

## BENEFIT SUMMARY FOR CIVILIAN EMPLOYEES

BENEFITS	ELECTION PERIOD	HOW TO ENROLL
<b>Federal Employees Health Benefits (FEHB)</b>	<b>60 days</b>	<b>EBIS</b>
<b>Federal Employees Group Life Insurance (FGLI)</b>	<b>60 days</b>	<b>EBIS</b>
<b>Federal Employees Dental and Vision Insurance Program (FEDVIP)</b>	<b>60 days</b>	<a href="http://www.BENEFEDS.com">www.BENEFEDS.com</a> or call 1-877-888-3337 TTY 1-877-889-5680
<b>Flexible Spending Accounts (FSA) (for reimbursement of health and dependent care expenses not paid by health insurance)</b>	<b>60 days (or by October 1 whichever occurs first)</b>	<a href="http://www.fsafeds.com">www.fsafeds.com</a> or call 1-877-372-3337 TTY 1-800-952-0450
<b>Long Term Care (LTC) Insurance</b>	<b>60 days (for abbreviated underwriting application)</b>	<a href="http://www.ltcfeds.com">www.ltcfeds.com</a> or call 1-800-582-3337
<b>Thrift Savings Plan (TSP) (Retirement savings plan)</b>	<b>Automatically Enrolled</b>	<b>EBIS</b>
<b>Election of FERS</b>	<b>Automatically Enrolled</b>	<b>EBIS</b>

### Newly Hired and Rehired Employees Health Benefits

New employees and rehires on eligible appointments have 60 days from date of appointment to sign up for health benefits. If you don't make an election, you are considered to have declined coverage and you must wait until the next open season or a qualifying life event to enroll. Enrollment in health insurance must be accomplished electronically via the [Employee Benefits Information System](#) (EBIS) web application.

Begin by consulting the “[Guide to Federal Benefits For Federal Civilian Employees](#)” (RI 70-1) on the Office of Personnel Management (OPM) website ([www.opm.gov](http://www.opm.gov)). OPM also provides a [Plan Comparison Tool](#) which enables the user to search available plans by zip code.

Enrollment may not be retroactive to the date of hire because you must have been in a pay status during some part of the pay period which precedes the one in which your enrollment becomes effective. Once this requirement has been met, your enrollment will become effective at the beginning of the next pay period after your enrollment has been processed through EBIS.

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You may obtain a copy of your SF 2809, Health Benefits Election form from EBIS to use as proof of health benefits coverage until you receive your enrollment cards from your health benefits carrier.

### **Federal Employees Group Life Insurance**

As a new Federal civilian employee, you are automatically enrolled in Basic Life Insurance effective the first day in a pay and duty status. If you do not wish to continue Basic Life Insurance coverage, you must take action to waive it. If you waive coverage before the end of your first pay period, no premiums will be withheld from your pay. Optional life insurance coverage is not automatic – you have to take action to elect it. You must have Basic insurance in order to be eligible for Optional insurance. You have 60 days from your date of hire to sign up for Optional life insurance. Optional insurance is effective the date you submit the election. If you do not elect to enroll in Optional insurance, you are considered to have waived Optional coverage.

### **Basic Life Insurance**

Basic Life Insurance coverage is equal to your annual basic pay (includes locality pay/local market supplements), rounded to the next higher \$1,000, plus \$2,000. Basic Life Insurance also provides an extra benefit to employees under age 45, at no additional cost.

### **Option A – Standard Life Insurance**

If you are enrolled in Basic Life Insurance you may also enroll in Option A coverage. Option A coverage is an additional \$10,000 in term life coverage. There is no extra benefit if you are under age 45.

### **Option B – Additional Life Insurance**

If you are enrolled in Basic Life Insurance you may also enroll in Option B – Additional Life Insurance. Option B coverage comes in 1, 2, 3, 4, or 5 multiples of your annual pay, rounded to the next even thousand. Option B does not include the extra benefit for individuals under the age of 45.

### **Option C – Family**

If you are enrolled in Basic and you have eligible family members, you enroll in Option C coverage. When you elect Option C, all of your eligible family members are automatically covered. You may elect either 1, 2, 3, 4, or 5 multiples of coverage. Each multiple is equal to \$5,000 for your spouse and \$2,500 for each eligible dependent child.

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## **Federal Employees Dental and Vision Insurance Program**

The Federal Employees Dental and Vision Insurance Program (FEDVIP) provides comprehensive supplemental dental and vision insurance coverage. There are several dental and vision plans from which to choose, including regional, national, and international coverage. There are three enrollment options available: self only, which covers the employee only; self plus one which covers the employee plus one eligible family member; and self and family which covers the employee and all eligible family members. Premiums are deducted on a pre-tax (premium conversion) basis. Employees pay the full premium for FEDVIP coverage, with no government contribution.

## **Federal Flexible Spending Account Program**

The Federal Flexible Spending Account Program (FSAFEDS) provides a way for you to save money on health care and/or child care/elder care expenses. You set aside money from your salary before taxes are withheld, incur eligible expenses, and receive reimbursement. Enrolling in FSAFEDS lowers the amount of income tax you pay because the salary you set aside for FSAFEDS is not taxed.

The program offers three types of accounts:

- Health Care Flexible Spending Account
- Limited Expense Health Care Flexible Spending Account
- Dependent Care Flexible Spending Account

## **Enrollment**

During the enrollment process, you will designate the total amount you wish to contribute each year to each type of Federal Spending Account (FSA). The Federal Flexible Spending Account Program (FSAFEDS) automated system will divide this amount by the number of pay dates in the calendar year, and payroll will withhold the resulting amount from your salary (before tax) as a bi-weekly allotment. The FSAFEDS website offers a [savings calculator](#) to help you estimate the amount of your FSA contribution and potential tax savings, based on your individual situation. You will need to determine what your annual expenses will be (that is, expenses not covered by your Federal Employees Health Benefits, Federal Employees Dental and Vision Insurance Program coverage, any other insurance plan, or any other source). If interested in a Dependent Care FSA, you'll need to know your approximate weekly child or elder care expense. You will also need your payroll office identification number to conduct the FSA enrollment. You can find it in the remarks section of your most recent leave and earnings statement.

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Participation is completely voluntary. Civilian employees who wish to participate in the FSAFEDS program must submit an election. Enrollment does not automatically carry over from one year to the next. You must submit an election during the open season each year if you wish to participate the next plan year. You may enroll in the [FSA](#) program via their web site (click on enrollment) or by contacting a **FSAFEDS benefits counselor at 1-877-372-3337, TTY 1-800-952-0450.**

### **Federal Long Term Care Insurance Program**

Long Term Care (LTC) insurance helps pay for chronic care and services such as home care or care in a nursing home or assisted living facility. If you suffer from an ongoing illness or disability, long term care provides help with performing daily activities such as eating, bathing, dressing, transferring from a bed to a chair, etc. LTC also includes care for those with severe cognitive problems such as Alzheimer's disease. About 40 percent of people receiving long term care are adults ages 18 through 64 who have had an accident, stroke, or have developed a debilitating disease. Long term care may be required for many years and can easily exhaust available funds.

### **Federal Employees Retirement System**

On 26 Dec 13, the Bipartisan Budget Act of 2013, mandated employees hired on or after 1 Jan 14, with less than five years of federal civilian service, to contribute 4.4% of their pay to the Federal Employees Retirement System (FERS).

#### **(FERS).**

- | Identified as FERS- Further Revised Annuity Employees (FRAE) system
- | Increase of 1.3% from employees under the FERS- Revised Annuity Employee (RAE) system, who contribute 3.1%
- | Increase of 3.6 % from regular FERS employees, who contribute .8%

### **The Thrift Savings Plan (TSP)**

Contributions are very important to employees covered by the Federal Employee Retirement System (FERS) to ensure you have sufficient funds for retirement.

#### Traditional TSP Contributions

Newly hired, newly eligible, and rehired (break in service of 31 or more days) CSRS and

FERS employees will be automatically enrolled in TSP at a contribution rate of 3% of base pay,

beginning with the first pay period after hire, conversion, or rehire. If you elect to cancel the automatic contributions during the first pay period, no contributions will be withheld from your pay.

Employees may change, stop, or restart regular TSP contributions at any time via the EBIS

web application. Elections are effective at the beginning of the pay period following the one in which submitted.

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**2015 up to \$18,000** (the IRS annual limit) to a regular TSP account. When submitting the election, designate the amount you wish to contribute each pay period as any whole percentage of your basic pay or a specific whole dollar amount.

Only FERS-covered employees are eligible for agency contributions. FERS employees receive an agency automatic 1% contribution and agency matching contributions up to 4%.

The agency automatic 1% contribution is equal to 1% of your basic pay and is paid whether or not you contribute your own money.

Agency matching contributions apply to the first 5% you contribute, as follows: dollar-for-dollar for the first 3% and 50 cents on the dollar for the next 2%.

Contributions you make above 5% of your pay will not be matched, but you will still benefit from before-tax savings and tax-deferred earnings on these contributions. By contributing at least 5% of your basic pay, you double your investment instantly.

You also have:

Catch up contributions which start at age 50. It will allow you to contribute an additional percentage or dollar amount not to 2015 \$6000.00.

Introduction of Roth, you will potentially have two types of balances in your TSP account: A traditional (non-Roth) TSP balance and a Roth TSP balance. Any agency contributions you receive will always be a part of your traditional (non-Roth) balance.

However, you may designate your own contributions any way you like depending on your individual tax circumstances. (**Note:** Money already in your account when you begin making Roth contributions will remain part of your traditional balance. You will not be able to convert it to Roth.)

Don't miss out on free money!

### **Benefits and Entitlements Service Team (BEST)**

BEST is located at the Air Force Personnel Center (AFPC), Randolph AFB, Texas. BEST is responsible for providing customer service and current benefits information for Air Force-serviced civilian employees in the following programs:

- Federal Employees Health Benefits (FEHB) Program
- Federal Employees Group Life Insurance (FEGLI) Program
- Thrift Savings Plan (TSP)
- Retirement (and retirement related) Programs
- Survivorship (counseling and/or claims assistance for employee death-in-service and family member death)

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All Air Force-serviced civilian employees will submit their elections to enroll (or make changes) in FEHB, FEGLI, and TSP (regular and catch-up) using the electronically web based Employee Benefits Information System ([EBIS](#)). EBIS also provides information in all the benefits areas, including general and personal information, as well as retirement and TSP annuity estimates. BEST can be contacted at 1-800-525-0102 or DSN: 665-0102.

### **Military Service Creditable for Retirement under Federal Employee Retirement System**

#### **Applicable to: Civilians**

Generally, a period of military service is creditable for retirement and death benefits purposes, subject to the following conditions:

- The military service was performed before the date of separation from civilian employment upon which title to annuity is based;
- It was active duty;
- It was not included in the computation of military retired pay, or if it was included in retired pay, the retired pay was awarded based on a disability incurred in combat with an enemy of the United States or caused by an instrumentality of war and incurred in the line of duty during a period of war; or granted under the provisions of chapter 1223, title 10, U.S. Code, Sections 12731-12739;
- It was honorable service; and
- A deposit is made for military service when applicable.

Note: Retired military members may combine their military and civilian service by paying a deposit for all of their military service, but they will have to waive their military retired pay upon retirement from civil service. The [Waiver of Military Retired Pay](#) form must be submitted with your retirement application.

The rules for crediting military service apply whether you are making a deposit for active military service that occurred prior to becoming a federal civilian employee, or active military service that interrupts a period of Federal civilian employment (USERRA).

Employees subject to Federal Employee Retirement System (FERS) deposit rules must make the deposit if they wish their military service to be creditable towards determining eligibility for FERS retirement and for annuity computation.

Military service is credited under FERS if the military service was performed after the employee became covered by FERS or the employee had less than five years of civilian service upon becoming covered by FERS. In cases where a FERS employee has a Civil Service Retirement System (CSRS) component (at

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least five years of CSRS and/or FICA service before becoming FERS), military service performed prior to electing FERS will be treated under CSRS rules.

“Additional information for military buy back and forms can be accessed via [www.dfas.mil](http://www.dfas.mil) under civilian employees.”

## Self Service

### Applicable to: Civilians

The following self-service functions are available to assist in managing your civilian career and can be accessed via the mypers website.

- [Awards Update](#)
- [Date of Birth Correction](#)
- [Education Update](#)
- [Emergency Contact](#)
- [Employees on Temporary Disability Retirement List](#)
- [Employment Verification](#)
- [Certification / License Update](#)
- [Name Change](#)
- [Resume Update](#)
- [Service Computation Date Correction](#)
- [Social Security Number Correction](#)
- [Training Update](#)
- [Updates in MyBiz and MyWorkplace](#)
- [Veterans' Preference in Reduction in Force](#)
- [View your Civilian Career Brief](#)
- [View your e-OPF](#)