



District of Columbia Employee Group Life Insurance (DCEGLI) **Special Open Enrollment**

Understanding the Premium Structure

The 2026 premium rates provided by the District of Columbia Human Resources (DCHR) Department are structured to be transparent and predictable. The following table outlines the rates for Basic Life, Option A, Option B, and Option C life insurance coverages:

Basic Life Insurance Coverage	Monthly Retiree Rate
75% reduction	\$0.094 per \$1,000
50% reduction	\$0.664 per \$1,000
No reduction	\$2.083 per \$1,000

Retiree's Age	Monthly Retiree Option A Rate (Per \$10,000 of total coverage)	Monthly Retiree Option B Rate (Per \$1,000 of total coverage)
Under age 35	\$0.758	\$0.074
35-39	\$0.910	\$0.091
40-44	\$1.235	\$0.126
45-49	\$1.993	\$0.206
50-54	\$3.228	\$0.338
55-59	\$6.500	\$0.687
60 and over	\$9.793	\$1.040

Retiree's Age	Monthly Retiree Option C Rate (Spouse and child(ren): \$10,000)	Monthly Retiree Option C Rate (Spouse: \$25,000, child(ren): \$10,000)	Monthly Retiree Option C Rate (Spouse: \$50,000, child(ren): \$10,000)
Under age 45	\$1.670	\$3.250	\$5.830
45-54	\$3.160	\$6.980	\$13.300
55 and over	\$7.650	\$18.180	\$35.660

DCHR provided an example to help illustrate how these rates may apply to your situation: *If you are 57 years old and earned \$75,000 before retirement, with basic coverage at 75% reduction and Option B at 5 times your salary, your basic insurance would cover \$77,000 at a monthly premium of \$7.24, while your Option B would provide \$375,000 in coverage at \$257.63 per month.*

During this special open enrollment period for life insurance, you may ***reduce or eliminate*** any of your life insurance options if the 2026 premium structures do not align with your budget. However, ***increases in coverage are not permitted once you retire from active service.***



Submitting Your Enrollment Decisions

There are several ways to submit your enrollment selections. The simplest option is to visit the DCRB website at **dcrb.dc.gov/openenrollment**, where you can complete and submit your forms electronically. The online system will guide you through each section and automatically route your completed forms to our office for processing.

Additionally, you may also email DCRB your forms to **dcrb.openenrollment@dc.gov**. The DCRB Benefits Department will receive your materials and contact you with any questions regarding your selections.

If you prefer to submit paper forms, you may deliver them to the DCRB drop box located at 900 7th Street NW, on the 2nd floor, which is accessible Monday through Friday from 8:30 a.m. to 5:00 p.m. ET. Please note that appointments are required for in-person consultations beyond using the drop box.

You may also mail your completed forms to DCRB's Member Services Center at 900 7th Street NW, 2nd Floor, Washington, DC, 20001. To ensure prompt processing, please write the following on your envelope "Attention: Member Services Center (Open Enrollment)".

Enrollment Support

Visit **dcrb.dc.gov/openenrollment** for detailed plan options and enrollment forms. The DCRB website offers comprehensive resources to help you make informed decisions about your coverage. If you have questions or need assistance, please contact DCRB Member Services at 202-343-3272.

IMPORTANT: the December 8, 2025, deadline is firm, and late submissions cannot be accepted. Please review your options and submit any necessary paperwork well before the deadline to ensure your selections are processed correctly and to guarantee uninterrupted coverage.