



A SUMMARY OF BENEFITS FOR ELIGIBLE FEDERAL EMPLOYEES

CONTACT INFORMATION

Our goal for orientation is to advise employees of the features and regulations pertaining to the federal government's benefit programs. The following is general information about the programs we administer. For more detailed information, please refer to the documents and Web sites referenced within this document, or call the listed contact numbers.

IMPORTANT CONTACT INFORMATION

HR Customer Service
571-272-6000

Web TA Customer Service
571-272-6100

OCIO Computer Help Desk
571-272-9000

USPTO Security Office
571-272-8000

Employee Assistance Program
1-800-222-0364

LifeCare (Resource & Referral)
1-800-456-0845
TDD/TTY - 1-800-873-1322
or www.lifecare.com

Benefits

Stephen Kearns 2-6137
Latasia Simms 2-2283
Sharon Henderson 2-6181

Payroll

William Perry 2-9595

Time and Attendance

Betty Robinson (Ward) 2-6152

Office of Human Resources (OHR) intranet site

<http://ptoweb.uspto.gov/ptointranet/ohr/index.htm>

This is OHR's intranet site. The OHR home page provides links to benefits and pay information, job announcements, training opportunities, HR policies, labor/management information, opportunities to make changes to your benefits, and much more.

Employee Personal Page (EPP)

<http://www.nfc.usda.gov>

The Employee Personal Page (EPP) is your online connection to your personal pay and benefits information. This site allows you to look at your Earnings and Leave Statements, W-2s, and information about your current benefits. It will also reflect your annual Personal Benefits Statements when they are issued each spring. To access this service, all employees (new or transferring) need to sign up for a Personal Identification Number (PIN) on the EPP Web site after receiving your first Earnings and Leave Statement.

Other important Web sites

Office of Personnel Management:
www.opm.gov/insure

Thrift Savings Plan General Information:
www.tsp.gov/

Life Insurance Calculator:
www.opm.gov/calculator/index.htm

Thrift Savings Plan Election Form:
www.tsp.gov/forms/tsp-1.pdf

Life Insurance Election Form:
www.opm.gov/forms/pdf_fill/sf2817.pdf

Federal Long Term Care Insurance:
www.opm.gov/insure/ltc

Health Insurance Election Form:
www.opm.gov/forms/pdf_fill/sf2809.pdf

Federal Long Term Care Calculator:
https://www.ltcfeds.com/ltcWeb/do/assessing_your_needs/ratecalcOut

Health Savings Plans and Health Reimbursement Arrangements:
<http://www.opm.gov/hsa/hra.asp>

Flexible Spending Accounts (FSAs):
www.fsafeds.com



A SUMMARY OF BENEFITS FOR ELIGIBLE FEDERAL EMPLOYEES

INFORMATION FOR TRANSFERRING EMPLOYEES

IMPORTANT CONTACT INFORMATION

BENEFEDS
www.benefeds.com
1-877-888-3337

THRIFT SAVINGS PLAN
www.tsp.gov

SHPS
1-877-FSA-FEDS
1-877-372-3337

FEDERAL LONG TERM CARE INSURANCE PROGRAM (FLTCIP)
1-800-LTC-FEDS
1-800-582-3337

- Your unused **annual and sick leave** from your previous agency **will transfer** when we receive your leave records. If you prefer, you may provide the payroll staff your **last** leave and earnings statement from your previous agency, which shows your balances at the time of transfer. We will then add those balances to your leave account. Once we receive your official leave record from your previous agency, we will compare the balances to those provided on the leave and earnings statement. Please note that if there are any discrepancies, we will accept the balances from the official leave record as the correct balances.
- If you have made any **Open Season changes**, let your Benefits Specialist know.
- If you were making a deposit for **military service** with your prior agency, please contact your Benefits Specialist as soon as possible.
- If you had **life insurance** coverage at your former agency, your coverage **will continue** and you will not have an opportunity to change your coverage based on the transfer.
- If you had **health insurance** at your former agency, your coverage **will continue** and you will not have an opportunity to change your coverage based on the transfer. **Exception:** If you were previously enrolled in an HMO and you have moved from the area the HMO services, you do have an opportunity to select another plan. If you are enrolled in the dental/vision insurance, please update your profile on the Web site or call BENEFEDS with your new payroll information.
- If you were contributing your own funds to the **Thrift Savings Plan (TSP)**, your contributions **will continue**. You may increase or decrease your TSP contributions at any time.
- If you have an outstanding **TSP loan**, please give your Benefits Specialist your TSP loan account number and the amount of your biweekly loan payment as soon as possible. This information does not automatically transfer.
- 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 are paying a TSP loan or child support.
- If you are enrolled in a **Flexible Spending Account (FSA)**, you must **contact SHPS** directly to continue your account(s) through your new payroll office.
- If you are enrolled in the **Federal Long Term Care Insurance Program (FLTCIP)** and were paying the premiums by payroll deduction, you must complete a **Billing Change Form** to continue those deductions.



A SUMMARY OF BENEFITS FOR ELIGIBLE FEDERAL EMPLOYEES

ALTERNATIVE WORK SCHEDULES (AWS)

Information concerning other types of flexible work schedules can be found on the Office of Personnel Management's Web site at www.opm.gov

Please note, an employee working a flexible schedule may only claim eight hours of holiday leave on federal holidays.

The United States Patent and Trademark Office offers employees several alternative work schedules (AWS). Employees may voluntarily elect to work under these work schedules. However, participation may be restricted due to the nature of an employee's position or performance. Whether an employee is under a compressed or a flexible work schedule determines what pay or leave entitlements apply. Therefore, employees cannot combine the features of compressed and flexible work schedules.

Compressed Work Schedule (CWS)

Under a compressed schedule, an employee must complete the 80-hour basic work requirement in less than 10 workdays. A compressed schedule, by definition, has no flexible time bands and no allowance for credit hours. The work hours need not be the same on each weekday, but the hours must be determined in advance and be the same each week (4/10) or bi-week (5/4/9).

Eight-hour Flexible Schedule

Allows employees to work eight hours per day Monday-Friday, between 5:30 a.m. and 8 p.m. Allows midday flex.

Flexible Work Schedules

In a flexible environment, employees must be present during core hours but they can deviate from a specified arrival and departure time. Under a flexible work schedule, management can establish different core hours for each day.

Examples of Flexible Work Schedules

Increased Flexitime Policy (IFP)

Working hours and core hours vary in accordance with collective bargaining unit agreements and business unit needs. Employees must work a minimum of four days per week and may work a maximum of 12 hours per workday (excluding the required 30-minute meal period).

SES Maxiflex

Allows full-time executives to meet their 80-hour biweekly work requirement in less than 10 full weekdays between the hours of 5:30 a.m. and 8 p.m. Monday through Friday. Heads of business units may establish 5/4/9, 4/10, 1st 40 or 1st 80 tours of duty within this work schedule.

Maxiflex

Applies only to employees at the Board of Patent Appeals and Interferences (BPAI) and the Trademark Trial and Appeal Board (TTAB). Allows full-time employees to meet their 80-hour biweekly work requirement in less than 10 full days between the hours of 5 a.m. and 8 p.m., Monday through Saturday.

Patents SES Maxiflex

Allows full-time executives in the Patents Cost Center to meet their 80-hour biweekly work requirement in less than 10 full weekdays between the hours of 5:30 a.m. and 8 p.m., Monday through Friday. Work on Saturday or Sunday may be allowed upon request.



A SUMMARY OF BENEFITS FOR ELIGIBLE FEDERAL EMPLOYEES

LEAVE AND HOLIDAYS

FEDERAL HOLIDAYS

New Year's Day

January 1st

Martin Luther King Day

3rd Monday of January

President's Day

3rd Monday of February

Memorial Day

Last Monday of May

Independence Day

July 4th

Labor Day

1st Monday of September

Columbus Day

2nd Monday in October

Veterans' Day

November 11th

Thanksgiving Day

4th Thursday of November

Christmas Day

December 25th

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If a holiday falls on a Saturday, the federal holiday is Friday; if a holiday falls on a Sunday, the federal holiday is Monday.

If you are on an AWS schedule and your non-workday falls on a holiday, you will be given a different day off for the holiday.

Annual Leave

Annual leave is paid time off at the regular rate of pay. It is intended for personal use (such as vacation or in place of sick leave). Employees earn four hours of annual leave for each pay period during the first three years of service, six hours each pay period (plus four extra hours in the last pay period of the year) for service between three and fifteen years, and eight hours each pay period for service beyond fifteen years. For most employees, a maximum of 240 hours can be carried from one leave year to the next.

Sick Leave

Sick leave is time off that is paid at the regular rate of pay. It is earned at the rate of four hours each pay period, and the year-end calendar balance is carried from one leave year to the next, with no hour limitation. Sick leave may be used for absences when the employee:

1. Is unable to work because of physical or mental illness, injury, pregnancy, or childbirth.
2. Is receiving medical, dental or optical examination or treatment.
3. Would jeopardize the health of others by exposing them to a communicable disease (as determined by health authorities or by a healthcare provider).
4. Must be absent from duty for purposes relating to the adoption of a child.
5. Cares for a family member as a result of physical or mental illness, injury, pregnancy, childbirth, or medical, dental, or optical examination or treatment.*
6. Arranges in connection with the death of a family member or attends the funeral of a family member.*

* There are limits on the amount of leave that can be used for items five and six above. If you believe you may be eligible for these types of leave, please contact your supervisor.

Part-Time Employees earn both annual and sick leave on a pro-rated basis based on your work schedule. (Example: a new employee would earn one hour of each type of leave for each 20 hours worked.)

Leave Without Pay (LWOP) is an approved leave status; however, no pay is received for the hours absent. Management has the sole discretion to approve or deny LWOP. It may be appropriate to request when an absence is justified and you do not have sufficient annual or sick leave to cover the absence.

Absence Without Leave (AWOL) is time charged for absences that were not approved. AWOL absences can result in disciplinary action up to and including removal.

Requesting leave: You are expected to request your leave in advance of your absence using the leave request module in Web TA. If you are not able to request leave in advance of the absence, you should contact your supervisor as soon as possible after your scheduled starting time.

Leave can be used in increments of 15 minutes or more.



A SUMMARY OF BENEFITS FOR ELIGIBLE FEDERAL EMPLOYEES

RETIREMENT COVERAGE

For additional information on a specific retirement plan, please visit the following Web sites:

OPM Retirement Information and Services
<http://www.opm.gov/retire/index.asp>

CSRS Overview
<http://www.opm.gov/retire/pre/csrs/index.asp>

[P](#)

FERS Overview
<http://www.opm.gov/retire/pre/fers/index.asp>

[P](#)

Civil Service Retirement Coverage (CSRS):
 Employees returning to civilian service after a break from CSRS coverage of less than a year usually return to CSRS coverage. These employees usually have a six-month opportunity to elect coverage under FERS. Employees with CSRS coverage are in retirement code "1" and have the following mandatory amounts deducted from their gross pay:

Retirement (CSRS)	7.00%
Medicare (HITS)	1.45%
Total Deductions	8.45%

Civil Service Retirement Coverage (CSRS) Offset:
 Employees returning to civilian service after a break from CSRS coverage of more than a year usually return to CSRS Offset coverage. These employees usually have a six-month opportunity to elect coverage under FERS. Employees with CSRS Offset coverage are in retirement code "C" and have the following mandatory amounts deducted from their gross pay:

Retirement (CSRS)	0.80%
Medicare (HITS)	1.45%
Social Security (OASDI or FICA)	6.20%
Total Deductions	8.45%

Federal Employees Retirement System (FERS):
 Employees with FERS coverage are in retirement code "K" and have the following mandatory amounts deducted from their gross pay:

Retirement (FERS)	0.80%
Medicare (HITS)	1.45%
Social Security (OASDI or FICA)	6.20%
Total Deductions	8.45%

Term and Temporary Appointments:
 Employees in term appointments who have no prior CSRS coverage are usually covered by FERS and Social Security. Term employees with at least 5 years of prior creditable CSRS service will be covered by Social Security only, but are eligible to elect coverage under FERS.

Employees in Temporary Appointments are usually covered by Social Security only.

Military Service may be creditable toward your civilian retirement if you had any active, honorable military service. Please contact your Benefits Specialist to discuss further.



A SUMMARY OF BENEFITS FOR ELIGIBLE FEDERAL EMPLOYEES

THRIFT SAVINGS PLAN (TSP)

You will need a TSP Personal Identification Number (PIN) in order to access your TSP account.

If you are a new federal employee, your PIN will be mailed to you shortly after your first deposit to your TSP account. If you already have an account but do not have a PIN, you can request one from TSP online or by phone.

You can access your TSP account via the Web or your touch-tone phone (1-877-968-3778; TDD 1-877-847-4385).

TSP information is also available on the TSP Web site www.tsp.gov.

If you need additional TSP information, contact your Benefits Specialist.

The TSP 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.

Employee Contributions

New and rehired employees may begin to contribute (or later change the contribution amount) any time. TSP-1 election forms should be sent to the Benefits staff. Contribution elections will be effective the first full pay period following receipt by the Benefits staff. FERS employees also receive agency automatic and matching contributions after meeting a waiting period. TSP savings are a very important part of the retirement package for FERS employees, so FERS employees are strongly encouraged to contribute! CSRS employees do not receive matching funds or agency contributions.

Agency Contributions and Matching Contributions - FERS employees only

Waiting Period - Newly hired FERS employees must wait for the Agency Automatic (1%) contributions and Agency Matching Contributions. If you are hired December 1 through May 31, agency 1% and matching contributions will begin the following December. If you are hired June 1 through November 30, agency 1% and matching contributions will begin the following June. Reinstated FERS employees are usually eligible for agency contributions immediately upon reemployment, although there are exceptions.

Agency Automatic (1%) Contributions - This is an amount your agency contributes to your TSP account and is equal to 1% of your gross basic pay. Your agency makes this contribution to your account even if you do not contribute your own money to your TSP account.

Agency Matching Contributions - If you contribute your own funds to your TSP account, you will also receive matching contributions from your agency. Matching contributions apply to the first 5% of pay that you contribute each pay period. Your contributions are matched dollar for dollar on the first 3% of pay you contribute, then \$.50 on the dollar for contributions between 3% and 5%.



A SUMMARY OF BENEFITS FOR ELIGIBLE FEDERAL EMPLOYEES

THRIFT SAVINGS PLAN (TSP) CONT.

To manage your TSP account, or for more information on available investment plans, please visit the TSP Web site at www.tsp.gov.

If you need additional TSP information, contact your Benefits Specialist.

You can access your TSP account via the Web or your touch-tone phone (1-877-968-3778; TDD 1-877-847-4385).

Investments

TSP offers a choice of six investment funds. When your TSP account is initially established, contributions are placed in the G Fund. Detailed information about each of the funds and historical rates of return can be found on the TSP Web site: www.tsp.gov.

TSP Loans

The TSP Loan Program gives you access to the money you have contributed to the TSP and to the earnings on that money. (You cannot borrow any agency contributions or any earnings attributable to those contributions.) There are two types of loans: a general-purpose loan, and a loan for the purchase of your primary residence. Before you consider a loan, talk to your Benefits Specialist.

Transferring Funds into the TSP

The TSP can accept transfers (or rollovers) of eligible distributions from any eligible retirement plan, including a traditional IRA. Employees should use the form TSP-60 to transfer eligible funds into the TSP. A transfer or rollover cannot be used to establish a TSP account.

TSP Catch-up Contributions

Eligible employees are permitted to make tax-deferred “catch-up” contributions from their basic pay to their TSP accounts. Catch-up contributions made are in addition to regular TSP contributions. An employee who meets all of the following requirements is eligible to make catch-up contributions:

- The employee must be age 50 or older in the year the catch-up contributions are made. The participant’s birthday can be as late as December 31 of that year.
- The employee must be at work or on paid leave during the pay period in order to make contributions
- The employee must be contributing the maximum annual contribution limit for the current tax year.
- You can elect to make catch-up contributions, change the amount of your contributions, or stop your contributions at any time by completing a TSP-1-C. Catch-up contributions are invested according to your most recent contribution allocation on file with the TSP.

Reminder: You must make a new TSP catch-up election for each tax year. Catch-up elections automatically terminate at the end of the tax year.



A SUMMARY OF BENEFITS FOR ELIGIBLE FEDERAL EMPLOYEES

FEDERAL EMPLOYEES' HEALTH BENEFITS (FEHB)

New employees may enroll within 60 days of employment.

The Benefits staff must receive election forms within the 60-day window. If you do not enroll during this time, you will be able to enroll during the next annual Open Season.

Open Seasons provide an opportunity to enroll in the FEHBP.

You may change your enrollment, or cancel your enrollment. Open Seasons are held in November/December each year, with changes/enrollments effective the first full pay period in January.

Your share of the premium is deducted from your bi-weekly pay.

The FEHB Program makes health insurance available to all eligible permanent full- and part-time federal employees.

The program allows eligible employees to choose among many plans and options. Detailed information on the Program and the individual plans is available on the Office of Personnel Management's Web site at www.opm.gov/insure.

Coverage can be effective as early as the beginning of your second pay period. Temporary employees may enroll after one year of continuous service.

Both self-only coverage and self and family coverage is available.

Self and family coverage provides coverage for all eligible family members, including spouse and unmarried dependent children under age 22.

To be considered "dependent," your child must be a legitimate child; an adopted child; a stepchild, foster child, or recognized natural child who lives with you in a regular parent-child relationship; or a recognized natural child to whose support you make regular and substantial contributions.

Qualifying Life Events (QLE)

QLEs may allow you to enroll for 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 contact your Benefits Specialist as soon as you anticipate a special life event.

For permanent employees, the government pays an average of 72% of the total premium.

If you are working a part-time schedule, the government's contribution toward your premium is prorated. For example, if you are working only half of a full-time schedule, the government will pay only half of the normal government contribution and you will have to pay the difference PLUS the normal employee share. Example: A full-time employee's premium is \$30 biweekly and the government contribution is \$120 biweekly. If an employee works a part-time schedule of only 20 hours per week - half the normal schedule - he/she would have to pay half of the government contribution (\$60) PLUS the normal employee share (\$30), for a total of \$90 biweekly.



A SUMMARY OF BENEFITS FOR ELIGIBLE FEDERAL EMPLOYEES

FEDERAL EMPLOYEES' HEALTH BENEFITS (FEHB) CONT.

Detailed information on the Program and the individual plans is available on the Office of Personnel Management's Web site at www.opm.gov/insure.

For more information about HRAs, visit <http://www.opm.gov/insure/health/hsa/hra.asp>

The Federal Employees Health Benefits (FEHB) Program can help you and your family meet your health care needs.

Federal employees, retirees and their survivors enjoy the widest selection of health plans in the country. You can choose from among Consumer-Driven and High Deductible plans that offer catastrophic risk protection with higher deductibles, health savings/reimbursable accounts and lower premiums, or Fee-for-Service (FFS) plans, and their Preferred Provider Organizations (PPO), or Health Maintenance Organizations (HMO) if you live (or sometimes if you work) within the area serviced by the plan.

Coverage is usually effective at the beginning of the pay period after the Benefits staff receives the enrollment form.

Please note: Your new health insurance carrier will not usually be notified about your enrollment until at least three weeks after your coverage is effective. If you need to have the carrier contacted sooner, please contact your Benefits Specialist.

Retiring employees can continue FEHB coverage into retirement at the same cost as an employee if they have been enrolled in the FEHBP for the five years immediately before retirement. When you retire, you must provide a survivor benefit for your spouse in order for your spouse to continue FEHB in the event of your death.

Health Savings Accounts (HSAs) are available to most employees who enroll in High Deductible Health Plans (HDHPs). Health Reimbursement Accounts (HRAs) are available to employees who enroll in HDHPs, but who are enrolled in Medicare or are covered by another non-high deductible health plan. Detailed information is available from the carriers who offer HDHPs.

Health insurance premiums are automatically "pre-tax" deductions.

You will never be taxed on the funds used to pay health insurance premiums if you participate in this "pretax treatment" program. This is usually a benefit because it lowers your taxable income, but it also imposes some additional enrollment restrictions. Please contact your Benefits Specialist if you do not wish to participate in this program or if you have questions.



A SUMMARY OF BENEFITS FOR ELIGIBLE FEDERAL EMPLOYEES

FEDERAL EMPLOYEES' DENTAL AND VISION INSURANCE PROGRAM (FEDVIP)

For FEDVIP cost information and plan brochures, go to <http://www.opm.gov/insure/dental/chooseindex.asp>

You must work directly with BENEFEDS to apply for dental and/or vision insurance.

A BENEFEDS representative can be reached at 1-877-888-3337 or TTD: 1-877-889-5680.

The BENEFEDS Web site is www.BENEFEDS.com

Federal Employees' Dental and Vision Insurance Plan (FEDVIP)

FEDVIP provides comprehensive dental insurance and vision insurance. You can choose from seven dental plans and three vision plans. FEDVIP features nationwide, regional, and international plans.

New employees may enroll in FEDVIP within 60 days of employment.

If you do not enroll during this time, you will be able to enroll during the next annual Open Season. Enrollments are effective the beginning of the pay period following the one in which BENEFEDS received your enrollment.

Three types of enrollment are available. Self Only, Self Plus One, and Self and Family. Re-enrollments are automatic each year unless you choose to make a change.

Open Seasons provide an opportunity to enroll in the FEDVIP, change your enrollment, or cancel your enrollment. FEDVIP enrollees can cancel enrollment only during the annual Open Season. The FEDVIP Open Season begins in November and runs concurrent with the FEHB Open Season.

Qualifying Life Events (QLEs) may permit enrollment changes or opportunities outside of the Open Season.

To be eligible for FEDVIP, employees must be eligible to enroll in FEHB. Employees do not have to be enrolled in FEHB, just eligible to do so.

Employees are required to pay the full cost of dental and/or vision coverage. There is no government contribution toward premium cost. Premiums are automatically pre-tax.

Employees do not have to be enrolled in dental and/or vision coverage for at least five years to carry the coverage into retirement.



A SUMMARY OF BENEFITS FOR ELIGIBLE FEDERAL EMPLOYEES

FLEXIBLE SPENDING ACCOUNTS (FSAs)

You must work directly with SHPS to apply for either or both FSAs.

To learn more about all Health Savings Plans (HSPs), go to <http://www.opm.gov/insure/health/hsa/index.asp>

FSA representatives can be reached at 1-877-FSAFEDS or

The SHPS Web site address is www.fsafeds.com.

Enrolling in FSAFEDS will lower the amount of income tax you pay because the amount you allot to your FSAFEDS account(s) is not taxed. You can end up saving anywhere from 20% to 40% on eligible products and services.

Flexible Spending Accounts (FSAs) are accounts set up by employees with pre-tax dollars to be reimbursed for eligible medical and/or dependent care expenses. These are similar to HSAs and HRAs, but are not connected to specific health plans; in fact, you do not even need to be enrolled in an FEHB plan to participate.

Three types of FSAs are 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.
- **Limited Expense Health Care Flexible Spending Account (LEX)**, Limited to those enrolled in HDHP with an HAS (for eligible dental and vision expenses only).

Wise investment in these accounts could save you tax dollars, but be careful to set aside only what you can use by March of the following year to avoid forfeiture of funds.

As a new employee, you have 60 days from your entry on duty date to enroll in an FSA. However, you must enroll no later than October 1 of any plan year.

If you are hired on or after October 1, you cannot participate for the current plan year. You can elect an FSA for the next plan year during the FSAFEDS Open Season, which begins in November and runs concurrent with the FEHB Open Season. If you are hired after the Open Season ends in mid-December, you can still make an election for the next plan year. Elections made are valid for the entire plan year.

FEDERAL LONG TERM CARE INSURANCE PROGRAM (FLTCIP)

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. An LTC Partners representative can be reached at 1-800-582-3337 or TDD 1-800-843-3557. The LTC Partners Web address is www.ltcfed.com. Additional information can be found at www.opm.gov/insure/ltc.

New Employees: You and your spouse have 60 days from your date of hire to apply for FLTCIP coverage using an abbreviated application. (If you get married after you are hired, your new spouse will have 60 days after the date of your marriage to apply using the abbreviated application.) Other family members, such as your adult children, parents, and parents-in-law can apply at any time using a full application. Applications are available on the LTC Partners Web site or by calling LTC Partners.



A SUMMARY OF BENEFITS FOR ELIGIBLE FEDERAL EMPLOYEES

FEDERAL EMPLOYEES' GROUP LIFE INSURANCE (FEGLI)

The FEGLI Program makes life insurance available to all permanent federal employees. Eligible employees are automatically covered for basic coverage as of the date of employment unless coverage is waived. For detailed information on the program, see the FEGLI booklet or visit the OPM Web site at www.opm.gov/insure/life.

Optional life insurance coverage is effective on the day the Benefits staff receives your election form as long as you are in a pay and duty status.

You must be enrolled in the FEGLI coverage for the five years immediately preceding retirement in order to continue your life insurance into

Types and Amounts of Coverage:

- **Basic coverage** is usually equal to your annual basic pay rounded up to the next \$1,000, plus \$2,000. For part-time employees, the annual basic pay for life insurance purposes is the basic pay applicable to the employee's tour of duty in a 52-week period. You must elect basic coverage to elect any or all of the following Optional coverage.
- **Option A-Standard** provides \$10,000 coverage in addition to Basic 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. You can elect the number of multiples (1 to 5) that you want.
- **Option C-Family** is available in multiples of a package that provides \$5,000 coverage for your spouse and \$2,500 coverage for each of your eligible dependent children. You can elect the number of multiples (1 to 5) that you want.

Employees are eligible to sign up for Optional coverage within 31 days of their appointment. (The Benefits staff must receive election forms within the 31-day window.) If you waive Basic coverage or do not elect Optional coverage during this time, you will generally have to wait one year and have a physical examination, or wait for a special event (such as marriage or the birth of a child) to elect Optional coverage. Life insurance coverage can be reduced or cancelled at any time. Occasionally, there are Open Seasons for FEGLI, but they are rare (generally only when a change in FEGLI law occurs).

To determine the cost of the life insurance coverage you may be considering, use the FEGLI calculator: <http://www.opm.gov/calculator/worksheet.asp>



A SUMMARY OF BENEFITS FOR ELIGIBLE FEDERAL EMPLOYEES

ADDITIONAL BENEFITS INFORMATION

Beneficiaries

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 in accordance with the following Order of Precedence:

- Designated beneficiary(ies), based on properly completed forms, otherwise to;
- Spouse, otherwise to;
- Children in equal shares, with the share of any deceased child distributed among the descendants of that child, otherwise to;
- Parents in equal shares or the entire amount to the surviving parent, otherwise to;
- The duly appointed executor or administrator of the estate; otherwise to;
- The 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. All of the necessary forms can be found on PD Web under PD Web Forms. You can also access these forms directly via the Internet at the following addresses:

TSP Beneficiary Form TSP-3: <http://www.tsp.gov/cgi-bin/byteserver.cgi/forms/tsp-3.pdf>

CSRS/Offset Beneficiary Form SF 2808: www.opm.gov/forms/pdfimage/sf2808.pdf

Unpaid Compensation Beneficiary Form SF 1152: www.opm.gov/forms/pdf_fill/SF1152.pdf

FERS Beneficiary Form SF 3102: www.opm.gov/forms/pdf_fill/sf3102.pdf

FEGLI Beneficiary Form SF 2823: www.opm.gov/forms/pdf_fill/sf2823.pdf

If you need help with the beneficiary designations, please contact your Benefits Specialist. The Benefits Specialist will discuss designations that you may already have on file if you are a transferring employee.

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.

Employee Assistance Program

USPTO provides free, confidential, voluntary Employee Assistance Program (EAP) services for all employees. These services include up to six counseling sessions; newsletters, crisis counseling 24 hours/day, seven days/week; referrals to local resources; counseling for family members, etc. You can use annual leave, sick leave, or actual work time to attend EAP appointments. Just call 1-800-456-0845 (or TDD/TTY 1-800-873-1322) to make an appointment to meet with a counselor or to talk to a crisis counselor right away.