



U.S. Department of the Interior
Bureau of Indian Education

NEW EMPLOYEE BENEFITS ORIENTATION

CONTACT INFORMATION

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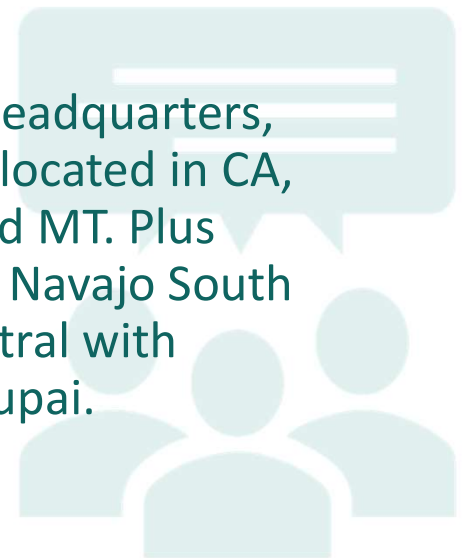
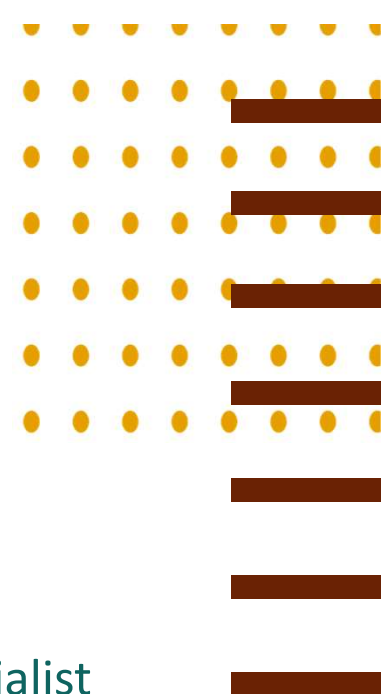
Service Area: BIE Headquarters, SIPI, and schools located in NM and UT. Plus locations under AZ Navajo North.

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AGENDA

- Federal Employees Group Life Insurance (FEGLI)
- Employee Benevolent Fund (EBF)
- Federal Employees Health Benefits (FEHB) Program
- Federal Employees Dental and Vision Insurance Program (FEDVIP)
- Flexible Spending Accounts (FSA)
- Federal Long Term Care Insurance Program (FLTCIP)
- Federal Employees Retirement System (FERS)
- Thrift Savings Plan (TSP)
- Beneficiary Designation
- Employee Assistance Program (EAP)



FEDERAL EMPLOYEES GROUP LIFE INSURANCE (FEGLI)

- Term insurance – no cash value
- Basic and Optional coverage
- Automatic enrollment in Basic - 60 days to elect optional coverage
- Additional information - <https://www.opm.gov/healthcare-insurance/life-insurance/>
- May cancel or decrease coverage at any time – Exception: must have Basic to keep or elect Optional coverage
- Election must be submitted on SF2817
- No regularly scheduled Open Season to increase coverage – must have Qualifying Life Event (QLE) or physical exam to increase outside initial enrollment period

FEDERAL EMPLOYEES GROUP LIFE INSURANCE (FEGLI)

- Basic Insurance
 - Automatic coverage and deductions unless waived in first pay period
 - Coverage amount – annual salary rounded up to next \$1,000, plus \$2,000
 - Extra Benefit under age 45
 - Accidental Death & Dismemberment Benefits
 - Cost based on coverage amount (\$0.16 per thousand)
 - Cost and coverage amount change automatically as salary changes

FEDERAL EMPLOYEES GROUP LIFE INSURANCE (FEGLI)

- Option A
 - 60 days to elect as new employee
 - Coverage amount - \$10,000
 - Accidental Death & Dismemberment Benefits
 - Cost based on age – 5 year age brackets

FEDERAL EMPLOYEES GROUP LIFE INSURANCE (FEGLI)

- Option B
 - 60 days to elect as new employee
 - Coverage amount – 1 to 5 multiples of annual salary (rounded up to next thousand)
 - Cost based on age – 5 year age brackets – and number of multiples elected
 - Coverage amount changes automatically as salary changes

FEDERAL EMPLOYEES GROUP LIFE INSURANCE (FEGLI)

- Option C
 - 60 days to elect as new employee
 - Coverage for life of spouse and eligible dependent children under age 22
 - Coverage amount – 1 to 5 multiples - \$5,000/multiple for spouse - \$2,500/multiple for children
 - Cost based on age – 5 year age brackets – and number of multiples elected

SF 2817 LIFE INSURANCE ELECTION: FEGLI

- Coverage/cost calculator - <https://www.opm.gov/retirement-services/calculators/fegli-calculator/>
- https://www.opm.gov/forms/pdf_fill/sf2817.pdf
- Complete Section 2
- Complete Section 3 to keep Basic coverage
- Complete Section 4 to elect Optional coverage – must sign for each elected option and mark number of multiples for Option B and/or C
- Complete Section 5 to waive all coverage
- May sign with PIV card, electronically in USA Staffing, or ink
- Form can be scanned and emailed to Benefits or submitted in USA Staffing

EMPLOYEE BENEVOLENT FUND

- Available to employees at certain participating agencies (DOI-Title 5 only)
- Provides immediate cash benefit to surviving beneficiary(ies) within 24 hours following agency notification of employee's death
- 60 days to enroll as new employee
- Enroll online at www.sambaplans.com or call 1-800-638-6589 Monday – Friday 8:00 am to 5:00 pm EST
- Two coverage levels-
 - \$17,500 - \$39 annually
 - \$35,000 - \$78 annually



FEDERAL EMPLOYEES HEALTH BENEFITS (FEHB) PROGRAM

- Immediate eligibility – coverage effective first pay period after HR receives enrollment form and following a pay period in pay status
- 60 days to enroll as new employee
- Premium Conversion (pre-tax)
 - Automatic enrollment
 - Limits ability to cancel or decrease enrollment
 - Lowers taxes
 - Can waive in first 60 days or with Qualifying Life Event (QLE)
- Enrollment types
 - Self Only
 - Self Plus One
 - Self and Family
- Changes may be made during annual Open Season or with QLE

FEDERAL EMPLOYEES HEALTH BENEFITS (FEHB) PROGRAM

- Plan information - <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/plans/>
- Enrollment code – listed on front of brochure (3 digits alphanumeric)
- Nationwide and State specific plans (NALC, MHBP and APWU – annual membership fees)
- Premiums prorated based on length of contract (Title 25)
- Dual enrollment prohibited
- 5 years coverage prior to retirement to continue into retirement

FEDERAL EMPLOYEES HEALTH BENEFITS (FEHB) PROGRAM

- Eligible family members – spouse and children under age 26
- Must provide documentation to support family member eligibility
 - Marriage certificate and front page of most recent Federal or State tax return, if married more than 12 months
 - Child's birth certificate
 - Contact Benefits for documentation requirements for common law spouse, foster child, disabled child over age 26

SF 2809 EMPLOYEE HEALTH BENEFITS REGISTRATION FORM

- https://www.opm.gov/forms/pdf_fill/sf2809.pdf
- Complete Part A, #1-12 (#13-48 if applicable)
- Complete Part C
- Complete Part D (Event code 1A for new employees)
- Complete Part H
- May sign with PIV card, electronically in USA Staffing, or ink
- Form can be scanned and emailed to Benefits or submitted in USA Staffing

FEDERAL EMPLOYEES DENTAL AND VISION PROGRAM (FEDVIP)

- 60 days to enroll as new employee
- Nationwide and Regional dental plans
- Nationwide vision plans
- Enrollment types
 - Self Only
 - Self Plus One
 - Self and Family
- Eligible family members – spouse and children under age 22
- Plan comparison tool - <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/fedvip>
- Enroll online at www.benefeds.com or by phone at 1-877-888-FEDS(3337), Monday through Friday, from 9 a.m. to 7 p.m. (ET)
- Changes may be made during annual Open Season



FLEXIBLE SPENDING ACCOUNTS (FSA)

- 60 days to enroll as new employee (no new enrollments after October 1)
- Pre-tax allotment – can be used to pay qualified out-of-pocket health and dependent care expenses
- Minimum election - \$100
- Maximum election - \$5,000 for dependent care, \$3,050 for health care (\$6,100 for federal couple)
- Carry over up to \$610 in Health Care FSA – must re-enroll each year during Open Season
- Dependent Care FSA can be used for expenses through March 15 of following year
- Enroll online at <https://www.fsafeds.com/> or by phone at 1-877-372-3337, Monday through Friday from 9 a.m. until 9 p.m. Eastern Time

FEDERAL LONG TERM CARE INSURANCE PROGRAM (FLTCIP)

- OPM is suspending new applications effective December 19, 2022 for period of 24 months.
- Care needed when you can no longer perform everyday tasks by yourself (activities of daily living)
- Covers care in a nursing home, assisted living facility, or at home
- Family member eligibility for spouse, adult children, domestic partners, parents, stepparents, and parents-in-law
- 60 days to enroll as new employee for abbreviated underwriting
- Initial cost based on age, daily benefit amount, benefit period, inflation protection option (cost will increase as you get older)
- Application and information at <https://www.ltcfeds.com/> or call 1-800-582-3337, Monday–Friday 8 AM–6 PM (ET)



FEDERAL EMPLOYEES RETIREMENT SYSTEM (FERS)

- New employees are automatically placed in FERS-FRAE (Further Revised Annuity Employees)
- Denoted as KF on SF 50
- Employee contributes 4.4% of salary each pay period
- 3-tier system consists of FERS Basic Annuity, Thrift Savings Plan (TSP), and Social Security
- FERS Basic Annuity amount is calculated on years/months of creditable service and high-3 average salary
- Must reach Minimum Retirement Age (MRA) to retire under voluntary provisions
- Prior Federal civilian and/or military service may count toward retirement – subject to deposit/redeposit requirements

FEDERAL EMPLOYEES RETIREMENT SYSTEM (FERS)

- Retirement Eligibility – must have 5 years creditable civilian service

Age	Years of Service
62	5
60	20
Minimum Retirement Age (MRA)	30
MRA	10*

*Annuity reduced by 5% for each year under age 62 at retirement

FEDERAL EMPLOYEES RETIREMENT SYSTEM (FERS)

- Minimum Retirement Age (MRA)

If you were born	Your MRA is	If you were born	Your MRA is
Before 1948	55	In 1965	56 and 2 months
In 1948	55 and 2 months	In 1966	56 and 4 months
In 1949	55 and 4 months	In 1967	56 and 6 months
In 1950	55 and 6 months	In 1968	56 and 8 months
In 1951	55 and 8 months	In 1969	56 and 10 months
In 1952	55 and 10 months	In 1970 and after	57
In 1953-1964	56		

CREDITABLE MILITARY SERVICE

- Certain military service may be used to increase length of service used in computing retirement annuity
 - Active Duty
 - Honorable
 - Waive military retired pay (exceptions for retired pay awarded due to disability incurred in combat or caused by an instrumentality of war; reserve retirement)
- Must provide DD 214 (Member-4 or any copy that includes character of discharge)
- Deposit required (3% of military earnings - FERS)
- Interest-free grace period
 - 2 years from date first employed subject to retirement
 - Interest compounded and posted annually on unpaid balance
 - No interest if balance paid in full before first interest posting (3 years from date first employed)

THRIFT SAVINGS PLAN (TSP)

- Automatic enrollment – 5% of salary each pay period – Traditional
- May request refund of automatic contributions within 90 days of first contribution – must also submit TSP-1 to HRO-ABQ or use Employee Express to stop all future contributions
- May contribute up to IRS elective deferral limit each year - \$22,500 in 2023 – age 50 or older can contribute additional \$7,500 in catch-up contributions
- Contribution can be changed at any time – no QLE or Open Season requirement
- 3 years of service required to be vested in Agency Automatic Contributions – immediately vested in your contributions and Agency Matching Contributions
- TSP training webinars for employees:
<https://www.tsp.gov/online-learning/>



THRIFT SAVINGS PLAN (TSP)

- Agency Automatic Contributions – 1% of salary each pay period whether you participate or not
- Agency Matching Contributions
 - First 3% of employee contributions matched dollar-for-dollar
 - Next 2% of employee contributions matched 50 cents on the dollar

You put in:	Automatic 1% Contribution	Matching Contribution	Total Contribution
0%	1%	0%	1%
1%	1%	1%	3%
2%	1%	2%	5%
3%	1%	3%	7%
4%	1%	3.5%	8.5%
5%	1%	4%	10%
More than 5%	1%	4%	Your contribution + 5%



THRIFT SAVINGS PLAN (TSP)

- Tax Treatment Options
 - Traditional (tax-deferred)
 - Roth
- Traditional
 - Contributions withheld before taxes
 - Contributions and earnings taxed upon withdrawal
 - Agency Automatic (1%) Contributions and Agency Matching Contributions
- Roth
 - Contributions withheld after taxes
 - Contributions and “qualified” earnings not taxed at withdrawal
 - Cannot convert Traditional TSP to Roth TSP (may have both)
- Stop/start/change contribution amount online using Employee Express or submit TSP-1 to HRO-ABQ



THRIFT SAVINGS PLAN (TSP) FUNDS

- Government Securities Investment (G) Fund – short-term U.S. Treasury securities, no risk of loss of principal
- Fixed Income Index Investment (F) Fund – invested in U.S. bond market, low to moderate volatility
- Common Stock Index Investment (C) Fund – tracks S&P 500 stock index, large to medium-sized U.S. companies
- Small Capitalization Stock Index Investment (S) Fund – small and medium-sized U.S. companies not included in S&P 500, moderate to high volatility
- International Stock Index Investment (I) Fund – broad international market index of primarily large companies in more than 20 developed countries, moderate to high volatility
- Lifecycle (L) Funds – invests in a mix of the 5 individual TSP funds based on your time horizon, new participants automatically invested in L fund based on when you will reach age 62



THRIFT SAVINGS PLAN (TSP)

- Investment Election
 - Specifies how you want to invest new money going into your TSP account
 - Will not affect money that is already in your account
- Reallocation
 - Moves the money already in your account among the TSP investment funds
 - Does not affect investment of future contributions
- Fund Transfer
 - Moves money from one or more specific funds to another specific fund or funds without affecting the rest of your account
- Reallocations and Fund Transfers are limited to two per month
 - After first two of either type, you can only move money into the G fund



THRIFT SAVINGS PLAN (TSP)

- Mutual Fund Window
 - Allows participants who meet certain conditions to invest a portion of their account in mutual funds outside of the TSP
 - Initial investment must be at least \$10,000
 - May not invest more than 25% of your total account
 - Additional fees apply
- Summary of the Thrift Savings Plan booklet:
<https://www.tsp.gov/publications/tspb08.pdf>
- Execute transactions online at <https://www.tsp.gov> or by phone at 1-877-968-3778, Monday-Friday 7:00 a.m. to 9:00 p.m., Eastern time



DESIGNATION OF BENEFICIARY

- Beneficiary Designation
 - Retirement (SF3102)
 - Unpaid Compensation (SF1152)
 - Life Insurance (SF2823)
- Forms cannot have any errors, whiteouts, cross-outs or pen and ink changes
- Forms available at <http://www.opm.gov/insure/designations/index.asp>
- Thrift Savings Plan (TSP) designation must be completed in My Account on tsp.gov or through the ThriftLine at 1-877-968-3778
- Witness requirements
- Order of Precedence if no designation on file
 - Spouse
 - Children
 - Parents
 - Executor of estate
 - Next-of-kin according to State law

EMPLOYEE ASSISTANCE PROGRAM (EAP)



- Professional, **confidential** counseling provided by Espyr, Inc.
- No cost for Department of Interior employees and family members
- Assessment, short-term counseling, and referral services for a wide range of personal problems, as well as a variety of work/life issues
- Highly experienced clinical providers including licensed psychologists, clinical social workers, professional counselors, marriage and family therapists, certified drug and alcohol counselors, and consultants such as attorneys, eldercare specialists, financial advisors and childcare specialists
- Live counselors available 24/7 at 1-800-869-0276
- Online access at <https://espyr.com/>, click on Participants, password-interioreap
- Includes access to on-demand webinars on topics such as stress management, personal finances, communication, estate planning, Medicare, and many more!



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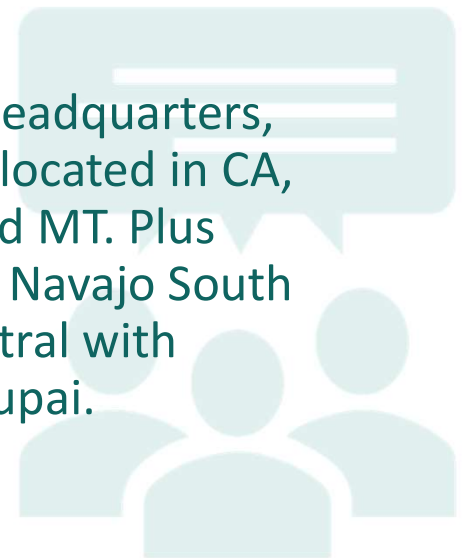
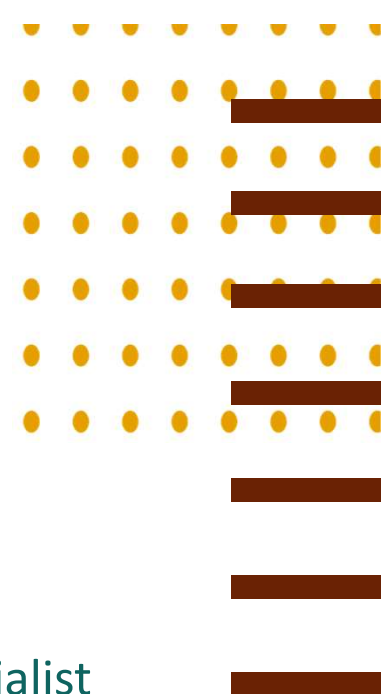
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Mvto HiyHiy LemLmts Wado
 Wawaenon DaWaEh Miigwech Wopila
 Pinangigi Wimblahoho
 Quayana Baasee Pilamiya
 Ahéhee Nya:Weh Aho
 AnaaBasee HiriweTudahe
 Thank You Tansi

