\$ NA
Without reduction	377	1.6	50.9	\$ 296	\$ 202	\$ 3,705	\$ 1,964	0.3	8.1	8.3	62.0	62	0.3	0.0	37.4	NA	\$ NA
Deferred, subtotal	633	2.7	54.2	\$ 363	\$ 259	\$ 5,301	\$ 2,684	0.7	10.3	11.1	60.0	62	0.9	0.5	36.8	NA	\$ NA
Early Optional																	
.....	1,198	5.0	58.1	\$ 1,145	\$ 955	\$ 13,592	\$ 8,021	3.1	20.9	24.0	54.3	55	68.3	79.8	45.8	NA	\$ NA
Special Provision																	
Law Enforcement/Firefighters	503	2.1	84.5	\$ 4,587	\$ 5,083	\$ 64,487	\$ 75,160	1.4	26.8	28.2	53.8	54	60.4	94.0	72.2	NA	\$ NA
Air Traffic Controllers	7	0.0	100.0	\$ 3,189	\$ 3,399	\$ 23,547	\$ 16,938	2.5	22.2	24.7	54.6	52	57.1	100.0	5	NA	\$ NA
Members of Congress	7	0.0	85.7	\$ 1,598	\$ 1,228	\$ 14,096	\$ 15,044	1.0	9.3	10.3	59.6	62	0.0	14.3	89.5	NA	\$ NA
Subtotal	517	2.2	84.7	\$ 4,528	\$ 4,956	\$ 63,250	\$ 73,565	1.4	26.5	27.9	53.8	54	59.6	93.0	71.8	NA	\$ NA
Other	215	0.9	47.0	\$ 1,497	\$ 1,057	\$ 15,348	\$ 8,077	0.7	16.5	17.2	61.4	62	64.2	65.6	52.1	NA	\$ NA
Total	23,863	100.0	59.1	\$ 1,024	\$ 709	\$ 8,906	\$ 4,727	1.2	16.0	17.2	58.2	60	76.6	68.7	50.3	4	\$ 3,185

ACD - annuity commencement date.
SOURCE: Annuity Roll, October 1, 2004.

³ Due to rounding, the sum of military and civilian mean years of service may not equal the total.

Civil Service Retirement and Disability Program

EXHIBIT R5: FISCAL YEAR 1995-2004 RETIREMENT ROLL ADDS CSRS/FERS Survivor Annuitants, Survivor Category

Fiscal Year	ANNUITANTS				EMPLOYEES				Total	
	Widows *	Widowers	Children	Insurable interest	Subtotal	Widows *	Widowers	Children		Subtotal
1995	32,465	2,086	1,443	41	36,035	2,132	418	1,436	3,986	40,021
1996	31,520	1,919	1,510	58	35,007	2,100	435	1,430	3,965	38,972
1997	31,193	2,053	1,309	31	34,586	2,070	393	1,266	3,729	38,315
1998	32,166	2,140	1,408	34	35,748	2,310	457	1,306	4,073	39,821
1999	30,804	2,041	1,165	31	34,446	2,040	422	1,188	3,696	38,142
2000	30,670	1,960	1,070	29	33,729	2,122	401	1,152	3,675	37,404
2001	31,349	2,150	1,235	28	34,762	2,032	514	1,071	3,617	38,379
2002	30,162	2,066	1,222	37	33,487	1,811	490	861	3,162	36,649
2003	29,197	2,020	978	26	32,221	1,779	449	783	3,011	35,232
2004	29,420	2,054	1,108	34	32,616	1,749	475	755	2,979	35,595

*Includes former spouse

Civil Service Retirement and Disability Program

EXHIBIT R6: FISCAL YEAR 2004 RETIREMENT ROLL ADDS CSRS/FERS Survivor Annuitants, Survivor Category by Selected Demographics

Survivor category	Added to roll		Monthly annuity		Age at ACD	
	Number	Percent	Mean	Median	Mean	Median
Survivors of deceased annuitants						
Widows	28,937	81.3	\$ 1,237	\$ 1,112	74.2	76
Widowers	2,054	5.8	\$ 654	\$ 565	74.3	76
Former spouses	483	1.4	\$ 1,382	\$ 1,231	70.1	71
Insurable Interest	34	0.1	\$ 1,011	\$ 821	71.0	75
Children	1,108	3.1	\$ 399	\$ 393	25.9	18
Spouse surviving	852	2.4	\$ 385	\$ 392	23.4	17
No spouse surviving	256	0.7	\$ 445	\$ 470	34.5	41
Survivors of deceased annuitants, subtotal	32,616	91.6	\$ 1,174	\$ 1,057	72.5	75
Survivors of deceased employees						
Widows	1,718	4.8	\$ 1,032	\$ 810	52.5	52
Widowers	475	1.3	\$ 824	\$ 671	54.7	55
Former spouses	31	0.1	\$ 1,057	\$ 571	54.4	55
Children	755	2.1	\$ 384	\$ 392	14.8	15
Spouse surviving	688	1.9	\$ 379	\$ 392	14.9	15
No spouse surviving	67	0.2	\$ 443	\$ 470	14.6	14
Survivors of deceased employees, subtotal	2,979	8.4	\$ 835	\$ 463	43.3	50
Summary by relationship						
Widows	30,655	86.1	\$ 1,226	\$ 1,103	73.0	75
Widowers	2,529	7.1	\$ 686	\$ 571	70.6	73
Former spouses	514	1.4	\$ 1,363	\$ 1,205	69.1	70
Insurable Interest	34	0.1	\$ 1,011	\$ 821	71.0	75
Children	1,863	5.2	\$ 393	\$ 392	21.4	16
TOTAL	35,595	100.0	\$ 1,146	\$ 1,031	70.0	74

See definitions and technical notes on pages 19-21
ACD - annuity commencement date.

Civil Service Retirement and Disability Program

EXHIBIT R7: FISCAL YEAR 1995-2004 ANNUITANTS ON THE RETIREMENT ROLL CSRS/FERS Employee Annuitants, Type of Retirement

Fiscal Year	Normal/ Immediate	Disability	Deferred/ Postponed	Involuntary	Voluntary Early/ Early Optional	Law Enforcement/Fire -fighters	Air Traffic Controllers	Members of Congress	Other	TOTAL
1995	1,077,044	263,377	70,428	128,641	123,224	26,690	5,379	404	8,320	1,703,467
1996	1,078,296	259,885	69,000	127,582	141,485	28,022	5,596	401	8,631	1,718,898
1997	1,079,935	256,595	67,319	126,619	156,328	29,196	5,753	423	8,784	1,730,952
1998	1,081,613	252,942	65,932	124,835	169,524	31,012	5,961	413	9,145	1,741,377
1999	1,078,730	246,427	64,237	122,458	175,602	32,606	6,112	414	10,378	1,736,964
2000	1,082,812	241,696	62,448	120,375	183,232	34,257	6,273	409	11,694	1,743,196
2001	1,086,420	239,388	61,434	117,993	188,925	35,919	6,409	422	11,625	1,748,535
2002	1,089,470	236,289	59,492	115,338	192,275	37,559	6,667	411	11,419	1,748,920
2003	1,097,897	233,350	58,038	112,544	197,777	39,105	7,086	413	11,463	1,757,673
2004	1,110,110	230,795	56,613	109,707	207,340	40,725	7,453	404	11,444	1,774,591

See definitions and technical notes on pages 19-21.

Civil Service Retirement and Disability Program

EXHIBIT R8: FISCAL YEAR 2004 ANNUITANTS ON THE RETIREMENT ROLL CSRS Employee Annuitants, Type of Retirement by Selected Demographics

Retirement category	On the roll		Monthly annuity		Contributions		Mean years of service ⁴			Age at end of fiscal year		Years on roll		Percent with:			
	Number	Percent	Percent men	Mean	Median	Mean	Median	Military	Civilian	Total	Mean	Median	Mean	Median	FEGLI	Health benefits	Survivor election
Normal																	
Age 55-59 with 30+ years	452,547	28.6	80.1	\$2,805	\$2,485	\$41,645	\$35,917	2.8	31.5	34.3	70.8	71	14.1	14	91.5	86.3	65.7
Age 60-61 with 20+ years	195,953	12.4	63.1	\$2,164	\$1,824	\$34,860	\$28,760	1.9	27.5	29.4	74.7	75	13.9	14	92.5	79.6	55.6
Age 62+ with 5+ years	345,276	21.8	63.1	\$1,909	\$1,570	\$33,215	\$26,999	1.5	25.3	26.7	78.2	78	13.3	13	93.0	75.6	52.3
Normal, subtotal.....	993,776	62.8	70.9	\$2,367	\$2,100	\$37,378	\$30,914	2.2	28.5	30.7	74.1	74	13.8	14	92.2	81.3	59.0
Disability																	
Not eligible/normal	160,095	10.1	60.1	\$1,407	\$1,262	\$15,917	\$11,031	1.2	17.1	18.3	69.7	71	21.5	24	90.6	72.6	48.4
Eligible/normal.....	14,693	0.9	78.2	\$2,238	\$2,036	\$18,910	\$15,282	2.6	27.2	29.8	84.1	85	24.1	26	97.1	84.4	55.3
Disability, subtotal	174,788	11.1	61.6	\$1,477	\$1,289	\$16,168	\$11,627	1.3	18.0	19.3	70.9	73	21.7	24	91.1	73.6	49.0
Deferred	51,490	3.3	48.2	\$ 480	\$ 335	\$ 8,952	\$ 5,182	0.8	13.1	13.8	78.9	79	17.0	17	0.1	0.0	35.6
Involuntary																	
Age 50-59 with 20-24 years	23,351	1.5	56.5	\$1,636	\$1,400	\$24,320	\$20,017	1.2	21.4	22.6	73.6	73	19.3	18	83.9	70.5	48.0
Under 60 with 25+ years	65,579	4.1	73.3	\$2,293	\$2,051	\$30,720	\$26,620	2.2	26.8	29.0	71.7	71	19.4	18	86.1	78.7	58.0
Other.....	17,752	1.1	79.5	\$2,359	\$2,198	\$40,786	\$37,595	2.6	28.3	30.9	73.2	72	13.0	11	82.6	69.9	66.0
Involuntary, subtotal.....	106,682	6.7	70.6	\$2,173	\$1,928	\$30,994	\$26,385	2.1	25.8	27.9	72.3	72	18.3	17	85.1	75.4	57.2
Voluntary early																	
Age 50-59 with 20-24 years	46,256	2.9	45.1	\$1,513	\$1,346	\$31,648	\$29,468	0.9	21.7	22.6	64.7	64	10.0	9	81.6	77.3	43.9
Under 60 with 25+ years	153,445	9.7	66.5	\$2,217	\$1,984	\$41,705	\$38,981	1.9	27.6	29.4	62.9	62	10.3	10	82.9	86.4	54.9
Voluntary early, subtotal	199,701	12.6	61.5	\$2,054	\$1,825	\$39,375	\$36,528	1.6	26.2	27.8	63.3	62	10.3	10	82.6	84.3	52.4
Special provision																	
Law enforcement/firefighters	37,902	2.4	95.4	\$3,950	\$3,823	\$56,839	\$50,339	2.3	26.5	28.7	66.0	63	12.2	10	84.1	92.2	77.2
Air traffic controllers.....	7,435	0.5	96.8	\$3,737	\$3,541	\$58,556	\$51,785	3.7	27.7	31.4	66.7	67	12.3	13	90.0	94.6	78.2
Members of Congress	310	0.0	93.9	\$4,798	\$4,770	\$62,864	\$58,177	2.1	17.8	19.9	77.6	78	15.2	14	65.2	58.4	79.7
Special provision, subtotal.....	45,647	2.9	95.6	\$3,921	\$3,758	\$57,159	\$50,654	2.5	26.6	29.1	66.2	64	12.3	10	84.9	92.4	77.4
Other	9,499	0.6	78.6	\$1,766	\$1,492	\$27,295	\$21,274	0.6	26.2	26.8	68.7	69	13.9	14	94.0	83.5	66.7
TOTAL	1,581,583	100.0	68.7	\$2,196	\$1,938	\$34,441	\$29,117	2.0	26.3	28.3	72.2	72	14.6	14	87.2	78.1	56.8
Interim pay status.....	10,632	-	-	\$2,009	\$1,717	-	-	-	-	-	-	-	-	-	-	-	-

See definitions and technical notes on pages 19-21.

SOURCE: Annuity Roll, October 1, 2004

⁴Due to rounding, the sum of military and civilian mean years of service may not equal the total.

Civil Service Retirement and Disability Program

EXHIBIT R9: FISCAL YEAR 2004 ANNUITANTS ON THE RETIREMENT ROLL FERS Employee Annuity, Type of Retirement by Selected Demographics

Retirement category	On the roll			Monthly annuity			Contributions			Mean years of service ⁵			Age at the end of fiscal year			Years on roll			Percent with:			
	Number	Percent	Percent men	Mean	Median	Total	Mean	Median	Total	Military	Civilian	Total	Mean	Median	Total	Mean	Median	Total	FEGLI	Health benefits	Survivor election	
																						Mean
Immediate Optional																						
With reduction.....	29,088	15.1	58.1	\$ 459	\$ 385	\$ 5,931	\$ 3,858	\$ 3,858	0.8	14.1	14.9	63.6	63	5.2	5	70.9	51.9	43.2				
Without reduction	73,425	38.0	56.1	\$ 607	\$ 441	\$ 6,647	\$ 3,558	\$ 3,558	1.0	13.6	14.7	70.4	70	6.5	6	83.3	56.6	47.3				
1.1% calculation.....	13,821	7.2	41.9	\$ 1,490	\$ 1,171	\$ 18,951	\$ 16,118	\$ 16,118	1.8	24.2	25.9	72.3	72	7.4	7	90.0	77.9	43.5				
Immediate, subtotal.....	116,334	60.3	54.9	\$ 675	\$ 468	\$ 7,930	\$ 4,044	\$ 4,044	1.1	15.0	16.1	68.9	68	6.3	5	81.0	58.0	45.8				
Disability																						
Earned Rate.....	4,636	2.4	70.5	\$ 447	\$ 398	\$ 3,825	\$ 2,853	\$ 2,853	1.6	11.7	13.3	59.4	60	5.1	4	85.6	54.3	52.7				
60/40% or Recalculated Rate.....	51,371	26.6	54.5	\$ 797	\$ 634	\$ 2,878	\$ 2,109	\$ 2,109	0.6	9.6	10.2	53.2	54	6.3	6	84.5	68.5	44.0				
Disability, subtotal	56,007	29.0	55.8	\$ 768	\$ 603	\$ 2,956	\$ 2,153	\$ 2,153	0.7	9.8	10.5	53.7	54	6.2	6	84.6	67.4	44.7				
Postponed Optional																						
With reduction.....	340	0.2	50.0	\$ 506	\$ 388	\$ 5,894	\$ 3,449	\$ 3,449	0.7	13.8	14.5	63.2	63	3.0	2	37.1	28.5	35.9				
Without reduction.....	327	0.2	47.7	\$ 503	\$ 357	\$ 6,719	\$ 3,144	\$ 3,144	0.8	12.1	12.8	68.5	68	6.4	7	18.0	15.6	42.8				
Postponed, subtotal.....	667	0.3	48.9	\$ 504	\$ 378	\$ 6,299	\$ 3,304	\$ 3,304	0.8	13.0	13.7	65.8	65	4.6	4	27.7	22.2	39.3				
Deferred Optional																						
With reduction.....	1,494	0.8	54.5	\$ 420	\$ 297	\$ 7,953	\$ 3,706	\$ 3,706	1.1	13.5	14.6	60.2	60	4.1	4	1.1	1.2	33.3				
Without reduction.....	2,962	1.5	51.9	\$ 286	\$ 197	\$ 3,648	\$ 1,784	\$ 1,784	0.3	8.0	8.3	67.3	67	5.5	5	0.2	0.7	40.2				
Deferred, subtotal.....	4,456	2.3	52.8	\$ 331	\$ 231	\$ 5,092	\$ 2,297	\$ 2,297	0.6	9.8	10.4	64.9	65	5.0	4	0.5	0.9	37.9				
Involuntary (Discontinued service)																						
.....	3,025	1.6	57.3	\$ 1,268	\$ 1,064	\$ 16,364	\$ 11,955	\$ 11,955	2.8	19.6	22.5	65.1	65	8.4	8	74.8	67.8	47.4				
Early Optional.....	7,639	4.0	54.7	\$ 1,184	\$ 1,006	\$ 4,580	\$ 10,132	\$ 10,132	2.9	20.1	23.1	61.2	60	6.0	6	71.9	74.3	44.1				
Special Provision																						
Law Enforcement/Firefighters	2,823	1.5	92.1	\$ 4,826	\$ 5,113	\$ 64,515	\$ 59,439	\$ 59,439	1.2	27.8	28.9	57.4	57	5.0	4	66.1	94.0	75.3				
Air Traffic Controllers.....	18	0.0	83.3	\$ 2,884	\$ 2,592	\$ 24,997	\$ 14,717	\$ 14,717	2.6	22.5	25.1	60.9	58	3.5	3	77.8	94.4	61.1				
Members of Congress.....	94	0.0	85.1	\$ 3,095	\$ 1,951	\$ 29,317	\$ 20,290	\$ 20,290	1.4	15.2	16.7	69.0	68	5.9	5	59.6	62.8	79.8				
Special Provision, subtotal.....	2,935	1.5	91.8	\$ 4,759	\$ 5,057	\$ 63,145	\$ 58,616	\$ 58,616	1.2	27.3	28.5	57.8	57	5.1	4	66.0	93.0	75.4				
Other.....	1,945	1.0	45.0	\$ 1,673	\$ 989	\$ 17,574	\$ 7,794	\$ 7,794	1.0	16.7	17.7	66.2	66	5.4	5	68.0	65.9	50.1				
TOTAL.....	193,008	100.0	55.6	\$ 759	\$ 530	\$ 7,748	\$ 3,465	\$ 3,465	1.0	13.8	14.9	63.9	65	6.2	6	79.2	60.7	45.8				
Interim pay status	7,496	-	-	\$ 883	\$ 642	-	-	-	-	-	-	-	-	-	-	-	-	-				

See definitions and technical notes on pages 19-21.

SOURCE: Annuity Roll, October 1, 2004

⁵Due to rounding, the sum of military and civilian mean years of service may not equal the total.

Civil Service Retirement and Disability Program

EXHIBIT R10: FISCAL YEAR 1995-2004 ANNUITANTS ON THE RETIREMENT ROLL CSRS/FERS Survivor Annuitants, Survivor Category

Fiscal Year	ANNUITANTS						EMPLOYEES				Total
	Widows *	Widowers	Children	Insurable interest	Subtotal	Widows *	Widowers	Children	Subtotal		
1995	440,123	18,658	16,535	823	476,139	107,237	6,712	17,156	131,105	607,244	
1996	450,004	19,173	16,316	825	486,318	105,480	6,878	15,576	127,934	614,252	
1997	458,182	19,718	16,643	803	495,346	103,526	6,949	15,504	125,979	621,325	
1998	466,133	20,252	16,816	779	503,980	101,948	7,154	14,891	123,993	627,973	
1999	472,201	20,669	16,283	756	509,909	100,200	7,285	13,759	121,244	631,153	
2000	476,602	20,845	16,098	742	514,287	98,305	7,378	13,338	119,021	633,308	
2001	480,535	21,250	16,068	726	518,579	96,228	7,559	12,557	116,344	634,923	
2002	482,646	21,514	16,014	714	520,888	93,920	7,761	11,561	113,242	634,130	
2003	483,390	21,706	15,775	692	521,563	91,735	7,907	10,799	110,441	632,004	
2004	483,320	21,923	15,548	680	521,471	89,566	8,085	9,923	107,574	629,045	

*Includes former spouses

Civil Service Retirement and Disability Program

EXHIBIT R11: FISCAL YEAR 2004 ANNUITANTS ON THE RETIREMENT ROLL CSRS/FERS Survivor Annuitants, Survivor Category by Selected Demographics

Survivor category	On the roll		Monthly annuity		Age at end of fiscal year		Years on the roll	
	Number	Percent	Mean	Median	Mean	Median	Mean	Median
Survivors of deceased annuitants								
Widows	476,787	75.8	\$ 1,160	\$ 1,041	78.6	80	11.5	10
Widowers	21,923	3.5	\$ 635	\$ 566	77.3	79	8.8	7
Former spouses.....	6,533	1.0	\$ 1,320	\$ 1,159	76.0	77	9.2	8
Insurable interest	680	0.1	\$ 896	\$ 760	74.1	78	16.1	13
Children.....	15,548	2.5	\$ 406	\$ 391	40.3	5	12.9	10
Spouse surviving.....	10,486	1.7	\$ 380	\$ 389	34.8	37	10.6	8
No spouse surviving.....	5,062	0.8	\$ 458	\$ 462	51.7	53	17.5	16
Survivors of deceased annuitants, subtotal.....	521,471	82.9	\$ 1,117	\$ 999	77.4	79	11.4	9
Survivors of deceased employees								
Widows	89,232	14.2	\$ 924	\$ 777	71.4	73	22.8	23
Widowers	8,085	1.3	\$ 689	\$ 598	65.0	65	12.6	11
Former spouses.....	334	0.1	\$ 1,265	\$ 1,089	63.8	62	8.0	6
Children.....	9,923	1.6	\$ 392	\$ 390	27.1	20	14.1	10
Spouse surviving.....	8,012	1.3	\$ 378	\$ 387	23.9	19	12.0	9
No spouse surviving.....	1,911	0.3	\$ 453	\$ 462	40.4	45	22.8	21
Survivors of deceased employees, subtotal.....	107,574	17.1	\$ 859	\$ 710	66.8	70	21.2	21
Summary by relationship								
Widows	566,019	90.0	\$ 1,122	\$ 999	77.5	79	13.2	11
Widowers	30,008	4.8	\$ 650	\$ 573	74.0	76	9.8	8
Former spouses.....	6,867	1.1	\$ 1,317	\$ 1,157	75.4	77	9.2	8
Insurable interest	680	0.1	\$ 896	\$ 760	74.1	78	16.1	13
Children.....	25,471	4.0	\$ 401	\$ 390	35.2	35	13.3	10
TOTAL.....	629,045	100.0	\$ 1,073	\$ 946	75.6	78	13.0	11

See definitions and technical notes on pages 19-21.
SOURCE: Annuity Roll, October 1, 2004.

Civil Service Retirement and Disability Program

EXHIBIT R12: FISCAL YEAR 2004 ANNUITANTS ON THE RETIREMENT ROLL CSRS/FERS Employee and Survivor Annuity by Selected Demographics

Monthly annuity	Employee annuitants						Survivor annuitants					
	Number	Percent of total	Percent entered prior to 1969 law	Percent men	Non-disability		Disability		Adults		Children	
					Number	Percent of total	Number	Percent of total	Number	Percent of total	Number	Percent of total
Under \$100	9,084	0.5	41.1	44.1	8,070	0.5	1,014	0.4	5,860	1.0	16,654	0.7
\$100 to \$199	28,971	1.6	21.4	46.4	26,141	1.7	2,830	1.2	17,705	2.9	223	0.9
\$200 to \$299	35,830	2.0	8.1	50.9	30,130	2.0	5,700	2.5	22,006	3.6	479	1.9
\$300 to \$399	42,367	2.4	10.3	51.0	33,831	2.2	8,536	3.7	30,267	5.0	17,758	69.7
\$400 to \$499	37,744	2.1	3.6	53.2	28,370	1.8	9,374	4.1	29,931	5.0	6,845	26.9
Subtotal: Under \$500	153,996	8.7	12.0	50.3	126,542	8.2	27,454	11.9	105,769	17.5	25,471	100.0
\$500 to \$599	36,781	2.1	2.8	51.9	27,461	1.8	9,320	4.0	35,936	6.0	-	-
\$600 to \$699	35,563	2.0	2.2	49.3	26,946	1.7	8,617	3.7	41,574	6.9	-	-
\$700 to \$799	39,501	2.2	2.4	46.6	29,287	1.9	10,214	4.4	47,038	7.8	-	-
\$800 to \$899	44,194	2.9	2.4	44.6	32,195	2.1	11,999	5.2	39,547	6.6	-	-
\$900 to \$999	51,361	3.1	3.1	46.3	36,761	2.4	14,600	6.3	41,271	6.8	-	-
Subtotal: Under \$1,000	361,396	20.4	6.6	48.7	279,192	18.1	82,204	35.6	311,135	51.5	25,471	100.0
\$1,000 to \$1,199	121,826	6.9	3.2	52.0	86,728	5.6	35,098	15.2	82,060	13.6	-	-
\$1,200 to \$1,399	135,769	7.7	2.5	56.8	100,363	6.5	35,406	15.3	59,083	9.8	-	-
\$1,400 to \$1,599	127,983	7.2	1.5	60.9	108,235	7.0	19,748	8.6	40,700	6.7	-	-
\$1,600 to \$1,799	131,198	7.4	0.9	67.5	117,049	7.6	14,149	6.1	27,734	4.6	-	-
\$1,800 to \$1,999	132,530	7.5	0.9	72.1	121,119	7.8	11,411	4.9	21,204	3.5	-	-
Subtotal: Under \$2,000	1,010,702	57.0	3.5	57.2	812,686	52.6	198,016	85.8	541,916	89.6	25,471	100.0
\$2,000 to \$2,199	120,998	6.8	0.7	74.5	112,719	7.3	8,279	3.6	15,637	2.6	-	-
\$2,200 to \$2,399	99,685	5.6	0.6	75.7	93,821	6.1	5,864	2.5	11,382	1.9	-	-
\$2,400 to \$2,599	81,600	4.6	0.6	77.1	77,165	5.0	4,435	1.9	8,978	1.5	-	-
\$2,600 to \$2,799	66,289	3.7	0.7	77.8	63,001	4.1	3,288	1.4	6,812	1.1	-	-
\$2,800 to \$2,999	55,664	3.1	0.7	79.2	53,154	3.4	2,510	1.1	5,180	0.9	-	-
Subtotal: Under \$3,000	1,434,938	80.9	2.7	62.9	1,212,546	78.5	222,392	96.4	589,905	97.7	25,471	100.0
\$3,000 to \$3,499	109,720	6.2	0.7	81.5	105,814	6.9	3,906	1.7	8,107	1.3	-	-
\$3,500 to \$3,999	75,812	4.3	0.8	84.5	73,803	4.8	2,009	0.9	3,581	0.6	-	-
\$4,000 to \$4,499	52,733	3.0	0.9	86.9	51,550	3.3	1,183	0.5	1,320	0.2	-	-
\$4,500 to \$4,999	36,528	2.1	0.9	89.0	35,938	2.3	590	0.3	447	0.1	-	-
Subtotal: Under \$5,000	1,709,731	96.3	2.4	66.4	1,479,651	95.8	230,080	99.7	603,360	100.0	25,471	100.0
\$5,000 and over	64,860	3.7	0.9	90.8	64,143	4.2	717	0.3	214	0.0	-	-
TOTAL	1,774,591	100.0	2.3	67.2	1,543,794	100.0	230,797	100.0	603,574	100.0	25,471	100.0

SOURCE: Annuity Roll, October 1, 2004.

Civil Service Retirement and Disability Program

EXHIBIT R13: FISCAL YEAR 2004 ANNUITANTS ON THE RETIREMENT ROLL CSRS/FERS Employee and Survivor Annuitants, Age by Selected Demographics

Age	Employee annuitants										Survivor annuitants					
	Non-disability retirements					Disability retirements					Adults			Children		
	On roll		Monthly annuity		On roll		Monthly annuity		On roll		Monthly annuity		On roll		Monthly annuity	
	Number	Percent	Mean	Median	Number	Percent	Mean	Median	Number	Percent	Mean	Median	Number	Percent	Mean	Median
Under 19	-	-	\$ -	-	1	-	\$ 1,986	\$ 1,986	2	-	\$ 341	\$ 341	8,260	32.4	\$ 382	\$ 390
19 - 22	-	-	-	-	3	-	1,210	1,455	4	-	663	626	3,397	13.3	389	390
23 - 29	-	-	-	-	81	-	776	734	32	-	810	675	491	1.9	393	389
30 - 34	-	-	-	-	557	0.2	808	765	139	-	545	399	656	2.6	395	387
35 - 39	-	-	-	-	2,440	1.1	830	709	683	0.1	615	473	1,137	4.5	399	389
40 - 44	49	-	1,566	1,499	7,526	3.3	926	882	2,241	0.4	717	613	1,905	7.5	405	389
45 - 49	3,007	0.2	1,762	1,546	14,631	63	1,046	1,028	5,940	1.0	800	696	2,542	10.0	410	390
50 - 54	27,750	1.8	2,286	1,899	25,389	11.0	1,169	1,127	12,226	2.0	896	757	2,552	10.0	415	390
55 - 59	152,827	9.9	2,665	2,329	34,588	15.0	1,213	1,156	21,433	3.6	996	843	1,929	7.6	420	392
60 - 64	229,865	14.9	2,421	2,155	25,260	10.9	1,106	1,067	33,393	5.5	1,052	913	1,050	4.1	429	459
65 - 69	265,839	17.2	2,171	1,942	20,924	9.1	1,117	1,067	52,194	8.6	1,069	957	621	2.4	437	460
70 - 74	270,417	17.5	2,035	1,846	23,057	10.0	1,173	1,120	81,469	13.5	1,073	975	436	1.7	443	460
75 - 79	241,541	15.6	1,945	1,771	26,904	11.7	1,479	1,222	123,383	20.4	1,102	999	305	1.2	443	460
80 - 84	206,101	13.4	1,964	1,783	29,613	12.8	1,658	1,427	138,183	22.9	1,139	1,008	152	0.6	447	462
85 - 89	103,984	6.7	2,003	1,783	14,704	6.4	1,695	1,431	84,927	14.1	1,170	1,024	28	0.1	456	462
90 - 94	34,744	2.3	1,979	1,729	4,374	1.9	1,507	1,280	36,797	6.1	1,168	1,000	5	0.0	429	462
95 - 99	6,886	0.4	1,844	1,578	655	0.3	1,350	1,114	9,172	1.5	1,105	935	3	0.0	408	462
100 and over	784	0.1	1,497	1,249	90	0.0	914	923	1,356	0.2	929	787	2	0.0	429	426
TOTAL	1,543,794	100.0	\$ 2,154	\$ 1,930	230,797	100.0	\$ 1,305	\$ 1,189	603,574	100.0	\$ 1,101	\$ 978	25,471	100.0	\$ 401	\$ 390
62 and over	1,274,238	82.5	\$ 2,062	\$ 1,854	134,359	58.2	\$ 1,427	\$ 1,249	549,110	91.0	\$ 1,117	\$ 997	2,095	8.2	\$ 438	\$ 460
65 and over	1,130,296	73.2	\$ 2,029	\$ 1,826	120,321	52.1	\$ 1,467	\$ 1,277	527,481	87.4	\$ 1,119	\$ 999	1,552	6.1	\$ 441	\$ 460
Mean age		72				67				77				35		
		72				66				79				35		

Civil Service Retirement and Disability Program

EXHIBIT R14: FISCAL YEAR 2004 ANNUITANTS ON THE RETIREMENT ROLL

CSRS/FERS Employee⁶ and Survivor Annuitants Geographic Distribution by Number on Roll and Monthly Annuities

Residence	Total		Employee annuitants		Survivor annuitants	
	Number on roll	Monthly annuities (\$000's)	Number on roll	Monthly annuities (\$000's)	Number on roll	Monthly annuities (\$000's)
Alabama	56,765	\$ 101,728	41,581	\$ 85,782	15,184	\$ 15,946
Alaska	6,825	\$ 13,333	5,472	\$ 11,731	1,353	\$ 1,603
Arizona	48,993	\$ 87,042	36,897	\$ 73,702	12,096	\$ 3,340
Arkansas	24,047	\$ 37,690	17,527	\$ 31,452	6,520	\$ 6,238
California	220,384	\$ 387,753	161,082	\$ 323,956	59,302	\$ 63,797
Colorado	43,866	\$ 80,637	33,922	\$ 69,740	9,944	\$ 10,897
Connecticut	14,631	\$ 24,792	10,376	\$ 20,229	4,255	\$ 4,563
Delaware	7,351	\$ 14,403	5,651	\$ 12,487	1,700	\$ 1,916
District of Columbia	43,429	\$ 92,205	34,293	\$ 81,906	9,136	\$ 10,299
Florida	165,901	\$ 305,833	122,569	\$ 256,009	43,332	\$ 49,823
Georgia	75,255	\$ 129,848	55,736	\$ 109,993	19,519	\$ 19,854
Hawaii	24,290	\$ 47,111	17,868	\$ 39,656	6,422	\$ 7,455
Idaho	12,213	\$ 21,534	9,503	\$ 18,688	2,710	\$ 2,846
Illinois	64,546	\$ 109,812	47,731	\$ 92,446	16,815	\$ 17,367
Indiana	34,443	\$ 55,511	25,510	\$ 46,540	8,933	\$ 8,971
Iowa	19,618	\$ 30,848	14,314	\$ 25,575	5,304	\$ 5,274
Kansas	23,331	\$ 38,863	17,438	\$ 32,759	5,893	\$ 6,104
Kentucky	31,270	\$ 47,923	22,946	\$ 40,047	8,324	\$ 7,876
Louisiana	26,026	\$ 42,553	19,016	\$ 35,399	7,010	\$ 7,153
Maine	13,235	\$ 20,918	9,588	\$ 17,328	3,647	\$ 3,590
Maryland	145,280	\$ 341,200	112,832	\$ 297,286	32,448	\$ 43,914
Massachusetts	45,054	\$ 74,234	30,836	\$ 59,364	14,218	\$ 14,870
Michigan	39,590	\$ 66,682	30,010	\$ 56,638	9,580	\$ 10,044
Minnesota	25,769	\$ 42,884	19,014	\$ 35,765	6,755	\$ 7,120
Mississippi	24,187	\$ 39,261	17,768	\$ 32,966	6,419	\$ 6,265
Missouri	51,062	\$ 86,605	38,574	\$ 73,433	12,488	\$ 13,171
Montana	11,026	\$ 19,921	8,682	\$ 17,414	2,344	\$ 2,507
Nebraska	12,972	\$ 21,009	9,532	\$ 17,381	3,440	\$ 3,628
Nevada	20,299	\$ 37,729	16,004	\$ 33,028	4,295	\$ 4,701
New Hampshire	11,529	\$ 19,665	8,400	\$ 16,448	3,129	\$ 3,216
New Jersey	55,753	\$ 101,585	38,902	\$ 82,719	16,851	\$ 18,867
New Mexico	25,561	\$ 45,790	19,833	\$ 39,687	5,728	\$ 6,104
New York	97,933	\$ 152,230	68,493	\$ 123,592	29,440	\$ 28,638
North Carolina	61,158	\$ 106,147	45,787	\$ 90,310	15,371	\$ 15,837
North Dakota	5,851	\$ 9,198	4,411	\$ 7,803	1,440	\$ 1,395
Ohio	73,166	\$ 131,865	53,944	\$ 110,476	19,222	\$ 21,389
Oklahoma	47,934	\$ 78,235	35,179	\$ 65,585	12,755	\$ 12,650
Oregon	30,399	\$ 55,121	23,081	\$ 46,851	7,318	\$ 8,270
Pennsylvania	105,666	\$ 176,838	76,531	\$ 146,608	29,135	\$ 30,230
Rhode Island	9,226	\$ 14,841	6,195	\$ 11,836	3,031	\$ 3,005
South Carolina	39,399	\$ 66,430	29,054	\$ 55,902	10,345	\$ 10,528
South Dakota	9,006	\$ 14,330	6,870	\$ 12,246	2,136	\$ 2,085
Tennessee	40,578	\$ 69,406	30,010	\$ 58,458	10,568	\$ 10,948
Texas	153,338	\$ 262,497	113,141	\$ 220,990	40,197	\$ 41,506
Utah	33,222	\$ 58,046	25,522	\$ 49,958	7,700	\$ 8,088
Vermont	3,984	\$ 6,894	2,962	\$ 5,701	1,022	\$ 1,194
Virginia	135,544	\$ 303,701	102,442	\$ 261,759	33,102	\$ 41,942
Washington	60,888	\$ 109,722	45,557	\$ 92,765	15,331	\$ 16,956
West Virginia	15,365	\$ 26,598	11,849	\$ 23,019	3,516	\$ 3,579
Wisconsin	24,439	\$ 39,280	18,423	\$ 33,183	6,016	\$ 6,096
Wyoming	5,298	\$ 9,105	4,177	\$ 7,988	1,121	\$ 1,117
Foreign/Territories	44,869	\$ 51,927	29,684	\$ 41,995	15,185	\$ 9,932
TOTAL	2,421,764	\$4,329,316	1,792,719	\$3,654,610	629,045	\$674,706

⁶ Includes retirees *interim* pay status

Civil Service Retirement and Disability Program

Exhibit Definitions

AGE: ANNUITANT ADDED TO RETIREMENT ROLL: Age at last birthday (whole years) as of the annuity commencement date.

ALTERNATIVE ANNUITY: Individuals who are terminally ill and are not receiving disability.

ANNUITANT ON RETIREMENT ROLL: Age at last birthday (whole years) as of the end of the fiscal year.

ANNUITANT ADDED TO THE RETIREMENT ROLL: A person associated with a Civil Service Retirement and Disability Fund (CSRDF) claim (1) for which funds were paid out during the fiscal year and (2) which was issued during the fiscal year (even if the claim was dropped from the roll by the end of the fiscal year).

ANNUITY COMMENCEMENT DATE (ACD):

NORMAL, VOLUNTARY EARLY, SPECIAL PROVISION: Generally, the first day of the month following the month that included the retirement date (since 10/1/82).

DISABILITY, INVOLUNTARY: Generally, the day following the last day of pay as an employee.

DEFERRED: For CSRS, the individual's 62nd birthday; for FERS, generally the first day of the month after the individual attains age 62, however, there are a number of exceptions to this rule.

SURVIVOR: Generally, the day following the date of death of the employee or the annuitant whom they survive.

FEGLI: Covered by Federal Employees' Group Life Insurance.

INSURABLE INTEREST: Includes individuals for whom survivor annuities were elected by employee annuitants in good health when they retired. These persons, usually close relatives of deceased annuitants, have shown they reasonably could have expected some financial benefit from the continuing lives of the employee annuitants they survive.

INTERIM PAY STATUS: A person whose claim is being paid on an estimated basis pending final determination of his/her benefits. Persons in Interim Pay status are shown separately in the tables and excluded from totals.

SERVICE: Employment under an appointment in the Civil Service to perform a Federal function under the authority of an Act of Congress or Executive Order and under the supervision of a Federal officer.

SURVIVOR ANNUITANT: Defined in terms of the survivor's relationship to the deceased employee or annuitant.

Civil Service Retirement and Disability Program

Exhibit Technical Notes

EXHIBITS R2 and R7 — The persons added to the retirement roll who do not fit in the categories displayed in the table are placed in *Other*. These include Panama Canal, Bureau of Indian Affairs and Comptroller of the Currency retirees. Beginning in 1996, the category *Other* includes persons who qualified for normal retirement but were separated involuntarily by their agencies.

EXHIBITS R3 and R8 — Monthly annuities for *Interim Pay* status annuitants are estimated pending final determination; other statistics are not available.

All columns contain men and women except for the *Percent Men* column.

Mean and median monthly annuity amounts are as of the end of the fiscal year, not as of the annuity commencement date, and include Cost of Living Adjustments (COLA) in years in which COLA's were applied.

Employee annuitants added to the retirement roll with unspecified annuity types are included in the *Survivor Election* column.

Annuitants added to the retirement roll who are not in *Interim Pay* status and who fit in no other category are placed in *Other*. These include Panama Canal, Bureau of Indian Affairs, and Comptroller of the Currency retirees.

EXHIBITS R6 and R12 — Survivor annuitants with missing or invalid decedent information are included under *Survivors of Deceased Annuitants*. Survivor annuitants with missing or invalid relationship information are included as *Widows*.

Mean and median annuity amounts are as of the end of the fiscal year, not as of the annuity commencement date, and include Cost of Living Adjustments (COLA's) in years in which COLA's were applied.

EXHIBIT R14 — The totals for this exhibit are different than those for other exhibits pertaining to annuitants because this exhibit is part of a set of geographic distributions generated by a different reporting system. Specifically, these geographic counts include annuitants for whom no funds were paid out during the year.

Civil Service Retirement and Disability Program

EXHIBIT R9 — The following definitions generally describe the types of retirements shown in the FERS tables. An employee is placed in a category based on status at the time of separation.

Immediate Optional — Employees who meet minimum age and service requirements are eligible to retire immediately with an annuity payment calculated as 1 percent of their high-3 average salary for every year of service. Age and service requirements are: *minimum retirement age (MRA)* with 30 years of service, 60 years of age with 20 years of service, or 62 years of age with 5 years of service. Employees who stay in Federal service until they reach age 62, provided they have at least 20 years of service, will receive an annuity calculated as *1.1 percent* of their high-3 salary for every year of service. Persons who do not meet the age and service combinations, but who are minimum retirement age with 10 years of service, will receive a reduced annuity calculated as the monthly benefit less *5 percent* for every year the annuitant is under age 62.

Disability — Employees who are 62 years of age or who are under age 62 but meet the age and service criteria for immediate optional retirement, and take disability retirement are in the earned rate category and receive an annuity computed under the normal Federal Employees Retirement System (FERS) computation.

Employees in the 60/40 percent or Recalculated Rate category receive 60 percent of their high-3 average salary minus 100 percent of any Social Security Disability Benefits for which they are qualified during the first year of retirement; no Cost of Living Adjustment (COLA's) will be paid during this year. During the second and subsequent years of disability, until age 62, employees receive 40 percent of their high-3 salary, minus 60% of Social Security Disability Benefits payable. COLA's will be paid during these years. At age 62, the FERS disability benefit will be recalculated. Employees will receive the annuity they would have received if they had not been disabled, but had continued working until age 62. The accrued FERS benefit is based on years of service including the time the annuitant was receiving disability benefit. The original high-3 salary is increased by COLA adjustments that occurred under FERS during the period.

Postponed Optional — Employees leaving Federal service who have met minimum age and service requirements, but who are of minimum retirement age with 10 years of service, are subject to an age reduction. They may elect to delay the beginning of their annuity until sometime in the future to minimize the reduction. If they take an annuity prior to age 62, it will be subject to the age *reduction* described in *immediate optional* above. However, if they postpone until age 62, they will receive an annuity *without reduction*.

Deferred Optional — Employees or former employees with 10 years of service who are not eligible for immediate optional retirement may elect a *deferred* annuity to begin at any time from minimum retirement age to age 62. When it begins before age 62, the annuity payment is subject to the 5 percent *reduction* described in *immediate optional* above. However, if the annuity is delayed until age 62, it is not subject to the age reduction.

Involuntary — Employees who have at least 25 years of service or who are 50 years old with 20 years of service and leave Federal service involuntarily, usually resulting from a reduction in force.

Early Optional — Employees who have at least 25 years of service or who are 50 years old with 20 years of service and separate voluntarily during voluntary early retirement authorizations.

FEDERAL EMPLOYEES

HEALTH BENEFITS

PROGRAM

Federal Employees Health Benefits Program

An Explanation of Federal Employee Health Benefits

The Federal Employees Health Benefits Act of 1959 (Public Law 86-382, September 28, 1959), established the Federal Employees Health Benefits (FEHB) Program. The Act made basic hospital and major medical health insurance available July 1, 1960 to active Federal employees and their families. Enrollment is voluntary. All enrollees can make changes to their enrollment based upon certain qualifying life events. Enrollees who do not participate in premium conversion may cancel or change to self only enrollment at any time; those who participate in premium conversion may cancel or change to self only based upon certain qualifying life events.

The Act prescribes, in general, the types of benefits to be provided under various plans. It authorizes the Office of Personnel Management (OPM) to contract with qualified carriers to provide the benefits without regard to competitive bidding, subject to any limitations or exclusions considered necessary or desirable. It also authorizes OPM to prescribe the manner and conditions under which employees will be eligible to enroll in plans under the program.

Basic Types of Health Insurance

The FEHB Program offers employees two basic types of health insurance:

Fee-for-Service (FFS) - In these plans, doctors and other providers receive a fee for each service such as an office visit, test, procedure, or other health care service. The plan will either pay the medical provider directly or reimburse the enrollee for covered services after he has paid the bill and filed an insurance claim. When enrollees need medical attention, they may visit the doctor or hospital of their choice.

These plans may also offer a Preferred Provider Organization (PPO) network which gives the enrollee the choice of using doctors and other providers within the plan's network, or using ones outside the plan's network. Enrollees do not have to use the PPO, but there are advantages if they do. Some FFS plans may offer an enrollment option that is "PPO-only". Under this option, enrollees must use network providers to receive benefits.

The government wide plan is open to all FEHB eligible employees, annuitants, former spouses eligible under the Spouse Equity provisions of FEHB law, and individuals eligible for temporary continuation of coverage (TCC). Employee organization plans are open to members of the sponsoring organization; non-members can participate in some of these plans but may be required to pay an associate membership fee.

Health Maintenance Organizations (HMO) - These are health plans that provide care through contracted or employed physicians and hospitals located in particular geographic or service areas. HMOs emphasize prevention and early detection of illness. An enrollee's eligibility to enroll in an HMO is determined by where they live, or in some places, where they work.

Coverage Options - During contract year 2004, there were 205 health plans and options in the FEHB program.

All plans offer "self only" and "self and family" coverage. In addition, some plans offer options for two levels of benefit coverage. Annuitants who were covered as employees may continue this coverage into retirement if they were enrolled for the 5 years of service immediately preceding retirement, or if less than 5 years, for all service since their "first opportunity" to enroll. Under current law, OPM may grant waivers of this participation requirement if it is determined that, due to exceptional circumstances, it would be against equity and good conscience not to allow the individual to continue FEHB coverage as a retiree.

Federal Employees Health Benefits Program

Plan Categories

For rate setting and accounting purposes, plans are categorized as either experience-rated or community-rated. The government wide plan, all employee organization plans, and a few HMOs are experience-rated. Each experience-rated carrier maintains separate accounting records for the Federal program. Rates for Federal enrollees are adjusted on the basis of the actual operating experience of the plan. Any surplus created by a difference between income and authorized charges in each plan or option is used either to increase benefits or to postpone rate increases in a future year. Rate increases may be necessary to pay for benefit increases, increases in medical costs and utilization, or to recover a previous year's deficit. As a result, with regard to experience-rated plans, the Federal group supports itself financially and, within the Federal group, each plan stands on its own.

Approximately 95 percent of all HMOs are community-rated. Community rating is the methodology where rates are set for large numbers of enrollees based on the overall costs as opposed to the costs of a single group.

Open Season and Enrollment Procedures

Open season is an annual opportunity to elect or change plan enrollment and usually is scheduled from the second week in November through the first week in December. An enrollment information guide providing premium rates and other program information is distributed to all Government employees through a network of insurance officers at Federal agencies and on the OPM web site. Plan brochures also are available at designated agency locations and on the web site. Employees may review all available plan offerings and make an informed choice. In addition, each enrollee receives the new contract brochure directly from the plan in which he or she is presently enrolled.

Enrollment Trends

There were over 4 million active employees and annuitants enrolled in the Federal Employees Health Benefits Program (FEHBP) as of March 31, 2004. While the number of active employees enrolled in the Program has been relatively constant over the last 10 years, the annuitant group has continued to grow, and now comprises nearly 46 percent of all enrollees covered by the program.

Government Contributions

The cost of FEHB premiums is shared by the enrollee and the Government. The Government's contribution is based on a formula that is set in law. Under the formula, the Government pays for non-Postal Service employees and all annuitants, and 72 percent of the weighted average premium of all participating plans but not more than 75 percent of the total premium for any one plan. The Postal Service pays 85 percent of the average weighted premium of all participating plans, but not more than 88.75 percent of the total premium for any one plan (see Title 5 U.S.C. Paragraph 8906 (a), (b) and 5 C.F.R. Part 890).

Retired Federal Employees Health Benefits Program

An Explanation of Retired Federal Employee Health Benefit Program

The Retired Federal Employees Health Benefits Program was established by Public Law 86-724, enacted September 8, 1960, and became effective July 1, 1961. This Program was designed to provide health insurance to those employees and survivors who were retired on the effective date of the Federal Employees Health Benefits Act and thus were ineligible to participate in the Federal Employees Health Benefits (FEHB) Program. Initially, 236,000 annuitants elected to participate in the RFEHBP; as of March 1, 2004, 4,962 enrollees remain in the program.

The RFEHBP includes a Uniform Plan, currently administered through the Aetna Life Insurance Company, and a Private Plan provision. The Uniform Plan provides basic hospital and major medical protection to enrollees. The Act provides that there shall be withheld from the annuity or compensation of each retired employee or survivor enrolled in the Uniform Plan as much as is necessary, after deducting the contribution of the Government, to pay the total charges for his or her enrollment.

Retired employees or survivors who choose to obtain a health benefits plan other than the Uniform Plan or to retain an existing plan directly with a carrier, are paid a Government contribution toward the cost of their Private Plan. Part B of Medicare qualifies as a Private Plan.

The RFEHBP is a closed program with a steadily declining population. The reason for the decline is twofold:

- The RFEHB Program was established for annuitants who retired before July 1, 1960. This population is now quite elderly and has a high mortality rate.
- Annuitants covered under the RFEHBP may, at any time, elect coverage under the FEHB where benefit levels are higher.

Given the small size of the RFEHBP, minimal statistical information is maintained and presented in this publication.

Federal Employees Health Benefits Program

EXHIBIT H1: Program Enrollment by Plan Type and Enrollee Class

Fiscal Year	GOVERNMENTWIDE			EMPLOYEE ORGANIZATION			COMPREHENSIVE		
	Employees	Annuitants	Sub-Total	Employees	Annuitants	Sub-Total	Employees	Annuitants	Sub-Total
1995	784,356	979,339	1,763,695	652,198	516,422	1,168,620	937,138	271,161	1,208,299
1996	766,249	988,304	1,754,553	619,571	548,327	1,167,898	930,323	288,917	1,219,240
1997	789,544	996,135	1,785,679	583,391	550,961	1,134,352	914,451	298,534	1,212,985
1998	841,262	1,011,361	1,852,623	504,318	530,519	1,034,837	925,108	311,193	1,236,301
1999	887,249	1,017,688	1,904,937	465,556	526,427	991,983	918,581	308,206	1,226,787
2000	934,415	1,028,289	1,962,704	406,223	529,217	935,440	879,129	306,513	1,185,642
2001	963,481	1,030,506	1,993,987	386,861	537,558	924,419	848,553	307,848	1,156,401
2002	1,030,957	1,033,313	2,064,270	367,189	527,523	894,712	790,985	296,179	1,087,164
2003	1,100,102	1,027,437	2,127,539	353,059	517,553	870,612	761,044	291,799	1,052,843
2004	1,141,317	1,035,118	2,176,435	320,346	501,504	821,850	740,880	295,867	1,036,747

Data excludes dependents.

FEDERAL HEALTH BENEFITS PROGRAM

EXHIBIT H2: Number of Employees, Annuitants, and Dependents Covered Under the FEHB Program, March 31, 2004

State	Code	Carrier Name			Total		Total Coverage
			Employees	Annuitants	Enrollment	Dependents*	
Government Wide							
	10	BLUE CROSS AND BLUE SHIELD SERVICE BENEFIT PLAN – Optional	986,719	1,008,620	1,995,339	1,871,055	3,866,394
	11	BLUE CROSS AND BLUE SHIELD SERVICE BENEFIT PLAN – Basic Option	154,598	26,498	181,096	238,854	419,950
Sub-Total			1,141,317	1,035,118	2,176,435	2,109,909	4,286,344
Employee Organizations							
	22	AETNA HEALTHFUND	1,278	143	1,421	1,256	2,677
	31	GEHA BENEFIT PLAN	91,479	139,300	230,779	192,669	423,448
		High Option	59,817	114,736	174,553	144,008	318,561
		Standard Option	31,662	24,564	56,226	48,661	104,887
	32	NALC HEALTH BENEFIT PLAN	28,913	76,116	105,029	78,266	183,295
	36	THE NTL LEAGUE OF POSTMASTER	1,708	7,366	9,074	3,771	12,845
		High Option	414	851	1,265	376	1,641
		Standard Option	1,294	6,515	7,809	3,395	11,204
	38	RURAL CARRIER BENEFIT PLAN	9,858	27,598	37,456	32,758	70,214
	40	FOREIGN SERVICE BENEFIT PLAN	7,197	6,641	13,838	9,530	23,368
	42	ASSOCIATION BENEFIT PLAN	5,489	9,441	14,930	15,532	30,462
	43	PANAMA CANAL BENEFIT PLAN	19	10,046	10,065	7,966	18,031
	44	SAMBA HEALTH BENEFIT PLAN	3,103	9,427	12,530	9,585	22,115
	45	MAIL HANDLERS BENEFIT PLAN	145,383	159,376	304,759	273,345	578,104
		High Option	82,386	70,643	153,029	142,000	295,029
		Standard Option	62,997	88,733	151,730	131,345	283,075
	47	AMERICAN POSTAL WORKERS UNION HEALTH PLAN	24,824	54,712	79,536	53,066	132,602
		High Option	17,923	54,001	71,924	44,247	116,171
		Standard Option	6,901	711	7,612	8,819	16,431
	Y7	THE U.S. SECRET SERVICE EMPLOYEES HEALTH ASSOCIATION	1,095	1,338	2,433	2,617	5,050
Sub-Total			320,346	501,504	821,850	680,361	1,502,211
Comprehensive Plans							
AL	DF	HEALTH SPRING OF ALABAMA	535	380	915	782	1,697
AZ	A3	PACIFICARE DESERT REGION-AZ	5,484	1,878	7,362	8,481	15,843
AZ	A7	HEALTHNET OF ARIZONA	4,581	2,284	6,865	9,202	16,067
AZ	DB	HUMANA COVERAGE FIRST - AZ	77	14	91	77	168
AZ	WQ	AETNA HEALTH - ARIZONA	4,546	1,109	5,655	8,190	13,845
CA	59	KAISER FOUNDATION HP – N. CA	31,297	38,321	69,618	64,139	133,757
CA	62	KAISER FOUNDATION HP – S. CA	35,997	23,610	59,607	64,922	124,529
CA	2X	AETNA HEALTH	2,454	339	2,793	4,059	6,852
CA	6Q	UNIVERSAL CARE OF CALIFORNIA	415	109	524	568	1,092
CA	C4	UNITED HEALTH PLAN	203	52	255	317	572
CA	CY	PACIFICARE OF CALIFORNIA	22,073	4,871	26,944	36,153	63,097
CA	LB	HEALTH NET OF CALIFORNIA	16,882	6,794	23,676	31,564	55,240
CA	M5	BLUE CROSS CALIFORNIACARE	11,509	3,026	14,535	15,827	30,362
CA	SJ	BLUE SHIELD OF CALIFORNIA	8,644	1,679	10,323	14,499	24,822
CO	65	KAISER FOUNDATION HP	9,187	5,174	14,361	15,360	29,721
CO	D6	PACIFICARE - COLORADO	13,166	4,522	17,688	21,313	39,001
CT	TE	CONNECTICARE	8,831	1,226	10,057	13,239	23,296
DC	2G	CAREFIRST BLUECHOICE	4,302	1,172	5,474	4,743	10,217
DC	E3	KAISER FOUNDATION	47,908	19,389	67,297	72,398	139,695
FL	3N	VISTA HEALTHPLAN - SOUTH	316	107	423	377	800

FEDERAL HEALTH BENEFITS PROGRAM

EXHIBIT H2: Number of Employees, Annuitants, and Dependents Covered Under the FEHB Program, March 31, 2004

State	Code	Carrier Name			Total		Total Coverage
			Employees	Annuitants	Enrollment	Dependents*	
FL	4A	TOTAL HEALTH CHOICE	104	23	127	132	259
FL	5E	VISTA HEALTHPLAN OF SOUTH FL	1,081	149	1,230	1,904	3,134
FL	EA	CAPITAL HEALTH PLAN	861	300	1,161	1,476	2,637
FL	EE	HUMANA MEDICAL PLAN - SOUTH	3,175	521	3,696	6,036	9,732
FL	J8	J.M.H. HEALTH PLAN	258	20	278	324	602
FL	MJ	HUMANA COVERAGE FIRST	285	216	501	341	842
FL	ML	AV-MED HEALTH PLAN	1,845	226	2,071	1,445	3,516
FL	MQ	HUMANA COVERAGE FIRST	116	41	157	159	316
FL	QP	HUMANA COVERAGE FIRST	156	17	173	77	250
FL	RK	VISTA HEALTH PLAN - PENSACOLA	96	50	146	98	244
FL	UL	VISTA HEALTH PLAN	146	68	214	155	369
FL	Y9	VISTA HEALTHPLAN	42	17	59	101	160
GA	2U	AETNA HEALTH - GEORGIA	5,785	1,037	6,822	9,556	16,378
GA	F8	KAISER FOUNDATION HP	10,920	1,975	12,895	17,221	30,116
GU	JK	PACIFICARE HEALTH INSURANCE	1,835	2,014	3,849	6,532	10,381
		High Option	1,609	1,688	3,297	5,829	9,126
		Standard Option	226	326	552	703	1,255
HI	63	KAISER FOUNDATION HP - HAWAII	4,450	4,329	8,779	7,462	16,241
		High Option	3,879	4,097	7,976	7,115	15,091
		Standard Option	571	232	803	347	1,150
HI	87	HAWAII MEDICAL SERVICE ASSOC.	14,823	13,715	28,538	27,940	56,478
IA	SV	COVENTRY HEALTH CARE	2,306	422	2,728	4,676	7,404
IA	YH	JOHN DEERE HEALTH PLAN	1,634	268	1,902	2,262	4,164
IL	17	UNICARE HEALTH PLANS	4,975	1,038	6,013	7,465	13,478
IL	75	HUMANA HEALTH PLAN	9,287	2,939	12,226	15,963	28,189
		High Option	8,792	2,850	11,642	15,198	26,840
		Standard Option	495	89	584	765	1,349
IL	76	UNION HEALTH SERVICE	285	113	398	374	772
IL	9F	OSF HEALTH PLANS	1,129	209	1,338	2,293	3,631
IL	FX	HEALTH ALLIANCE HMO	1,712	995	2,707	3,208	5,915
IL	GE	PERSONALCARE'S HMO	1,113	441	1,554	2,702	4,256
IL	MW	HUMANA COVERAGE FIRST	126	21	147	147	294
IN	6Y	ADVANTAGE HEALTH PLAN	473	137	610	833	1,443
IN	DQ	PHYSICIANS HEALTH PLAN	779	122	901	1,356	2,257
IN	G2	ARNETT HMO HEALTH PLAN	243	116	359	389	748
IN	IN	THE M*PLAN	2,433	1,176	3,609	3,954	7,563
KS	7W	COVENTRY HEALTH CARE	315	92	407	304	711
KS	HA	COVENTRY HEALTHCARE	5,319	892	6,211	7,876	14,087
KS	VA	PREFERRED PLUS OF KANSAS	91	20	111	71	182
KY	BM	HUMANA COVERAGE FIRST	91	16	107	99	206
KY	D2	HUMANA HEALTH PLAN	1,431	1,161	2,592	2,381	4,973
LA	BJ	COVENTRY HEALTH CARE	1,955	296	2,251	3,452	5,703
LA	JA	COVENTRY HEALTH CARE	325	158	483	687	1,170
LA	MV	VANTAGE HEALTH PLAN	34	5	39	19	58
MA	JV	FALLON COMMUNITY HEALTH PLAN	4,227	1,070	5,297	5,887	11,184
MD	JN	AETNA HEALTH - MID-ATLANTIC	40,995	7,407	48,402	60,175	108,577
		High Option	26,753	5,900	32,653	41,604	74,257
		Standard Option	14,242	1,507	15,749	18,571	34,320
MD	JP	THE QUALITY CARE HEALTH PLAN	66,598	8,655	75,253	102,893	178,146
MI	52	HEALTH ALLIANCE PLAN	8,447	2,531	10,978	18,537	29,515

FEDERAL HEALTH BENEFITS PROGRAM

EXHIBIT H2: Number of Employees, Annuitants, and Dependents Covered Under the FEHB Program, March 31, 2004

State	Code	Carrier Name			Total		Total Coverage
			Employees	Annuitants	Enrollment	Dependents*	
MI	EG	M-CARE	2,591	326	2,917	4,574	7,491
MI	K5	BLUE CARE NETWORK	184	146	330	294	624
MI	KA	OMNICARE HEALTH PLAN	960	226	1,186	1,727	2,913
MI	KF	BLUE CARE NETWORK	602	268	870	479	1,349
MI	KN	BLUE CARE NETWORK	87	57	144	79	223
MI	KR	BLUE CARE NETWORK	680	261	941	592	1,533
MI	LN	BLUE CARE NETWORK	416	169	585	368	953
MI	LX	BLUE CARE NETWORK	3,181	590	3,771	5,021	8,792
MI	N2	TOTAL HEALTH CARE	252	44	296	376	672
MI	RL	GRAND VALLEY HEALTH PLAN	626	77	703	1,025	1,728
MI	X5	HEALTHPLUS OF MICHIGAN	701	85	786	1,205	1,991
MN	53	HEALTHPARTNERS CLASSIC	6,698	3,407	10,105	10,349	20,454
		High Option	4,247	2,842	7,089	6,755	13,844
		Standard Option	2,451	565	3,016	3,594	6,610
MN	HQ	HLTH PARTNERS PRIMARY CLINIC	625	301	926	879	1,805
MO	7M	MERCY HEALTH PLANS- MISSOURI	1,150	353	1,503	1,554	3,057
MO	9G	BLUECHOICE OF MISSOURI	9,215	2,118	11,333	16,629	27,962
MO	MM	GROUP HEALTH PLAN	2,948	1,559	4,507	5,412	9,919
MO	MS	HUMANA KANSAS CITY	2,955	926	3,881	4,961	8,842
		High Option	2,224	797	3,021	3,735	6,756
		Standard Option	731	129	860	1,226	2,086
MO	PH	HUMANA COVERAGE FIRST	89	14	103	112	215
MT	NV	NEW WEST HEALTH PLAN	221	27	248	354	602
ND	RU	HEART OF AMERICA HMO	20	12	32	36	68
NJ	FK	AMERIHEALTH HMO	1,638	454	2,092	2,711	4,803
NJ	P3	AETNA HEALTH - NEW JERSEY	17,335	8,711	26,046	23,686	49,732
NM	P2	PRESBYTERIAN HEALTH PLAN	4,470	1,433	5,903	8,236	14,139
NM	PX	CIMARRON HEALTH PLAN	2,132	599	2,731	3,290	6,021
NM	Q1	LOVELACE HEALTH PLAN	4,129	3,511	7,640	7,830	15,470
NV	K9	PACIFICARE DESERT REGION	1,087	822	1,909	2,407	4,316
NV	NM	HEALTH PLAN NEVADA	1,210	1,017	2,227	2,287	4,514
NV	Y1	AETNA HEALTH - NEVADA	215	76	291	346	637
NY	51	HEALTH INSURANCE PLAN	9,464	4,994	14,458	12,702	27,160
		High Option	8,552	4,828	13,380	11,122	24,502
		Standard Option	912	166	1,078	1,581	2,659
NY	80	GHI HEALTH PLAN	19,410	11,371	30,781	22,200	52,981
		High Option	18,980	11,208	30,188	21,717	51,905
		Standard Option	430	163	593	483	1,076
NY	6V	GHI HMO SELECT	246	42	288	150	438
NY	AH	HMO BLUE	299	120	419	196	615
NY	EB	EXCELLUS HEALTH PLAN	541	332	873	642	1,515
NY	GA	MVP HEALTH PLAN	1,810	722	2,532	2,054	4,586
NY	GV	PREFERRED CARE	1,651	748	2,399	3,087	5,486
NY	J6	VYTRA HEALTH PLANS	2,692	324	3,016	2,956	5,972
NY	JC	AETNA HEALTH - NEW YORK	13,776	1,840	15,616	20,091	35,707
NY	KQ	UNIVERA HEALTHCARE	101	20	121	172	293
NY	M9	MVP HEALTH PLAN	3,584	1,257	4,841	7,076	11,917
NY	MK	BLUE CHOICE OF NEW YORK	2,147	892	3,039	3,551	6,590
NY	MX	MVP HEALTH PLAN	1,993	431	2,424	3,149	5,573
NY	PW	CAPITAL DISTRICT PHYSICIANS' HP	236	346	582	409	991

FEDERAL HEALTH BENEFITS PROGRAM

EXHIBIT H2: Number of Employees, Annuitants, and Dependents Covered Under the FEHB Program, March 31, 2004

State	Code	Carrier Name			Total		Total Coverage
			Employees	Annuitants	Enrollment	Dependents*	
NY	Q8	UNIVERA HEALTHCARE	2,048	941	2,989	3,475	6,464
NY	QA	INDEPENDENT HEALTH ASSOC.	6,005	2,182	8,187	10,376	18,563
NY	QB	CAPITAL DISTRICT PHYSICIANS' HP	354	107	461	494	955
NY	SG	CAPITAL DISTRICT PHYSICIANS' HP	3,727	1,828	5,555	5,713	11,268
NY	X4	GHI HMO SELECT	156	60	216	232	448
OH	64	KAISER FOUNDATION HP	2,906	1,534	4,440	4,973	9,413
OH	3A	AULTCARE HMO	1,161	206	1,367	2,060	3,427
OH	3U	UNITED HEALTHCARE	3,155	1,518	4,673	4,796	9,469
OH	5M	SUPERMED HMO	427	101	528	421	949
OH	5W	SUMMACARE HEALTH PLAN	1,535	222	1,757	2,145	3,902
OH	7D	AETNA HEALTH	2,093	345	2,438	3,657	6,095
OH	L4	HMO HEALTH OHIO	1,703	495	2,198	3,007	5,205
OH	L8	HUMANA COVERAGE FIRST	174	24	198	210	408
OH	MZ	HOMETOWN HEALTH PLAN	81	2	83	163	246
OH	R5	BLUE HMO	16,372	3,676	20,048	25,924	45,972
OH	RD	AETNA HEALTH - OHIO	1,789	325	2,114	2,665	4,779
OH	U2	PARAMOUNT HEALTH CARE	710	215	925	981	1,906
OH	U4	HLTH PLAN/ UPPER OHIO VALLEY	736	213	949	1,081	2,030
OK	2N	PACIFICARE OF OKLAHOMA	2,814	1,396	4,210	5,056	9,266
OK	SL	AETNA HEALTH	1,012	198	1,210	1,654	2,864
OR	57	KAISER FOUNDATION HP	8,878	6,873	15,751	15,602	31,353
		High Option	8,122	5,769	13,891	14,224	28,115
		Standard Option	756	1,104	1,860	1,377	3,237
OR	7Z	PACIFICARE NORTHWEST REGIONS	1,792	860	2,652	3,354	6,006
PA	26	HEALTH AMERICA	4,554	2,157	6,711	6,978	13,689
		High Option	4,396	2,106	6,502	6,610	13,112
		Standard Option	158	51	209	368	577
PA	4N	HEALTH AMERICA PENNSYLVANIA	4,137	1,560	5,697	5,515	11,212
		High Option	3,811	1,451	5,262	5,041	10,303
		Standard Option	326	109	435	473	908
PA	8W	UPMC HEALTH PLAN	7,136	1,312	8,448	11,022	19,470
PA	ED	KEYSTONE HEALTH PLAN EAST	20,355	5,386	25,741	28,315	54,056
PA	S4	KEYSTONE HEALTH PLAN	1,540	526	2,066	2,362	4,428
PA	SW	HEALTH AMERICA	5,150	1,327	6,477	7,553	14,030
		High Option	4,004	1,026	5,030	5,759	10,789
		Standard Option	1,146	301	1,447	1,794	3,241
PA	VJ	HEALTHAMERICA PENNSYLVANIA	155	15	170	176	346
		High Option	146	15	161	173	334
		Standard Option	9	0	9	3	12
PA	YE	AETNA HEALTH - PITTSBURGH	339	50	389	685	1,074
PR	89	TRIPLE - S	12,433	8,131	20,564	29,890	50,454
PR	ZJ	HUMANA - PUERTO RICO BLUECHIP COORDINATED HEALTH PARTNERS	537	26	563	991	1,554
RI	DA		1,872	696	2,568	2,076	4,644
SD	AU	SIoux VALLEY HEALTH PLAN	31	2	33	57	90
		High Option	24	1	25	40	65
		Standard Option	7	1	8	18	26
SD	AV	AVERA HEALTH PLAN	119	13	132	199	331
TN	6J	AETNA HEALTH	1,141	210	1,351	1,656	3,007
TN	6K	HEALTHSPRING	10	0	10	2	12

FEDERAL HEALTH BENEFITS PROGRAM

EXHIBIT H2: Number of Employees, Annuitants, and Dependents Covered Under the FEHB Program, March 31, 2004

State	Code	Carrier Name			Total		Total Coverage
			Employees	Annuitants	Enrollment	Dependents*	
		High Option	10	0	10	2	12
		Standard Option	0	0	0	0	0
TN	L6	HUMANA COVERAGE FIRST	85	5	90	79	169
TN	UB	AETNA HEALTH - TENNESSEE	2,128	482	2,610	3,275	5,885
TX	6U	FIRSTCARE	1,563	397	1,960	2,841	4,801
TX	CK	FIRSTCARE	695	199	894	1,360	2,254
TX	GF	PACIFICARE OF TEXAS	4,042	1,799	5,841	6,830	12,671
TX	HM	MERCY HEALTH PLANS OF TEXAS	82	2	84	112	196
TX	P1	AETNA HEALTH	1,901	391	2,292	3,141	5,433
TX	PU	AETNA HEALTH	3,382	489	3,871	5,491	9,362
TX	T2	HUMANA COVERAGE FIRST	170	12	182	206	388
TX	T8	HUMANA COVERAGE FIRST	290	55	345	374	719
TX	TP	HUMANA COVERAGE FIRST	146	32	178	154	332
TX	TU	HUMANA COVERAGE FIRST	144	41	185	118	303
TX	TV	HUMANA COVERAGE FIRST	194	44	238	215	453
TX	UR	HUMANA HEALTH PLAN	5,140	4,311	9,451	12,146	21,597
		High Option	4,176	3,873	8,049	9,871	17,920
		Standard Option	964	438	1,402	2,275	3,677
TX	YM	HMO BLUE TEXAS	6,071	1,021	7,092	11,375	18,467
UT	9K	ALTUS HEALTH PLANS PIEDMONT COMMUNITY	7,640	1,920	9,560	16,441	26,001
VA	2C	HEALTHCARE	139	39	178	173	351
VA	9R	OPTIMA HEALTH PLAN	4,847	2,603	7,450	8,747	16,197
VT	VW	MVP HEALTH PLAN - VERMONT	249	77	326	140	466
WA	54	GROUP HEALTH COOPERATIVE	15,197	9,032	24,229	25,554	49,783
		High Option	15,056	8,941	23,997	25,422	49,419
		Standard Option	141	91	232	132	364
WA	8J	AETNA HEALTH - WASHINGTON	1,954	347	2,301	2,808	5,109
WA	L1	KITSAP PHYSICIANS SERVICE GROUP HEALTH	293	58	351	297	648
WA	VR	COOPERATIVE/EASTERN	3,261	1,466	4,727	5,500	10,227
		High Option	3,230	1,456	4,686	5,472	10,158
		Standard Option	31	10	41	28	69
WA	VT	KITSAP PHYSICIANS	2,854	2,486	5,340	5,998	11,338
WI		HUMANA	61	12	73	50	123
WI	WD	DEAN HEALTH PLAN	2,923	1,358	4,281	5,109	9,390
WI	WJ	GROUP HLTH COOPERATIVE	1,132	337	1,469	1,473	2,942
WY	PV	WINHEALTH PARTNERS	85	18	103	82	185
Total			740,880	295,867	1,036,747	1,216,025	2,252,772
Total			2,202,543	1,832,489	4,035,032	4,006,295	8,041,327

* Dependents are not included in the headcount report, they are estimated.

FEDERAL EMPLOYEES' GROUP

LIFE INSURANCE

PROGRAM

Federal Employees' Group Life Insurance Program

AN EXPLANATION OF FEDERAL EMPLOYEES' GROUP LIFE INSURANCE PROGRAM

The following brief description of the Federal Employees' Group Life Insurance (FEGLI) Program is provided for general information purposes only.

The Federal Employees' Group Life Insurance Program was established by the Federal Employees' Group Life Insurance Act of 1954, Public Law 83-598, signed on August 17, 1954 and implemented on August 29, 1954. The FEGLI Program was significantly modified by the Federal Employees' Group Life Insurance Act of 1980, Public Law 96-427, signed October 10, 1980. Unless specifically waived, Public Law 96-427 provided for re-enrollment in basic life automatically on March 31, 1981, with coverage effective April 1, 1981. The eligible population includes the President, Members of Congress, Federal and Postal employees, Gallaudet College faculty, and others not excluded by statute or regulations of the U.S. Office of Personnel Management (OPM). Basic and Optional insurance benefits are paid by the Metropolitan Life Insurance Company, under contract with OPM. Twenty-six companies participated as reinsurers in FY 2003.

Basic Life

Employees are entitled to a Basic Insurance Amount (BIA) equal to their annual pay, rounded upward to the next thousand, plus \$2,000. If annual pay is \$8,000 or less, the employee is insured for a minimum amount of \$10,000. The FEGLI Program offers an extra benefit to employees under age 45 at no additional cost. This extra benefit doubles the amount of life insurance payable if you are age 35 or younger, with an incremental decrease up to age 45. An additional accidental death and dismemberment benefit is provided for employees, but does not continue into retirement. In the event of accidental death, an amount separate from and equal to the employee's Basic Insurance Amount (BIA) is payable. One-half the Basic Insurance Amount is payable for the loss of one limb or sight of one eye with the full amount being payable for two or more such losses. Basic life insurance enrollment is a prerequisite for optional life insurance coverage.

Optional Life

Option A insurance provides \$10,000 of life insurance and an amount separate from and equal to the employee's Standard Option A coverage for accidental death and dismemberment coverage. It does not continue into retirement. Option B insurance is offered in amounts equal to 1, 2, 3, 4, or 5 times the annual basic pay rounded to the next higher \$1,000. Employees can elect 1, 2, 3, 4 or 5 multiples of Family life insurance (Option C). Each multiple equals \$5,000 for the death of a spouse and \$2,500 for the death of each child under 22 (and older, if the child is incapable of self-support because of a mental or physical disability which existed before age 22).

Coverage after Retirement

Most retiring employees are eligible to continue their FEGLI coverage into retirement. Effective October 10, 1980, Public Law 96-427 restructured the FEGLI Program to allow employees who retired on or after December 9, 1980, or employees in receipt of benefits from the Office of Worker's Compensation Programs (OWCP), U.S. Department of Labor, to elect a lesser reduction in the Basic Life Insurance amount after reaching age 65 or retiring, whichever is later. If eligible, an employee's Basic Life insurance continues into retirement with three elections offered to the annuitant: (1) 75 percent reduction in coverage (no additional cost to the annuitant), which reduces 2 percent a month after age 65 or at retirement, whichever is later, to a

Federal Employees' Group Life Insurance Program

minimum of 25 percent; (2) 50 percent reduction in coverage (additional cost to the annuitant), which reduces 1 percent a month after age 65 or at retirement, whichever is later, to a minimum of 50 percent; and (3) no reduction in coverage (additional cost to the annuitant). If either of the last two elections is canceled, the amount of life insurance will be computed as if the annuitant had originally elected the 75 percent reduction. There is no refund of the premiums paid.

Effective January 1, 1990, retiring employees must pay for their Basic Life insurance until age 65. The Basic premium applies to all three levels of post-retirement coverage (75 percent reduction, 50 percent reduction, and no reduction) and equals two-thirds of the total basic life insurance premium. The Basic premium stops at the beginning of the second month in which the annuitant reaches age 65; however, the additional cost for retaining the 50 percent or no reduction level of coverage continues. If eligible, retiring employees may also continue their optional insurance (Option A-standard, Option B-additional, Option C-family) into retirement with the same age-based premiums as when employed. Optional insurance usually begins to reduce at the rate of 2 percent per month at the beginning of the calendar month following the one in which the annuitant reaches his/her 65th birthday. Option A insurance reduces to \$2,500. Options B and C continue to reduce until they reach zero. Annuitants stop paying premiums when the insurance starts to reduce.

Employees who retire on or after April 24, 1999, can elect No Reduction for their Option B and/or Option C coverage. If they make such elections, they continue to pay the full premiums for their age band and the coverage does not reduce after age 65. Annuitants and compensationers who retired before April 24, 1999, and who had Option B coverage, had the opportunity to "freeze" their Option B coverage at the amount in effect as of April 24, 1999. Annuitants and compensationers who retired before April 24, 1999, did not have the opportunity to freeze their Option C coverage.

Beneficial Associations

Prior to the FEGLI Program, life insurance coverage was offered to groups of Federal employees by beneficial associations. By 1954, there were 27 such associations. The FEGLI Act, signed August 11, 1955, authorized the Civil Service Commission to purchase a qualified life insurance policy to insure all or portions of the agreements assumed from the beneficial associations. Qualified providers included both the existing insurers and those in the FEGLI program. There is no Government contribution toward beneficial association insurance. However, due to a closed enrollment and advancing age of members, the cost of beneficial association benefits exceeds premium and interest income. Transfers of basic life insurance fund monies are authorized to cover the excess costs.

Participation

Life insurance coverage continues to be an extremely popular benefit among active and retired employee communities. Participation in the basic program by both groups has held consistently at 90 percent since the program was expanded and revitalized in 1981. Nearly 76,517 death and dismemberment claims were paid during FY 2004 with benefit payments amounting to over \$2.0 billion (this does not account for multiple claims based on the same death).

Federal Employees' Group Life Insurance Program

EXHIBIT L1: Total of All Death and Dismemberment Claims Paid: Fiscal Year 2004 (Thousands of dollars)

Age Group	Options												Accidental Death		Dismemberment		Total	
	Basic		Standard		Additional		Family		Accidental Death		Dismemberment		Total					
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount				
< 20	3	\$ 214	2	\$ 20	2	\$ 307	1	\$ 5	1	\$ 41	0	\$ 0	4	\$ 587				
20-24	20	\$ 1,438	8	\$ 80	5	\$ 814	4	\$ 68	9	\$ 331	0	\$ 0	24	\$ 2,731				
25-29	53	\$ 4,466	18	\$ 180	17	\$ 2,346	42	\$ 490	15	\$ 654	4	\$ 78	99	\$ 8,214				
30-34	103	\$ 9,342	36	\$ 360	43	\$ 7,723	69	\$ 868	19	\$ 869	2	\$ 56	174	\$ 19,218				
35-39	187	\$ 15,470	64	\$ 640	79	\$ 15,290	174	\$ 1,938	22	\$ 1,058	5	\$ 174	366	\$ 34,569				
40-44	476	\$ 30,309	178	\$ 1,780	244	\$ 49,231	337	\$ 3,805	33	\$ 2,073	6	\$ 195	819	\$ 87,393				
45-49	938	\$ 47,497	437	\$ 4,370	534	\$ 109,018	588	\$ 6,870	45	\$ 2,692	7	\$ 219	1,533	\$ 170,666				
50-54	1,739	\$ 89,369	752	\$ 7,520	870	\$ 166,187	849	\$ 9,763	51	\$ 3,025	4	\$ 141	2,592	\$ 276,005				
55-59	2,701	\$ 135,820	1,086	\$ 10,860	1,119	\$ 190,254	1,051	\$ 10,708	45	\$ 2,831	4	\$ 108	3,756	\$ 350,581				
60-64	3,227	\$ 152,984	1,125	\$ 11,266	826	\$ 107,792	897	\$ 7,306	11	\$ 849	1	\$ 30	4,125	\$ 280,226				
65-69	4,709	\$ 127,274	1,540	\$ 8,049	704	\$ 60,639	719	\$ 3,612	4	\$ 288	0	\$ 0	5,428	\$ 199,862				
70-74	7,660	\$ 120,678	2,125	\$ 5,850	199	\$ 18,306	105	\$ 918	1	\$ 49	0	\$ 0	7,765	\$ 145,801				
75-79	12,104	\$ 152,455	2,563	\$ 6,714	46	\$ 6,441	30	\$ 245	2	\$ 89	0	\$ 0	12,134	\$ 165,945				
80-84	16,380	\$ 156,903	2,459	\$ 6,353	14	\$ 4,033	9	\$ 65	0	\$ 0	0	\$ 0	16,389	\$ 167,354				
85-89	12,739	\$ 91,587	1,005	\$ 2,594	6	\$ 2,452	3	\$ 40	0	\$ 0	0	\$ 0	12,742	\$ 96,673				
90-94	6,453	\$ 35,235	127	\$ 352	5	\$ 2,657	0	\$ 0	0	\$ 0	0	\$ 0	6,453	\$ 38,244				
95-99	1,826	\$ 7,306	77	\$ 208	3	\$ 2,430	0	\$ 0	0	\$ 0	0	\$ 0	1,826	\$ 9,943				
100 +	287	\$ 800	40	\$ 100	0	\$ 0	1	\$ 10	0	\$ 0	0	\$ 0	288	\$ 910				
Total	71,605	\$1,179,147	13,642	\$ 67,296	4,716	\$ 745,920	4,879	\$46,711	258	\$ 14,849	33	\$1,001	76,517	\$ 2,054,922				

SOURCE: Metropolitan Life Insurance Company Reporting System, September 30, 2004

NOTES: Age is calculated based upon the birthday nearest the beginning of the fiscal year in which death or dismemberment occurred. Total dollars may not add due to rounding. Numbers and amounts reflect all claims paid in fiscal year 2004, except for adjustments to prior year's paid claims, i.e., supplemental claims.

Federal Employees' Group Life Insurance Program

EXHIBIT L2: Claims by Option and Enrollee Class: Fiscal Years 2000-2004 (Millions of dollars)

Fiscal Year	Options												Total deaths and dismemberments			
	Basic		Standard		Additional		Family		Accidental deaths		Total deaths		Dismemberments		Num.	Amount
	Num.	Amount	Num.	Amount	Num.	Amount	Num.	Amount	Num.	Amount	Num.	Amount	Num.	Amount		
EMPLOYEES																
2000	4,490	237.2	2,082	20.8	2,249	378.0	3,529	23.9	306	15.7	8,019	675.6	43	1.1	8,062	676.8
2001	4,184	230.1	1,886	18.9	2,189	396.3	3,333	36.2	262	13.2	7,517	694.7	32	0.9	7,549	695.5
2002	4,355	246.4	2,008	20.1	2,273	420.8	3,231	36.6	305	17.7	7,586	723.9	34	1.1	7,620	742.7
2003	4,321	253.1	1,937	19.4	2,190	422.7	3,302	38.2	284	16.3	7,623	743.4	32	0.9	7,655	750.6
2004	4,321	262.4	1,856	18.6	2,212	458.0	3,213	37.1	258	14.9	7,534	776.1	33	1.0	7,567	792.0
ANNUITANTS																
2000	68,335	824.5	10,130	46.1	2,049	186.7	1,862	7.3	NA	NA	65,191	986.0	NA	NA	65,191	986.0
2001	65,080	806.9	10,306	44.7	2,308	216.6	1,893	7.4	NA	NA	70,228	1,094.6	NA	NA	70,228	1,094.6
2002	66,074	847.1	10,849	46.5	2,115	211.5	1,706	7.3	NA	NA	66,786	1,070.4	NA	NA	66,786	1,070.4
2003	66,043	878.1	11,386	47.5	2,345	247.4	1,626	7.6	NA	NA	67,700	1,148.6	NA	NA	67,700	1,148.7
2004	67,284	916.7	11,786	48.7	2,504	287.9	1,666	9.6	NA	NA	68,950	1,262.9	NA	NA	68,950	1,262.9
TOTAL																
2000	72,825	1,061.7	12,212	66.9	4,557	594.6	5,422	31.3	306	15.7	78,247	1,770.3	43	1.1	78,290	1,771.4
2001	69,264	1,037.0	12,192	63.6	4,304	607.8	5,039	43.5	262	13.2	74,303	1,765.1	32	0.9	74,335	1,766.0
2002	70,429	1,093.5	12,857	66.6	4,619	668.2	4,857	44.2	305	17.7	75,286	1,872.5	34	1.1	75,320	1,891.4
2003	70,364	1,132.2	13,323	66.9	4,528	679.2	4,893	46.9	284	16.3	75,257	1,934.2	32	0.9	75,289	1,941.4
2004	71,605	1,179.1	13,642	67.3	4,716	745.9	4,879	46.7	258	14.9	76,484	2,039.0	33	1.0	76,517	2,054.9

SOURCE: Metropolitan Life Insurance Company Reporting System, September 30, 2004.

NOTES: Age is calculated based upon the birthday nearest the beginning of the fiscal year in which death or dismemberment occurred.

Total dollars may not add due to rounding. Numbers and amounts reflect all claims paid in fiscal year 2003, except for adjustments to prior years' paid claims; i.e., supplemental claims.

Federal Employees' Group Life Insurance Program

EXHIBIT TECHNICAL NOTES

ESCHEATMENTS

The amount of group life insurance and group accidental death insurance in force for an employee or annuitant on the date of death is paid according to the following order of precedence:

- a designated beneficiary
- widow or widower of the employee
- children
- parents
- the administrator of the estate of the insured person; or
- next of kin
- assignments
- court orders

If the person who is entitled to payment under the order of precedence doesn't file a claim within a year after the death (or if payment to the person who filed is forbidden by Federal law or regulation), the Office of Federal Employees' Group Life Insurance (OFEGLI) can pay the person next in the order of precedence. This payment bars any other person from collecting payment. If the person who is entitled to payment under the order of precedence doesn't file a claim within two years after the death, and neither OPM nor OFEGLI has received notice that such a claim will be made, OFEGLI can pay the claimant who in OPM'S judgment is equitably entitled to the payment. This payment bars any other person from collecting payment. If a valid claim has not been filed and no claim is pending four years after the death, OFEGLI returns the insurance proceeds to OPM for deposit in the Employees' Life Insurance Fund. If an entitled claimant is later identified, payment is made from escheated funds.

**FEDERAL LONG TERM CARE
INSURANCE
PROGRAM**

Federal Long Term Care Insurance Program

An Explanation of the Federal Long Term Care Insurance Program

Another key benefit that aids the Federal Government in recruiting and retaining employees is the Federal Long Term Care Insurance Program (FLTCIP). In its second full fiscal year of operation, this program has over 205,000 enrollees, making it the largest group long term care insurance program in the country, as well as the largest employer-sponsored long term care insurance program in the country.

A partnership of two large insurance companies administers the Program to Federal and Postal employees, retirees, survivors, active and retired members of the uniformed services, certain D.C. Government employees and retirees, and their qualified relatives. This program offers a choice of benefits that can provide reimbursement for a variety of services, including but not limited to: nursing home care, assisted living facility care, home care (both formal and informal), adult day care, hospice care, and caregiver training. Enrollees can choose from four prepackaged plans, or they can customize their long term care insurance in several areas, including the benefit period, waiting period, and inflation protection.

The FLTCIP accepts applications from eligible persons at any time. Applicants submit a full underwriting application, which asks a number of questions about their health. New or newly eligible employees and their spouses, and new spouses of eligible employees have a limited opportunity to apply using the abbreviated underwriting application. Qualified relatives are also eligible to apply with full underwriting. Certain medical conditions, or combinations of conditions, prevent some people from being approved for coverage. Eligible persons must apply in order to find out if they qualify for coverage under the program.

During FY 2004, this program added several new groups to the eligible population: Navy Personnel Command (BUPERS), Non-appropriated Fund employees and annuitants, D.C. Government employees and annuitants first employed by the D.C. Government before October 1, 1987, separated Federal employees with title to a deferred annuity, and retired "grey" reservists even if they are not yet receiving retirement pay. OPM authorized a special open season offering a limited opportunity for abbreviated underwriting to active employees and their spouses in these newly eligible groups.

The Federal Long Term Care Insurance Program

TECHNICAL NOTES

ELIGIBLE POPULATION - SURVIVORS: Includes enrolled Federal/Postal and Uniformed Services survivors.

ACTIVE ENROLLEES

ACTIVE CIVILIAN: Includes enrolled Federal employees, spouses, all enrolled adult children, parents, parents-in-law, and stepparents.

ACTIVE POSTAL: Includes enrolled Postal employees and their spouses.

ACTIVE MEMBERS OF THE UNIFORMED SERVICES: Includes enrolled active members of the Uniformed Services and their spouses.

RETIRED CIVILIAN: Includes enrolled retired Federal/Postal employees and their spouses.

RETIRED MEMBERS OF THE UNIFORMED SERVICES: Includes enrolled retired members of the Uniformed Services and their spouses.

SURVIVORS: Includes all enrolled surviving spouses.

FLEXIBLE SPENDING

ACCOUNTS

Flexible Spending Accounts

OPM introduced Flexible Spending Accounts (FSAs), and conducted the initial Open Season in June 2003, with a full Open Season held in November and December 2003 (for the 2004 Plan Year). Federal employees of Executive branch and adopting agencies are eligible to enroll in the health care (HC) and/or the dependent care (DC) FSAs offered by the Federal Flexible Spending Account Program, known as FSAFEDS. FSAs allow federal employees to manage their medical care and dependent care expenses by stretching hard earned dollars with reduced tax liabilities. Federal employees of participating agencies who are eligible for the Federal Employees Health Benefits Program -- even if not enrolled -- can enroll in a HCFSA and make pretax salary contributions to pay for qualified medical expenses that are not reimbursed by FEHB or any other source. All Federal employees of participating agencies, with the exception of those on an intermittent work schedule, can enroll for a DCFSA to pay dependent care expenses. Both accounts help to make these out-of-pocket expenses more affordable. By reducing taxable income, FSAs actually increase disposable income. The funds put into an FSA are not subject to Federal income or FICA taxes, nor most state or local income taxes.

In 2004, employees could contribute \$4,000 to their HCFSA and \$5,000 to a DCFSA. Beginning in 2004, the FSAFEDS HCFSA reimbursed employees their out-of-pocket costs for most over-the-counter medicines and medical products in addition to prescription medicines.

OPM awarded a contract to SHPS, Inc., of Louisville, Kentucky, to administer the FSAFEDS program. SHPS manages nearly a million FSAs and similar accounts for state and local governments, the Federal judiciary, Fortune 500 companies, and other clients.

For the initial Open Season, over 30,000 Federal employees enrolled to participate in one or both accounts. During the Open Season for the 2004 Plan Year, more than 120,000 Federal employees enrolled. Each fall, coincident with the FEHB Open Season, Federal employees will have the opportunity to reenroll in FSAFEDS for the following year, with an opportunity to make different elections if they wish.



**United States Office of
Personnel Management**

1900 E Street, NW
Washington, DC 20415

www.opm.gov