Federal Employee’s Health Benefits Program (FEHBP)
Information available at: https://hr.nih.gov/benefits/insurance/health-insurance
- Comprehensive health coverage
- No preexisting condition exclusions; cannot be canceled
- Self, Self Plus One, & Self and Family enrollment options
- Effective 1st pay period after enrollment form received
- Plan options available – fee-for-service, HMO, high deductible
- Some plans offer dental and/or vision benefits
- Agency pays approximately 70-75% of premium
- Premiums are deducted before salary is taxed
- Submit enrollment form and dependent/family supporting document via Onboarding Manager

Dental and Vision Insurance Program (FEDVIP)
Information available at: https://hr.nih.gov/benefits/insurance/dental-and-vision
- Comprehensive dental and/or vision plans
- Self, Self Plus One, & Self and Family enrollment options
- Effective 1st pay period after enrollment submitted
- Plan options available
- Premiums are deducted before salary is taxed
- Enroll online at BENEFEDS.com

Long-Term Care Insurance (LTC)
Information available at: https://hr.nih.gov/benefits/insurance/long-term-care/long-term-care
- Provides coverage in home, assisted living or nursing
- Can enroll at any time with full underwriting
- Long-Term Care Partners (John Hancock) – offers LTC insurance to Federal employees, annuitants, spouses, & other qualified relatives
- Enroll online at LTCFEDS.com

Flexible Spending Accounts (FSA)
Information available at: https://hr.nih.gov/benefits/insurance/flexible-spending-accounts
- Use Pre-tax dollars to pay for eligible expenses
- 3 Types of accounts:
  1) Health Care FSA (HCFSA);
  2) Limited Expense Health Care FSA (LEX HCFSA)
  3) Dependent Care FSA (DCFSA)
- Paperless Reimbursement available
- May contribute up to $2,850 for HCFSA and LEX HCFSA / $5,000 (married and file a joint tax return) for DCFSA per calendar year
- HCFSA and LEX HCFSA: Can carry over up to $570 from one plan year to the next (must enroll in 2023)
- DCFSA: Grace period thru March 15, 2023. What you don’t use, you lose.
- Enroll online at FSAFEDS.com

Life Insurance
Information available at: https://hr.nih.gov/benefits/insurance/life-insurance
- Basic coverage
  o Automatically covered unless waived
  o Value is salary rounded up to nearest thousand plus $2,000
- 60 days from enter on duty date to elect the following options
  o Option A: $10,000
  o Option B: Multiples up to 5x salary
  o Option C: Family Coverage-Spouse Coverage $5,000, eligible children $2,500 (multiples up to 5x base)
- Submit enrollment form via Onboarding Manager
Federal Benefits Summary

Retirement Coverage
Information available at: [https://hr.nih.gov/benefits/retirement/fers](https://hr.nih.gov/benefits/retirement/fers)

- Federal Employees Retirement System (FERS-FRAE)
- Fully vested after 5 years of coverage
- Bi-weekly contribution for 1st time employees hired on/after 1/1/2014 – 4.4% of base pay
- Benefit based on years of service and average high-3 salary
- Retirement, Disability and Survivor Benefit

Thrift Savings Plan (401k equivalent)
Information available at: [tsp.gov](https://tsp.gov)

- Automatically enrolled in Traditional TSP at 5% in the Lifecycle Fund (L Fund)
- May make Traditional (pre-tax) contribution, Roth (after-tax) contributions, or both
- Optional contribution up to the IRS elective deferral limit ($20,500 in 2022)
- **Important note for FERS employees** – be sure to plan contributions so you **do not reach the IRS cap before the end of the year**. Once cap is reached, agency matching contributions stop.
- Age 50 or older: catch-up contributions up to $6,500 in 2022
- Agency automatic contribution of 1 percent of bi-weekly gross salary begins immediately
- Agency match on employee contributions: First 3 percent dollar for dollar; next 2 percent fifty cents for each dollar
- Five investment funds available plus 10 life-cycle funds
- TSP PIN issued by the Thrift Savings Plan Service Office once your account is established. You will receive PIN in the mail
- On-line account access available 24/7
- On-line request to allocate contributions and inter-fund transfers

Social Security
Information available at: [ssa.gov](https://ssa.gov)

- Retirement, Disability and Survivor Benefits
- Employee contribution required – 6.2% of pay up to the IRS cap ($147,000 in 2022)
- Medicare contribution 1.45% (no cap)

Leave
Information available at: [hr.od.nih.gov/Benefits/leave/default.htm](https://hr.od.nih.gov/Benefits/leave/default.htm)

- You can earn 4, 6 or 8 hours of annual (vacation) leave each pay period; equivalent to 13, 20, or 26 days each year
- You earn 4 hours sick leave each pay period; equivalent to 13 days each year
- 10 paid holidays
- Enroll as an NIH Leave Bank member to be eligible to receive paid donated leave in the event of a medical emergency. Information available at [hr.nih.gov/leavebank](https://hr.nih.gov/leavebank).

**IMPORTANT:** Employees must enroll separately into FEHBP, FEDVIP, LTC, FSA, and Life Insurance within 60 days from start of duty. TSP contributions can start, stop or change at any time.