

## Benefits Checklist for New/Newly Eligible Employees

Employee Name:

Congratulations on your appointment to the Federal service!  
Now it is time to review and consider the federal benefits available to you  
as a new or newly eligible employee.

You contract is:  School Year     Year Long     Temporary     Emergency

You are:  Full Time     Part Time     Intermittent\*     ≥ 90 days

\*Has expectation to work at least 130 hours per month.

Your appointment (or conversion) is effective:

And your election period for FEHB and FEGLI ends

This means that where applicable the **original** benefits forms **must be received** in HR Office (Albuquerque) by close of business on :

**Federal Employee Benefits: We have checked off the benefits for which you are eligible.  
Additional information for each is listed on attached pages.**

Retirement		Federal Long Term Care Insurance Program
Thrift Savings Plan		Federal Employees Health Benefits
myRA		Federal Employees Dental & Vision Insurance program
Federal Employees Group Life Insurance		Federal Flexible Spending Accounts
Employee Benevolent Fund		

### Retirement

New employees hired on or after 01/01/14 in a retirement-covered position are covered by Federal Employees Retirement System – Further Revised Annuity Employee (FERS-FRAE).

FERS is a basic pension plan for Federal employees. FERS pension is a three-tiered plan made up of:

- basic Federal annuity fund from FERS
- Thrift Savings Plan contributions
- Social Security benefit

Coverage is automatic and cannot be waived. FERS-FRAE employee contribution rate is 4.4%

Additional information is available online at [www.opm.gov/retirement-services](http://www.opm.gov/retirement-services)

If you have PRIOR Federal civilian service, please complete the SF-144 and submit to HR Office (ABQ) to ensure that prior service records are researched to determine correct retirement coverage.

Complete and submit SF-144 form to HRO-ABQ within 60 days of appointment.

**Recommended:** Designate beneficiaries for retirement funds by completing the SF-3102. Otherwise will follow the order of precedence.

Complete and submit original SF-3102 form to HRO-ABQ.

## Thrift Savings Plan (TSP)

The purpose of the Thrift Savings Plan is to provide supplemental retirement income. It offers Federal civilian employees the same type of savings and tax benefits that many private corporations offer their employees under so – called “401(k)” plans. TSP has Roth and Traditional plans available.

Employees hired after August 2010 are automatically contributing 3% into their TSP. Those funds are deposited into the appropriate Lifecycle Fund as traditional contributions. The Lifecycle Fund is determined on year of birth.

More information is available online at [www.tsp.gov](http://www.tsp.gov)

If you want to stop/cancel the automatic 3%:	Complete and submit the original TSP-1 form to HRO-ABQ.  (NOTE: Can also be done in Employee Express - <a href="http://www.employeeexpress.gov">www.employeeexpress.gov</a> )
If you want to refund the automatic 3%:	Must complete and submit original TSP-25 form to TSP within 90-days as identified in TSP Welcome Letter.
If you want to change the amount and/or designate Roth vs. Traditional:	Complete and submit the original TSP-1 form to HRO-ABQ.  (NOTE: Can also be done in Employee Express - <a href="http://www.employeeexpress.gov">www.employeeexpress.gov</a> )
<b>Recommended:</b> Designate beneficiaries for TSP funds by completing the TSP-3. Otherwise will follow the order of precedence.	Complete and submit original TSP-3 form directly to TSP address on the form.

## My Retirement Account (myRA)

Department of Treasury created myRA (my Retirement Account) for employees who do not have access to retirement savings at work. It is backed by Department of Treasury and earns interest at the same rate as the Government Securities Fund (G Fund) available in Thrift Savings Plan.

myRA is a Roth IRA that can be transferred or rolled over to other Roth IRA accounts. You can contribute up to \$5,500 per year. You can have a maximum account balance of \$15,000 or a lower balance for up to 30 years. When those limits are reached, the savings will be transferred into a private-sector Roth IRA.

More information online at <https://myra.gov/>

If you want to create a myRA account:	Contact myRA at 1-855-406-6972 or online at <a href="https://myra.gov/">https://myra.gov/</a>
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**No paperwork is submitted to HRO-ABQ for enrollment in myRA.**

## Federal Employees Group Life Insurance (FEGLI)

FEGLI is group term insurance with no cash value. It offers Basic coverage of annual salary and optional coverage for employee and family without medical examination.

The primary purpose of FEGLI is to provide federal employees and their families with protection against financial hardship or loss by death.

There are two types of coverage: Basic and Optional

- Basic coverage provides term life insurance coverage at group rates. Eligible employees are automatically covered by Basic insurance. This coverage is based on your actual current pay and takes into consideration the annual rate of basic pay. Employee pays 2/3 of the premium cost while the Government pays 1/3 of the premium cost. Employee share for Basic Insurance coverage is \$0.15 per \$1,000 of insurance.

There are three types of optional coverage. Employee must have Basic coverage to elect any optional coverage. Employee pays full cost of the premiums for optional coverage. Cost for premiums is based on employee's age and amount of insurance coverage.

- Option A provides additional \$10,000 coverage.
- Option B provides additional coverage in multiples from 1 to 5 multiples of an employee's annual salary.
- Option C provides coverage for eligible family members from 1 to 5 multiples. Each multiple is equal to \$5,000 for spouse and \$2,500 per eligible dependent child.

Eligible family members can include dependent children under the age 22. Children over 22 can be covered if they are determined to be incapable of self-support due to a physical or mental condition that existed before the child reached age 22. Appropriate medical documentation must be submitted for review.

More information is available online (including a calculator for cost & coverage) at <https://www.opm.gov/healthcare-insurance/life-insurance/>

If you want to elect Optional insurance:  Be sure that also completed election for Basic coverage	Complete and submit original SF-2817 form to HRO-ABQ within 60 days of appointment.
If you want to waive your Basic insurance:	Complete and submit original SF-2817 form to HRO-ABQ within 60 days of appointment.
If you have a child who meets the definition of foster child and will be covered under your FEGLI Option C coverage:	Complete and submit original Self-Certification for Foster Children form to HRO-ABQ. Attach to SF-2817 form.
<b>Recommended:</b> Designate beneficiaries for FEGLI by completing the SF-2823. Otherwise will follow the order of precedence.	Complete and submit original SF-2823 form to HRO-ABQ.

## Employee Benevolent Fund (EBF)

The SAMBA Employee Benevolent Fund (EBF) provides immediate cash to your designated beneficiary; the death benefit is paid within 24 hours following notification of death. There are two life insurance coverage options and eligibility is open to all active full-time and part-time employees.

Two life insurance coverage options are:

- \$17,500 coverage at cost of \$39 per year
- \$35,000 coverage at cost of \$78 per year.

Premium is paid annually, no payroll deduction options.

Employees have 60 days from date of appointment to enroll otherwise will have to wait until the next Open Enrollment period which is determined by SAMBA Plans and Department of Interior. Open Enrollment periods may be every 3 years and employee must be actively at work to enroll.

More information online at [www.SambaPlans.com](http://www.SambaPlans.com)

If you want to enroll in EBF:

Contact Samba Plans at 1-800-638-6589 (option 2) or enroll online at [www.sambaplans.com](http://www.sambaplans.com) within 60 days of appointment.

**No paperwork is submitted to HRO-ABQ for enrollment in EBF.**

## Federal Long Term Care Insurance Program (FLTCIP)

The Federal Long Term Care Insurance Program provides long term care insurance to help pay for costs of care when you need help with activities you perform every day, or you have a severe cognitive impairment, such as Alzheimer's.

Federal employees in positions eligible for FEHB are also eligible to enroll in FLTCIP insurance. The following types of qualified relatives are eligible for FLTCIP:

- Spouses of eligible employees
- Spouses of eligible annuitants
- Parents of living employee
- Step-parents of living employee
- Parents-in-law of living employee
- Adult children (at least 18 years old, including adopted and step children) of eligible living employee or annuitant
- Same-Sex domestic partners of eligible Federal or U.S. Postal service employees or annuitants

More information online (including online pricing tools) at <https://www.ltcfeds.com/>

If you want to enroll in LTC:

Contact LTCFEDS at 1-800-582-3337 or <https://www.ltcfeds.com/> to complete the enrollment process within 60 days of appointment.

**No paperwork is submitted to HRO-ABQ for enrollment in FLTCIP.**

## Federal Employees Health Benefits (FEHB)

Over 250 health plans are offered under the FEHB Program. Some are fee-for-service plans and some are health maintenance organizations (HMOs) that are available in most areas of the United States. No medical examination is required to enroll. Employees pay 25% of premium while Government pays 75% of premium.

Eligible individuals may enroll in a plan for self only, self plus one and self and family coverage.

Eligible family members can include dependent children under the age 26. Children over 26 can be covered if they are determined to be incapable of self-support due to a physical or mental condition and the appropriate medical documentation has been submitted for review.

Election must be submitted to HRO-ABQ within 60 days of appointment date. If waiving coverage (electing not to enroll), please submit SF-2809 to document your waiver to not enroll in FEHB.

FEHB enrollment is by default marked as a pre-tax benefit meaning that the premium is taken out of salary before taxes withheld. This can reduce the tax base. This referred to as “participating in premium conversion”.

Premiums for part time employees are prorated which means you pay a higher share of the premium as a part-time employee.

Premiums for school year employees are prorated which means the premium is calculated higher to take out the premium only during the school year contract. This allows for coverage during summer months.

Intermittent employees who are expected to work at least 130 hours per month are required to submit a statement from School Supervisor/Principal identifying that expectation. This should be submitted with your SF-2809 form.

More information is available online (including a comparison tool) at <https://www.opm.gov/healthcare-insurance/healthcare/>.

If you want to enroll in a FEHB plan:	Complete and submit the original SF-2809 form to HRO-ABQ within 60 days of appointment.  (NOTE: Can also be done in Employee Express - <a href="http://www.employeeexpress.gov">www.employeeexpress.gov</a> )
If you want to waive your participation in premium conversion (waive the pre-tax benefit):	Complete and submit the original Premium Conversion Waiver/Election Form to HRO-ABQ within 60 days of appointment. (Attach it to SF-2809 form).
If you have a child who meets the definition of foster child and will be covered under your FEHB family or self plus one coverage:	Complete and submit the original Self-Certification for Foster Children form to HRO-ABQ within 60 days of appointment. (Attach it to SF-2809 form).

## Federal Employees Dental & Vision Insurance Program (FEDVIP)

This program allows for dental and/or vision insurance to be purchased as a supplemental benefit. Eligible individuals may enroll in a plan for self only, self plus one and self and family coverage.

School year employees can elect to have “accelerated payments” to provide coverage during summer months. Otherwise school year employees are responsible for direct premium payments during summer months.

Eligible family members can include dependent children under the age 22. Children over 22 can be covered if they are determined to be incapable of self-support due to a physical or mental condition and the appropriate medical documentation has been submitted for review.

More information is available online (including a comparison tool) at [www.benefeds.com](http://www.benefeds.com)

If you want to enroll in a dental or vision plan:

Contact BENEFEDS at 1-877-888-3337 or [www.benefeds.com](http://www.benefeds.com) to complete the enrollment process within 60 days of appointment.

**No paperwork is submitted to HRO-ABQ for enrollment in FEDVIP.**

## Federal Flexible Spending Accounts (FSAFeds)

Flexible Spending Accounts are a pre-tax benefit established through the Office of Personnel Management to allow Federal employees to set aside money to pay for qualified medical or dependent care costs. FSAs are not insurance plans, they are savings accounts. FSAs require re-enrollment every year. Plan year is from January to December.

There are three different types of Flexible Spending Accounts:

- Healthcare FSA is a type of account designated for qualified medical costs and health care expenses that are not paid by an employee’s FEHB plan, the FEDVIP or any other insurance.
- Limited Expense Healthcare FSA is a type of account designated for limited dental and vision care services/products that meet the IRS definition of medical care. This FSA is only available to employees who enroll in a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) in the FEHB program or whose spouse participates in a non-FEHB HDHP with a HSA.
- Dependent care FSA is a type of account designated to reimburse employees on a pre-tax basis for child care or adult dependent care expenses for qualified dependents.

More information online at <https://fsafeds.com/GEM/>

If you want to create a flexible spending account:

Contact FSAFEDS at 1-877-372-3337 or <https://fsafeds.com/GEM/> to complete the enrollment process within 60 days of appointment.

If your appointment is after October 1<sup>st</sup>:

You must wait until Open Season to create your FSA to be effective January 1<sup>st</sup> of next year.

**No paperwork is submitted to HRO-ABQ for enrollment in FSAFEDS.**

- What is the address for HRO-ABQ?

DOI-Bureau of Indian Education

Human Resources Office

ATTN: BENEFITS

1011 Indian School Road NW, Suite 150

Albuquerque, NM 87104

- What if I have additional questions about the Benefits?

Send email to **Benefits@bie.edu**