



This annual notice is to remind you of the Department of the Navy policy that you are responsible for reviewing your Leave and Earnings Statement (LES) each pay date to ensure proper deductions have been withheld to avoid errors for which you could be indebted. It is especially important to review the LES you receive on 21 January 2011 since it will reflect any election you made during the Federal Benefits Open Season.

Bulletin Highlights

- Review your LES each pay period to be sure proper deductions have been withheld.
- Benefits Open Season elections are reflected in the pay check you receive on 21 January 2011.
- A Self and Family health insurance enrollment does not automatically change to a Self Only enrollment when you no longer have family members eligible for coverage.
- Option C – Family life insurance enrollment does not automatically terminate when you no longer have family members eligible for coverage.

Federal Employees Health Benefits (FEHB)

Your health insurance enrollment code and premium are listed on your LES under “Deductions” as “FEHB”. If you are enrolled in health insurance, verify that premiums have been withheld. A list of 2011 FEHB premiums is available at <http://opm.gov/insure/health/rates/index.asp>.

If you were enrolled in a health insurance plan in 2010 that is not participating in 2011 and you wanted to continue your FEHB enrollment, you were required to make an election during the open season. If you failed to make an election you are no longer enrolled in FEHB.

If you made an election during the open season, the deduction will be the 2011 premium for the new plan.

If you did not make an election during the open season, the deduction will be the 2011 premium for your current plan.

A Self and Family enrollment does not automatically change to a Self Only enrollment when you no longer have family members (a spouse or children under age 26) eligible for coverage. If the last digit of your enrollment code is 2 or 5, you are enrolled in a Self and Family plan (Examples: 105, 112, 315, 342, 455, LP2, etc). If you are enrolled in a Self and Family plan and have no eligible family members call the Benefits Line.

Federal Employees' Group Life Insurance (FEGLI)

Your life insurance enrollment code and premiums are listed on your LES under "Deductions".

- The Basic insurance is listed as "FEGLI" - "Code C". You pay \$0.15 biweekly for each \$1,000 of your Basic insurance amount.
- If you elected Optional insurance, it is listed separately as "FEGLI OPTNL" and under "Code" the options will be identified as "A" for Standard, "B" for Additional or "C" for Family. The premiums are based on your age group (in 5 year increments). A list of premiums for each option is available at http://opm.gov/insure/life/rates/em_rates.asp. Note: At age 55 the premiums increase substantially.

Option C – Family enrollment does not automatically terminate when you no longer have family members (a spouse or children under age 22) eligible for coverage. If you have deductions for Option C and have no eligible family members call the Benefits Line.

You should also review Block 27 of your most recent SF 50, Notification of Personnel Action to ensure that the FEGLI options you elected match the FEGLI deductions from your salary.

The Office of Personnel Management calculator can help you determine the cost and value of your life insurance. The calculator is available at <http://www.opm.gov/calculator/worksheet.asp>.

Thrift Savings Plan (TSP)

Regular TSP contributions are listed on your LES under "Deductions" as "TSP Savings". If your contributions are based on a percent of your salary, the percent is listed in Block 22. Your regular TSP election continues from year to year unless you make a change.

If you are age 50 or older and elect to make TSP catchup contributions, they are listed on your LES under "Deductions" as "TSP CUC". Your 2010 TSP catchup election does not continue in 2011. You must make a new election each calendar year. If you elected TSP catchup contributions verify that the amount you elected has been deducted.

You can make changes to your TSP election at any time; there is no TSP open season. If you want to contribute the maximum IRS elective deferral limit to your Thrift Savings Plan account, the elective deferral chart available at <http://www.public.navy.mil/DONHR/BENEFITS/resources/Documents/TSP%20Elective%20Deferral%20Limit.pdf> can help you determine the amount to contribute to distribute the contributions equally over the year.

Federal Flexible Spending Account Program (FSAFEDS)

Healthcare FSAFEDS deductions are listed on your LES under "Deductions" as "FSA-HC" and Dependent Care FSAFEDS as "FSA-DC".

Your 2010 FSAFEDS election does not continue into 2011. If you elected to participate in FSAFEDS during the open season, verify that the biweekly amount you elected has been withheld.

If you have questions about FSAFEDS call SHPS at 877-372-3337 from 9 a.m. to 9 p.m. Eastern Time, Monday through Friday to speak to a Customer Service Representative. The TTY number for the deaf and hard of hearing is 800-952-0450.

Federal Employees Dental and Vision Insurance Program (FEDVIP)

Dental insurance premiums are listed on your LES under “Deductions” as “Dental” and vision insurance premiums are listed as “Vision”. A list of 2011 dental premiums is available at <http://opm.gov/insure/dental/rates/index.asp> and 2011 vision premiums at <http://opm.gov/insure/vision/rates/index.asp>.

If you made an election during the open season, verify that deductions are withheld for the new plan.

If you did not make an election during the open season, the deduction will reflect the 2011 premium for your current plan.

If you have questions about FEDVIP, call BENEFEDS at 877-888-3337 to talk to a Customer Service Representative (CSR). The CSRs are available Monday to Friday from 9 a.m. to 7 p.m. Eastern Time. The TTY number for the deaf and hard of hearing is 877-889-5680.

Federal Long Term Care Insurance Program (FLTCIP)

Long term care insurance premiums are listed on your LES under “Deductions” as “Long Term Care”.

If you have questions about FLTCIP, contact Long Term Care Partners at 800-582-3337. The CSRs are available Monday through Friday, 8 a.m. to 7 p.m., Eastern Time, except on federal holidays. The TTY number for the deaf and hard of hearing is 800-843-3557.

Temporarily Decrease In The Social Security Employee Tax Rate

The “Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010” provides that during 2011 the Social Security tax rate paid by employees will be temporarily decreased from 6.2% to 4.2%. As a result, Civil Service Retirement System (CSRS) Offset and Federal Employees Retirement System (FERS) employees will see their Social Security withholdings decreased by 2%. This change in deductions will be reflected on your Leave and Earnings Statement under “Deductions” as “OASDI”.

Questions and Additional Information

Additional information about information on your LES is available at <http://www.dfas.mil/civilianpay/payandentitlements/leaveandearningstatement/LES071.pdf>.

If you have questions about FEHB, FEGLI, TSP or retirement, call the Benefits Line at 888-320-2917 and select menu option #4 to talk to a Customer Service Representative (CSR). CSRs are available 7:30 a.m. to 7:30 p.m., Eastern Time, Monday through Friday, except on federal holidays.

The TTY number for the deaf and hard of hearing is 866-328-9889.