Information For New Permanent Employees

As a new employee you will have to make certain elections regarding your benefits. The Department of the Navy has two automated benefit systems that are available for making benefits elections. The first option is using The Benefits Line at **1-888-320-2917** between 7:30 a.m. and 7:30 p.m. Monday through Friday (Eastern Time); select **option 4** to talk to a Benefits Customer Service Representative (CSR). We **recommend** this option for **New Employees** because you will need your Service Computation Date for Leave, Pay Plan, Grade and Step to create your EBIS password and PIN. A Benefits Customer Service Representative (CSR) can assist you with this information. The second option for making benefit elections is using The Employee Benefits Information System (EBIS) which is an Internet system that can be reached through https://www.donhr.navy.mil and click on EBIS to access the application. You can make your benefit elections 24 hours a day from any computer with Internet access. In order to access EBIS you must create a password and Personnel Identification Number (PIN). Your Social Security Number (SSN) and password are used to log into EBIS.

Summary of Action Required by <u>You</u> Regarding <u>Your</u> Benefits

- **HEALTH INSURANCE** If you want health insurance you must elect to enroll within **60 days** of your appointment or you will not be covered. If you elect health insurance it is not effective until the beginning of the pay period **<u>after</u>** you make your election. Individual plan brochures are available from the OPM health insurance homepage at http://www.opm.gov/insure/health/index.htm. You must make your health insurance election using EBIS or The Benefits Line. Each year during open season you will have the opportunity to enroll in FEHB, change plans or change options. There are various life events such as marriage, divorce, birth of a child, etc. that allow changes to FEHB throughout the year. The changes must be made within **31 days** before and up to **60 days** after the event.

- **FLEXIBLE SPENDING ACCOUNT** You will have **60 days** or until **October 1** of any plan year to make an election to participate in the Flexible Spending Account. If you are hired on or after October 1 you are ineligible to participate in that plan year, but can elect during the open season for the following plan year. You can enroll in either the Health Care FSA or Dependent Care FSA at the FSA homepage at https://www.fsafeds.com If you have questions about FSAs you should call SHPS at 1-877-FSAFEDS (1-877-372-3337). FSA program counselors are available Monday through Friday, 9 a.m. until 9 p.m. (Eastern Time), or email any questions to FSAFEDS@shps.net. For hearing impaired employees, the TTY/TDY number is 800-952-0450.

- **FEDERAL EMPLOYEES GROUP LIFE INSURANCE (FEGLI)** You are automatically covered by the Basic Life Insurance from your first day in a duty (at work) and pay status. If you do not want any FEGLI coverage you must waive (decline) coverage. In addition to the Basic Life Insurance, you can elect Option A – Standard, Option B – Additional, and Option C – Family. You do not have any optional insurance unless you elect it within **31 days** of your appointment. If you elect Option A, B or C coverage it is effective the day the election is made through the automated benefit systems. **There is No Annual Open Season for Life Insurance**. Additional information about FEGLI is available at the OPM web site at http://www.opm.gov/insure/life/index.htm

- **FEDERAL EMPLOYEES RETIREMENT SYSTEM (FERS)** Most employees who started working for the Federal Government after 31 December 1983 are automatically covered by FERS. The OPM Publication FERS (An Overview of Your Benefits) highlights the main features of FERS. You may download this publication at http://www.opm.gov/asd/pdf/ri90-001.pdf The three components to FERS retirement benefits include: Social Security, FERS Basic Benefit Plan, and TSP. Civil Service Retirement System (CSRS) CSRS and CSRS Offset employees have a 6-month opportunity to elect FERS when they are rehired after a break in service of more than 3 days. The OPM publication FERS Transfer Handbook gives an overview of the CSRS and FERS benefits. The handbook is available on the OPM website at http://www.opm.gov/fers_election/fersh/hb.pdf

- **CREDITING MILITARY SERVICE TOWARD CIVILIAN RETIREMENT** If you have active duty military service, it is potentially creditable toward your civilian retirement. The rules for crediting the service depend upon your retirement system. Additional information is located on the EBIS website https://www.donhr.navy.mil or on the Benefits Line at 1-888-320-2917 Press 4 to speak with a customer service representative.

- **THRIFT SAVINGS PLAN (TSP)** All employees covered by FERS or CSRS are eligible to participate in the TSP, and they may make contribution elections. However, employees appointed or reappointed to a position covered by FERS who had not been previously eligible to receive agency automatic 1% contributions become eligible to receive agency contributions after the mandatory waiting period. You must make your TSP election using EBIS or The Benefits Line. Additional information about TSP is available from the TSP web site at http://www.tsp.gov. The Summary of the Thrift Savings Plan for Federal Employees booklet is located at http://www.tsp.gov/forms/tspbk08.pdf

- **FEDERAL LONG TERM CARE INSURANCE PROGRAM (FLTCIP)** You will have **60 days** from the date of your appointment to elect to participate in FLTCIP using abbreviated underwriting procedures. After the initial **60 days** you may apply using the full underwriting application. You will make your election for FLTCIP directly with the Long Term Care Partners. Questions about FLTCIP can be directed to the LTC Partners by telephone at 1-800-LTC-FEDS (1-800-582-3337) or by email at info@ltcpartners.com. The TTY number for the hearing impaired is 1-800-843-3557. The web site for FLTCIP is http://www.ltcfeds.com

- **DESIGNATION OF BENEFICIARY** The purpose of a designation of beneficiary is to determine how your benefits are distributed in the event of your death. You do not need to complete a designation of beneficiary if you want the benefits distributed according to the standard order of precedence described on the back of each form. **Mail completed SF-2823 Designation for FEGLI, SF-1152 Designation For Unpaid Compensation, and SF-3102 Designation for FERS Forms to: HRSC Northeast, ATTN: Code 51.1, Benefits Branch, 111 S Independence Mall East**
  Philadelphia, PA 19106-2598. Forms are available by calling The Benefits Line or from the web site as indicated below:
  SF-2823 Designation for FEGLI http://www.opm.gov/insure/life/pubslist/sf2823.asp
  SF-1152 Designation For Unpaid Compensation http://www.opm.gov/forms/pdfimage/sf1152.pdf
  SF-3102 Designation for FERS http://www.opm.gov/insure/designations/index.asp

  Mail completed TSP-3 Designation for TSP form to: TSP Service Office, PO Box 385021, Birmingham, AL 35238 or you can fax the form to 1-866-817-5023.
  TSP-3 Designation for TSP http://www.tsp.gov/forms/index-forms.html

  Mail completed SF-2808 Designation for CSRS form to: Office of Personnel Management Retirement Operations Center, PO Box 45, Boyers, PA 16017-0045
  SF-2808 Designation for CSRS http://www.opm.gov/insure/designations/index.asp

- **It is important to verify your benefits elections on your LES each pay period and notify a CSR immediately of any problem. An error in deductions may result in indebtedness to the government for which you must repay.**

- **The Human Resources Service Center, HRSC, that maintains your Official Personnel Folder (OPF) and provides service to you is: HRSC Northeast, Attn: code 51.1 Benefits Branch, 111 S Independence Mall East, Philadelphia, PA 19106-2598.**