Federal Employees Health Benefits Program (FEHB)
Information available at: https://www.opm.gov/healthcare-insurance/healthcare

- Comprehensive health coverage
- No preexisting condition exclusions; cannot be canceled
- Self, Self Plus One, & Self and Family enrollment options
- Effective 1st pay period after enrollment form received
- Plan options available – fee-for-service, HMO, high deductible
- Some plans offer dental and/or vision benefits
- Agency pays approximately 70-75% of premium
- Premiums are deducted before salary is taxed
- Submit enrollment form via Onboarding Manager

Dental and Vision Insurance Program (FEDVIP)
Information available at: www.opm.gov/healthcare-insurance/dental-vision/plan-information/

- Comprehensive dental and/or vision plans
- Self, Self Plus One, & Self and Family enrollment options
- Effective 1st pay period after enrollment form received
- Plan options available
- Premiums are deducted before salary is taxed
- Enroll online at www.BENEFEDS.com

Federal Long Term Care Insurance Program (FLTCP)
Information available at: www.opm.gov/insure/ltc Enroll online: www.ltcfeds.com

- Provides coverage in home, assisted living or nursing
- Long Term Care Partners (John Hancock) – offers LTC insurance to Federal employees, annuitants, spouses, & other qualified relatives
- Can enroll at any time with full underwriting

Flexible Spending Accounts (FSA)
Information available at: www.opm.gov/healthcare-insurance/flexible-spending-accounts/

- Use pre-tax dollars to pay for eligible expenses
- 3 Types of accounts:
  1) Health Care FSA (HCFSA);
  2) Limited Expense Health Care FSA (LEX HCFSA); and
  3) Dependent Care FSA (DCFSA)
- Paperless reimbursement available
- May contribute up to $2,550 for HCFSA and LEX HCFSA / $5,000 for DCFSA per calendar year
- HCFSA and LEX HCFSA: can carry over $500 into the following year, if you re-enroll for the following year
- DCFSA: Have until March 15 of the following year to use the FSA funds. What you don’t use, you lose
- Enroll online at www.FSAFEDS.com

Life Insurance
Information available at: https://www.opm.gov/insure/life

- Basic coverage
  - Automatically covered unless waived
  - Salary rounded up to nearest thousand plus $2,000
- 60 days from enter on duty date to elect the following options
  - Option A: $10,000
  - Option B: Multiples up to 5x salary
  - Option C: Family coverage-Spouse coverage $5,000, eligible children $2,500 (multiples up to 5x base)
- Submit enrollment form via Onboarding Manager
Federal Benefits Summary

Retirement Coverage
Information available at: www.opm.gov/retirement-services/fers-information/

- Federal Employees Retirement System (FERS-FRAE)
- Retirement, Disability and Survivor Benefit
- Fully vested after 5 years of coverage
- Bi-weekly contribution for 1st time employees hired on/after 1/1/2014 – 4.4% of base pay
- Benefit based on years and months of service and average high-3 salary

Thrift Savings Plan (401k equivalent)
Information available at: www.tsp.gov

- Optional contribution up to the IRS elective deferral limit of $18,000 in 2017
- Agency automatic contribution of 1% of bi-weekly gross salary begins immediately
- Agency matching contribution: dollar for dollar for the 1st 3%; fifty cents for each dollar for the next 2% in employee contribution
- Automatically enrolled at 3%
- Important note for FERS employees – be sure to plan your contributions so you do not reach the IRS cap before the end of the year. Once cap is reached, your contributions and agency matching contributions stop.
- Five investment funds available plus five life-cycle funds
- TSP PIN issued by the Thrift Savings Plan Service Office once your account is established. You will receive PIN in the mail.
- On-line account access available 24/7
- On-line request to allocate contributions, and inter-fund transfers
- Age 50 or older: catch-up contributions up to $6,000 in 2017
- Submit enrollment form via Onboarding Manger

Social Security
Information available at: www.ssa.gov

- Retirement, Disability and Survivor Benefits
- Employee contribution required – 6.2% of pay up to the IRS cap of $126,000 in 2017
- Medicare contribution 1.45% (no cap)

Important: Employees must enroll separately in FEHB, FEDVIP, FLTCIP, FSA and Life Insurance within 60 days from effective date of appointment. TSP contributions can be started, stopped, or changed at any time.