



New Employee Civilian Benefits

Congratulations
On your NEW JOB!



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New Employee Civilian Benefits



As a new employee you will have to make elections within prescribed timeframes regarding your:

- ✓ Health Insurance
- ✓ Life Insurance
- ✓ Thrift Savings Plan
- ✓ Flexible Spending Account
- ✓ Long Term Care Insurance
- ✓ Dental & Vision Insurance

These elections will be briefly discussed in the following presentation.

At the end of this presentation please download the complete information package for new employees for more details.



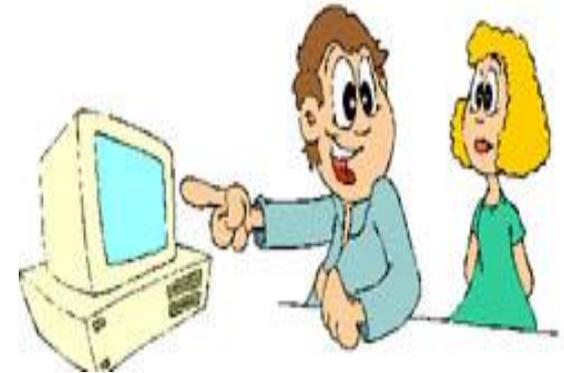
New Employee Civilian Benefits



Health Insurance

You can select from nationwide fee-for-service plans and participating HMOs for your geographic area.

Coverage is not automatic!



You must elect to enroll in health insurance within 60 days of your entry on duty or you will not have coverage!



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Health Insurance Premium Conversion

Premium Conversion is a “pre-tax” arrangement under which the part of your salary that goes for health insurance premiums will be non-taxable. You will automatically participate in health insurance premium conversion if you elect to enroll in the Federal Employees Health Benefits program. If you do not want to participate in premium conversion



*you must waive participation
within **60 days** of your entry on duty.*



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Basic Life Insurance

You will automatically be enrolled in Basic life insurance effective on the first day you enter in a pay and duty status.

If you don't want any life insurance



you must waive coverage!



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Optional Life Insurance

If you want to elect the optional life insurance (Options A, B, or C) in addition to the Basic Life Insurance



*you must elect to enroll within
31 days of your entry on duty.*

*Please note that this is **31 days not 60 days.***



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Thrift Savings Plan

The Thrift Savings Plan (TSP) is a retirement savings and investment plan for Federal employees. The purpose of the TSP is to provide retirement income. The TSP offers Federal employees the same type of savings and tax benefits that many private corporations offer their employees under "401(k)" plans.



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Thrift Savings Plan

If you want to participate in the Thrift Savings Plan



you may make an election at any time.

If you are covered under the FERS retirement system, it is VERY important to contribute to the TSP!



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Flexible Spending Account

A Flexible Spending Account allows you to pay for certain health and dependent care expenses with pre-tax dollars. This is different from coverage under the health insurance program. If you want to elect to contribute to a Flexible Spending Account

***you must sign up within 60 days
of your entry on duty
(or until October 1, whichever comes first).***

*If you are hired after October 1, you may
participate in the next plan year.*





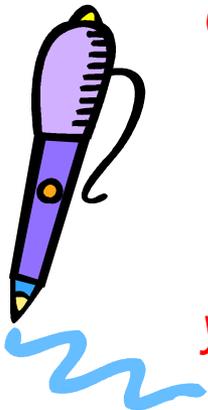
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Long Term Care Insurance

Covers long term care costs not covered under the health insurance. If you want to participate in the Long Term Care Insurance

you must elect within 60 days of your entry on duty to use abbreviated underwriting procedures.



(If you apply after the 60 day period, you must use the long underwriting application.)



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FEDVIP Dental and Vision Program

FEDVIP provides supplemental Dental & Vision coverage. This is different and additional dental & vision coverage from what may be provided under your health insurance plan.

If you want to elect FEDVIP coverage
***you must sign up within 60 days
of your entry on duty***





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How do I make my elections?

You make your elections electronically for health insurance, life insurance and Thrift Savings Plan using the

Employee Benefits Information System (EBIS)

online at

<https://www.civilianbenefits.hroc.navy.mil>

Click on “Access EBIS”





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How do I make my FSA election?

You make your election and have questions about Flexible Spending Accounts answered by contacting the Plan Administrator at

<https://www.fsafeds.com>

OR

1-877-372-3337





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How do I make my Long Term Care election?

You can apply online. If you have questions, contact a Certified Long Term Care Insurance Consultant at

<http://www.ltcfeds.com>

OR

1-800-582-3337





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How do I make my FEDVIP election?

You make your election and have questions about dental and vision answered by contacting BENEFEDS at

<https://www.benefeds.com>

OR

1-877-888-3337





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Other Important Information

If you have military service and/or prior periods of temporary civilian service or civilian service for which you previously received a refund of retirement deductions

you may be able to pay a deposit to receive credit for that time or avoid a reduction in your retirement annuity.





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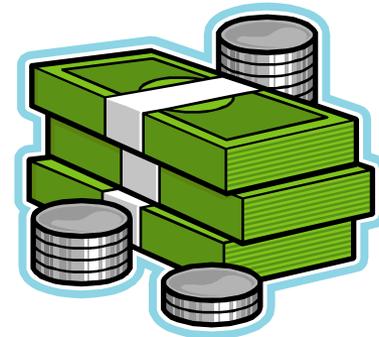


Financial Education



It is never too early to plan for retirement!!!

[Click here](#) for important information that will help you achieve your financial and retirement goals.





New Employee Civilian Benefits



Who do I call if I have questions?

**Call The Benefits Line at
1-888-320-2917.**

**Press 4 to speak to a
Customer Service Representative.**

Monday through Friday
7:30 a.m. and 7:30 p.m (Eastern Time)
Except Federal Holidays

