

NEW EMPLOYEE BENEFITS INFORMATION

Program	Election period from date of appointment	If received in HR by	Earliest can be effective
Federal Employees Health Benefits (FEHB) <ul style="list-style-type: none"> Form: SF-2809 	60 days	2 nd Friday of the pay period	1 st Sunday of the following pay period
Federal Employees Dental and Vision Insurance Program (FEDVIP) <ul style="list-style-type: none"> Online: BENEFEDS Phone: 1-877-888-3337 	60 days	2 nd Friday of the pay period	1 st Sunday of the following pay period
Thrift Savings Plan (TSP) <ul style="list-style-type: none"> Election Form: TSP-1 Catch-Up Form: TSP-1-C 	Automatically contribute 3% of basic pay, can change or cancel at any time		Same pay period HR receives the form
Federal Employees' Group Life Insurance (FEGLI) <ul style="list-style-type: none"> Form: SF-2817 	Basic coverage is automatic; you have 60 days to elect optional coverage		Optional coverage is generally effective the day HR receives the election form
Flexible Spending Account (FSA) <ul style="list-style-type: none"> Online: FSAFEDS Phone: 1-877-372-3337 	60 days <i>Employees starting October 1st must wait until Open Season to enroll</i>		The day after your election is received and approved by FSAFEDS
Federal Long Term Care Insurance Program (FLTCIP) <ul style="list-style-type: none"> Application: LTCFEDS Phone: 1-800-582-3337 	Can apply using the Abbreviated Underwriting Application within 60 days		FLTCIP will determine the date

Forms (SF-2809, SF-2817, TSP-1) should be submitted to:
Office of Human Resources Management
100 Bureau Drive
Administration Building (101)
Attention: Processing Team
Gaithersburg, MD 20899-1729.

Designations of Beneficiary

Designations of beneficiary vary depending on the benefit: TSP, FEGLI, lump sum payments under FERS, and Unpaid Compensation. Please visit [Designating a Beneficiary](#) to learn about each benefit's order of precedence and links to beneficiary forms.

Designations should be submitted to OHRM with the exception of the TSP designation which must be submitted directly to TSP. (Do not submit your TSP designation until after you receive your TSP user ID and password which takes about 4-6 weeks after your hire date.)

- **Federal Employees Health Benefits (FEHB)**: There are many [health insurance plans](#) available to Federal employees. When deciding which to select, you may find [OPM's Plan Comparison Tool](#) useful. If you wish to change plans, you may choose another one during open season (mid-November through mid-December), or sooner if you have a [qualifying life event](#).

Once you submit your election [form](#), your enrollment will be reported electronically to the carrier after the first premium is deducted from your pay. Insurance cards typically take 4-6 weeks to arrive after the enrollment effective date, depending on the carrier. If you or a covered family member has a medical appointment before you receive your insurance card, you can try using a copy of the certified [form](#) as proof of coverage. Contact the HR help desk at 301-975-3000 to obtain a certified copy.) If the medical provider does not accept the certified [form](#) (most pharmacies won't) you may need to reschedule the appointment or pay out-of-pocket expenses and submit for reimbursement from the carrier.

If you do not wish to enroll in an FEHB plan, please be sure to return the [form](#) annotating your declination in Part E.

- **Federal Employees Dental and Vision Insurance Program (FEDVIP)**: Although your FEHB plan may cover some dental and/or vision expenses, you may want to elect additional coverage. If you wish to change your FEDVIP plan, you may choose another one during open season (mid-November through mid-December), or sooner if you have a [qualifying life event](#). FEDVIP dental and vision insurance plans are administered by BENEFEDS. Elections are made via www.benefeds.com or by calling 1-877-888-3337.
- **Thrift Savings Plan (TSP)**: You are automatically enrolled in the Thrift Savings Plan, and 3% of your basic pay is deducted from your bi-weekly paycheck and deposited into your TSP account. Consider contributing at least 5% of your basic pay to your TSP account so that you can receive the full amount of agency matching contributions. Making changes:
 - If you want to increase, decrease, or cancel your contribution, you must submit a [form](#) for now. (If you do not wish to have this deduction taken out of your first paycheck, you need to submit the [form](#) by the second Friday of the pay period.)
 - You may increase, decrease, cancel, or stop your TSP contribution at any time through [Employee Personal Page \(EPP\)](#) after you receive your user ID/password via email and after your appointment has been processed by payroll (takes up to 4-5 weeks).
 - You may change how your TSP account is invested (current and future contributions) through TSP after you receive your account number/password in the mail (takes up to 4-6 weeks after your hire date).

Annual IRS elective deferral limits apply to TOTAL employee contributions made to TSP and any other tax-deferred retirement plan as described under sections 401(k), 403(b), 408(k), or 501(c)(18) of the Internal Revenue Code (IRC). Therefore, if you intend to contribute up to the current IRS elective deferral limit, you will need to consider what you have already contributed this year to one of these tax-deferred retirement plans. Please see TSP's [Annual Limit on Elective Deferrals](#) Fact Sheet for more information. The [TSP website](#) is very informative with links to [calculators](#), [investment funds](#), and numerous [forms and publications](#) such as [Summary of the Thrift Savings Plan](#) and [Catch-Up Contributions](#).

- **Federal Employees' Group Life Insurance (FEGLI)**: You are automatically covered by Basic life insurance. To determine the value of various combinations of life insurance coverage, you may use OPM's [calculator](#). If you wish to waive the coverage prior to any payroll deduction, you need to submit the [form](#) by the second Friday of your first pay period. Once life insurance coverage is waived, you could have the opportunity to elect FEGLI at a later date under one of the following scenarios:
 - 1) You experience a FEGLI qualifying life event (see p. 4 of the [form](#)).
 - 2) Granted approval by FEGLI after at least one year has passed since you waived FEGLI (application requirements include a physical exam).
 - 3) During an open season for FEGLI (which is not regular and reoccurring).
 You may decrease or cancel your FEGLI at any time.

If you only wish to have Basic coverage, please be sure to return the [form](#), annotating your election of Basic only (sign in Section 3). This serves as your affirmation of Basic coverage as well as your waiver of optional insurance.

- **Flexible Spending Account (FSA)**: FSA is an account where you contribute money from your salary BEFORE taxes are withheld, then get reimbursed for your out-of-pocket health care and dependent care expenses. Once you enroll, you have until the end of the year to spend the money on eligible expenses. You will need to reenroll every open season (mid-November through mid-December). This benefit does not automatically roll over every year; you must make a new election. The FSA program is administered by WageWorks, Inc. and [elections](#) are made via the FSAFEDS website.
- **Federal Long Term Care Insurance Program (FLTCIP)**: FLTCIP provides long term care insurance for its enrollees, who are Federal and U.S. Postal Service employees and annuitants, active and retired members of the uniformed services, and their qualified relatives. FLTCIP offers an on-demand [webinar](#) which relays important FLTCIP facts for new and newly eligible employees.

Newly eligible employees can apply using the [Abbreviated Underwriting Application](#) within 60 days of becoming eligible. Abbreviated underwriting has fewer health-related questions than full underwriting.

If your initial eligibility period has passed, you can apply under the [Full Underwriting Application](#). This means you will have to answer more health-related questions and may include a review of medical records and possibly an interview with a nurse. This is the same level of underwriting that those who purchase individual policies in the private market typically undergo.

- **Deposit/Redeposit Information**: If you have any prior military or Federal civilian service, such as employment under a student or temporary appointment, please let us know so we can determine if that time is creditable towards your retirement. If it is, you may wish to make a deposit and/or redeposit in order for that time to count towards your retirement. Please see this [link](#) for additional information.