



# Benefits

As Your Employer of Choice, the U.S. Fish & Wildlife Service (Service) offers its employees one of the best benefits packages in the country. Our employees are encouraged to participate in all the benefit programs available, including: the Federal Employee Health Benefits Program, Federal Employees' Group Life Insurance Program, Flexible Savings Accounts, Long-Term Care Insurance, Vision and Dental Insurance Program, and Retirement.

## Retirement

In general, all permanent employees and employees whose appointments are for more than one year are eligible for retirement coverage. The Federal Government offers employees two programs: the Federal Employee Retirement System, also known as FERS, and the Civil Service Retirement System, also known as CSRS. All new federal employees are automatically covered under FERS. Both retirement programs provide for retirement, disability, and survivor benefits. Each system has different eligibility requirements and retirement options.

## Health Insurance

Most permanent employees and employees whose appointments are for more than one year are eligible for health insurance benefits. The Federal Government's health insurance programs provide agency contributions and group rates towards the premiums. 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. Employees

are encouraged to compare the costs, benefits, and features of different plans. Employees should also consider the total benefit package, in addition to service, cost, and provider availability, when choosing a health plan

## Flexible Spending Programs

Federal employees can elect to participate in the Federal Flexible Spending Account Program (FSAFEDS).

FSAFEDS offers three different flexible spending accounts (FSAs): a health care flexible spending account, a limited expense health care flexible spending account, and a dependent care flexible spending account. Eligible employees can enroll in FSAFEDS each year during the Federal Benefits Open Season (the November/December timeframe). Open Season enrollments are effective January 1 of the following year. Current enrollees must remember to enroll each year to continue participating in FSAFEDS. Enrollment does NOT carry forward year to year. New and newly eligible employees who wish to enroll in this program must do so within 60 days after they become eligible, but before October 1 of the calendar year.

## Life Insurance

In general, all permanent employees and employees whose appointments are for more than one year are eligible for life insurance benefits. The Federal Employees' Group Life Insurance (FEGLI) Program is the largest group life insurance program in the world and provides group term life insurance. As such, it does not build up any cash value or paid-up value. It consists of Basic life insurance coverage and three options. In most cases, a new employee is automatically covered by Basic life insurance and the payroll office deducts premiums from an employee's paycheck unless they waive the coverage. In addition to the Basic, there are three forms of Optional insurance an employee can elect. An employee must have Basic insurance in order to elect any of the options. Unlike Basic, enrollment in

Optional insurance is not automatic – employees must take action to elect the options. The cost of Basic insurance is shared between an employee and the Federal Government. An employee pays 2/3 of the total cost and the Government pays 1/3. An employee's age does not affect the cost of Basic insurance. An employee pays the full cost of Optional insurance, and the cost depends on the employee's age. The Office of Federal Employees' Group Life Insurance (OFEGLI), which is a private entity that has a contract with the Federal Government, processes and pays claims under the FEGLI Program.

## Benefits for Temporary Employees

Temporary employees (e.g., appointments for one year or less) are not entitled to benefits. If a temporary employee completes 1 year of temporary employment, and is then converted to another temporary appointment for 1 year or less, the employee is eligible to enroll in the Federal Employee's Health Benefits program. However, the employee must pay the full cost of the insurance. If the temporary employee is converted to a permanent appointment, benefits would then become available with Agency contributions toward the premium.

Employees can easily make eligible changes to their benefit enrollments 24 hours a day through Employee Express.

For more information about the best benefit package in the business, contact your human resources office or visit the Human Capital Internet site.

**U.S. Fish & Wildlife Service  
Budget, Planning, & Human Capital  
Division of Human Capital  
4501 N. Fairfax Drive, Suite 2000  
Arlington, VA 22203  
703-358-1743  
<http://www.fws.gov/humancapital/>  
<http://www.fws.gov/>**

May 2009

*Your Employer of Choice*