Topics for Discussion

• Leave Bank Program
• Federal Benefits
  • Federal Employees’ Group Life Insurance (FEGLI)
  • Health Insurance (FEHB)
  • Dental & Vision Insurance (FEDVIP)
  • Flexible Spending Accounts (FSA)
• Retirement Benefits
  • Military Deposits
  • Civilian Deposits/Redeposits
  • Thrift Savings Plan (TSP)
• Designation of Beneficiaries
• Benefits Resources
• Benefits Contacts
NIH Leave Bank Program

Presented by: Leave Bank Office
### Why Should I Join?
- Acts as insurance policy for your paycheck!
- Covers personal and family medical emergencies
- Your membership contribution helps others!

> “If I had not been a member of the Leave Bank, the likely consequences would have been shattering. Certainly, I would have incurred serious debt, or I might have even lost my home. It’s too horrible to even imagine what might have happened but for the Leave Bank.”

### Membership Details
- Annual membership contribution requirement that is equal to your annual leave accrual category (4, 6, 8 hours)
- Join within 60 days of employment, contribution waived if you enroll within first 2 weeks
- Enroll in the Integrated Time and Attendance System (ITAS) or with Paper Form
- Membership automatically rolls over each year

### Recipient Details
- Recipients must exhaust annual and sick leave
- Recipients can receive up to 480 hours for personal or family medical emergencies and up to 720 hours total on an annual basis
- Application are available on website or contact Leave Bank Office
- Medical documentation may be required. Kept confidential

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*Join to protect yourself & your income in the event of a medical emergency*
<table>
<thead>
<tr>
<th>Agency</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>NIDDK</td>
<td>Nathaniel Jackson&lt;br&gt;301-827-3183&lt;br&gt;<a href="mailto:Nathaniel.Jackson@nih.gov">Nathaniel.Jackson@nih.gov</a></td>
</tr>
<tr>
<td>NICHD</td>
<td>Lisa Parkins&lt;br&gt;301-451-1956&lt;br&gt;<a href="mailto:ParkinsL@od.nih.gov">ParkinsL@od.nih.gov</a></td>
</tr>
<tr>
<td>NINDS</td>
<td>Alexandra Ratie&lt;br&gt;301-402-4181&lt;br&gt;<a href="mailto:Alexandra.ratie@nih.gov">Alexandra.ratie@nih.gov</a></td>
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<td><a href="mailto:LeaveBank@od.nih.gov">LeaveBank@od.nih.gov</a>&lt;br&gt;301-443-8393</td>
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<td>NHGRI</td>
<td>hr.nih.gov/leavebank</td>
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<td>NIAID</td>
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The Leave, Payroll, and Workforce Support Branch within NIH’s Office of Human Resources interprets, develops, and advises on policies related to leave and workplace flexibilities.
Federal Benefits Programs

Presented by: Retirement & Employee Benefits Branch (REBB)
What are the Federal Benefits?

- Life Insurance
- Health Insurance
- Dental and Vision Insurance
- Flexible Spending Accounts
- Retirement Benefits
- Thrift Savings Plan (TSP)
Life Insurance

Federal Employees Group Life Insurance (FEGLI)

Life Insurance | Office of Human Resources (nih.gov)

What is FEGLI?

- The Federal Employees’ Group Life Insurance Program is a group term life insurance program for Federal employees and retirees.

FEGLI Cost

- Government pays 1/3 of Basic premium.
- Employee is responsible for 2/3 of Basic premium and all optional coverage.

Types of Enrollment

- Basic
- Option A
- Option B
- Option C
FEGLI Eligibility

Employees

Federal employees who are not excluded by law or regulation.

Family Members

Spouse

Unmarried dependent children under age 22 (a child over age 22 is eligible if he/she is considered incapable of self-support.)
FEGLI Enrollment

**BASIC**
Basic coverage is automatic and does not require an election.

**OPTIONAL**
New Hires who wish to have optional life insurance must submit election form (SF-2817) in USA Jobs Onboarding Manager.

**Effective Date**
- Basic – effective on the hire date
- Optional - effective on the date the election is received, and you are in a pay and duty status.

**Election Window**
- Optional - coverage must be elected within 60 days of the hire date.
- Must experience a [qualifying life event (QLE)](#) if election window is missed.

**DISCLAIMER:** If you choose to waive FEGLI coverage and one year has passed, you can get a physical exam (at your expense) and request insurance coverage.
FEGLI Coverage Options

**Basic Coverage**
- **COVERS:** Employee
- **VALUE:** Annual salary rounded up to the next $1,000 plus $2,000
- **EXAMPLE:** $27,238 → $28,000 + $2,000 = $30,000
- **Extra Benefit under the age of 45**

**Option A - Standard**
- **COVERS:** Employee
- **VALUE:** $10,000

**Option B - Additional**
- **COVERS:** Employee
- **VALUE:** 1, 2, 3, 4, or 5 x salary

**Option C - Family**
- **COVERS:** Family
- **VALUE:** 1, 2, 3, 4, or 5 x $5,000 (spouse) | $2,500 (child) (children covered until age 22; or older if incapable of self support)
FEGLI Calculator

https://www.opm.gov/retirement-center/calculators/fegli-calculator/
HEALTH INSURANCE

Federal Employees Health Benefits (FEHB)

What is FEHB?
• FEHB is a program that offers a wide variety of health insurance plans to support the health care needs of employees and eligible family members.
• No physical exams required.

FEHB Cost
• On average, the government pays approximately 72% of the FEHB premium and the employee is responsible for the remainder.
• Automatically enrolled in tax savings benefit, premium conversion.

Types of Enrollment
• Self Only
• Self Plus One
• Self and Family
FEHB Eligibility

**Employees**
- Full-time and part-time employees in a benefits eligible position.
- Temporary Appointment expected to work 130 hours per month or more for at least 90 days
- Seasonal schedule expected to work less than six months per year and expected to work 130 hours per month or more for at least 90 days
- Intermittent schedule expected to work 130 hours per month or more for at least 90 days

**Family Members**
- Spouse (including legally married same sex spouses)
- Dependent children under age 26 (including step-children and foster children)
- Children incapable of self-support

Supporting documentation is required to determine family member eligibility. Types of documentation can be found in BAL 21-202 attachment 2.
FEHB Enrollment Process

Make FEHB election in Onboarding Manager | Sign and submit questionnaire.

The Benefits Office will process the form to be effective the beginning of the pay period following receipt of the election.

Contact the Benefits Office to verify election submission.

Review Leave and Earnings Statement (LES) to verify elections are correct.

Receive insurance cards 7-14 business days after carrier receives and processes election.

NIH National Institutes of Health | Office of Human Resources | hr.nih.gov
FEHB Enrollment

**New Hires**
New Hires must submit election form (SF-2809) and required dependent verification in USA Jobs Onboarding Manager.

**Election Window**
Coverage must be elected within 60 days of the hire date.
Must wait until Open Season or experience a qualifying life event (QLE) if election window is missed.

**Effective Date**
Coverage is effective the pay period after your enrollment form (SF-2809) is submitted.

**Insurance Cards**
7-14 business days after election is processed
<table>
<thead>
<tr>
<th>Types of Health Plans</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fee-for-Service (FFS)</strong></td>
</tr>
<tr>
<td>• These plans allow employees to choose their own healthcare provider and facility.</td>
</tr>
<tr>
<td><strong>Health Maintenance Organization (HMO)</strong></td>
</tr>
<tr>
<td>• Enrollment in these plans is determined by where the employee lives.</td>
</tr>
<tr>
<td>• Care outside of the plan network is generally not covered. Limited exceptions apply.</td>
</tr>
<tr>
<td><strong>Consumer-Drive Health Plans (CDHP)</strong></td>
</tr>
<tr>
<td>• Allows employees more freedom in spending health care dollars up to a designated amount for in-network preventative care.</td>
</tr>
<tr>
<td><strong>High Deductible Health Plan (HDHP)</strong></td>
</tr>
<tr>
<td>• Have higher deductibles and out-of-pocket limits.</td>
</tr>
<tr>
<td>• Partially fund Health Savings Accounts (HSAs)</td>
</tr>
</tbody>
</table>
Need help choosing a FEHB Plan?

Attend the Virtual Multi-Carrier Webinar (Health and Dental Information Sessions) and/or the Blue Cross Blue Shield Events to learn about each plan and get your specific questions answered.

Navigate to the health insurance section of the NIH New Employees Benefit Enrollment page.

- URL: https://hr.nih.gov/working-nih/onboarding/new-employee-benefits-enrollment

Benefits Elections
You have 60 days from your start date to complete benefits elections for all programs listed below.

Health Insurance
Submit election form (SF-2809) through USA Staffing Onboarding for New Hires and include family member eligibility document(s), if applicable. Note: Coverage is not retroactive, and it cannot be made effective the day you enter on duty. It's effective the pay period after your enrollment form is submitted.

- Kaiser Permanente New Employee Information Sessions
- Blue Cross CareFirst New Employee Presentation
- Health and Dental Information Sessions
- Plan Types
- Plan Information
- Compare Plans - A tool that allows you to compare up to 3 plans side-by-side.
- Health Plan Comparison Tool Video
- Checkbook
FEHB Comparison Tool

http://www.opm.gov/fehbcompare
Guide to Health Plans

Welcome Department of Health and Human Services employee. To access CHECKBOOK's Guide to Health Plans from work or home, you will need a personal UserName and Password. Please complete the short form below, and you will be taken to CHECKBOOK's Guide to Health Plans. You will also be emailed a valid UserName and Password that should be used for future access to CHECKBOOK's Guide at www.guidetohealthplans.org.

Employee Name: [Your name]
Office/Location: [Your office location]
Your Email Address: [Your email address]

When you click the "Submit" button below, your UserName and Password will be e-mailed to you shortly.

Submit

https://www.checkbook.org/newhig2/agency/nih
What is FEDVIP?

- FEDVIP is supplemental dental and vision insurance available to federal employees as a pre-tax benefit (premium conversion).
- Also available to retirees.

Who Administers FEDVIP?

- Administered by BENEFEDS.

Types of Enrollment

- Self-Only
- Self Plus One
- Self and Family
FEDVIP Eligibility and Enrollment

Who is Eligible?

Employees who are eligible for the Federal Employees Health Benefits Program (FEHB).
*Enrollment in FEHB is not required.

Including dependent children until their 22nd birthday and children incapable of self-support.

Annuities (Annuities) are eligible for FEDVIP.

Enrollment

Enroll online at WWW.BENEFEDS.COM or by calling BENEFEDS at 877-888-3337.

Insurance cards are received 7-14 business days after election is processed.

Must enroll during first 60-days of becoming eligible.

May enroll during Open Season or upon experiencing a qualifying life event (QLE).

Enrollment automatically continues each year.

Coverage is effective the pay period after your enrollment form is submitted.
FEDVIP Enrollment Process

Create an account at WWW.BENEFEDS.COM.

Make dental and/or vision election in your newly established BENEFEDS account.

BENEFEDS will process the election to become effective the beginning of the pay period following receipt of the election.

Receive insurance cards 7-14 business days after election is processed.

Review Leave and Earnings Statement (LES) to verify elections are correct.

For election verification and questions, contact BENEFEDS at 1-877-888-3337.
FEDVIP Comparison Tool
http://www.opm.gov/fedvipcompare
Flexible Spending Accounts (FSA)

What is FSA?
• FSA is a pre-taxed savings program that allows employees to pay for eligible out of pocket health care and dependent care expenses not covered by FEHB with pre-tax dollars.

Who Administers FSAs?
• Administered by FSAFEDS.
## Types of Flexible Spending Accounts (FSA)

<table>
<thead>
<tr>
<th>Health Care FSA</th>
<th>Limited Expense Health Care FSA</th>
<th>Dependent Care FSA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Coverage</strong>: Covers eligible out of pocket health care expenses.</td>
<td><strong>Coverage</strong>: Covers eligible out of pocket Dental and Vision expenses. Only for employees enrolled in High-Deductible Health Plan with a Health Savings Account (HSA).</td>
<td><strong>Coverage</strong>: Covers eligible childcare expenses before age 13 and eligible adult dependent care expenses—Must meet IRS dependent definition.</td>
</tr>
<tr>
<td><strong>Employee Contribution</strong>: Contribution limits change each year and can be found on the OHR FSA website.</td>
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<td><strong>Employee Contribution</strong>: Contribution limits change each year and can be found on the OHR FSA website.</td>
</tr>
<tr>
<td><strong>Carry Over</strong>: Carry over funds (limited) from one plan year to the next only if you re-enroll for the next year.</td>
<td><strong>Carry Over</strong>: Carry over up to a designated amount from one plan year to the next only if you re-enroll for the next year.</td>
<td><strong>Carry Over</strong>: NONE.</td>
</tr>
<tr>
<td><strong>No grace period.</strong></td>
<td><strong>No grace period.</strong></td>
<td><strong>Grace period through March 15.</strong></td>
</tr>
</tbody>
</table>

Refer to the [FSA Overview Brochure](#) for yearly contribution and rollover limits.
FSA Eligibility and Enrollment

Who is Eligible?

Employees who are eligible for health insurance (FEHB) may enroll in an FSA.

Enrollment

- Enroll online at WWW.FSAFEDS.COM.
- Must enroll during first 60-days of becoming eligible.
- May enroll upon experiencing a qualifying life event (QLE).
- Employees must reenroll each Open Season.
- If eligibility conveys after September 30, must wait for Open Season.
FSA Enrollment Process

Create an account at WWW.FSAFEDS.COM.

FSAFEDS will process the election to become effective the beginning of the pay period following receipt of the election.

Make FSA contribution election in your newly established FSAFEDS account.

Review Leave and Earnings Statement (LES) to verify elections are correct.

For election verification and questions, contact FSAFEDS at 1-877-372-3337.
RETIREMENT BENEFITS

Federal Employee Retirement System (FERS)
Civil Service Retirement System (CSRS)
Military, Deposit and Redeposit Service
Thrift Savings Plan (TSP)
Federal Retirement Systems

Federal Employee Retirement System (FERS)

- Provides benefits from three different sources.
  *Discussed on a later slide.
- Basic Benefit requires you to pay your contribution each pay period through payroll deductions.
- Required contribution varies depending on whether you are covered by FERS, FERS-RAE, or FERS-FRAE.
  *Further clarification on a later slide.

Civil Service Retirement System (CSRS)

- Defined benefit based on contributions to the system.
- Required contribution to be paid each pay period through payroll deduction.
- Cost is 7 – 8 percent of salary to the retirement system.

Eligible employees automatically contribute to CSRS or FERS and cannot opt out. No action is required.
Components of FERS

- **FERS- Basic Benefits**
  - Retirement, Disability, Survivor Benefits
  - **Required Employee Contribution**:
    - 0.8% FERS
    - 3.1% FERS-RAE
    - *EOD after 1/1/2013
    - 4.4% FERS-FRAE
    - *EOD after 1/1/2014

- **Social Security**
  - Retirement, Disability, Survivor Benefits
  - **Employee Contribution**: 6.2%

- **Social Security (FICA)**

- **Thrift Savings Plan**
  - **Employee Contribution**: any amount designated by the employee up to the yearly IRS limit.

Federal Employee Retirement System
Military Service Deposit

FERS Retirement System

Military service performed after January 1, 1957 is creditable for retirement, only if a military deposit is paid.

The deposit amount is 3% of the basic military pay received, plus applicable interest.

Two years after your hire date, interest is accrued and will compound annually. Contact your Retirement Specialist to start the process.

Eligible employees must take action to begin the military buyback process.

CSRS Retirement System

If first employed before October 1, 1982, military service is automatically creditable, unless eligible for Social Security at 60 or retirement, whichever is later. If first employed after October 1, 1982, military service is creditable for retirement only if deposit is paid.

The deposit amount is 7% of the basic military pay received, plus applicable interest.

Two years after your hire date, interest is accrued and will compound annually. Contact your Retirement Specialist to start the process.
Deposit Service

A deposit service payment can be made for a period of employment when retirement deductions were not withheld from your salary, before January 1, 1989.

The deposit is, generally, 1.3% of salary plus interest.

You are not required to make this type of payment. However, not making the payment will make this service non creditable for retirement computation purposes.

Redeposit Service

A redeposit is the repayment of retirement deductions that were previously withheld and refunded to you, plus interest.

If you received a refund of FERS deductions, you may redeposit any FERS deductions previously refunded.

You are not required to make this type of payment. However, not making the payment will make this service non creditable for retirement computation purposes.

Eligible employees must take action to begin the civilian deposit/redeposit process.
Thrift Savings Plan (TSP)  
www.tsp.gov

What is TSP?
- Long-term retirement savings and investment plan like a 401(K).
- Employees can contribute up to the IRS deferral limit set forth each year.
- Traditional and Roth contributions available for regular contributions.

How to Enroll
- Eligible employees are automatically enrolled to contribute 5% of their salary every pay period.

How to Change Contribution Amount
- Complete TSP-1 in USA Jobs Onboarding Manager. Thereafter make TSP election in MyPay.

Eligible employees must take action to increase the automatic contribution enrollment.
TSP Contributions


**Regular Contributions**

**Traditional and Roth**

- **Traditional**: Pre-tax (taxes go into TSP before tax withholdings).
- **Roth**: Post-tax (taxes go into TSP after tax withholdings).
- **BENEFITS**: Loans, in-service withdrawals and rollover (TSP-60 | TSP-60R)

**MATCHING**: Agency automatic 1% and agency matching up to 4%. *Matching goes into the traditional account.

**Catch-Up Contributions**

- **ELIGIBILITY**: Must be 50+ years old or turning 50 within the calendar year.
- **MATCHING**: Same as regular contribution matching (up to 5%).

**ELIGIBILITY**: Must be on track to meet maximum contribution for designated year under regular TSP.

*The Automatic 1% will be “vested” after 3 years of Federal civilian service.*
## TSP Contributions & Matching Breakdown

[https://www.tsp.gov/making-contributions/contribution-types/](https://www.tsp.gov/making-contributions/contribution-types/)

<table>
<thead>
<tr>
<th>Employee Contribution</th>
<th>Agency Automatic Contribution (1%)</th>
<th>Agency Matching Contribution</th>
<th>Total Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>0%</td>
<td>1%</td>
<td>0%</td>
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<td>4%</td>
<td>10%</td>
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<tr>
<td>&gt; 5%</td>
<td>1%</td>
<td>4%</td>
<td>Your contribution + 5%</td>
</tr>
</tbody>
</table>
Thrift Savings Plan (TSP) Funds

Individual Funds

https://www.tsp.gov/investment-options/

We offer 5 individual funds that you can customize based on your comfort level.

**C FUND**
Common Stock Index Investment Fund

*What It Is:* Stocks of large U.S. companies
*Pros:* Potential for high investment returns over the long term
*Risks:* Can be volatile depending on stock market performance
*Benchmark Index:* Standard & Poor’s 500 Stock Index

**S FUND**
Small Capitalization Stock Index Investment Fund

*What It Is:* Stocks of small to medium-sized U.S. companies
*Pros:* Potential for high investment returns over the long term
*Risks:* Can be volatile depending on stock market performance
*Benchmark Index:* Dow Jones U.S. Completion TSM Index

**I FUND**
International Stock Index Investment Fund

*What It Is:* International stocks from more than 20 developed countries
*Pros:* Potential for high investment returns over the long term
*Risks:* Can be volatile depending on stock market performance
*Benchmark Index:* MSCI EAFE Stock Index

**F FUND**
Fixed Income Index Investment Fund

*What It Is:* Government, corporate, and asset-backed bonds
*Pros:* May earn returns that are higher than money market funds over the long term with relatively low risk
*Risks:* Bond prices fall when interest rates rise. Bonds may be repaid early, reducing your returns.
*Benchmark Index:* Bloomberg U.S. Aggregate Bond Index

**G FUND**
Government Securities Investment Fund

*What It Is:* Government securities that are specially issued to the TSP
*Pros:* Does not lose money; has a consistent but relatively low investment return
*Risks:* Your money may not grow enough to meet your retirement needs or outpace inflation.

For more comprehensive information, visit tsp.gov.
Thrift Savings Plan (TSP) Funds
Lifecycle Funds
https://www.tsp.gov/investment-options/

What is an L Fund?
• Mix of individual funds based on your projected retirement age.
• Initial contributions are placed into the L Fund.

How can I make changes?
• Re-allocate funds in your account at www.tsp.gov.
• Change payroll contribution amounts through MyPay

Reallocation in the L Funds
The L2050 Fund Glide Path
- July 2010 (inception)
- July 2020
- July 2030
- July 2040
- July 2050 (landing)
Designation of Beneficiaries
Designation of Beneficiary Forms

<table>
<thead>
<tr>
<th>Designation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>SF-1152</td>
<td>Unpaid Compensation</td>
</tr>
<tr>
<td>SF-2823</td>
<td>Federal Employees’ Group Life Insurance</td>
</tr>
<tr>
<td>SF-3102</td>
<td>FERS/CSRS Retirement</td>
</tr>
<tr>
<td>TSP-3</td>
<td>Thrift Savings Plan</td>
</tr>
</tbody>
</table>

**How to access forms**
- USA Jobs Onboarding Manager, OPM.gov, OHR’s Benefits Website

**Form Submission**
- Error free forms. Submit copy with original signature to the Benefit Office at: AskBenefits@nih.gov
  - with exception of TSP-3

**When to make changes**
- Changes can be made at anytime.
- Changes should be considered when there is a family status change.
Designation of Beneficiaries: Order of Precedence

- Spouse
- Children
- Parents
- Executor of the Estate
- Next of Kin
Benefits Resources
Benefits Newsletter

Subject Line: NIH Benefits Information – Did You Know?

What’s New?
Topics of Interest
Where Do I Go If I have Questions About My Benefits

Benefits Website for New Hires

• Refer to the Benefits Website for helpful links and information about retirement and federal benefits.

Government Retirement and Benefits (GRB) Platform – Employee View

• The GRB Platform provides information about retirement and benefits. It offers a self-service tool that allows you to view a personalized statement of your benefits and it has a retirement calculator that you may use to perform “what-if” scenarios. It also provides access to a comprehensive reference library and informational seminars on topics related to benefits, retirement, and financial planning.
Benefits Contacts

I still have questions.
First 60 Days of Employment

OHR webpage: www.hr.nih.gov/working-nih/onboarding/new-employee-benefits-enrollment

301-496-2404

AskBenefits@NIH.gov

https://hr.nih.gov/working-nih/onboarding/new-employee-benefits-enrollment

Disclaimer: When emailing, you are encouraged to send items containing PII from your NIH email address using encryption.
After First 60 Days

OHR Webpage: https://hr.nih.gov/about/hr-contacts?ic=All

HR Contacts

Find your contacts

Select your Institute or Center from the list below. Contacts that apply to all ICs and general information are listed separately.

Institute or Center

<table>
<thead>
<tr>
<th>Office of Human Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Department</td>
</tr>
<tr>
<td>Benefits and Retirement</td>
</tr>
<tr>
<td>Leave Bank</td>
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<tr>
<td>Recruitment, Staffing, and Classification</td>
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<td>Recruitment, Staffing, and Classification</td>
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</tbody>
</table>
REBB is a branch within NIH’s Office of Human Resources that supports employees with Health Insurance, Life Insurance, Thrift Savings Plan, and Retirement.

**Disclaimer**: When emailing, you are encouraged to send items containing PII from your NIH email address using encryption.
USA Jobs Onboarding Manager Overview
Benefit Elections to Submit through Onboarding

- **Federal Employee Health Benefits (FEHB) SF-2809**
  - SF-2809 Supporting Document(s)

- **Life Insurance (FEGLI) SF-2817**

- **Thrift Saving Plan (TSP) TSP-1**
Access Your Onboarding Profile

STEP 1: Click the web address listed in your final offer letter, then click ‘Employee Onboarding Checklist’.

STEP 2: Click on “USA Staffing for New Hires login”.

NIH National Institutes of Health | Office of Human Resources | hr.nih.gov
Access Your Onboarding Profile

STEP 3: Click Login with USAJOBS.

STEP 4: After entering your email and password, USAJOBS will then send you a verification code to allow you to login.
Complete New Hire questionnaire for Health Insurance, Life Insurance, TSP and Beneficiary forms.
New Hire Questionnaire | Benefits

Federal Employee Health Benefits (FEHB)

Waive coverage by selecting “I do not want to participate in FEHB.”

Enroll in FEHB by entering the health insurance plan name and enrollment code.
Complete personal information for dependent(s) including current insurance. If they do not have current insurance, select “none.”
Federal Employee Health Benefits (FEHB)

Compare FEHB Plans

Identify health insurance plan names and enrollment codes by using the Plan Comparison Tool on OPM.gov
Federal Employee Health Benefits (FEHB)

Compare FEHB Plans

<table>
<thead>
<tr>
<th>Select Plan</th>
<th>Plan Name (Plan Code)</th>
<th>Enrollment Premium</th>
<th>Annual Deductible</th>
<th>Annual Out of Pocket Maximum</th>
<th>Medical Account (HRA/HSA)</th>
<th>Primary Care Office Visit</th>
<th>Specialist Office Visit</th>
<th>Doctor Cost 1st Surgery</th>
<th>Retail Generic 1</th>
<th>Retail Brand 1</th>
<th>Plan Requires Referral to See Certain Specialists</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Aetna Advantage Plan - Advantage (Z2)</td>
<td>$57.69</td>
<td>$2,000</td>
<td>$7,500</td>
<td>N/A</td>
<td>30%</td>
<td>30%</td>
<td>30%</td>
<td>Tier 1: $10</td>
<td>Tier 2: 45%</td>
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</tr>
<tr>
<td></td>
<td>Aetna Advantage Plan - Advantage (Z2)</td>
<td>$129.92</td>
<td>$4,000</td>
<td>$15,000</td>
<td>N/A</td>
<td>30%</td>
<td>30%</td>
<td>30%</td>
<td>Tier 1: $10</td>
<td>Tier 2: 45%</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>Aetna Advantage Plan - Advantage (Z2)</td>
<td>$152.88</td>
<td>$4,000</td>
<td>$15,000</td>
<td>N/A</td>
<td>30%</td>
<td>30%</td>
<td>30%</td>
<td>Tier 1: $10</td>
<td>Tier 2: 45%</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>Aetna HealthFund CDHP and Aetna Value Plan - CDHP (F-5)</td>
<td>$511.53</td>
<td>$1,000</td>
<td>$5,000</td>
<td>$1,000 HRA</td>
<td>15%</td>
<td>15%</td>
<td>15%</td>
<td>Tier 1: $10</td>
<td>Tier 2: 50%</td>
<td>Tier 3: $200 max</td>
</tr>
<tr>
<td></td>
<td>Aetna HealthFund CDHP and Aetna Value Plan - CDHP (F-5)</td>
<td>$369.99</td>
<td>$2,000</td>
<td>$10,000</td>
<td>$2,000 HRA</td>
<td>15%</td>
<td>15%</td>
<td>15%</td>
<td>Tier 1: $10</td>
<td>Tier 2: 50%</td>
<td>Tier 3: $200 max</td>
</tr>
<tr>
<td></td>
<td>Aetna HealthFund CDHP and Aetna Value Plan - CDHP (F-5)</td>
<td>$334.07</td>
<td>$2,000</td>
<td>$10,000</td>
<td>$2,000 HRA</td>
<td>15%</td>
<td>15%</td>
<td>15%</td>
<td>Tier 1: $10</td>
<td>Tier 2: 50%</td>
<td>Tier 3: $200 max</td>
</tr>
<tr>
<td></td>
<td>Aetna HealthFund CDHP and Aetna</td>
<td>$137.72</td>
<td>$700</td>
<td>$6,000</td>
<td>N/A</td>
<td>$25</td>
<td>$40</td>
<td>20%</td>
<td>Tier 1: $10</td>
<td>Tier 2: 50%</td>
<td>Tier 3: 50%</td>
</tr>
</tbody>
</table>

Identify health insurance plan names and enrollment codes by using the Plan Comparison Tool on OPM.gov.
Federal Employee Health Benefits (FEHB)
Supporting Documentation

Must provide proof of family member eligibility for New Employees and all Qualifying Life Events (QLE).

FEHB carriers must verify eligibility for situations in which premiums do not change such as adding a family member to an existing family enrollment.

All documents must be legible and issued by a corresponding official authority.
Federal Employee Health Benefits (FEHB) Supporting Documentation

Upload all required supporting documents for eligible dependents to be enrolled through the primary employee’s FEHB.
Federal Employee Health Benefits (FEHB)
Supporting Documentation
Spouse

- Government issued marriage certificate IF less than 12 months married
- Government issued marriage certificate AND front page of most recent tax return IF more than 12 months married
- See list of all acceptable documents provided in USAStaffing Onboarding Manager

Federal Employee Health Benefits (FEHB)
Supporting Documentation
Child Under 26

Government-issued birth certificate
Certificate of Live Birth
Consular Report of Birth Abroad
Official Paternity Test
Court Order

Federal Employee Health Benefits (FEHB)
Supporting Documentation
Adopted Child Under 26

- Final adoption certificate or decree
- Authorized letter from a placement agency
- Front Page of most recent tax return with child’s name
- Court Order

New Hire Questionnaire | Benefits
Federal Employees’ Group Life Insurance (FEGLI)

Waive Life Insurance coverage by selecting “No.”

To keep Basic Only coverage, select “Yes,” and do not choose additional optional.

To elect optional insurance, you must elect Basic and select any combination of optional coverage.
New Hire Questionnaire | Benefits
Thrift Savings Plan (TSP)

As a new hire, your agency will automatically deduct 5% of your basic pay, tax-deferred, from your paycheck each pay period and deposit into the traditional balance contributions to your account. The contributions to your account will be invested in the Lifecycle (L) Fund targeted most closely to the year you turn 62 unless you direct the TSP to allocate your contributions. If you have previously had a TSP account, your contributions will be invested according to your last contribution allocation on file with the TSP.

No Contributions: If you do not want to contribute, select the option to ‘Make No Contribution’.

Change Contributions: To change your contribution or the type of contribution (Traditional vs Roth), select the option to change and enter in the amount.
New Hire Questionnaire | Benefits Complete

On the ‘Task Details’ page, click ‘Close.’

You will return to the main task list.
Completing Benefit Election Forms
Review, Sign, and Submit
Task List

<table>
<thead>
<tr>
<th>Task Description</th>
<th>Status</th>
<th>Indigible for Transmission</th>
</tr>
</thead>
<tbody>
<tr>
<td>I-9 Employment Eligibility Verification</td>
<td>Complete</td>
<td></td>
</tr>
<tr>
<td>OF 340 Declaration for Federal Employment</td>
<td>Complete</td>
<td></td>
</tr>
<tr>
<td>SF 368: Declaration for Federal Employment with Offer No.</td>
<td>Pending New Hire</td>
<td></td>
</tr>
<tr>
<td>SF 1152: Impeachment of Deceased Civilian Employee - Designation of Beneficiary</td>
<td>Pending New Hire</td>
<td></td>
</tr>
<tr>
<td>SF 144: Statement of Prior Federal Service</td>
<td>Complete</td>
<td></td>
</tr>
<tr>
<td>SF 3809: Employee Health Benefit Election</td>
<td>Pending New Hire</td>
<td></td>
</tr>
<tr>
<td>SF 3817: Federal Employees' Group Life Insurance Election</td>
<td>Pending New Hire</td>
<td></td>
</tr>
<tr>
<td>SF 3802: Federal Employees' Group Life Insurance Designation of Beneficiary</td>
<td>Pending New Hire</td>
<td></td>
</tr>
<tr>
<td>SF 3002: Federal Employees' Retirement Systems Designation of Beneficiary</td>
<td>Pending New Hire</td>
<td></td>
</tr>
<tr>
<td>SF 91: Appointment Affiliates</td>
<td>Complete</td>
<td></td>
</tr>
<tr>
<td>Tax ID: Maryland State Tax Withholding Form</td>
<td>Complete</td>
<td></td>
</tr>
<tr>
<td>TSP 1: Thrift Savings Plan Election Form</td>
<td>Pending New Hire</td>
<td></td>
</tr>
</tbody>
</table>

Your list of tasks should show the three election forms you will ultimately need to sign (SF-2809, SF-2817, TSP-1).

If they have been completed correctly you will be able to select them, prompting a PDF version of the corresponding form.
Completing Benefit Election Forms
Review, Sign, and Submit

Click on the Form name/Form Number to open the form.

Verify the form information and click “Confirm.”
Completing Benefit Election Forms
Review, Sign, and Submit

Click “Sign and Submit.”

Click “I Agree.”

Click “Close.”
Once you have submitted and printed all the required forms, your new hire record will be complete.

All tasks will display a completed date and a “green” box.

The progress bar will display 100% progress.
# Submission Review

<table>
<thead>
<tr>
<th>Upload in USA Jobs</th>
<th>Electronically Sign in USA Jobs</th>
<th>Print &amp; Sign With Wet Signatures</th>
</tr>
</thead>
<tbody>
<tr>
<td>• SF-2809</td>
<td>• SF-2809</td>
<td>• SF-1152</td>
</tr>
<tr>
<td>• Supporting Documentation</td>
<td>• SF-2817</td>
<td>• SF-2823</td>
</tr>
<tr>
<td></td>
<td>• TSP-1</td>
<td>• SF-3102</td>
</tr>
</tbody>
</table>

*Image source: NIH Office of Management*
CONTACT INFORMATION

301-496-2404

AskBenefits@NIH.gov

https://hr.nih.gov/working-nih/onboarding/new-employee-benefits-enrollment

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