

Statistical Abstracts Fiscal Year 2006

Federal Employee Benefits Programs

Civil Service Retirement
Fund (CSRS)

Federal Employees
Retirement System (FERS)

Federal Employees Health
Benefits (FEHB)

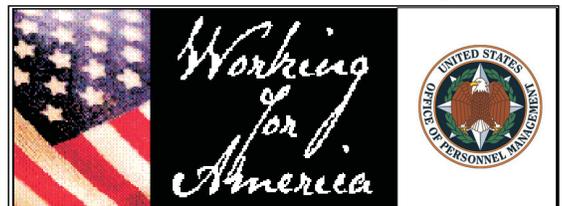
Federal Employees' Group
Life Insurance (FEGLI)

Federal Long Term Care
Insurance Program (FLTCIP)

Flexible Spending Accounts
(FSAFEDS)

Federal Employees Dental and
Vision Insurance Program (FEDVIP)

U.S. Office of Personnel Management





Human Resources
Products and Services
Division

UNITED STATES OFFICE OF PERSONNEL MANAGEMENT
Washington, DC 20415

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: the Federal retirement, health benefits, life insurance program, Federal Long Term Care Insurance Program, Federal Flexible Spending Account Program and the Federal Employees Dental and Vision Insurance Program. More than eight million current and former Federal employees and members of their families receive important income security, health and life insurance and other benefits through the programs we manage.

This booklet contains a wealth of information that I hope meets 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 information concerning these programs, we have included full disclosure of annual financial statements in our 2006 Performance and Accountability Report, which can be obtained from our website at www.opm.gov.

Sincerely,

A handwritten signature in black ink that reads "Kathleen M. McGettigan".

Kathleen M. McGettigan
Deputy Associate Director

Center for Retirement and Insurance Services

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**Civil Service Retirement
and
Disability
Program**

Civil Service Retirement and Disability Program

An Explanation of the Civil Service Retirement System (CSRS) and Federal Employees Retirement System (FERS)

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 that is 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.

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. 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.

Civil Service Retirement and Disability Program

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 are based on the average highest consecutive 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.

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; \$27,461.91 payable as of December 1, 2006) 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 2006, about 2.7 million employees were covered by the Civil Service Retirement and Federal Employees Retirement Systems. During FY 2006, the number of employees covered decreased by 10,000 from the previous year. The change consisted of a 72,000 decrease in the number of CSRS-covered employees offset by an increase of 62,000 in the number of FERS employees. The proportion of covered employees continues to shift toward the FERS system, accounting for about 76 percent of active employees covered under the retirement program at the beginning of FY 2006.

**Civil Service Retirement and Disability Program
Exhibit R1: Fiscal Year 2006 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 ¹		Age at ACD		Percent with:			Alternative Annuity		
	Number	Percent	Mean	Median	Mean	Median	Military	Civilian	Total	Mean	Median	FEGLI	Health Benefits	Survivor Election	Number electing	Mean lump sum
FERS	34,448	33.4	\$1,137	\$ 836	\$8,593	\$5,511	1.2	17.1	18.3	59.4	61	75.4	68.5	51.1	5	\$7,996
CSRS	68,844	66.6	\$3,373	\$2,968	\$74,732	\$68,295	1.3	31.3	32.6	59.0	58	78.7	87.6	60.3	25	\$72,915
Total	103,292	100.0	\$2,627	\$2,324	\$52,639	\$55,754	1.3	26.5	27.8	59.1	59	77.6	81.2	57.2	30	\$62,095

ACD - annuity commencement date
SOURCE: Annuity Roll, October 1, 2006

Employee Annuity Adds to the Retirement Roll

Type	On the roll		Monthly Annuity		Contributions		Mean years of service ¹		Age at end of fiscal year		Years on roll			Percent with:		
	Number	Percent	Mean	Median	Mean	Median	Military	Civilian	Total	Mean	Median	Mean	Median	FEGLI	Health Benefits	Survivor election
FERS	249,803	13.7	\$896	\$617	\$ 8,041	\$4,012	1.1	14.7	15.7	64.4	65	6.4	6	77.9	59.9	46.5
CSRS	1,578,713	86.3	\$2,452	\$2,152	\$38,807	\$32,469	1.9	26.8	28.7	72.3	72	14.7	14	86.2	78.1	55.8
Total	103,292	100.0	\$2,239	\$1,977	\$52,639	\$28,472	1.8	25.2	26.9	71.2	71	13.6	12	85.1	75.6	54.5

SOURCE: Annuity Roll, October 1, 2006

Survivor Annuity Adds to the Retirement Roll

Type	Added to the Roll		Monthly Annuity		On the Roll		Survivor Annuity Adds to the Retirement Roll		
	Number	Percent	Mean	Median	Number	Mean	Median	Mean	Median
FERS	3,439	10.0	\$423	\$348	23,867	\$375	\$284	5.6	5
CSRS	30,804	90.0	\$1,315	\$1,117	596,887	\$1,189	\$1,053	13.5	11
Total	34,243	100.0	\$1,225	\$1,096	620,754	\$1,157	\$1,022	13.2	11

SOURCE: Annuity Roll, October 1, 2006

¹Due to rounding, the sum of military and civilian mean years of service may not equal the total.

**Exhibit R2: Fiscal Year 1997- 2006 Retirement and Disability Program
Civil Service Retirement and Disability Program
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
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
2005	64,781	10,868	2,365	2,213	10,808	2,919	633	37	353	94,977
2006	75,501	9,538	2,514	2,700	8,070	3,098	1,460	11	400	103,292

See Exhibit Technical Notes Civil Service Retirement and Disability Program

Civil Service Retirement and Disability Program
Exhibit R3: Fiscal Year 2006 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 ²	Percent Men	Mean	Median	Mean	Median	Total	Military	Civilian	Total	Mean	Median	FEGLI	Health Benefits	Survivor Election	Number Electing	Mean Lump Sum	
Normal																			
Age 55-59 with 30+ years	29,209	42.4	67.2	\$3,607	\$3,292	\$80,101	\$73,815	1.5	33.1	34.6	56.9	57	77.9	91.7	62.5	8	\$76,499		
Age 60-61 with 20+ years	8,755	12.7	60.1	\$3,314	\$2,831	\$73,817	\$66,747	1.3	31.3	32.3	60.8	61	82.5	89.0	61.0	5	\$79,773		
Age 62+ with 5+ years	15,263	22.2	61.5	\$3,370	\$2,817	\$74,238	\$66,284	1.1	33.7	33.7	66.0	65	88.5	86.3	60.6	8	\$86,580		
Normal, subtotal	53,227	77.3	64.4	\$3,491	\$3,078	\$77,393	\$69,812	1.4	34.0	34.0	60.1	59	81.7	89.7	61.7	21	\$81,119		
Disability																			
Not eligible/normal	2,200	3.2	56.0	\$2,036	\$1,854	\$50,116	\$51,912	1.1	24.9	25.9	52.4	53	84.6	86.3	49.4	0	0		
Eligible/normal	149	0.2	74.5	\$2,421	\$2,181	\$58,146	\$56,313	1.9	29.2	31.1	60.6	60	83.2	93.2	67.1	0	0		
Disability, subtotal	2,349	3.4	57.2	\$2,060	\$1,869	\$50,624	\$52,131	1.1	25.1	26.3	53.0	53	84.5	84.5	50.5	0	0		
Deferred																			
Deferred	1,442	2.1	46.5	\$809	\$655	\$21,582	\$17,867	0.3	15.7	15.9	61.9	62	0.0	0.0	37.9	2	\$2,627		
Involuntary																			
Age 50-59 with 20-24 years	196	0.3	59.2	\$2,301	\$2,139	\$50,219	\$49,671	0.6	22.7	23.2	54.8	55	66.3	77.6	57.7	0	0		
Under 60 with 25+ years	1,030	1.5	59.1	\$2,949	\$2,625	\$68,463	\$67,159	1.4	27.6	29.0	53.3	54	74.7	87.0	59.9	0	0		
Other involuntary	766	1.1	79.1	\$3,182	\$2,903	\$68,572	\$66,767	2.4	30.6	33.0	59.6	60	74.8	81.5	68.4	0	0		
Involuntary, subtotal	1,992	2.9	66.8	\$2,975	\$2,651	\$66,702	\$65,793	1.7	28.3	30.0	55.9	55	73.9	83.9	63.0	0	0		
Voluntary early																			
Age 50-59 with 20-24 years	812	1.2	31.3	\$2,029	\$1,767	\$46,880	\$46,049	0.3	23.1	23.3	55.1	55	75.9	81.9	44.2	0	0		
Under 60 with 25+ years	5,495	8.0	43.3	\$2,841	\$2,610	\$65,571	\$62,496	0.8	28.8	29.6	53.8	54	74.3	88.6	48.3	2	\$57,065		
Voluntary early, subtotal	6,307	9.2	41.7	\$2,736	\$2,491	\$63,163	\$60,541	0.7	28.1	28.8	54.0	54	74.5	87.7	47.8	3	\$57,065		
Special provision																			
Law enforcement/firefighters	2,021	2.9	88.7	\$5,007	\$5,127	\$97,450	\$96,856	1.6	28.4	29.9	54.3	55	70.9	94.2	75.4	0	0		
Air traffic controllers	1,390	2.0	86.9	\$4,782	\$4,394	\$99,675	\$93,558	2.7	28.5	31.2	55.5	55	74.9	95.3	74.2	0	0		
Members of Congress	4	0.0	100.0	\$2,716	\$1,240	\$43,096	\$27,113	1.3	11.5	12.8	66.3	62	25.0	25.0	75.0	0	0		
Special provision, subtotal	3,415	5.0	88.0	\$4,913	\$4,729	\$98,293	\$94,641	2.0	28.4	30.4	54.8	55	72.5	94.6	74.9	0	0		
Other																			
Other	112	0.2	64.3	\$3,828	\$3,341	\$77,505	\$71,576	1.6	28.0	29.6	53.1	51	69.6	87.5	64.3	0	0		
Total	68,844	100.0	63.0	\$3,373	\$2,968	\$74,732	\$68,295	1.3	31.3	32.6	59.0	58	78.7	87.6	60.3	25	\$72,915		
Interim pay status	2,499	-	-	\$2,031	\$1,748	-	-	-	-	-	-	-	-	-	-	-	-		

See Exhibit Technical Notes Civil Service Retirement and Disability Program; SOURCE: Annuity Roll, October 1, 2006; ACD - annuity commencement date

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

Civil Service Retirement and Disability Program
Exhibit R4: Fiscal Year 2006 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 ³	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	4,290	12.5	58.6	\$612	\$544	\$6,022	\$5,064	0.8	16.3	17.1	58.5	59	65.0	61.0	42.7	2	\$16,152		
Without reduction	12,031	34.9	58.0	\$854	\$669	\$7,525	\$5,149	1.1	16.3	17.4	63.7	63	79.0	64.7	51.5	1	\$2,528		
1.1% calculation	5,953	17.3	62.4	\$1,338	\$1,026	\$11,433	\$6,873	1.5	22.0	23.5	65.0	64	85.7	76.1	57.3	2	\$2,575		
Immediate, subtotal	22,274	64.7	59.3	\$937	\$746	\$8,280	\$5,715	1.1	17.8	19.0	63.1	62	78.1	67.14	51.4	5	\$7,996		
Disability																			
Eamed rate	834	2.4	68.1	\$608	\$623	\$4,850	\$4,613	1.2	15.8	17.0	55.5	57	84.3	65.3	53.1	NA	NA		
60/40% or Re-calculated Rate	6,355	18.4	54.2	\$1,477	\$1,344	\$4,396	\$3,742	0.8	13.0	13.8	49.6	51	81.8	75.0	48.4	NA	NA		
Disability, subtotal	7,189	20.9	55.8	\$1,376	\$1,254	\$4,449	\$3,840	0.9	13.3	14.2	50.3	51	82.1	73.9	48.9	NA	NA		
Postponed Optional																			
With reduction	237	0.7	47.3	\$649	\$509	\$6,258	\$4,267	0.7	14.4	15.1	60.9	62	26.6	22.8	45.1	NA	NA		
Without reduction	7	0.0	42.9	\$418	\$452	\$8,476	\$3,324	0.6	10.0	10.6	64.9	65	0.0	0.0	28.6	NA	NA		
Postponed, subtotal	244	0.7	47.1	\$642	\$507	\$6,322	\$4,260	0.7	14.2	15.0	61.0	62	25.8	22.1	44.7	NA	NA		
Deferred Optional																			
With reduction	333	1.0	52.9	\$479	\$372	\$7,134	\$3,966	1.0	14.1	15.1	57.7	56	0.6	0.6	41.7	NA	NA		
Without reduction	495	1.4	52.5	\$317	\$235	\$3,252	\$2,196	0.3	8.4	8.4	62.1	62	0.4	0.0	40.6	NA	NA		
Deferred, subtotal	828	2.4	52.7	\$382	\$295	\$4,813	\$2,893	0.6	10.5	11.1	60.3	62	0.5	0.2	41.1	NA	NA		
Involuntary																			
Involuntary	708	2.1	78.7	\$1,364	\$1,184	\$12,679	\$9,212	4.0	20.3	24.3	56.0	56	68.6	83.2	64.1	NA	NA		
Early Optional																			
Early Optional	1,763	5.1	47.6	\$1,295	\$1,110	\$11,413	\$8,036	2.0	21.6	23.6	55.3	56	68.2	80.7	44.8	NA	NA		
Special provision																			
Law enforcement/firefighters	1,077	3.1	84.9	\$3,539	\$2,925	\$35,414	\$18,899	1.7	23.8	25.4	54.0	54	64.9	93.0	69.5	NA	NA		
Air traffic controllers	70	0.2	88.6	\$3,342	\$3,104	\$27,064	\$20,834	2.9	22.6	25.5	53.8	53	65.7	90.0	71.4	NA	NA		
Members of Congress	7	0.0	85.7	\$3,727	\$2,987	\$28,657	\$25,237	0.6	18.0	18.0	61.0	62	57.1	42.9	85.7	NA	NA		
Special provision, subtotal	1,154	3.3	85.1	\$3,529	\$2,954	\$34,873	\$19,241	1.7	23.7	25.4	54.0	54	64.9	92.5	69.7	NA	NA		
Other																			
Other	288	0.8	47.9	\$2,064	\$1,722	\$16,468	\$10,077	1.1	17.8	18.9	59.8	60	55.9	66.3	55.2	NA	NA		
Total	34,448	100.0	58.9	\$1,137	\$836	\$8,593	\$5,511	1.2	17.1	18.3	59.4	61	75.4	68.5	51.1	5	\$7,996		
Interim pay status	3,695	-	-	\$1,025	\$813	-	-	-	-	-	-	-	-	-	-	-	-		

SOURCE: Annuity Roll, October 1, 2006; ACD - annuity commencement date

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

**Civil Service Retirement and Disability Program
Exhibit R5: Fiscal Year 1997-2006 Retirement Roll Adds: CSRS/FERS Survivor Annuitants, Survivor Category**

Fiscal Year	Annuitants					Employees					TOTAL
	Widows*	Widowers	Children	Insurable Interest	Subtotal	Widows*	Widowers	Children	Subtotal		
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	31,162	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	
2005	28,399	2,251	1,044	26	31,720	1,666	468	703	2,837	34,557	
2006	28,322	2,236	995	24	31,577	1,631	420	615	2,666	34,243	

*Includes former spouse

Exhibit R6: Fiscal Year 1997-2006 Retirement and Disability Program
Civil Service Retirement and Disability Program
CSRS/FERS Survivor Annuity Additions, 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	27,712	80.9	\$1,325	\$1,191	74.5	76	76
Widowers	2,236	6.5	\$697	\$594	73.9	76	76
Former Spouses	610	1.8	\$1,420	\$1,258	70.1	71	71
Insurable Interest	24	0.1	\$986	\$807	72.0	76	76
Children	995	2.9	\$432	\$420	26.4	19	19
Spouse Surviving	745	2.2	\$411	\$419	23.7	18	18
No spouse surviving	250	0.7	\$495	\$503	34.4	39	39
Survivors of deceased annuitants, subtotal	31,577	92.2	\$1,254	\$1,126	72.8	76	76
Survivors of deceased employees							
Widows	1,598	4.7	\$1,078	\$823	53.2	53	53
Widowers	420	1.3	\$818	\$500	55.2	55	55
Former Spouses	33	0.1	\$1,510	\$1,426	55.4	55	55
Children	615	1.9	\$400	\$419	15.7	16	16
Spouse surviving	550	1.7	\$399	\$419	15.6	16	16
No spouse surviving	65	0.2	\$411	\$499	16.3	14	14
Survivors of deceased employees, subtotal	2,666	8.1	\$886	\$484	44.9	51	51
Summary by relationship							
Widows	29,310	85.6	\$1,312	\$1,180	73.3	76	76
Widowers	2,656	7.9	\$716	\$584	71.0	73	73
Former spouses	643	1.6	\$1,424	\$1,266	69.3	70	70
Insurable Interest	24	0.1	\$986	\$807	72.0	76	76
Children	1,610	4.8	\$420	\$419	22.3	17	17
Total	34,243	100.0	\$1,225	\$1,096	70.7	75	75

See Exhibit Technical Notes Civil Service Retirement and Disability Program; ACD - annuity commencement date

Exhibit R7: Fiscal Year 1997-2006 Annuitants On The Retirement Roll: CSRS/FERS Employee Annuitants, Type of Retirement

Civil Service Retirement and Disability Program

Fiscal Year	Normal/ Immediate	Disability	Deferred/ Postponed	Involuntary	Voluntary Early/ Early Optional	Law Enforcement/ Firefighters	Air Traffic Controllers	Members of Congress	Other	TOTAL
1997	1,079,935	256,595	67,319	126,619	156,328	29,196	5,753	401	8,787	1,730,952
1998	1,081,613	252,942	65,932	124,835	169,524	31,012	5,961	423	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	34,287	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
2005	1,127,911	229,188	55,713	107,224	214,650	42,777	7,943	423	11,398	1,797,227
2006	1,156,539	226,324	55,097	105,387	219,034	44,962	9,272	413	11,488	1,828,516

See Exhibit Technical Notes - Civil Service Retirement and Disability Program

Exhibit R8: Fiscal Year 2006 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 ⁴	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	477,060	30.2	78.4	\$3,079	\$2,724	\$46,968	\$42,083	2.6	31.7	34.3	70.5	70	13.8	14	89.7	86.2	64.1
Age 60-61 with 20+ years	195,085	12.4	62.2	\$2,406	\$2,016	\$39,139	\$31,616	1.8	27.8	29.6	74.7	75	14.0	14	91.3	79.1	54.6
Age 62+ with 5+ years	332,541	21.1	62.6	\$2,175	\$1,778	\$37,743	\$30,103	1.4	26.0	27.4	78.3	78	13.4	13	92.5	75.2	51.4
Normal, subtotal	1,004,686	63.6	70.1	\$2,649	\$2,334	\$42,395	\$35,222	2.1	29.0	31.1	73.9	74	13.7	13	90.9	81.2	58.0
Disability																	
Not eligible/normal	146,433	9.3	59.4	\$1,521	\$1,359	\$17,365	\$11,820	1.2	17.3	18.5	70.2	71	22.2	24	90.0	72.2	46.3
Eligible/normal	11,492	0.7	78.12	\$2,426	\$2,206	\$20,733	\$16,050	2.6	27.4	30.0	84.7	86	24.9	28	96.7	83.7	52.8
Disability, subtotal	157,925	10.0	60.8	\$1,587	\$1,387	\$17,610	\$12,360	1.3	18.0	19.3	17.2	72	22.4	25	90.5	73.0	46.8
Deferred																	
Deferred	47,957	3.0	47.6	\$538	\$379	\$10,121	\$5,931	0.8	13.3	14.1	79.0	80	17.1	18	0.1	0.0	34.7
Involuntary																	
Age 50-59 with 20-24 years	21,550	1.4	55.8	\$1,767	\$1,510	\$25,966	\$21,632	1.2	21.4	22.6	74.1	74	19.9	19	82.7	69.1	46.6
Under 60 with 25+ years	62,141	3.9	72.4	\$2,466	\$2,204	\$33,028	\$29,004	2.1	26.8	29.0	72.2	72	20.0	19	85.0	77.3	56.7
Other	175,608	1.1	79.7	\$2,679	\$2,430	\$44,179	\$41,042	2.5	28.6	31.1	73.4	73	13.3	13	81.8	67.4	65.3
Involuntary, subtotal	101,299	6.4	70.1	\$2,355	\$2,093	\$33,463	\$28,887	2.0	26.0	28.0	72.8	72	18.8	17	84.0	73.8	56.0
Voluntary early																	
Age 50-59 with 20-24 years	46,936	3.0	44.2	\$1,633	\$1,452	\$32,785	\$29,892	0.9	21.7	22.6	65.9	65	11.1	10	80.9	76.1	42.9
Under 60 with 25+ years	161,100	10.2	64.7	\$2,399	\$2,145	\$43,915	\$40,023	1.7	27.7	29.4	63.8	63	11.2	11	81.9	85.6	53.6
Voluntary early, subtotal	208,036	13.2	60.1	\$2,226	\$1,977	\$41,403	\$38,244	1.5	26.3	27.9	64.3	64	11.2	11	81.7	83.5	51.2
Special provision																	
Law enforcement/firefighters	40,279	2.6	94.6	\$4,321	\$4,211	\$62,088	\$55,664	2.2	26.6	28.8	66.2	64	12.4	10	82.3	92.0	76.3
Air traffic controllers	9,152	0.6	94.6	\$4,206	\$3,970	\$68,024	\$63,215	3.5	27.9	31.3	65.7	66	11.1	10	86.1	94.4	76.3
Members of Congress	290	0.0	94.1	\$5,081	\$5,064	\$65,233	\$58,771	2.0	17.9	19.9	78.0	79	15.7	14	64.8	58.6	81.7
Special provision, subtotal	49,728	3.1	94.6	\$4,304	\$4,141	\$63,200	\$56,871	2.4	26.8	29.2	66.1	64	12.2	10	82.9	92.3	76.3
Other																	
Other	9,082	0.6	78.2	\$1,934	\$1,632	\$28,568	\$22,093	0.6	26.1	26.7	69.9	70	15.3	16	93.6	83.2	65.5
Total	1,578,713	100.0	67.9	\$2,452	\$2,152	\$38,807	\$32,469	1.9	26.8	28.7	72.2	72	14.6	14	86.2	78.1	55.8
Interim pay status	2,507	-	-	\$2,028	\$1,745	-	-	-	-	-	-	-	-	-	-	-	-

See Exhibit Technical Notes Civil Service Retirement and Disability Program; SOURCE: Annuity Roll, October 1, 2006; ACD - annuity commencement date

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

**Civil Service Retirement and Disability Program
Exhibit R10: Fiscal Year 1997-2006 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		
1997	458,182	19,718	16,643	803	495,346	103,526	6,949	15,576	125,979	621,325	
1998	466,133	20,252	16,816	779	503,980	101,948	7,154	15,504	123,995	627,973	
1999	472,201	20,669	16,283	756	509,909	100,200	7,285	14,891	121,244	631,153	
2000	476,602	20,845	16,098	742	514,287	98,305	7,378	13,759	119,021	633,308	
2001	480,535	21,250	16,068	726	518,579	96,228	7,559	13,338	116,344	634,923	
2002	482,646	21,514	16,014	714	520,888	93,920	7,761	12,557	113,242	632,130	
2003	483,390	21,706	15,775	692	521,563	91,735	7,907	11,561	110,441	632,004	
2004	483,320	21,923	15,548	680	521,471	89,566	8,085	10,799	107,574	629,045	
2005	482,076	22,291	15,441	656	520,464	87,280	8,224	9,923	104,836	625,300	
2006	480,425	22,556	15,056	628	518,665	85,126	8,313	8,650	102,089	620,754	

*Includes former spouse

Exhibit R11: Fiscal Year 2005 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	Mean	Median	
Survivors of deceased annuitants											
Widows	473,343	76.3	\$1,248	\$1,119	79.1	80	11.6	10			
Widowers	22,256	3.6	\$686	\$604	77.3	79	8.7	7			
Former Spouses	7,082	1.1	\$1,425	\$1,252	76.5	78	9.4	8			
Insurable Interest	628	0.1	\$923	\$797	74.5	79	16.7	14			
Children	15,056	2.4	\$436	\$418	41.8	47	13.4	11			
Spouse Surviving	9,823	1.6	\$407	\$416	36.3	40	11.1	9			
No spouse surviving	5,233	0.8	\$489	\$494	52.2	54	17.6	16			
Survivors of deceased annuitants, subtotal	518,665	83.6	\$1,202	\$1,202	77.9	80	11.5	10			
Survivors of deceased employees											
Widows	84,743	13.7	\$996	\$834	71.6	73	23.1	23			
Widowers	8,313	1.3	\$750	\$640	65.3	65	12.9	11			
Former Spouses	383	0.1	\$1,373	\$1,164	64.1	63	8.5	7			
Children	8,650	1.4	\$420	\$416	28.8	20	15.3	11			
Spouse surviving	6,821	1.1	\$404	\$415	25.3	20	12.9	9			
No spouse surviving	1,829	0.3	\$480	\$493	41.9	47	24.2	23			
Survivors of deceased employees, subtotal	102,089	16.4	\$929	\$763	67.5	70	21.5	21			
Summary by relationship											
Widows	558,086	89.9	\$1,210	\$1,078	78.0	80	13.4	11			
Widowers	30,869	5.0	\$703	\$614	74.1	76	9.8	8			
Former spouses	7,465	1.2	\$1,423	\$1,248	75.9	78	9.4	8			
Insurable Interest	628	0.1	\$923	\$797	74.5	79	16.7	14			
Children	23,706	3.8	\$430	\$417	37.1	40	14.1	11			
Total	620,754	100.0	\$1,157	\$1,022	76.2	79	13.2	11			

See Exhibit Technical Notes Civil Service Retirement and Disability Program; SOURCE: Annuity Roll, October 1, 2006

Exhibit R12: Fiscal Year 2006 Annuitants On The Retirement Roll: CSRS/FERS Survivor Annuitants, Monthly Annuity by Selected Demographics

Monthly Annuity	Civil Service Retirement and Disability Program										
	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		
Under \$100	7,773	0.4	38.8	43.5	6,810	0.4	963	5,698	1.0	134	0.6
\$100 to \$199	25,986	1.4	19.2	45.5	23,435	1.1	2,551	15,688	2.6	174	0.7
\$200 to \$299	35,107	1.9	7.3	50.8	29,943	1.9	5,164	22,974	3.8	234	1.0
\$300 to \$399	40,890	2.2	8.2	51.2	32,989	2.1	7,901	25,031	4.2	421	1.8
\$400 to \$499	38,458	2.1	2.7	53.1	29,299	1.8	9,159	26,473	4.4	21,555	90.9
Subtotal: Under \$500	148,214	8.1	10.1	50.2	122,476	7.6	25,738	95,864	16.1	22,518	95.0
\$500 to \$599	38,511	2.1	1.9	53.1	28,739	1.8	9,772	28,975	4.9	1,188	5.0
\$600 to \$699	37,527	2.1	1.7	51.1	28,313	1.8	9,214	37,220	6.2	-	-
\$700 to \$799	36,567	2.0	1.2	49.8	27,884	1.7	8,683	40,157	6.7	-	-
\$800 to \$899	40,840	2.2	1.7	46.5	30,439	1.9	10,401	38,923	6.5	-	-
\$900 to \$999	44,926	2.5	2.3	45.2	32,667	2.0	12,259	38,463	6.4	-	-
Subtotal: Under \$1,000	346,585	19.0	5.3	49.5	270,518	16.9	76,067	279,602	46.8	23,706	100.0
\$1,000 to \$1,199	101,395	5.5	2.6	49.1	72,920	4.6	28,475	76,819	12.9	-	-
\$1,200 to \$1,399	121,595	6.6	2.0	55.1	87,436	5.5	34,159	62,525	10.5	-	-
\$1,400 to \$1,599	116,650	6.4	1.6	57.1	93,151	5.8	23,499	44,903	7.5	-	-
\$1,600 to \$1,799	119,471	6.5	0.8	62.2	104,396	6.5	15,075	33,271	5.6	-	-
\$1,800 to \$1,999	123,287	6.7	0.7	68.2	111,371	7.0	11,916	24,000	4.0	-	-
Subtotal: Under \$2,000	928,983	50.8	2.9	55.2	739,792	46.2	189,191	521,120	87.3	23,706	100.0
\$2,000 to \$2,199	120,767	6.6	0.6	71.3	111,760	7.0	9,007	18,086	3.0	-	-
\$2,200 to \$2,399	110,749	6.1	0.4	73.3	103,973	6.5	6,776	13,942	2.3	-	-
\$2,400 to \$2,599	93,256	5.1	0.4	74.4	88,368	5.5	4,888	10,458	1.8	-	-
\$2,600 to \$2,799	76,208	4.2	0.5	75.4	72,577	4.5	3,631	7,971	1.3	-	-
\$2,800 to \$2,999	63,826	3.5	0.4	75.8	61,002	3.8	2,824	6,467	1.1	-	-
Subtotal: Under \$3,000	1,393,789	76.2	2.1	61.4	1,177,472	73.5	216,317	578,044	96.8	23,706	100.0
\$3,000 to \$3,499	124,631	6.8	0.5	77.8	120,144	7.5	4,487	10,310	1.7	-	-
\$3,500 to \$3,999	91,400	5.0	0.5	80.1	88,965	5.6	2,435	5,161	0.9	-	-
\$4,000 to \$4,499	66,708	3.6	0.6	82.8	65,294	4.1	1,414	2,291	0.4	-	-
\$4,500 to \$4,999	47,915	2.6	0.7	84.7	47,164	2.9	751	787	0.1	-	-
Subtotal: Under \$5,000	1,724,443	94.3	1.8	65.0	1,499,039	93.6	225,404	596,593	99.9	23,706	100.0
\$5,000 and over	104,073	5.7	0.7	87.6	103,150	6.4	923	455	0.1	-	-

Exhibit R13: Fiscal Year 2006 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	-	\$2,122	\$2,122	3	-	\$654	\$651	6,791	28.6	\$409	\$417		
19 - 22	-	-	-	-	1	-	\$913	\$913	2	-	\$573	\$573	3,186	13.4	\$418	\$417		
23 - 29	-	-	-	-	118	0.1	\$938	\$974	28	-	\$715	\$713	482	2.0	\$420	\$416		
30 - 34	-	-	-	-	491	0.2	\$942	\$969	114	-	\$591	\$429	530	2.2	\$420	\$415		
35 - 39	-	-	-	-	2,270	1.0	\$944	\$900	508	0.1	\$661	\$479	946	4.0	\$426	\$416		
40 - 44	68	-	\$1,852	\$1,675	7,042	3.1	\$1,005	\$940	1,875	0.3	\$752	\$610	1,636	6.9	\$432	\$416		
45 - 49	2,138	0.1	\$2,067	\$1,776	14,413	6.4	\$1,111	\$1,082	5,332	0.9	\$841	\$729	2,435	10.3	\$437	\$416		
50 - 54	25,877	1.6	\$2,646	\$2,646	24,866	11.0	\$1,254	\$1,204	11,745	2.0	\$947	\$795	2,701	11.4	\$444	\$417		
55 - 59	175,007	10.9	\$2,956	\$2,582	39,315	17.4	\$1,293	\$1,225	22,407	3.8	\$1,052	\$885	2,140	9.0	\$448	\$419		
60 - 64	256,729	16.0	\$2,649	\$2,351	28,356	12.5	\$1,191	\$1,125	32,285	5.4	\$1,120	\$961	\$1,286	5.4	\$458	\$490		
65 - 69	273,377	17.1	\$2,372	\$2,103	20,019	8.8	\$1,193	\$1,150	48,725	8.2	\$1,158	\$1,027	660	2.8	\$464	\$491		
70 - 74	265,810	16.6	\$2,230	\$2,002	20,225	8.9	\$1,362	\$1,271	75,250	12.6	\$1,157	\$1,052	426	1.8	\$472	\$491		
75 - 79	236,278	14.7	\$2,118	\$1,925	21,666	9.6	\$1,514	\$1,357	111,936	18.7	\$1,177	\$1,071	284	1.2	\$473	\$491		
80 - 84	201,850	12.6	\$2,100	\$1,908	25,545	11.3	\$1,705	\$1,480	137,756	23.1	\$1,221	\$1,095	147	0.6	\$478	\$491		
85 - 89	117,225	7.3	\$2,123	\$1,892	16,250	7.2	\$1,855	\$1,571	97,049	16.3	\$1,259	\$1,101	46	0.2	\$477	\$493		
90 - 94	39,233	2.4	\$2,138	\$1,881	4,891	2.2	\$1,687	\$1,429	40,591	6.8	\$1,271	\$1,096	6	0.0	\$478	\$493		
95 - 99	7,785	0.5	\$2,030	\$1,725	781	0.3	\$1,519	\$1,243	10,035	1.7	\$1,232	\$1,049	2	0.0	\$407	\$407		
100 and over	812	0.1	\$1,798	\$1,511	77	0.0	\$11,213	\$1,094	1,407	0.2	\$1,076	\$942	2	0.0	\$413	\$413		
Total	1,602,189	100.0	\$2,363	\$2,108	226,327	100.0	\$1,366	\$1,254	597,048	100.0	\$1,186	\$1,058	23,706	100.0	\$430	\$417		
62 and over	1,311,544	81.9	\$2,246	\$2,004	125,738	55.6	\$1,480	\$1,315	544,425	91.2	\$1,204	\$1,073	2,263	9.5	\$467	\$491		
65 and over	1,142,370	71.3	\$2,202	\$1,973	109,454	48.4	\$1,530	\$1,339	522,749	87.6	\$1,207	\$1,077	1,573	6.6	\$469	\$491		
Mean age																37		
Median age																40		

Civil Service Retirement and Disability Program - Exhibit R14: Fiscal Year 2006 Annuitants On The Retirement Roll - CSRS/FERS Employees and Survivor Annuitants: Geographic Distribution by Number on Roll and Monthly Annuities

<i>Residence</i>	<i>Total</i>		<i>Employee Annuitants</i>		<i>Survivor Annuitants</i>	
	Number on Roll	Monthly Annuities (\$000's)	Number on roll ⁶	Monthly Annuities (\$000's)	Number on roll	Monthly Annuities (\$000's)
Alabama	57,774	\$113,268	45,595	\$96,046	15,179	\$17,222
Alaska	7,072	\$14,894	5,710	\$13,152	1,362	\$1,742
Arizona	50,615	\$98,050	35,580	\$83,838	12,035	\$14,212
Arkansas	24,486	\$41,734	18,055	\$35,093	6,431	\$6,642
California	216,965	\$417,837	159,593	\$351,155	57,372	\$66,682
Colorado	45,152	\$91,202	35,080	\$79,329	10,072	\$11,873
Connecticut	14,526	\$26,923	10,353	\$22,125	4,173	\$4,798
Delaware	8,002	\$17,395	6,220	\$15,184	1,782	\$2,211
District of Columbia	43,494	\$104,863	34,638	\$93,812	8,856	\$11,051
Florida	165,944	\$333,420	123,812	\$281,300	42,132	\$52,121
Georgia	77,795	\$147,574	58,276	\$126,178	19,519	\$21,397
Hawaii	24,540	\$51,549	17,971	\$43,335	6,569	\$8,214
Idaho	13,002	\$25,164	10,273	\$22,086	2,729	\$3,079
Illinois	65,207	\$122,103	48,716	\$103,707	16,491	\$18,396
Indiana	34,840	\$61,664	26,026	\$52,074	8,814	\$9,590
Iowa	19,780	\$33,869	14,549	\$28,314	5,231	\$5,554
Kansas	23,691	\$43,154	17,849	\$36,633	5,842	\$6,521
Kentucky	32,072	\$54,015	23,763	\$45,516	8,309	\$8,499
Louisiana	25,444	\$45,419	18,829	\$38,140	6,615	\$7,280
Maine	13,467	\$23,281	9,830	\$19,420	3,637	\$3,861
Maryland	149,090	\$388,325	116,946	\$341,116	32,144	\$47,209
Massachusetts	44,171	\$79,784	30,533	\$64,407	13,638	\$15,377
Michigan	40,438	\$74,933	30,910	\$64,226	9,528	\$10,707
Minnesota	26,399	\$48,066	19,671	\$40,464	6,728	\$7,602
Mississippi	24,545	\$43,479	18,260	\$36,918	6,285	\$6,560
Missouri	51,879	\$96,061	39,559	\$82,101	12,320	\$13,959
Montana	11,503	\$22,809	9,188	\$20,134	2,315	\$2,675
Nebraska	13,108	\$23,043	9,678	\$19,153	3,430	\$3,889
Nevada	20,671	\$41,718	16,365	\$36,574	4,306	\$5,143
New Hampshire	11,783	\$22,255	8,694	\$18,801	3,089	\$3,455
New Jersey	55,270	\$110,908	38,770	\$91,005	16,500	\$19,903
New Mexico	26,604	\$52,052	20,785	\$45,313	5,819	\$6,739
New York	96,697	\$165,405	68,621	\$136,035	28,079	\$29,370
North Carolina	65,299	\$125,779	49,588	\$108,226	15,711	\$17,553
North Dakota	6,014	\$10,308	4,552	\$8,779	1,462	\$1,529
Ohio	73,417	\$144,339	54,557	\$121,714	18,860	\$22,625
Oklahoma	48,205	\$85,890	35,571	\$72,359	12,634	\$13,530
Oregon	3,535	\$62,540	24,219	\$53,628	7,316	\$8,912
Pennsylvania	106,095	\$195,118	77,439	\$163,088	28,656	\$32,029
Rhode Island	8,988	\$15,855	6,018	\$12,694	2,970	\$3,161
South Carolina	40,933	\$75,763	30,489	\$64,310	10,444	\$11,454
South Dakota	9,295	\$16,386	7,172	\$14,161	2,123	\$2,226
Tennessee	42,647	\$79,662	31,997	\$67,761	10,650	\$11,901
Texas	157,707	\$294,513	117,472	\$249,758	40,235	\$44,754
Utah	33,907	\$65,093	26,152	\$56,276	7,755	\$8,817
Vermont	4,126	\$7,761	3,104	\$6,483	1,022	\$1,278
Virginia	137,789	\$341,983	105,365	\$297,636	32,424	\$44,346
Washington	62,817	\$124,403	47,542	\$106,107	15,275	\$18,296
West Virginia	16,066	\$30,761	12,545	\$26,901	3,521	\$3,859
Wisconsin	25,079	\$43,898	19,032	\$37,341	6,047	\$6,557
Wyoming	5,463	\$10,356	4,354	\$9,166	1,109	\$1,190
Foreign/Territories	44,089	\$55,604	28,877	\$44,748	15,212	\$10,855

⁶Includes 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, and 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 who were in good health when they retired. These persons, usually close relatives of deceased annuitants, have shown that they reasonably could have expected some financial benefit from the continuing lives of the employee annuitants that 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. 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 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 who 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.

Civil Service Retirement and Disability Program

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 that include the time the annuitant was receiving disability benefits; 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 in order 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.

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.

Federal Employees Health Benefits Program

Federal Employees Health Benefits Program

An Explanation of the Federal Employees Health Benefits Program (FEHB)

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:

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 most 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 cases, where they work.

High Deductible Health Plan (HDHP) - A High Deductible Health Plan is a health insurance plan in which the enrollee pays a deductible of at least \$1,100 (self-only coverage) or \$2,200 (family coverage). Depending on the HDHP selected, enrollees may have the choice of using in-network and out-of-network providers. Using in-network providers will save money. With the exception of preventive care, enrollees must meet the annual deductible before the plan pays benefits. Preventive care services are generally paid as first dollar coverage or after a small deductible, or copayment.

Federal Employees Health Benefits Program

Consumer-Driven Plans — Describe a wide range of approaches to give enrollees more incentive to control the cost of either health benefits or health care. Enrollees have greater freedom in spending health care dollars up to a designated amount, and receive full coverage for in-network preventive care. In return, enrollees assume significantly higher cost sharing expenses once they have used up the designated amount. The catastrophic limit is usually higher than those common in other plans.

Health Savings Account (HSA) - A Health Savings Account allows individuals to pay for current health expenses and save for future qualified medical expenses on a pretax basis. Funds deposited into an HSA are not taxed, the balance in the HSA grows tax-free, and that amount is available on a tax-free basis to pay medical costs. To open an HSA, you must be covered under a High Deductible Health Plan and cannot be eligible for Medicare or covered by another plan that is not a High Deductible Health Plan or a general purpose HCFA or be dependent on another person's tax return. HSAs are subject to a number of rules and limitations established by the Department of Treasury.

Health Reimbursement Arrangement (HRA) - Health Reimbursement Arrangements are a common feature of Consumer-Driven Health Plans. They may be referred to by the health plan under a different name, such as Personal Care Account. They are also available to enrollees in High Deductible Health Plans who are ineligible for an HSA. HRAs are similar to HSAs except an enrollee cannot make deposits into and HRA, a health plan may impose a ceiling on the value of an HRA, interest is not earned on an HRA, and the amount in an HRA is not transferable if the enrollee leaves the health plan.

Coverage Options - During contract year 2006, there were 279 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.

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.

Federal Employees Health Benefits Program

Approximately 82 percent of all HMOs are community-rated. Community rating means that the Federal group is rated using the same methodology as other similar groups, and their treatment costs are not separated from those for the rest of the covered population. The two most common community rated methodologies recognize various characteristics of the insured populations. Community rating by class allows for adjustments to the capitation rate in order to reflect the age or sex of the group covered by the plan. Adjusted community rating, closely resembles “experience-rating” in that the claims experience of a particular group is the primary consideration in setting that group’s premium rate for the next contract term.

Open Season and Enrollment Procedures

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. In addition, each enrollee receives the new contract brochure directly from the plan in which he or she is presently enrolled. Employees may review all available plan offerings to make their choice.

Enrollment Trends

There were over 4 million active employees and annuitants enrolled in the Federal Employees Health Benefits Program (FEHBP) as of March 31, 2006. 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, 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 the Retired Federal Employees Health Benefit Program (RFEHBP)

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, 2006, 3,515 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 FEHBP 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			Total
	Employees	Annuitants	Sub-Total	Employees	Annuitants	Sub-Total	Employees	Annuitants	Sub-Total	
1997	789,544	996,135	1,785,679	583,391	550,961	1,134,352	930,323	288,917	1,219,240	4,140,614
1998	841,262	1,011,361	1,852,623	504,318	530,519	1,034,837	914,451	298,534	1,212,985	4,141,691
1999	887,249	1,017,688	1,904,937	465,556	526,427	991,983	925,108	311,193	1,236,301	4,133,016
2000	934,415	1,028,289	1,962,704	406,223	529,217	935,440	918,581	308,206	1,226,787	4,123,761
2001	963,481	1,030,506	1,993,987	386,861	537,558	924,419	879,129	306,513	1,185,642	4,123,707
2002	1,030,957	1,033,313	2,064,270	367,189	527,523	894,712	848,553	307,848	1,156,401	4,083,786
2003	1,100,102	1,027,437	2,127,539	353,059	517,553	894,712	790,985	296,179	1,087,164	4,074,807
2004	1,141,317	1,035,118	2,176,435	320,346	501,504	870,612	761,044	291,799	1,052,843	4,046,146
2005	1,178,182	1,055,408	2,233,662	283,185	477,845	821,850	740,880	295,867	1,036,747	4,035,032
2006	1,207,205	1,072,460	2,279,665	257,198	466,573	723,771	694,733	305,194	999,927	4,003,363

Data excludes dependents.

Federal Employees Health Benefits Program
Exhibit H2: Number of Employees, Annuitants, and Dependents Covered Under the FEHB Program, March 31, 2006

State	Code	Carrier Name	Employees	Annuitants	Total Enrollment	Dependents*	Total Coverage
Government Wide							
	10	Blue Cross and Blue Shield Service Benefit Plan - Optional	991,871	1,027,737	2,019,608	1,880,390	3,899,998
	11	Blue Cross and Blue Shield Service Benefit Plan - Basic Option	215,334	44,723	260,057	344,209	604,266
Sub-Total			1,207,205	1,072,460	2,279,665	2,226,421	4,506,086
Employee Organizations							
	22	Aetna HealthFund	6,718	610	7,328	7,527	14,855
		<i>High Option</i>	3,749	452	4,201	4,160	8,361
		<i>Low Option</i>	2,969	158	3,127	3,367	6,494
	31	GEHA Benefit Plan	82,087	139,811	221,898	178,747	400,645
		<i>High Option</i>	42,686	100,991	143,677	105,691	249,368
		<i>Standard Option</i>	39,401	38,820	78,221	73,056	151,277
	32	NALC Health Benefit Plan	23,465	72,694	96,159	66,933	163,092
	38	Rural Carrier Benefit Plan	8,650	26,491	35,141	29,390	66,531
	40	Foreign Service Benefit Plan	7,856	6,797	14,653	10,169	24,822
	42	Association Benefit Plan	5,130	10,420	15,550	13,501	29,051
	43	Panama Canal Benefit Plan	13	9,301	9,314	1,806	11,120
	44	Samba Health Benefit Plan	4,307	10,639	14,946	14,246	29,192
		<i>High Option</i>	2,216	7,968	10,184	8,361	18,545
		<i>Low Option</i>	2,091	2,671	4,762	5,885	10,647
	45	Mail Handlers Benefit Plan	94,434	137,222	231,656	178,596	410,252
		<i>High Option</i>	25,515	19,374	44,889	30,939	75,828
		<i>Standard Option</i>	68,919	117,848	186,767	147,657	334,424
	47	American Postal Workers Union Health Plan	28,801	52,698	81,499	56,470	137,969
		<i>High Option</i>	20,132	51,508	71,640	44,789	116,429
		<i>Standard Option</i>	8,669	1,190	9,859	11,681	21,540
Sub-Total			257,198	466,573	723,771	534,980	1,285,751
Comprehensive Plans							
AZ	A3	Pacificare Desert Region - AZ	4,895	1,929	6,824	7,755	14,579
AZ	A7	HealthNet of Arizona	3,866	2,294	6,160	5,003	11,163
AZ	DB	Humana Coverage First - AZ	132	37	11,332	181	11,513
AZ	WQ	Aetna Health - Arizona	4,446	1,241	5,687	8,163	13,850
CA	59	Kaiser Foundation HP - N. CA	29,363	37,033	66,396	57,874	124,270
		<i>High Option</i>	28,214	36,630	64,844	56,482	121,326
		<i>Standard Option</i>	1,149	403	1,552	1,392	2,944
CA	62	Kaiser Foundation HP - S. CA	33,700	24,057	57,757	60,224	117,981
		<i>High Option</i>	32,987	23,916	56,903	59,537	116,440
		<i>Standard Option</i>	713	141	854	687	1,541
CA	2X	Aetna Health	2,715	419	3,134	4,245	7,379
CA	6Q	Universal Care of California	283	89	372	454	826
		<i>High Option</i>	282	89	371	454	825
		<i>Standard Option</i>	1	0	1	0	1
CA	CY	Pacificare of California	21,094	5,100	26,194	35,026	61,220
CA	LB	Health Net of California	13,994	6,689	20,683	26,288	46,971
CA	M5	Blue Cross of CaliforniaCare	10,544	3,166	13,710	3,535	17,245
CA	SJ	Blue Shield of California	10,504	2,008	12,512	18,399	30,911
CO	65	Kaiser Foundation HP	9,627	5,656	15,283	16,064	31,347
		<i>High Option</i>	9,393	5,596	14,989	15,788	30,777
		<i>Standard Option</i>	234	60	294	276	570
CO	7T	Humana CoverageFirst - DEN	74	12	86	80	166
CO	9E	Aetna Open Access - Colorado	1,954	192	2,146	3,441	5,587

**Federal Employees Health Benefits Program
Exhibit H2: Number of Employees, Annuitants, and Dependents Covered Under the FEHB Program, March 31, 2006**

State	Code	Carrier Name	Employees	Annuitants	Total Enrollment	Dependents*	Total Coverage
CO	CH	United HealthCare - Colorado	544	109	653	993	1,646
CO	D6	Pacificare of Colorado	6,979	3,767	10,746	11,169	21,915
CO	FC	Humana CoverageFirst - DEN	14	2	16	28	44
CT	TE	Connecticare	8,497	1,518	10,015	11,872	21,887
		<i>High Option</i>	8,058	1,442	9,500	11,508	21,008
		<i>Standard Option</i>	439	76	515	364	879
DC	2G	CareFirst BlueChoice	4,544	1,343	5,887	5,217	11,104
DC	E3	Kaiser Foundation	43,788	20,534	64,322	66,489	130,811
		<i>High Option</i>	42,165	20,267	62,432	64,962	127,394
		<i>Standard Option</i>	1,623	267	1,890	1,527	3,417
DE	2J	Coventry Health Care	193	46	239	212	451
		<i>High Option</i>	148	40	188	149	337
		<i>Standard Option</i>	45	6	51	63	114
DE	LK	Coventry Health Care	5	4	9	10	19
FL	3N	Vista HealthPlan - South	189	81	327	248	575
FL	5E	Vista HealthPlan of South FL	664	114	1,078	1,675	2,753
FL	EA	Capital Health Plan	806	333	1,139	1,364	2,503
FL	EE	Humana Medical Plan - South	2,931	597	3,528	5,458	8,986
FL	J8	J.M.H. Health Plan	348	37	385	475	860
FL	MJ	Humana Coverage First	378	244	622	542	1,164
FL	ML	AV-Med Health Plan	1,716	249	1,965	2,418	4,383
		<i>High Option</i>	1,649	242	1,891	2,339	4,230
		<i>Standard Option</i>	67	7	74	79	153
FL	MQ	Humana Coverage First	122	54	176	171	347
FL	QP	Humana Coverage First	138	37	177	165	342
FL	UL	Vista Health Plan	52	40	92	52	144
FL	Y9	Vista Health Plan	54	18	72	120	192
FL	YG	HumanaCoverageFirst - GA	46	17	63	76	139
FL	YE	Aetna Open Access - PITT	567	103	0	670	670
GA	2U	Aetna Health - Georgia	5,146	1,137	6,283	8,584	14,867
GA	F8	Kaiser Foundation HP	10,768	2,418	13,186	16,910	30,096
		<i>High Option</i>	10,431	2,383	12,814	16,616	29,430
		<i>Standard Option</i>	337	35	372	294	666
GU	JK	Pacificare Health Insurance	1,643	1,925	3,568	5,839	9,407
		<i>High Option</i>	1,210	1,505	2,715	4,568	7,283
		<i>Standard Option</i>	433	420	853	1,271	2,124
HI	63	Kaisaer Foundation HP - Hawaii	4,182	4,409	8,591	7,052	15,643
		<i>High Option</i>	3,674	4,109	7,783	6,572	14,355
		<i>Standard Option</i>	508	300	808	480	1,288
HI	87	Hawaii Medical Service Assoc.	14,738	14,086	28,824	26,880	55,704
IA	SV	Coventry Health Care	2,164	502	2,666	3,638	6,304
		<i>High Option</i>	2,157	500	2,657	3,609	6,266
		<i>Standard Option</i>	7	2	9	29	38
IA	YH	John Deere Health Plan	1,579	341	1,920	2,015	3,935
IL	17	Unicare Health Plans	4,311	1,107	5,418	6,409	11,827
		<i>High Option</i>	4,259	1,094	5,353	6,382	11,735
		<i>Standard Option</i>	52	13	65	27	92
IL	75	Humana Health Plan	7,693	2,987	10,680	13,085	23,765
		<i>High Option</i>	7,103	2,839	9,942	12,214	22,156
		<i>Standard Option</i>	590	148	738	871	1,609
IL	76	Union Health Service	268	111	416	1,504	1,920

Federal Employees Health Benefits Program
Exhibit H2: Number of Employees, Annuitants, and Dependents Covered Under the FEHB Program, March 31, 2006

State	Code	Carrier Name	Employees	Annuitants	Total Enrollment	Dependents*	Total Coverage
IL	9F	OSF Health Plans	935	237	1,172	1,527	2,699
		<i>High Option</i>	921	233	1,154	1,504	2,658
		<i>Low Option</i>	14	4	18	23	41
IL	FX	Health Alliance HMO	1,663	1,057	2,720	3,089	5,809
IL	GE	Personal Care's HMO	1,034	451	1,485	2,138	3,623
IL	MW	Humana Coverage Flrst	239	30	269	280	549
IN	6Y	Advantage Health Plan	420	181	601	636	1,237
		<i>High Option</i>	418	180	598	625	1,223
		<i>Standard Option</i>	2	1	3	11	14
IN	DQ	Physicians Health Plan	156	46	202	221	423
IN	G2	Arnett HMO Health Plan	252	117	369	425	794
KS	7W	Coventry Health Care	156	54	210	202	412
		<i>High Option</i>	146	50	196	192	388
		<i>Standard Option</i>	10	4	14	10	24
KS	HA	Coventry HealthCare	4,479	1,047	5,526	7,971	13,497
		<i>High Option</i>	4,405	1,032	5,437	7,868	13,305
		<i>Standard Option</i>	74	15	89	103	192
KS	9H	Coventry HealthCare KC	13	2	15	18	33
KS	VA	Preferred Plus of Kansas	49	19	68	18	86
KY	6N	Humana Coverage First	46	4	50	69	119
KY	BM	Humana Coverage First	265	325	590	501	1,091
KY	D2	Humana Health Plan	2	4	6	4	10
LA	BJ	Coventry Health Care	1,562	358	1,920	2,751	4,671
		<i>High Option</i>	1,545	355	1,900	2,723	4,623
		<i>Standard Option</i>	17	3	20	28	48
LA	JA	Coventry Health Care	183	130	313	344	657
		<i>High Option</i>	173	128	301	330	631
		<i>Standard Option</i>	10	2	12	14	26
LA	MV	Vantage Health Plan	34	14	48	42	90
MA	DV	Fallon Community Health Plan	5	0	5	4	9
MA	JV	Fallon Community Health Plan	3,579	1,115	4,694	4,864	9,558
		<i>High Option</i>	3,309	1,074	4,383	4,688	9,071
		<i>Standard Option</i>	270	41	311	176	487
MD	IG	Coventry HealthCare	319	6	325	60	385
		<i>High Option</i>	313	6	319	51	370
		<i>Standard Option</i>	6	0	6	9	15
MD	JN	Aetna Health - Mid-Atlantic	42,669	8,179	50,848	61,008	111,856
		<i>High Option</i>	23,861	6,216	30,077	37,577	67,654
		<i>Standard Option</i>	18,808	1,963	20,771	23,431	44,202
MD	JP	The Quality Care Health Plan	63,905	10,394	74,299	101,799	176,098
MI	52	Health Alliance Plan	8,627	2,889	11,516	13,830	25,346
MI	EG	M-Care	2,618	424	3,042	4,628	7,670
MI	K5	Blue Care Network	274	215	489	247	736
		<i>High Option</i>	262	211	473	227	700
		<i>Standard Option</i>	12	4	16	20	36
MI	KR	Blue Care Network	1,020	503	1,523	459	1,982
		<i>High Option</i>	1,703	1,771	3,474	2,247	5,721
		<i>Standard Option</i>	5,000	1,835	6,835	7,942	14,777
MN	HQ	Health Partners Primary Clinic	229	152	381	236	617
MO	7M	Mercy Health Plans - Missouri	893	330	1,223	1,484	2,707

Federal Employees Health Benefits Program
Exhibit H2: Number of Employees, Annuitants, and Dependents Covered Under the FEHB Program, March 31, 2006

State	Code	Carrier Name	Employees	Annuitants	Total Enrollment	Dependents*	Total Coverage
MO	9G	BlueChoice of Missouri	9,207	2,541	11,748	16,600	28,348
MO	MM	Group Health Plan	2,170	1,515	3,685	3,926	7,611
		High Option	2,155	1,506	3,661	3,849	7,510
		Standard Option	15	9	24	77	101
MO	MS	Humana Kansas City	2,472	950	3,422	3,821	7,243
		High Option	1,521	712	2,233	2,192	4,425
		Standard Option	951	238	1,189	1,629	2,818
MO	PH	Humana Coverage First	177	23	200	190	390
MT	NV	New West Health Plan	253	55	308	382	690
ND	RU	Heart of America HMO	26	16	42	39	81
NJ	FK	AmeriHealth HMO	1,681	549	2,230	2,796	5,026
NJ	P3	Aetna Health - New Jersey	8,965	6,348	15,313	10,118	25,431
NM	P2	Presbyterian Health Plan	3,985	1,563	5,548	6,467	12,015
NM	Q1	Lovelace Health Plan	5,685	4,318	10,003	10,621	20,624
NV	K9	PacifiCare Desert Region	866	694	1,560	1,670	3,230
NV	NM	Health Plan Nevada	1,248	1,077	2,325	2,270	4,595
NV	Y1	Aetna Health - Nevada	370	119	489	563	1,052
NY	51	Health Insurance Plan	9,025	4,976	14,001	11,190	25,191
		High Option	7,847	4,738	12,585	9,264	21,849
		Standard Option	1,178	238	1,416	1,926	3,342
NY	80	GHI Health Plan	16,454	10,830	27,284	17,603	44,887
		High Option	14,757	10,295	25,052	15,177	40,229
		Standard Option	1,697	535	2,232	2,426	4,658
NY	6V	GHI HMO Select	452	47	499	359	858
		High Option	204	28	232	120	352
		Standard Option	248	19	267	239	506
NY	AH	HMO Blue	131	74	205	68	273
NY	EB	Excellus Health Plan	473	332	805	601	1,406
NY	GA	MVP Health Plan	2,156	878	3,034	4,268	7,302
NY	GV	Preferred Care	1,582	849	2,431	2,899	5,330
NY	J6	Vytra Health Plans	2,418	387	2,805	2,622	5,427
		High Option	2,372	381	2,753	2,567	5,320
		Standard Option	46	6	52	55	107
NY	JC	Aetna Health - New York	11,489	1,901	13,390	16,012	29,402
NY	KQ	Univera HealthCare	101	29	130	152	282
NY	M9	MVP Health Plan	3,510	1,475	4,985	6,196	11,181
NY	MK	Blue Choice of New York	2,188	1,091	3,279	3,797	7,076
NY	MX	MVP Health Plan	1,760	495	2,255	2,619	4,874
NY	Q8	Univera Health Care	1,841	1,003	2,844	3,193	6,037
NY	QA	Independent Health Association	6,011	2,475	8,486	10,377	18,863
		High Option	5,998	2,472	8,470	10,363	18,833
		Standard Option	13	3	16	14	30
NY	SG	Capital District Physicians' HP	3,833	2,355	6,188	5,851	12,039
		High Option	3,657	2,320	5,977	5,563	11,540
		Standard Option	176	35	211	288	499
NY	X4	GHI HMO Select	231	103	334	346	680
		High Option	161	72	233	205	438
		Standard Option	70	31	101	141	242
OH	64	Kaiser Foundation HP	2,622	1,544	4,166	4,228	8,394
		High Option	2,512	1,495	4,007	4,003	8,010
		Standard Option	110	49	159	225	384

Federal Employees Health Benefits Program
Exhibit H2: Number of Employees, Annuitants, and Dependents Covered Under the FEHB Program, March 31, 2006

State	Code	Carrier Name	Employees	Annuitants	Total Enrollment	Dependents*	Total Coverage
OH	3A	Aultcare HMO	1,195	296	1,491	2,126	3,667
		<i>High Option</i>	<i>1,193</i>	<i>296</i>	<i>1,489</i>	<i>2,175</i>	<i>3,664</i>
		<i>Standard Option</i>	<i>2</i>	<i>0</i>	<i>2</i>	<i>1</i>	<i>3</i>
OH	3U	United HealthCare	1,902	1,230	3,132	2,782	5,914
OH	5M	SuperMed HMO	124	27	151	78	229
OH	5W	Summacare Health Plan	1,071	217	1,288	1,639	2,927
OH	AK	UnitedHealthCare	2,697	480	3,177	4,746	7,923
OH	CA	UnitedHealthCare	717	120	837	1,171	2,008
OH	L4	HMO Health Ohio	1,481	548	2,029	2,434	4,463
OH	L8	Humana Coverage First	329	56	385	425	810
OH	MZ	Hometown Health Plan	181	12	193	279	472
OH	ND	Aetna Open Access	179	35	214	168	382
OH	R5	Blue HMO	15,634	4,255	19,889	24,408	44,297
OH	RD	Aetna Health - Ohio	2,638	527	3,165	4,158	7,323
OH	U2	Paramount Health Care	712	243	955	909	1,864
OH	U4	Health Plan/Upper Ohio Valley	627	239	866	980	1,846
OK	2N	Pacificare of Oklahoma	1,431	1,035	2,466	2,635	5,101
OK	SL	Aetna Health	763	206	969	1,293	2,262
OK	IM	GlobalHealth, Inc.	142	70	212	278	490
OR	57	Kaiser Foundation HP	8,520	7,211	15,731	15,151	30,882
		<i>High Option</i>	<i>7,955</i>	<i>6,353</i>	<i>14,308</i>	<i>14,177</i>	<i>28,485</i>
		<i>Standard Option</i>	<i>565</i>	<i>858</i>	<i>1,423</i>	<i>974</i>	<i>2,397</i>
OR	7Z	Pacificare Northwest Regions	1,357	894	2,251	2,615	4,866
PA	26	Health America	4,011	2,316	6,327	6,124	12,451
		<i>High Option</i>	<i>3,850</i>	<i>2,272</i>	<i>6,122</i>	<i>5,791</i>	<i>11,913</i>
		<i>Standard Option</i>	<i>161</i>	<i>44</i>	<i>205</i>	<i>333</i>	<i>538</i>
PA	4N	Health America Pennsylvania	620	310	930	630	1,560
		<i>High Option</i>	<i>567</i>	<i>285</i>	<i>852</i>	<i>576</i>	<i>1,428</i>
		<i>Standard Option</i>	<i>53</i>	<i>25</i>	<i>78</i>	<i>54</i>	<i>132</i>
PA	8W	UPMC Health Plan	7,138	1,737	8,875	10,519	19,394
PA	ED	Keystone Health Plan East	18,195	6,049	24,244	22,873	47,117
PA	S4	Keystone Health Plan	1,068	454	1,522	1,652	2,980
		<i>High Option</i>	<i>1,022</i>	<i>443</i>	<i>1,465</i>	<i>1,407</i>	<i>2,872</i>
		<i>Standard Option</i>	<i>46</i>	<i>11</i>	<i>57</i>	<i>51</i>	<i>108</i>
PA	SW	Health America	5,795	2,463	8,258	8,948	17,206
		<i>High Option</i>	<i>4,577</i>	<i>2,065</i>	<i>6,642</i>	<i>6,949</i>	<i>13,591</i>
		<i>Standard Option</i>	<i>1,218</i>	<i>398</i>	<i>1,616</i>	<i>1,999</i>	<i>3,615</i>
PA	YE	Aetna Health - Pittsburgh	567	103	670	1,141	1,811
PA	YN	HealthAmerica	5	2	7	9	16
PA	YW	HealthAmerica	39	5	44	51	95
PR	89	Triple - S	10,977	8,460	19,437	26,978	46,415
PR	ZJ	Humana - Puerto Rico	1,454	77	1,531	2,674	4,205
RI	DA	BlueChip Coordinated Health Partners	1,474	699	2,173	762	2,935
SD	AU	Sioux Valley Health Plan	22	3	25	33	58
		<i>High Option</i>	<i>16</i>	<i>3</i>	<i>19</i>	<i>27</i>	<i>46</i>
		<i>Standard Option</i>	<i>6</i>	<i>0</i>	<i>6</i>	<i>6</i>	<i>12</i>
SD	AV	Avera Health Plan	32	10	42	24	66
TN	6J	Aetna Health	1,028	234	1,262	1,572	2,834
TN	L6	Humana Coverage First	55	9	64	83	147
TN	BT	Humana Coverage First	11	0	11	15	26

Federal Employees Health Benefits Program
Exhibit H2: Number of Employees, Annuitants, and Dependents Covered Under the FEHB Program, March 31, 2006

State	Code	Carrier Name	Employees	Annuitants	Total Enrollment	Dependents*	Total Coverage
TN	UB	Aetna Health - Tennessee	1,945	527	2,472	3,137	5,609
TX	6U	FirstCare	1,494	506	2,000	2,590	4,590
TX	8G	Aetna Open Access	1,228	216	1,444	2,102	3,546
TX	CK	FirstCare	591	207	798	1,095	1,893
TX	GF	Pacificare of Texas	2,506	1,450	3,956	4,414	8,370
TX	HM	Mercy Health Plans of Texas	109	4	113	251	364
TX	P1	Aetna Health	2,842	751	3,593	4,763	8,356
TX	PU	Aetna Health	2,709	519	3,228	3,988	7,216
TX	T2	Humana Coverage First	175	23	198	252	450
TX	T8	Humana Coverage First	253	55	308	384	692
TX	TP	Humana Coverage First	119	37	156	206	362
TX	TU	Humana Coverage First	177	81	258	243	501
TX	TV	Humana Coverage First	297	53	350	445	795
TX	UR	Humana Health Plan	4,013	3,701	7,714	8,854	16,568
		<i>High Option</i>	2,047	2,278	4,325	4,249	8,574
		<i>Standard Option</i>	1,966	1,423	3,389	4,605	7,994
TX	YM	HMO Blue Texas	3,766	879	4,645	6,719	11,364
UT	9K	Altius Health Plans	8,320	2,282	10,602	17,610	28,212
		<i>High Option</i>	8,293	2,278	10,571	17,566	28,137
		<i>Standard Option</i>	27	4	31	44	75
VA	2C	Piedmont Community Health Care	85	45	130	71	201
VA	9R	Optima Health Plan	4,395	2,757	7,152	8,192	15,344
VT	VW	MVP Health Plan - Vermont	104	52	156	65	221
WA	54	Group Health Cooperative	14,022	9,528	23,550	23,794	47,344
		<i>High Option</i>	13,759	9,403	23,162	23,578	46,740
		<i>Standard Option</i>	263	125	388	216	604
WA	8J	Aetna Health - Washington	1,791	339	2,130	2,608	4,738
WA	L1	Kitsap Physicians Service	371	324	695	609	1,304
		<i>High Option</i>	474	365	839	678	1,517
		<i>Standard Option</i>	30	5	35	41	76
WA	VR	Group Health Cooperative/Eastern	3,111	1,599	4,710	5,316	10,026
		<i>High Option</i>	3,052	1,582	4,634	5,228	9,862
		<i>Standard Option</i>	59	17	76	88	164
WA	VT	Kitsap Physicians	3,406	2,319	5,725	6,847	12,572
WI		Humana	133	21	154	126	280
WI	WD	Dean Health Plan	2,889	1,425	4,314	5,045	9,359
WI	WJ	Group Health Cooperative	1,168	395	1,563	1,497	3,060
WY	PV	WinHealth Partners	73	23	96	105	201
Sub-Total			694,733	305,194	999,927	1,097,229	2,097,156
Total			2,159,136	1,844,227	4,003,363	3,858,630	7,861,993

*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 the Federal Employees' Group Life Insurance Program (FEGLI)

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-three companies participated as reinsurers in FY 2006.

Basic Life

Employees are entitled to basic life insurance in an amount 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. Employees pay two-thirds of the cost of basic life insurance. The Federal government contributes one-third of the cost. 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. An amount separate from and equal to the employee's Option A coverage for accidental death and dismemberment coverage is provided for employees, but 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 children 22 or older, if the child is incapable of self-support because of a mental or physical disability which existed before age 22).

Federal Employees' Group Life Insurance Program

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 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, retired 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 cost of Basic life insurance. 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 is a very popular benefit among active and retired employees. In FY 06, 75,483 death and dismemberment claims were paid with benefit payments amounting to over \$2.2 billion (this does not account for multiple claims based on the same death).

Exhibit L1: Total of All Death and Dismemberment Claims Paid: Fiscal Year 2006 (Thousands of dollars)

Federal Employees Group Life Insurance Program

Age Group	Options												Accidental Death		Dismemberment		Total	
	Basic		Standard		Additional		Family		Number	Amount	Number	Amount	Number	Amount	Number	Amount		
	Number	Amount	Number	Amount	Number	Amount	Number	Amount										
20 - 24	24	\$1,852	5	\$50	5	\$1,145	3	\$30	6	\$308	2	\$39	29	\$3,424				
25 - 29	56	\$5,180	12	\$120	21	\$4,081	25	\$383	19	\$923	3	\$85	84	\$10,771				
30 - 34	88	\$8,930	28	\$280	42	\$7,887	76	\$1,195	14	\$940	1	\$26	165	\$19,258				
35 - 39	176	\$16,166	58	\$580	77	\$17,496	153	\$2,275	21	\$1,262	3	\$114	332	\$37,893				
40 - 44	383	\$26,563	155	\$1,550	204	\$46,117	359	\$5,020	31	\$2,022	5	\$141	747	\$81,413				
45 - 49	845	\$47,535	356	\$3,560	467	\$104,663	552	\$7,925	41	\$2,418	2	\$64	1,399	\$166,165				
50 - 54	1,604	\$86,421	649	\$6,490	800	\$162,587	786	\$10,705	59	\$3,922	6	\$220	2,396	\$270,345				
55 - 59	2,909	\$154,402	1,191	\$11,910	1,180	\$216,485	1,027	\$12,985	45	\$2,963	8	\$407	3,944	\$399,152				
60 - 64	3,261	\$166,923	1,133	\$11,326	892	\$125,475	917	\$9,212	16	\$991	2	\$83	4,180	\$314,010				
65 - 69	4,298	\$126,477	1,385	\$7,194	768	\$70,712	732	\$4,766	5	\$363	0	\$0	5,030	\$209,511				
70 - 74	6,907	\$119,255	2,098	\$5,914	381	\$32,329	162	\$1,338	2	\$124	0	\$0	7,069	\$158,961				
75 - 79	10,480	\$143,738	2,489	\$6,535	74	\$7,064	45	\$350	1	\$100	0	\$0	10,525	\$157,786				
80 - 84	15,762	\$168,970	2,644	\$6,829	23	\$6,492	12	\$112	1	\$110	0	\$0	15,774	\$182,513				
85 - 89	14,255	\$120,141	1,645	\$4,291	15	\$6,684	4	\$40	0	\$0	0	\$0	14,259	\$131,156				
90 - 94	7,178	\$43,993	274	\$713	4	\$1,548	1	\$5	0	\$0	0	\$0	7,179	\$46,258				
95 - 99	2,054	\$9,452	50	\$133	1	\$880	1	\$5	0	\$0	0	\$0	2,556	\$10,470				
100 +	316	\$912	21	\$53	1	\$19	0	\$0	0	\$0	0	\$0	316	\$984				

Source: Metropolitan Life Insurance Company Reporting System, September 30, 2006

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 2006, 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 2002 - 2006 (Millions of dollars)**

Fiscal Year	Options												Total deaths		Dismemberments		Total deaths and dismemberments			
	Basic			Standard			Additional			Family			Accidental deaths		Total deaths		Dismemberments		Total deaths and dismemberments	
	Number	Amount		Number	Amount		Number	Amount		Number	Amount		Number	Amount	Number	Amount	Number	Amount	Number	Amount
Employees																				
2002	4,355	246.4	2,008	20.1	2,273	420.8	3,321	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				
2005	4,180	264.1	1,776	17.8	2,059	443.6	2,978	35.6	282	16.9	7,158	761.1	34	1.1	7,192	779.0				
2006	4,104	267.6	1,724	17.2	2,142	475.1	3,130	44.1	261	16.4	7,234	804.0	32	1.2	7,266	821.7				
Annuitants																				
2002	66,074	847.1	10,849	46.5	2,115	216.6	1,706	7.3	NA	NA	66,876	1,070.4	NA	NA	66,786	1,070.4				
2003	66,043	878.1	10,386	47.5	2,345	211.5	1,626	7.6	NA	NA	66,700	1,148.6	NA	NA	67,700	1,148.7				
2004	67,284	916.7	10,786	48.7	2,504	247.4	1,666	9.6	NA	NA	68,950	1,262.9	NA	NA	67,950	1,262.9				
2005	66,602	937.7	11,984	49.1	2,601	303.1	1,628	10.3	NA	NA	68,230	1,300.2	NA	NA	68,230	1,300.2				
2006	66,492	979.3	12,469	50.3	2,813	336.6	1,725	12.2	NA	NA	68,217	1,378.4	NA	NA	68,217	1,378.4				
Total																				
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	12,323	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	12,642	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				
2005	70,782	1,201.8	13,760	66.9	4,660	746.7	4,606	45.9	282	16.9	75,484	2,061.3	34	1.1	75,422	2,079.2				
2006	70,596	1,246.9	14,193	67.5	4,955	811.7	4,855	56.3	261	16.4	75,451	2,182.4	32	1.2	75,483	2,200.1				

Source: Metropolitan Life Insurance Company Reporting System, September 30, 2006

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 2006, 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:

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

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 (FLTCIP)

Another key benefit that aids the Federal Government in recruiting and retaining employees is the Federal Long Term Care Insurance Program (FLTCIP). The FLTCIP began in 2002 and has over 218,000 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. Applicants 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 full underwriting applications from eligible persons at any time. New or newly eligible employees and their spouses, and new spouses of eligible employees have 60 days from the date of eligibility to apply using the abbreviated underwriting application (fewer questions about health). 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.

Federal Long Term Care Insurance Program

Technical Notes

Eligible Population – Survivors: Includes enrolled Federal/Postal and Uniformed Services survivors.

Active Civilian: Includes enrolled Federal employees, their 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: Included enrolled retired Federal/Postal employees and their spouses.

Survivors: Includes all enrolled surviving spouses.

**Federal Long Term Care Insurance Program
Exhibit LTC1: FLTCP Program Year and Fiscal Years 2002-2006 by Affiliation**

Enrollment Affiliation	2002		2003*		2004		2005		2006	
	PTD	FY	PTD	FY	PTD	FY	PTD	FY	PTD	FY
Employees & Spouses	27,819	27,819	128,469	100,650	127,699	-800	128,976	1,307	130,821	1,845
Annuitants & Spouses	20,516	20,516	67,531	47,015	67,866	335	70,438	2,572	72,500	2,062
Qualified Relatives	642	642	4,457	3,815	9,792	5,335	10,332	530	10,713	391
Total	48,977	48,977	200,457	151,480	205,327	4,870	209,736	4,409	214,034	4,298

PTD - Program to Date

FY - Refers to enrollments during the fiscal year, enrollments vary from year to year - Prior to November 2003, LTCP tracked approved applicaitons rather than enrollments.

**Federal Flexible
Spending Account
Program**

Federal Flexible Spending Account Program

An Explanation of the Federal Flexible Spending Account Program (FSA)

Federal employees of Executive branch agencies and some non-Executive branch agencies are eligible to enroll in the health care (HC) and/or dependant care (DC) flexible spending accounts (FSAs) offered by the Federal Flexible Spending Account Program, known as FSAFEDS. FSAs allow employees to manage their health and/or dependant care expenses by stretching hard earned dollars with reduced tax liabilities. 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 2006, employees could contribute up to \$5,000 to their HCFSA and DCFSA, and had until March 15, 2006 to incur eligible expenses using their 2006 accounts.

Federal employees of participating agencies who are eligible for the Federal Health Benefits Program – even if not enrolled—can enroll in an HCFSA and make pretax salary contributions to pay for eligible out-of-pocket medical expenses that are not reimbursed by FEHB or any other source. Employees enrolled in High Deductible Health Plans (HDHP) with Health Savings Accounts (HSA) can enroll in a limited expense HCFSA (LEX HCFSA) to pay for eligible out-of-pocket dental and vision expenses.

All Federal employees of participating agencies, with the exception of those on an intermittent work schedule expected to work fewer than 180 days per year, can enroll in a DCFSA and make pretax salary contributions to pay for eligible out-of-pocket child care and elder care expenses.

SHPS, Inc., of Louisville, Kentucky, pays the claims under the FSAFEDS program.

During the Open Season for the 2006 Plan Year, more than 193,000 Federal employees enrolled. Each fall during the Federal Benefits Open Season eligible employees have the opportunity to enroll (or reenroll) in FSAFEDS for the following year. Eligible new employees have 60 days from their date of eligibility to enroll in FSAFEDS.

Flexible Spending Accounts				
Exhibit FSA1: FSAFEDS Fiscal Years 2003-2006				
<i>Account Type</i>	<i>FY 2003</i>	<i>FY 2004</i>	<i>FY 2005</i>	<i>FY 2006</i>
DCFSA	7,216	18,778	21,296	26,458
HCFSA	29,048	119,760	153,236	185,668
LEX HCFSA	N/A*	N/A*	N/A*	511
Total Participants**	31,000	125,300	163,115	193,481
* LEX HCFSA was not available before FY 2006				
**Total reflects total number of participants in the program. They may have either a DCFSA and/or an HCFSA (or LEX HCFSA). Therefore, the total number of participants will not equal the sum of the DCFSA, HCFSA and LEX HCFSA numbers listed above.				

**Federal Employees
Dental and Vision
Insurance
Program**

Federal Employees Dental and Vision Insurance Program

An Explanation of the Federal Employees Dental and Vision Insurance Program (FEDVIP)

The Federal government provides dental and vision benefits for a variety of reasons, including the promotion of good health. We also view dental and vision plans as a way to keep the workforce healthy and fit, and to attract and retain valued employees.

The Federal Employees Dental and Vision Insurance Program (FEDVIP), provides comprehensive dental and vision insurance. This Program allows dental and vision insurance to be purchased on a group basis which means competitive premiums and no pre-existing condition limitations. FEDVIP is available to eligible Federal and Postal Service employees, retirees, and their eligible family members on an enrollee-pay-all basis. Premiums for enrolled Federal and Postal employees are withheld from salary on a pre-tax basis.

There are seven dental and three vision plans from which to choose which include regional, national and international coverage. The nationwide/international dental plans are: Aetna, GEHA, MetLife and United Concordia. The regional dental plans are: CompBenefits, GHI and Triple S. And, the nationwide and international vision plans are: FEP Blue Vision, Spectera and VSP.

The Federal Employee Dental and Vision Benefits Enhancement Act of 2004 provided the authority for OPM to establish arrangements under which supplemental dental and vision benefits are made available to eligible employees and annuitants. The program was effective on December 31, 2006. There are currently over 740,000 enrollees/1.5 million covered lives in the program.



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