



New Employee Benefits Overview

Presented By:

**DLA Human Resources
Center**





Briefing Outline

- Federal Employees Health Benefits (FEHB)
- Temporary Continuation of Coverage (TCC)
- Federal Employees Group Life Insurance (FEGLI)
- Thrift Savings Plan (TSP)
- Employee Benefits Information System (EBIS)
- Supplemental Dental and Vision Insurance (FEDVIP)
- Flexible Spending Accounts (FSA)
- Long Term Care Insurance (LTC)
- Civil Service Retirement System (CSRS)
- Federal Employees Retirement System (FERS)



Briefing Outline, Continued

- Deposits (Civilian/Refunded/Military)
- Beneficiary Forms
- Leave (Sick/Annual)
- Payroll Deductions
- Payroll Liaisons
- How to contact us
- Questions



Federal Employees Health Benefits (FEHB)

For all Eligible Employees



<http://www.opm.gov/insure>



FEHB

- Eligible employees must enroll within 60 days from the date of appointment.
- Premiums are paid through payroll deduction.
- Premium conversion-pretax deduction election is automatic unless waived.
- No pre-existing condition clause
- Premium rates and brochures are located at www.opm.gov/insure/health/

Types of Enrollment

- Self Only
- Self and Family



FEHB Plan Types

Fee-for-Service

Benefits are:

- Visit the doctor or hospital of your choice.
- The insurance provider reimburses the employee or health care provider for covered services.
- Employee is responsible for non-covered balance.



FEHB Plan Types, Continued

Prepaid Plans—Health Maintenance Organizations (HMO)

Benefits are:

- Care provided through contracted physicians/hospitals.
- The insurance provider reimburses the health care provider.
- The employee is responsible for co-pays.



FEHB Plan Types, Continued

High Deductible Health Plans (HDHP) with a Health Savings Account (HSA) or a Health Reimbursement Arrangement (HRA), provide traditional medical coverage



HDHP/HSA / HRA PLANS

Benefits are:

- a tax-free way to help build savings for future medical expenses.
- greater flexibility and discretion over how to use their health care benefits.
- be sure to carefully review the plan brochures prior to enrollment to ensure that the plan's offerings meet the employee's needs.



FEHB Enrollment— Outside Open Season

**Requires qualifying life events
such as:**

- Marital status changes
- Family status changes
- Child turns 22
- Employee moves out of HMO service area
- Employee covered on another FEHB plan
- FEHB plan drops from Government program



FEHB Open Season

- Occurs the 2nd Monday of November through the 2nd Monday of December every year
- Enrollments are effective the first full pay period the following January



Temporary Continuation of Coverage (TCC)

- TCC feature that allows employees to temporarily continue their FEHB coverage after regular coverage ends
- Also applies to a child (covered as a family member) who ceases to meet the requirements of an unmarried dependent child



TCC Enrollment Options

- May elect self only or self and family coverage
- May enroll in any eligible plan or option
- Submit election within 60 days of loss of coverage.



TCC Length of Coverage

- Employee – 18 months from date of separation
- Child/Former Spouses – 36 months from date of loss
- Cost – TCC enrollees will pay both the employee and Government share of the premiums, plus a 2% administrative fee



Federal Employees Group Life Insurance (FEGLI)

For all Eligible Employees



<http://www.opm.gov/insure/life>



FEGLI

FEGLI is Term life insurance that has no cash or loan value.

FEGLI Options:

- Basic Life Insurance
- Optional A—Standard
- Optional B*—Additional
- Optional C*—Family

*** Up to 5 multiples**



FEGLI Facts

Employees can reduce, waive or cancel their FEGLI coverage at any time but cannot re-enroll unless:

- A life event occurs, such as marriage or the increase in the number of Family members
- An employee may increase the number of multiples of Option B by the number of additional family members
- Option C may be increased from 1 to 5 multiples

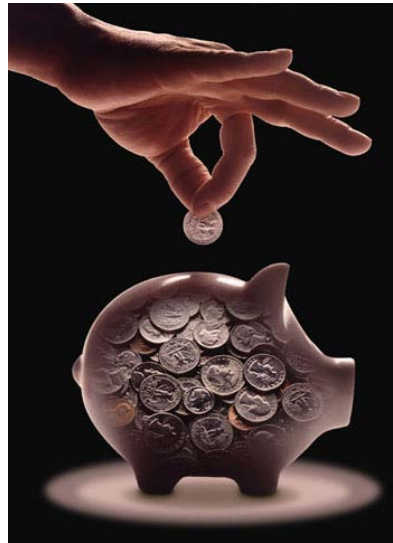
An employee may also furnish medical documentation for insurability (SF 2822) to increase Options A and/or B

*** OFEGLI must approve this type of change**



Thrift Savings Plan (TSP)

For All Eligible Employees



<http://www.tsp.gov>



TSP Contribution Eligibility

- New hires - you may begin employee contributions the day following your appointment
- With the passage of HR-1256 in June 2009, TSP Agency contributions (automatic 1%) begins on the date of hire for all new hires and rehires.
- Transfers - Agency contributions continue without interruption



TSP Features

Employee Contributions – percentage or fixed dollar amount (see TSP website for current year TSP limitation amount)

- Agency match will begin as soon as the employee begins contributing.
- Agency Matching Contributions –
 - First 3% of pay – \$1.00 per \$1.00
 - Next 2% of pay – \$.50 per \$1.00



TSP Features

6 Different TSP Investment Funds

- **G Fund – Government Securities**
 - Specially issued short-term Treasury Securities
- **F Fund – Fixed Income**
 - Government and corporate bonds and mortgage backed securities
- **C Fund – Common Stock**
 - Large and Medium US Company Stocks



TSP Features, Continued

6 Different TSP Investment Funds

- **S Fund – Small Capitalization**
 - Small US Company Stocks
- **I Fund – International Stock**
 - International Stocks in Developed Countries
- **L Fund – Lifecycle Fund**
 - Mix of G,F,C,S,I Funds based on time horizon



TSP Features, Continued

- Inter-fund Transfers – employees can make 2 inter-fund transfers per calendar month.
- TSP 50 Allocation form is sent directly to TSP
- TSP Web site or Thrift line transfers effective same or next day
- TSP-50 transfers effective two to three days after receipt by TSP Service Office



TSP Features, Continued

- Loan Program – Two types of loans
- General purpose loan (1-5 years)
- Residential loan (1-15 years)
- Only one general purpose loan and one residential loan at same time
- \$50 fee per loan
- Payment through payroll deduction or personal check
- At separation, repay loan in full or take taxable distribution



TSP Features, Continued

- Withdrawal Program
- In-Service Withdrawal – Employees who are age 59 ½ or older can make a one time withdrawal of all or a portion of their vested account balance
- Subject to 20% federal income tax



TSP Withdrawals

- In Service Financial Hardship – Available to employees who can demonstrate financial hardship.
- Must be at least \$1,000
- Limit equal to employees contributions, plus earnings (on employee contributions)
- No limit on number of hardship withdrawals
- Cannot contribute to TSP for 6 months
- Subject to 20% Federal tax and 10% early withdrawal penalty if under 59 1/2



TSP Catch-Up Contributions

- An employee can make Catch up contributions (see TSP website for current year limitations) if:
 - 50 years of age or older
 - making maximum contributions to the deferral limit.
 - No matching Agency contribution.
- * **Must make new election annually.**



TSP Comparison Chart

Microsoft Excel - SAMPLE TABLE.xls

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	Linda	Marilyn	Matt
Employee's investment	5%	3%	0%
Agency match	4%	3%	0%
Automatic 1%	1%	1%	1%
Total investment	10%	7%	1%
Beginning salary	\$35,000.00	\$35,000.00	\$35,000.00
Mid-career salary	\$45,000.00	\$45,000.00	\$45,000.00
Salary @ retirement	\$60,000.00	\$60,000.00	\$60,000.00
Averaged salary	\$50,000.00	\$50,000.00	\$50,000.00
Years of service	30	30	30
TSP rate of return	8%	8%	8%
Estimated TSP account balance	\$622,095.00	\$435,467.00	\$62,209.00
Estimated monthly FERS annuity (MRA (56yo) with 30 years)	\$1,580.00	\$1,580.00	\$1,580.00
Approximated Social Security Benefit @ 66	\$ 2,060.00	\$ 2,060.00	\$ 2,060.00



TSP

Customer Service Toll Free Number:
877-968-3778



TSP Website: WWW.TSP.Gov



Benefits Automated System

- Automated system used for all Health, Life and TSP benefit transactions:

Employee Benefits Information System (EBIS)

- Located at: <http://www.hr.dla.mil>
(under automated tools Tab)

The screenshot shows the DLA Human Resources website. The header includes the DLA logo, the text "DLA HUMAN RESOURCES Your Human Resources Connection", a search bar, and navigation links for "Contact Us" and "Home". A menu bar contains "NSPS", "Forms", "Helpful Links", "Personnel Employee Bulletins", "Automated Tools", "HR Mission", and "Human Capital Program Development".

News & Announcements

- The following Human Resources automated systems will be unavailable beginning February 13, 2009 from 5:00 p.m. Eastern time until February 16, 2009 at 6:30 a.m. Eastern time:
 - Automated Staffing Program (ASP)
 - Electronic Official Personnel Folder (EOPF)
 - Employee Benefits Information System (EBIS)
- [Federal Employees Group Life Insurance \(FEGLI\) Election Opportunity](#) PDF
- [2009 TSP Contributions](#) PDF
- [2009 TSP Catch Up Contributions](#) PDF

DLA and DHRA Serviced Employees DoD Serviced Employees

Are you already a DLA serviced employee or a military member assigned to DLA? Are you looking for information about promotion, insurance, retirement, and other HR programs and processes available to you? Use the appropriate link above for the answers.

Prospective Employees

Looking for an exciting and meaningful career with the Defense Logistics Agency? This area will provide you with information on our mission, career fields, job announcements, and hiring process and hiring programs.



FEDVIP

- Federal Employees Dental and Vision Insurance Program (FEDVIP).
- These plans are supplement plans
- No coverage in FEHB is required to participate (But employee must be Eligible for FEHB)
- FEDVIP premiums are automatically paid with pre-tax dollars



FEDVIP, Continued

Unlike the FEHB program, FEDVIP offers:

- Self only
- Self plus one coverage
- Self and family coverage



FEDVIP, Continued

- As with the FEHB program, there are Qualifying Life Events (QLEs) that allow changes in coverage.
- Once coverage is elected for a plan year, the enrollee may not cancel coverage until the next open season.



FEDVIP, Continued

- FEDVIP Open Seasons coincide with the FEHB and FSAFEDS Open Seasons.
- Enrollment effective date will be the first full pay period after January 1st following the Open Season or the first full pay period following receipt of an election due to a QLE.



FEDVIP-Enrollment

- Enrollment in FEDVIP must be made thru BENEFEDS, the new automated processing system designed for the FEDVIP program.
- www.BENEFEDS.com or call 1-877-888-3337
- Tips--Agency (Dept of Defense) and Payroll Office number is 97380500



Flexible Spending Accounts (FSA)

- Set aside pre-tax dollars to pay for health care and dependent care expenses
- Enroll 60 days from appointment or at open season
- If hired within the months of Oct/Nov/Dec your first eligibility to enroll will be that years upcoming Benefits Open Season



Federal Savings Accounts (FSA)

- Renew enrollment each year
- Handled by third-party contractor: SHPS
- Contact: <http://www.fsafeds.com>
1-877-372-3337



Long Term Care

- Insurance to cover long-term home-care, nursing home or assisted living services
- Care for ongoing illness or disability
- Not for acute care or hospital care
- Handled by third-party contractor:

Long Term Care Partners, LLC

Contact: <http://www.ltcfeds.com>

1-800-LTC-FEDS or
1-800-582-3337



Retirement Systems

CSRS SERVICE RETIREMENT SYSTEM

(CSRS)





Retirement Systems, Continued

CSRS

- Originated in 1920
- Employees may make voluntary contributions into the retirement fund
- Due to the Social Security Amendment Act of 1983 a new retirement system was established the Federal Employees Retirement System (FERS)



Retirement Systems, Continued

FEDERAL EMPLOYEES RETIREMENT SYSTEM (FERS)





Retirement Systems, Continued

FERS

Employees first hired on or after January 1, 1984.

A three Tiered System

- FERS Annuity
- Social Security Benefits
- Thrift Savings Plan



Deposit Service

A period of service that was not covered by CSRS or FERS retirement deductions

- Temporary appointments
- Indefinite appointments



Deposit Amount

Deposit

- An amount equal to what you would have contributed to the retirement system,

Plus

- Interest



Deposit Service Credit

- CSRS
 - Calculated at the amount of base pay that would have been withheld during the period of non-deduction service
- FERS
 - Calculated at 1.3% of base pay credited towards retirement for periods prior to January 1, 1989
 - Periods after January 1, 1989 are not creditable for retirement purposes



Re-Deposit Service

**SERVICE IN WHICH RETIREMENT
CONTRIBUTIONS WERE
WITHHELD
AND LATER REFUNDED**



Re-Deposit Service, Continued

CSRS

- If refunded service was before October 01, 1990 -And service has not been paid back, the service will be used for length of service and eligibility for retirement purposes, but retirement annuity will be actuarially reduced
- If the deposit is paid in full there will be no reduction to the Retirement annuity



Re-Deposit Service, Continued

CSRS

- If redeposit service was after October 01, 1990—And not paid in full, the service will be used for eligibility, but not used in the retirement annuity calculation

FERS

- If a refund is taken you will lose all credit for that period of service



Military Service Deposit

Calculation for Military buy back computation
Is based on the retirement system and
the military earnings

- **CSRS (7%)** **FERS (3%)**
- Interest starts to accrue on the 3rd anniversary date of your first civilian appointment



Military Service Deposit, Continued

- If subject to CSRS **prior** to October 1, 1982
 - And you become eligible for Social Security—deposit must be made or reduction in retirement annuity at age 62.
 - Time is creditable for eligibility towards retirement.
- If subject to CSRS **after** October 1, 1982
 - If CSRS deposit not made—no credit towards retirement annuity or eligibility



Military Service Deposit,

Continued

FERS

Deposit must be made or time is not creditable towards retirement annuity or eligibility.



Beneficiary Forms

- SF 2823—Life Insurance
- SF 2808—CSRS
- SF 3102—FERS
- SF 1152—Unpaid Compensation
- TSP-3—Thrift Savings Plan
- Mail TSP 3 to the following address:
Thrift Savings Plan Service Office
National Finance Center
P.O. Box 385021
Birmingham, AL 35238



Beneficiaries

Order of Precedence

1. Designated Beneficiary
2. Widow/widower
3. Children (descendants of any deceased Children)
4. Parents
5. Executor/administrator of estate
6. Next of kin



Annual leave accrual for full-time employees

Accrual Rate	Creditable Service
4 hours per bi-weekly pay period (13 days per year)	Less than 3 years
6 hours per bi-weekly pay period (20 days per year)	3 but less than 15 years
8 hours per bi-weekly pay period (26 days per year)	15 or more years



Annual Leave Accrual for Part-time Employees

Accrual Rate	Creditable Service
1 hour of annual leave for each 20 hours in a pay status	Less than 3 years
1 hour of annual leave for each 13 hours in a pay status	3 but less than 15 years
1 hour of annual leave for each 10 hours in a pay status	15 or more years



How to contact your DLA HR Benefit Team

web site: <http://www.hr.dla.mil/resources/index.html>

DHRC-C Columbus	DHRC-N New Cumberland	DHRC-DoD Columbus
Mailing Address: 3990 East Broad Street Building 11, Section 3 Columbus, OH 43213-0919	Mailing Address: 2001 Mission Drive, Suite 3 New Cumberland, PA 17070-5042	Mailing Address: 3990 East Broad Street Building 306 Columbus, OH 43218-25260
Phone numbers: Comm: 614.692.0204 DSN: 850.0204 Fax: 614.692.6004	Phone numbers: Comm: 717.770.6112 DSN: 771.6112 Fax: 717.770.5831	Phone numbers: Comm: 614.692.7825 DSN: 850.7825 Fax: 614.692.0237
Toll Free Number: 1-877-352-4762 TDD - (OH Relay Service): 1-800-750-0750 Email: DHRCC-covered@dlamail.mil	Toll Free Number: 1-888-352-3373 (DO NOT USE AREA CODE 717) TDD - (PA Relay Service): 1-800-654-5984 Email: DHRC-N.INQUIRE@dlamail.mil	Toll Free Number: 1-866-378-1171 TDD - (OH Relay Service): 1-800-750-0750
Hours of Operation: 0730-1630 (EST)	Hours of Operation: 0730-1630 (EST)	Hours of Operation: 0730- 1630 (EST)



For questions related to your benefit package, please contact your DLA Benefits team.

