OFFICE OF DISASTER ASSISTANCE FEDERAL BENEFITS SUMMARY

When you report to duty, a representative of the Human Resources Department will contact you regarding your eligibility for benefits. You will be briefed on all benefit programs afforded to you under your current appointment, the enrollment deadlines, and provided assistance in completing the necessary forms.

If you are ineligible to enroll in the FEHB Program, or if you are eligible to enroll in the FEHB Program, but you are not enrolled due to affordability issues or concerns, then you may wish to visit the Health Insurance Marketplace to review marketplace coverage options at www.healthcare.gov. Please be aware that there is no government or employer contribution to the premiums for Health Insurance Marketplace plans. Also premiums are paid on an after-tax basis for Health Insurance Marketplace plans.

The below information gives a brief description of benefits and websites that you can visit to research each program more thoroughly (even before beginning your first work day).

Questions may be submitted via email to odpbenefits@sba.gov or you may call 866-407-7795 ext. 6727 or 6758, ODP Benefits-Human Resources Department. If you are a Federal government annuitant, please inform your Human Resources Department **before** completing any benefit forms.

Please keep in mind that benefits selected are a personal choice. Limited information is available in hard copy. If you need additional forms, and to learn more about your options and full details about Federal employee benefits, please review the following websites:

FEDERAL EMPLOYEES HEALTH BENEFITS
(FEHB) http://www.opm.gov/insure/health

FEDERAL EMPLOYEES DENTAL AND VISION PROGRAM
(FEDVIP) http://www.opm.gov/insure/dental
http://www.opm.gov/insure/vision

FLEXIBLE SPENDING ACCOUNT
(FSAFEDS) http://www.opm.gov/insure/pretax/fsa

THRIFT SAVINGS PLAN (TSP) www.tsp.gov

FEDERAL LONG TERM CARE INSURANCE PROGRAM (FLTCIP) www.ltcfeds.com

FEDERAL EMPLOYEES GROUP LIFE INSURANCE (FEGLI) http://www.opm.gov/insure/life

FEDERAL EMPLOYEES HEALTH BENEFITS (FEHB)

The FEHB program includes a wide selection of health insurance carriers. You can choose from among Fee-for-Service (FFS) plans, and their Preferred Provider Organizations (PPO), Health Maintenance Organizations (HMO) if you live (or sometimes if you work) within the area serviced by the plan, and Consumer-Driven and High Deductible plans that offer catastrophic risk protection with higher deductibles, health savings/reimbursable accounts and lower premiums.

- If your appointment type is not excluded by law or regulation, you may be eligible to receive FEHB. To be eligible, you must be *in a pay status* in two (2) consecutive pay periods in order to have the FEHB deductions made from your payroll.
- If your appointment type excludes you from coverage under FEHB then you may wish to visit the health insurance marketplace, provided by the Affordable Care Act, to review marketplace coverage options at www.healthcare.gov.
- **If eligible, the SF-2809 must be completed whether you elect to enroll or not.** If you elect not to enroll, check Part E, "Employees Only (Election NOT to Enroll)". You will need to complete the enclosed SF-2809 form and return it to Human Resources as soon as possible to ensure deadlines are met. IF you DO NOT return Form SF-2809 within 60 days of your appointment or activation your FEHB will automatically be waived by ODP BENEFITS. If you are a Federal government annuitant, please advise Human Resources before completing benefit forms.
- **Enrollment Deadline** - You have 60 days from your date of appointment or activation to enroll. Your FEHB election will become effective on the first day of the pay period after receipt of your form.
- If you miss the enrollment deadline, you will have to wait until the Federal Employee Health Benefits (FEHB) "open season" (runs from the Monday of the second full work week in November through the Monday of the second full work week in December) or experience a qualifying life event ***and*** be in a pay status before you are again eligible to enroll. Again, you must be in a pay status before you are eligible to enroll.

FEDERAL EMPLOYEES DENTAL AND VISION PROGRAM (FEDVIP)

The FEDVIP program includes several plan providers that offer

comprehensive dental or vision insurance.

- If your appointment type is not excluded by law or regulation, you may be eligible to enroll in FEDVIP. To be eligible for FEDVIP you must be eligible to enroll in FEHB. You do not have to *enroll* in FEHB in order to enroll in FEDVIP, just be *eligible* for FEHB. To be eligible for FEDVIP, you must be in a pay status in two (2) consecutive pay periods in order to have the FEDVIP deductions made from your payroll.
- You may enroll in either the dental or vision plan or both. No paper forms are used for enrollment. You may enroll on the Internet at www.benefeds.com. BENEFEDS is a secure enrollment website sponsored by OPM. For those without access to a computer, please call 1-877-888-FEDS (1-877-888-3337) (TTY number, 1-877-889-5680).
- **Enrollment Deadline** - You have 60 days from your date of appointment or activation to enroll and have FEDVIP begin. Your FEDVIP election will become effective on the first day of the pay period after enrollment.
- FEDVIP is part of the annual Federal Benefits Open Season. If you miss the enrollment deadline, you will have to wait until the annual "Benefits Open Season" in the fall (runs from the Monday of the second full work week in November through the Monday of the second full work week in December) or experience a qualifying life event ***and*** be in a pay status before you are eligible to enroll.

FLEXIBLE SPENDING ACCOUNT (FSAFEDS)

The FSA program provides a way for you to save money on health care and/or childcare/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.

- If your appointment type is not excluded by law or regulation, you may be eligible to enroll in a Flexible Spending Account. To be eligible for the health care FSA you must be eligible to enroll in FEHB. You do not have to *enroll* in FEHB in order to enroll in FSA, just be *eligible* for FEHB. FEHB eligibility is not required to enroll in a Dependent Care FSA. If you are enrolled in a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) you are not eligible for a "general purpose" Health Care Flexible Spending Account. However, you may be eligible for a Limited Expense Health Care Flexible Spending Account (LEX HCFSA) and/or a Dependent Care FSA (DCFSA).

- You may enroll in either a medical or dependent care plan or both. No paper forms are used for enrollment. You may enroll on the Internet at www.fsafeds.com. FSAFEDS is a secure enrollment website sponsored

by OPM. For those without access to a computer, please call 1-877-FSAFEDS (1-877-372-3337) TTY: 1-800-952-0450.l.

- **Enrollment Deadline** - You have 60 days from your date of appointment or activation (but no later than September 30th) to enroll and have your FSA deductions begin. Your FSA election will become effective on the first day of the pay period after your enrollment.
- FSAFEDS is part of the annual Federal Benefits Open Season. If you miss the enrollment deadline, you will have to wait until the annual "Benefits Open Season" in the fall (runs from the Monday of the second full work week in November through the Monday of the second full work week in December) or experience a qualifying life event ***and*** be in a pay status before you are eligible to enroll.
- **CAUTION:** This is a "use or lose" plan. You must incur eligible expenses to claim your funds. If you choose to enroll in FSAFEDS be certain that you understand no benefits can be paid while you are in non-pay status. Your money will not be returned should you remain in non-pay status for the remainder of the benefit year.

THRIFT SAVINGS PLAN (TSP)

The TSP is a retirement saving plan that offers both tax deferred and after tax (ROTH) savings options. The contribution limit is set by IRS regulation each year. You are eligible to invest your contributions into a variety of fund options. The TSP has a selection of individual and lifecycle funds that offer broad market diversification. You can also choose to have your retirement dollars invested in everything from a short-term U.S. Treasury security to index funds comprised of domestic and international stocks.

- If your appointment type is not excluded by law or regulation, you may be eligible to enroll in TSP. To be eligible for TSP you must be an active civilian employee working full or part time and covered by the Federal Employee Retirement System (FERS) or the Civilian Service Retirement System (CSRS). You must be in a pay status in order to contribute.
- **If eligible, you are automatically enrolled to contribute 3% of your basic pay** into the tax deferred option. If you would like to stop or change your election, please submit a completed TSP-1.
- You may stop or change your contribution level at any time.
- FERS covered employees receives an agency contribution of 1% of your salary. In addition, you are eligible for matching contributions. Your agency matches 100% of your contributions for the first 3% of your contribution, and 50% of the next 2% of your contribution. All agency contributions are deposited into the tax deferred option.

- The TSP publication *Summary of the Thrift Savings Plan* describes all of your investment choices and discusses their risks and advantages. For more information, you can also obtain a copy of the TSP Fund Information sheets. The most current versions of TSP forms and publications are available on the TSP website at www.tsp.gov.
- You can review and manage your TSP account online at (www.tsp.gov) or by calling a TSP representative on the ThriftLine at 1-TSP-YOU-FRST (1-877-968-3778; outside the U.S. and Canada, call 404-233-4400). On the TSP website, you will need your TSP account number (or user ID) and 8-character Web password. If you use the ThriftLine, you will need your TSP account number and 4-digit ThriftLine Personal Identification Number (PIN). If you are a new participant, your TSP account number, ThriftLine PIN, and Web password will be mailed to you (separately) after your account has been established.

FEDERAL LONG TERM CARE INSURANCE PROGRAM (FLTCIP)

The FLTCIP offers insurance that helps cover the costs of certain long term care services. Long term care is the assistance you receive to perform activities of daily living or supervision you receive because of a severe cognitive impairment. Your premium is based on your age on the date you apply as well as the benefit options you select.

- If your appointment type is not excluded by law or regulation, you may be eligible to apply for FLTCIP coverage. To be eligible for FLTCIP, you must be eligible to enroll in FEHB. You do not have to *enroll* in FEHB in order to enroll in FLTCIP, just be *eligible* for FEHB. This benefit is also available to qualified relatives, even if the employee does not apply.
- You may apply online or complete the appropriate application available on their website at www.ltcfeds.com. To speak to a Certified Long Term Care Insurance Consultants who can assist you with your application, please call 1-800-LTC-FEDS (1-800-582-3337).
- **Enrollment Deadline** – If you enroll within your first 60 days of eligibility, you are eligible to enroll using the limited underwriting application. All other applicants must use the full underwriting application.
- The FLTCIP is medically underwritten. Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage.

FEDERAL EMPLOYEES GROUP LIFE INSURANCE PROGRAM (FEGLI)

The FEGLI program provides group term life insurance to eligible federal employees, as well as offering a life insurance coverage option for the spouse and/or dependent children.

This program is administered by the Office of Personnel Management, and is provided under a contact with MetLife. Term life insurance coverage does not build up any cash value or paid-up value.

- If your appointment type is not excluded by law or regulation, you may be eligible for FEGLI coverage.
- If you are an eligible new federal employee, you are automatically enrolled in Basic life insurance at a cost to you. If you want to waive Basic life insurance, or if you want to elect additional coverage, you must submit a completed SF 2817.
- **Enrollment Deadline** - You have 60 days from your date of appointment or activation to enroll. Your FEGLI election will become effective on the day your enrollment is received AND you are in a pay status.
- FEGLI does not participate in a regular open season. If you miss the enrollment deadline, you will not have another scheduled opportunity. You must either experience a qualifying life event or apply for and receive approval from OFEGLI ***and*** be in a pay status before you are eligible to enroll.
- Basic coverage is your annual salary rounded up to the next thousand, plus $2,000. Premiums for Basic coverage depend on the amount of Basic you have, not on your age. Federal employees currently pay 15 cents per thousand dollars of Basic coverage.
- In addition to the Basic, there are three forms of Optional insurance you can elect. You must have Basic insurance in order to elect any of the options. Unlike Basic, enrollment in Optional insurance is not automatic—you must take action to elect the options.
- For assistance in reviewing coverage and cost options, you may use the online FEGLI calculator available on OPM's website at http://www.opm.gov/retirement-services/calculators/fegli-calculator/