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## DENALI COMMISSION EMPLOYEE BENEFITS



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### CONTACT INFORMATION

Telephone Number: 304-480-8275

E-mailbox: [Benefits@bpd.treas.gov](mailto:Benefits@bpd.treas.gov)

Fax: 304-480-8019

Benefit Specialist: **Susannah Lowden**

Telephone Number: 304-480-8209

Email Address: [susannah.lowden@bpd.treas.gov](mailto:susannah.lowden@bpd.treas.gov)

### IMPORTANT REMINDERS

Life Insurance  Must enroll within 31 days of employment

Health Insurance  Must enroll within 60 days of employment

**YOUR ELECTION FORMS CAN BE MAILED TO EITHER ADDRESS BELOW OR  
FAXED TO 304-480-8019:**

#### *Regular Address*

Bureau of the Public Debt  
Benefits (Avery 2-C)  
PO Box 1328  
Parkersburg WV 26106-1328

#### *Fed Ex Address*

Bureau of the Public Debt  
Benefits (Avery 2-C)  
200 Third Street  
Parkersburg WV 26106-5312

**Must enroll within 60 days of employment—online only**

Dental/Vision [www.benefeds.com](http://www.benefeds.com)  
Flexible Spending [www.fsafeds.com](http://www.fsafeds.com)  
Long-Term Care [www.ltcfeds.com](http://www.ltcfeds.com)

**PLEASE KEEP A COPY OF YOUR BENEFIT ELECTION FORMS FOR YOUR REFERENCE**

# BENEFIT SUMMARY

## RETIREMENT

For more information, see [www.opm.gov/retire/](http://www.opm.gov/retire/) or click on the icon below.



Retirement is one of the most important events in your life. A successful retirement takes careful planning on your part . . . planning that hopefully began early in your working career to help insure that you will have the income you need when you want to retire.

As a federal employee, your retirement coverage is determined by the following:

You are covered by the **Federal Employees Retirement System (FERS)** if:

- You are an employee first hired after December 31, 1983; or
- You were rehired with a break in service of more than 3 days after December 31, 1986, with less than 5 years of creditable service; or,
- You elect to transfer to FERS.

You are covered by the **Civil Service Retirement System (CSRS)** if:

- You are an employee who was hired before 1984; or
- You were previously covered by CSRS and were rehired by the Federal government with less than a 1-year break in service.

You are covered by **Civil Service Offset (CS Offset)** if:

- You are a CSRS employee rehired by the federal government and have a break in service of more than 1 year and at least 5 years of creditable service; or
- You had a break in service after 12/31/86, had at least 5 years of creditable service as of the last break in service, and have at least 1 day covered by CSRS.

## *FERS Benefit Overview*

There are three parts to the FERS program: the FERS Basic Benefit, Social Security, and the Thrift Savings Plan (TSP). The mandatory deductions for FERS are as follows:

	<i>Regular (Code K)</i>	<i>Law Enforcement (Code M)</i>
Retirement (FERS)	.80%	1.30%
Medicare	1.45%	1.45%
Social Security	<u>6.20%</u>	<u>6.20%</u>
Total Deductions	8.45%	8.95%

We strongly encourage all FERS employees to contribute to the Thrift Savings Plan since the larger portion of your retirement income will come from your TSP funds. For detailed information regarding FERS, please review the FERS booklet on the Office of Personnel Management (OPM) website at [http://www.opm.gov/retire/fers\\_election/ri\\_90/f\\_toc.htm](http://www.opm.gov/retire/fers_election/ri_90/f_toc.htm)

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## RETIREMENT (cont)

### *CSRS Benefit Overview*

#### CSRS:

The Civil Service Retirement System is derived from contributions from your pay that are deposited into the Civil Service Retirement Fund. Unlike FERS, CSRS employees do not contribute to Social Security. Therefore, a greater portion of your pay is deducted to fund the retirement system. The deductions for CSRS employees are:

	<i>Regular (Code 1)</i>	<i>Law Enforcement (Code 6)</i>
Retirement (CSRS)	7.00%	7.50%
Medicare	<u>1.45%</u>	<u>1.45%</u>
	8.45%	8.95%

For detailed information regarding CSRS, please review the CSRS booklet on the OPM website at <http://www.opm.gov/Forms/pdfimage/RI83-1.pdf>

#### CS Offset:

The CS Offset employee contributes .8% of their pay to the retirement system, the same as FERS. The benefits, however, are calculated similar to that of the CSRS with one exception. At age 62, if a CS Offset employee qualifies for Social Security, the CSRS benefit is reduced to "offset" that part of the retiree's Social Security benefit that reflects years of Federal service subject to the Offset Plan. The important thing to remember is that there is no loss of retirement income when the offset is applied. The deductions for CS Offset employees are:

	<i>Regular (Code C)</i>	<i>Law Enforcement (Code E)</i>
Retirement (CSRS Offset)	.80%	1.30%
Medicare	1.45%	1.45%
Social Security	<u>6.20%</u>	<u>6.20%</u>
Total Deductions	8.45%	8.95%

For CS Offset information, please visit <http://www.opm.gov/Forms/pdfimage/RI83-19.pdf>.

### *Important Notes for FERS/CSRS/CS Offset employees:*

- All FERS, CSRS and CS Offset employees may contribute to the Thrift Savings Plan.
- CSRS and CS Offset employees may elect to transfer to FERS within six months from the date of rehire.
- Employees in temporary appointments are usually covered by Social Security only.

## RETIREMENT (cont)

### *CREDIT FOR SERVICE*

#### *MILITARY SERVICE:*

If you performed military service **before** 1957, your active duty time is fully creditable for retirement.

If you performed active duty in the military **after** December 31, 1956, you may need to make a monetary deposit to make this service creditable for retirement purposes. You will not be charged interest on a deposit for military service if you make the deposit within three years of the date you first become covered under the retirement system. If you do not make your deposit for military service during this "grace period" you will be charged interest on the outstanding balance, compounded annually, from a date two years from the date you first became employed under the retirement system until payment is completed.

#### *NON-DEDUCTION/REFUNDED SERVICE:*

If you were previously employed in a position that was not covered by either CSRS or FERS retirement deductions, you may be eligible to make a deposit plus interest for this service into the retirement system and receive service credit for this time period.

Secondly, if you elected to take a refund of your retirement contributions for a previous period of employment, you might want to consider redepositing the amount of your refund plus interest to the retirement fund to gain the service credit in your annuity. Please note, however, that refunded FERS service can never be redeposited.

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## THRIFT SAVINGS PLAN

For more information, call 877-968-3778, see the website at [www.tsp.gov](http://www.tsp.gov), or click on the icon below.



**TSP Features  
for Civilians**

The Thrift Savings Plan is a tax-deferred retirement savings and investment plan for Federal employees under CSRS and FERS. Its purpose is to provide additional retirement income, while saving on taxes right now. (Neither TSP contributions nor their earnings are taxed until they are withdrawn.) The TSP offers Federal civilian employees the same type of savings and tax benefits that many private companies offer under 401(k) plans.

You can start, stop or change the amount of your TSP contributions at any time by completing a [TSP-1](#) form. Contribution elections will be effective no later than the first full pay period following receipt of your election by the Benefits staff. Your completed form should be mailed to the [address](#) shown at the beginning of this document or faxed to 304-480-8019.

You will need a TSP Account Number and password in order to access your TSP account. If you are a **new federal employee**, this information will be mailed to you shortly after your first deposit to your TSP account. If you already have an account, but do not have an account number, you can request one from TSP online or by phone at 1-877-968-3778.

Following is a brief summary of the most significant TSP benefits and provisions:

➤ ***Employee Contributions:***

There is no limit on the percentage of pay you can contribute to the TSP. However, your total contributions for the year **may not exceed** the IRS limit of \$15,500.

New FERS employees are eligible for agency contributions after a waiting period of no more than a year. These agency automatic contributions are equal to 1% of your salary whether you participate in the plan or not.

If you elect to participate in TSP, you will also receive matching contributions (after the waiting period) on the first 5% of pay that you contribute each pay period. Specifically, the first 3% of pay that you contribute will be matched dollar-for-dollar, and the next 2% will be matched at \$.50 on the dollar.

TSP savings are a *very* important part of the retirement package for FERS, so FERS employees are **strongly** encouraged to contribute!

CSRS employees do not receive matching funds or agency contributions.

## THRIFT SAVINGS PLAN (cont)

### ➤ *Investments:*

In addition to the conservative Government Securities (G) Fund, TSP participants have four broadly diversified stock and bond funds in which to invest their retirement savings:

- Fixed Income Index Investment (F) Fund
- Common Stock Index Investment (C) Fund
- Small Capitalization Stock Index Investment (S) Fund
- International Stock Index Investment (I) Fund

Also, on August 1, 2005, TSP introduced a sixth investment option, the "L" or "Lifecycle" fund, where investors automatically reallocate funds for participants based on targeted time horizons and anticipated withdrawal dates. Detailed information on the "Lifecycle" and the other investments options can be found in the *Guide to TSP Investments* available at <http://www.tsp.gov/rates/fundsheets.html>.

### ➤ *Catch-up Contributions:*

If you are age 50 and older, you are permitted to make tax-deferred "catch-up" contributions from your pay in addition to your regular TSP contributions. Participants must be contributing the maximum under the regular provision before taking advantage of "Catch-up". You can elect to participate in the Catch-up provision by completing a [TSP-1-C](#) form. Your completed form should be mailed to the [address](#) shown at the beginning of this document or faxed to 304-480-8019. Please refer to the TSP website for eligibility requirements, limitations, and other pertinent information.

## FEDERAL EMPLOYEES HEALTH BENEFITS (FEHB)

For more information, see [www.opm.gov/insure](http://www.opm.gov/insure), or click on the icon below:



The Federal Employees Health Benefits (FEHB) Plan makes health insurance available to all eligible permanent full-time and part-time federal employees. The program allows eligible employees to choose among many plans and options. To assist you in making an informed decision concerning your health insurance coverage and select a plan that best fits your needs, please review the information available on the Office of Personnel Management's [FEHB website](#).

Following is a brief listing of key program features:

- **New employees** may enroll within 60 days of employment. Complete and return your election form ([SF2809](#)) to the Benefits staff within the **60-day window** to the [address](#) shown at the beginning of this document or fax to 304-480-8019, even if you waive coverage. If you do not enroll during this time, you will be able to enroll during the next annual Open Season. Open seasons for health insurance are held in November and December each year and permit employees to enroll or change their previous elections.
- **Coverage** is usually effective at the beginning of the pay period after the enrollment form is received by the Benefits Staff. Both **Self Only** and **Self and Family** options are available. Self and Family coverage provides coverage for all eligible family members, including spouse and unmarried dependent children under age 22. For more information on eligibility requirements for dependents, please review the guidelines at the OPM FEHB website.
- **"Qualifying life events"** (QLEs) may allow you to enroll in or change your health insurance coverage outside of an Open Season. Examples of life events include marriage, divorce, loss of coverage under your spouse's policy, and loss of coverage for a child under the other parent's policy. **There are specific time limits for enrolling or changing your enrollment due to QLEs, so please contact a Benefits Specialist as soon as you anticipate that you might have a special life event.**
- Your share of the premium is deducted from your bi-weekly pay. Retiring employees can continue their FEHB coverage into retirement at the same cost as an employee if they've been enrolled in the FEHBP for the five years immediately before retirement.
- Health insurance premiums are automatically "pre-tax" deductions. This is usually a benefit because it lowers your taxable income, but it also imposes some additional enrollment restrictions. The payroll office will sign you up for Premium Conversion automatically; you don't need to fill out a form to initiate this benefit. You do have a choice, though, to waive premium conversion if you wish.

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## DENTAL/VISION INSURANCE

For more information, see [www.benefeds.com](http://www.benefeds.com), or click on the icon below.



The Federal Employees Dental and Vision Insurance Program (FEDVIP) is available to all Federal employees who are eligible for health insurance on an enrollee-pay-all basis. Premiums are withheld from salary on a pre-tax basis. Information on the plans that are available and enrollment procedures can be found at [www.benefeds.com](http://www.benefeds.com) or by contacting BENEFEDS directly at 877-888-FEDS. You must enroll on-line within 60 days of your employment; otherwise, you will need to wait until open season or in connection with a qualifying life event.

## FLEXIBLE SPENDING ACCOUNTS (FSA)

For more information, see [www.fsafeds.com](http://www.fsafeds.com), or click on the icon below.



Flexible Spending Accounts (FSAs) are accounts set up by employees with *pre-tax funds* to be reimbursed for eligible medical and/or dependent care expenses. These are similar to Health Savings Accounts and Health Reimbursement Arrangements, but are not connected to specific health plans; in fact, you don't even need to be enrolled in an FEHB plan to participate.

There are two types of FSAs available:

- Health Care FSA (HCFSA), with a limit of \$5,000 per year
- Dependent Care FSA (DCFSA), with a family limit of \$5,000 per year

You must work directly with SHPS to enroll for an FSA by contacting an FSA representative at 877-FSAFEDS or 877-372-3337 or through the website.

## FEDERAL EMPLOYEES GROUP LIFE INSURANCE (FEGLI)

For more information, see [www.opm.gov/insure/life/index.asp](http://www.opm.gov/insure/life/index.asp), or click on the icon below.



The Federal Employee's Group Life Insurance Program makes life insurance available to all permanent Federal employees. Eligible employees are automatically covered for *Basic* (at a cost of \$0.15 biweekly for each \$1,000 of coverage) as of the date of employment unless coverage is waived.

*Basic* coverage is equal to your annual basic pay rounded up to the next \$1,000 plus \$2,000.

In addition to the *Basic* insurance, the other types and amounts of coverage that are available to you are as follows:

*Option A-Standard* provides \$10,000 of coverage.


*Option B-Additional* is equal to one, two, three, four, or five times your annual basic pay rounded up to the next \$1,000.

*Option C-Family* is available in multiples of one to five. Each multiple provides \$5,000 coverage on your spouse and \$2,500 coverage for each eligible dependent child.

The website provides a FEGLI calculator that may be of assistance to you in determining the appropriate amount of life insurance coverage, as well as the cost, that meets your personal goals.

[www.opm.gov/calculator/worksheet.asp](http://www.opm.gov/calculator/worksheet.asp).



<p><b>FEDERAL EMPLOYEES GROUP LIFE INSURANCE (cont.)</b></p>	<p>Complete and return your election form, <a href="#">SF2817</a>, to the Benefits staff within the <b>31-day</b> window to the <a href="#">address</a> shown at the beginning of this document or fax to 304-480-8019, even if you only want the automatic Basic coverage.</p> <p>If you waive Basic coverage altogether or elect Basic but no other optional coverage during that first 31 days, you will generally have to wait one year and take a physical examination, or wait for a special event (such as marriage or the birth of a child) to elect additional coverage.</p> <p>You must be enrolled for FEGLI coverage for the five years immediately preceding retirement in order to continue your life insurance as a retiree.</p>
<p><b>FEDERAL LONG-TERM CARE INSURANCE (FLTCIP)</b></p> <p>For more information, see <a href="http://www.ltcfeds.com">www.ltcfeds.com</a>, or click on the icon below.</p> 	<p>Long term care insurance helps pay for assistance with activities of daily living if you cannot care for yourself due to illness, injury, or aging. Eligible employees must apply for coverage with Long Term Care (LTC) Partners.</p> <p>You and your spouse have <b>60 days</b> from your date of hire to apply for FLTCIP using the <i>abbreviated</i> application. You, your spouse, and eligible family members (including your parents, parents-in-law, and adult children) can apply at any time using the full application. Applications are available on the LTC Partners website or by calling LTC Partners at 800-582-3337 or TDD 800-843-3557.</p>
<p><b>EMPLOYEE ASSISTANCE PROGRAM (EAP)</b></p>	<p>Your employer provides free, confidential, voluntary Employee Assistance Program (EAP) services for all its employees. These services include up to 6 counseling sessions, newsletters, crisis counseling 24 hours a day/7 days a week, referrals to local resources, counseling for family members, etc. Call <b>800-222-0364 (TDD 888-262-7848)</b> to talk to a crisis counselor or make an appointment.</p>

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## EMPLOYEE PERSONAL PAGE

For more information, see [www.nfc.usda.gov](http://www.nfc.usda.gov) or click on the icon below.



Employee Personal Page is your online connection to your personal pay and benefits information. With EPP, you can view your Earnings and Leave Statements, W-2's, and current benefit information. To access this service, all employees must request a Personal Identification Number (PIN) from the EPP website. PINS can be requested after you have received your first salary payment from your new agency.

You may also use Employee Personal Page to make some of your own payroll and benefit changes such as your tax withholding, health insurance elections, Thrift Savings Plan changes, etc., by using the online *Self-Service* options available on the website.

## CHILD SUPPORT ENFORCEMENT

If you need information about how to establish or enforce a child support order, contact your Employee Assistance Program (EAP) or your local Child Support Enforcement (CSE) Office. Check on the Internet at <http://www.acf.hhs.gov/programs/cse/extinf.html> for information about your state's CSE office and services. If you owe child support, keep your payments current. Federal personnel records are regularly cross-matched with records of persons who owe child support.

## BENEFICIARY DESIGNATIONS

Generally speaking, benefits payable by the government in the event of an employee's death (retirement contributions, life insurance, TSP funds, and unpaid compensation) will be paid according to the following Order of Precedence:

1. Designated beneficiary(s), based on properly completed forms
2. Spouse
3. Children in equal shares, with the share of any deceased child distributed among the descendants of that child
4. Parents in equal shares or the entire amount to the surviving parent
5. Duly appointed executor or administrator of the estate
6. Next of kin as determined by law

If you would like to change the order in which your funds would be paid in the event of your death, you must complete the appropriate Designation of Beneficiary forms. Links to the forms can be found on your Customer Access Page, or you can visit <http://www.opm.gov/insure/designations/>.

Beneficiary designations for TSP funds ([TSP-3](#)) cannot be submitted until the TSP account has been established and an account number has been assigned.

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## **IMPORTANT BENEFITS INFORMATION FOR TRANSFERRING EMPLOYEES**

<b>Retirement</b>	If you were in the process of making or recently completed a military deposit or civilian deposit/redeposit into the retirement system prior to your transfer, please contact your new Benefits staff as soon as possible.
<b>Health Insurance</b>	Upon your move from one employing office to another, your enrollment continues without interruption as long as you do not have a break in service of more than 3 calendar days. If you are enrolled in an HMO and relocate outside the HMO's service area, you are permitted to change to another plan upon your transfer.
<b>Dental/Vision Insurance</b>	If you are enrolled in the dental/vision insurance, please update your member profile on the BENEFEDS website or by calling a BENEFEDS representative at 877-888-FEDS with your new payroll office information.
<b>Life Insurance</b>	Your life insurance coverage stops at the end of the day on which you separate from service for any reason including transfer. Your new agency will, however, reinstate your coverage upon your transfer with no break in coverage.
<b>Thrift Savings Plan</b>	Please notify your new personnel/payroll office if you have been contributing to TSP. This will help ensure that your contributions, and more importantly, any loan payments can continue without interruption.
<b>Annual/Sick Leave</b>	Your annual and sick leave balances will be added to your leave account when we receive your leave records from your previous agency. If you prefer, you can give the Pay and Leave staff a copy of the final Earnings and Leave Statement from your previous agency, which shows your balances at the time of transfer. Pay and Leave will add those balances to your leave account. Once the official leave record is received from your previous agency, Pay and Leave will compare the balances to those on the Leave and Earnings Statement and make adjustments as needed.
<b>Deductions/ Allotments</b>	Check your first Earnings and Leave Statement to make sure the correct deductions are being taken from your salary. This is particularly important if you were paying a Thrift Savings Plan loan or child support.
<b>Flexible Spending Account</b>	If you are enrolled in a Flexible Spending Account (FSA), you must contact SHPS directly at 877-FSA-FEDS or 877-372-3337 to continue your account(s) through your new payroll office.
<b>Long-Term Care</b>	If you are enrolled in the Federal Long-Term Care Insurance Program and were paying the premiums by payroll deduction, you must complete a Billing Change Form to continue those deductions. The form is available online at <a href="http://www.ltcfeds.com/documents/files/BillingChangeForm.pdf">www.ltcfeds.com/documents/files/BillingChangeForm.pdf</a> , or you can call Long-Term care Partners at 800-LTC-FEDS (800-582-3337).

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**IMPORTANT BENEFITS INFORMATION FOR  
RE-EMPLOYED ANNUITANTS**

<p><b>CSRS</b></p>	<p>If you are a Civil Service Retirement System Annuitant please click <a href="#">here</a> for important information.</p>
<p><b>FERS</b></p>	<p>If you are a Federal Employees Retirement System Annuitant please click <a href="#">here</a> for important information.</p>

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