Federal Benefits New Employee Orientation
Benefits Point of Contact
First 60 Days of Employment

<table>
<thead>
<tr>
<th>Human Resources Assistant (HRA)</th>
<th>First Letter of Your Last Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>William Pinson</td>
<td>A-J, T-Z</td>
</tr>
<tr>
<td>301-827-6038</td>
<td></td>
</tr>
<tr>
<td><a href="mailto:William.Pinson@nih.gov">William.Pinson@nih.gov</a></td>
<td></td>
</tr>
<tr>
<td>Chris Leiby</td>
<td>K-S and Transfers</td>
</tr>
<tr>
<td>301-480-8620</td>
<td></td>
</tr>
<tr>
<td><a href="mailto:Chris.Leiby@nih.gov">Chris.Leiby@nih.gov</a></td>
<td></td>
</tr>
</tbody>
</table>
NIH LEAVE BANK PROGRAM
Leave, Payroll and Workforce Support Branch
Join to protect yourself & your income in the event of a medical emergency

### Membership
- Annual membership contribution 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
- Integrated Time and Attendance System (ITAS) or Paper Form Enrollment
- Membership automatically rolls over each year

### 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.”

### Recipients
- Must exhaust annual and sick leave
- Up to 480 hours for personal or family medical emergencies - up to 720 hours total
- Application are available on website or contact Leave Bank Office
- Medical documentation may be required. Kept confidential
# Leave Bank Contacts

<table>
<thead>
<tr>
<th>Name</th>
<th>Phone Number</th>
<th>Email Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nathaniel Jackson</td>
<td>301.827.3183</td>
<td><a href="mailto:nathaniel.jackson@nih.gov">nathaniel.jackson@nih.gov</a></td>
</tr>
<tr>
<td>Lisa Parkins</td>
<td>301.451.1956</td>
<td><a href="mailto:ParkinsL@OD.NIH.GOV">ParkinsL@OD.NIH.GOV</a></td>
</tr>
<tr>
<td>Alexandra Ratie</td>
<td>301.402.4181</td>
<td><a href="mailto:alexandra.ratie@nih.gov">alexandra.ratie@nih.gov</a></td>
</tr>
</tbody>
</table>

- **NIDDK**  CC  NCI
- **NICHID**  NINR  NIAID
- **NINDS**  NIAMS  OD
- **NIMH**  ORF
- **NHGRI**  ORS
- **NCATS**  NIDCD
- **FIC**  NEI
- **NIEHS**  CIT
- **NIDA**  NIAAA
- **NHLBI**  CSR
- **NIGMS**  NIA
- **NIDCR**  NLM
- **NIBIB**  NIMHD
- **NCCIH**

- **LeaveBank@od.nih.gov**
- **301-443-8393**
- **hr.nih.gov/leavebank**
FEDERAL BENEFITS AVAILABLE TO YOU

- Health Insurance
- Dental & Vision Insurance
- Long-Term Care
- Life Insurance
- Flexible Spending Accounts
- Retirement Benefits
What is FEHB: The FEHB Program offers a wide variety of health insurance plans and coverage to help meet the health care needs of employees and their eligible family members.

How to enroll as a new hire: Submit health insurance form (SF-2809) and family/dependent supporting documentation through USA Jobs Onboarding Manager.

When to enroll as a new hire: 60 days to enroll from start date
Federal Employee Health Benefits (FEHB)

- **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.
- **Changing/Cancelling Coverage**: Qualifying Life Events (QLE) & Open Season.
- **Enrollment Options**: Self/Self+1/Self & Family.
Federal Employee Health Benefits (FEHB)

- **Premium Conversion**: Pre-tax benefit
- **Cost to Employee**: Approximately \( \frac{1}{4} \) of premium
- **Affordable Care Act**: Dependent can stay on plan until 26
- **Defense of Marriage Act**: Legally married same sex spouses are eligible family members
- **No Physical Exams Required**
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.guidehealthplans.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
DENTAL AND VISION INSURANCE
Federal Employee Dental/Vision Insurance Program (FEDVIP)

What is FEDVIP: **FEDVIP** is supplemental dental and vision insurance available to federal employees and retirees.

How to enroll as a new hire: Create an account in [BeneFeds.com](http://BeneFeds.com)

When to enroll as a new hire: 60 days to enroll from start date
Federal Employee Dental & Vision Insurance Program (FEDVIP)

Effective Date
Coverage is effective the pay period after your enrollment form is submitted

Insurance Cards
7-14 business days after election is processed

Premium Conversion
Pre-tax benefit

Changing/Cancelling Coverage
Qualifying Life Events (QLE) & Open Season

Enrollment Options
Self/Self+1/Self & Family

Dependent Children
Covered until the age of 22
What is FSA: FSA FEDS 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.

How to enroll as a new hire: Create an account in FSAFeds.com.

When to enroll as a new hire: 60 days to enroll from start date.
Flexible Spending Accounts (FSA)

**Health Care FSA**
- **Coverage**: Covers eligible out of pocket health care expenses.
- **Employee Contribution**: $100 min. - $2,850 max.
- **Carry Over**: Carry over up to $550 from one plan year to the next only if you re-enroll for the next year.
- **No grace period.**

**Limited Expense Health Care FSA**
- **Coverage**: Covers eligible out of pocket Dental and Vision expenses. *Only for employees enrolled in High-Deductible Health Plan with HSA.*
- **Employee Contribution**: $100 min. - $2,850 max.
- **Carry Over**: Carry over up to $550 from one plan year to the next only if you re-enroll for the next year.
- **No grace period.**

**Dependent Care FSA**
- **Coverage**: Covers eligible childcare expenses before age 13 and eligible adult dependent care expenses—Must meet IRS dependent definition.
- **Employee Contribution**: $100 min. - $5,000 per household.
- **Carry Over**: There is no carry over Grace period through March 15, 2023.
Flexible Spending Accounts (FSA)

**Enrollment**
Annual re-enrollment during Open Season required for continued participation.

Calendar year plan.
*Cannot enroll in any FSA after September 30th each year.*
Long Term Care Insurance
Long Term Care Insurance Program (LTCIP)

What is LTCIP: Long Term Care helps cover the costs for long term care services when enrollees (including qualifying relatives) cannot perform daily tasks due to chronic illness, injury or disability.

How to enroll as a new hire: Create an account in LTCfeds.com.

When to enroll as a new hire: Can enroll any time. For abbreviated underwriting enroll within first 60 days of employment.
Federal Long-Term Care Insurance Program

Covers various assisted living scenarios such as:

- Nursing Homes
- Assisted Living Facilities
- PT/FT at Home Care
- Limited Task Assistance (i.e. meals, laundry, etc.)
Life Insurance

Federal Employee Group Life Insurance (FEGLI)

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

How to enroll as a new hire: Submit life insurance questionnaire (SF-2817) through USA Jobs Onboarding Manager.

When to enroll as a new hire: 60 days to enroll from start date
Federal Employees’ Group Life Insurance (FEGLI)

**Automatic Coverage**
Automatically enrolled in *Basic Coverage* unless waived in USA Jobs Onboarding Manager.

**Value of Basic** - Annual salary rounded up to the next $1,000 plus $2,000
Example: $27,238 + $2,000 = $30,000

**Extra Benefit**
Under the age of 45

**Term Life**
No cash value
Federal Employees’ Group Life Insurance (FEGLI)

Optional Insurance

OPTION A
- Standard
- $10,000

OPTION B
- Additional
- 1,2,3,4, or 5 x Salary

OPTION C
- Family
- 1,2,3,4, or 5
- Spouse: $5,000/Per Child: $2,500
  (children covered until the age of 22)
FEGLI Calculator

With this online calculator you can rapidly and conveniently:
- Determine the face value of various combinations of FEGLI coverage.
- Calculate the premiums for the various combinations of coverage.
- See how changing different options can change the amount of life insurance and the premiums.
- See how the life insurance carried into retirement will change over time.

Instructions

Enter the information below and click on the Calculate button to get a report on those choices. You may want to look at your annual or FEGLI rates and see how your new FEGLI rates will be affected. You can then change your choices to see what differences the change(s) would make on the coverage and premiums. You will also be able to see a second calculation to see what would happen is your insurance coverage following retirement.
RETIREMENT BENEFITS

- Federal Employee Retirement System (FERS)
- Thrift Savings Plan (TSP)
- Military, Deposit and Redeposit Service
What is FERS: FERS retirement plan that provides benefits from three different sources: a Basic Benefit Plan, Social Security, and the Thrift Savings Plan (TSP). Basic Benefit requires you to pay your contribution every pay period through payroll deductions.

How to enroll as a new hire: Eligible employees automatically contribute to FERS and cannot opt out. No action is required.
Federal Employee Retirement System (FERS)

- **FERS (K)**
  - Hire on/after January 1, 1987

- **FERS-RAE (KR)**
  - Hire on/after January 1, 2013

- **FERS-FRAE (KF)**
  - Hire on/after January 1, 2014
Federal Employee Retirement System (FERS)

FERS- Basic Benefits
Retirement, Disability, Survivor Benefits

Employee Contribution
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%

Thrift Savings Plan (TSP)
Thrift Savings Plan (TSP)

What is TSP: Long-term retirement savings and investment plan similar to 401(K)

How to enroll as a new hire: Eligible employees are automatically enrolled to contribution 5% of their salary every pay period.

How to change contribution: Complete TSP-1 in USA Jobs Onboarding Manager. Thereafter make TSP election in MyPay.
Thrift Savings Plan (TSP)

**$20,500**

**Traditional vs. Roth**
Pre-tax (taxes go into TSP before tax withholdings) vs. Post-tax (taxes go into TSP after tax contributions)

**Benefits**
Loans, in-service withdrawals and rollover (TSP-60/TSP-60R)

**Matching**
Automatic agency 1% & Agency matching up to 4%. Matching automatically goes into the traditional account.

*The Automatic 1% will be “vested” after 3 years of Federal civilian service.*

**$6,500**

**TSP Catch Up (Spillover)**

**Eligibility**
Must be 50+ years old or turning 50 within calendar year
Must be on track to meet maximum contribution (20,500) under regular TSP

**Matching**
No matching for TSP Catch Up/Spill over

https://www.tsp.gov/making-contributions/contribution-limits/
Thrift Savings Plan (TSP)

**Ten Investment Funds**
- Government Securities (G)
- Fixed Income Index (F)
- Common Stock Index (C)
- Small Capitalization Stock Index (S)
- International Stock Index (I)
- Lifecycle Funds (2025, 2030, 2035, 2040, 2045, 2050, 2055, 2060)

**Initial Contributions Go Into the L Fund**
Type determined by age

**Contributions Re-allocation**
Re-allocate funds in TSP.gov. Account number, password, and PIN
TSP will mail your account number to log into your account.

Manage funds, view beneficiary forms and access various forms on TSP.gov.
## TSP Contributions & Matching Breakdown

<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>
<td>1%</td>
</tr>
<tr>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>3%</td>
</tr>
<tr>
<td>2%</td>
<td>1%</td>
<td>2%</td>
<td>5%</td>
</tr>
<tr>
<td>3%</td>
<td>1%</td>
<td>3%</td>
<td>7%</td>
</tr>
<tr>
<td>4%</td>
<td>1%</td>
<td>3.5%</td>
<td>8.5%</td>
</tr>
<tr>
<td>5%</td>
<td>1%</td>
<td>4%</td>
<td>10%</td>
</tr>
<tr>
<td>&gt; 5%</td>
<td>1%</td>
<td>4%</td>
<td>Your contribution + 5%</td>
</tr>
</tbody>
</table>
### 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.

https://hr.nih.gov/benefits/retirement/service-credit
### Military Service Deposit

<table>
<thead>
<tr>
<th>FERS Retirement System</th>
<th>CSRS Retirement System</th>
</tr>
</thead>
<tbody>
<tr>
<td>Military service performed after January 1, 1957 is creditable for retirement, only if a military deposit is paid.</td>
<td>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.</td>
</tr>
<tr>
<td>The deposit amount is 3% of the basic military pay received, plus applicable interest.</td>
<td>The deposit amount is 7% of the basic military pay received, plus applicable interest.</td>
</tr>
<tr>
<td>After 2 years, interest is accrued and will compound annually. Contact your Retirement Specialist to start the process.</td>
<td>After 2 years, interest is accrued and will compound annually. Contact your Retirement Specialist to start the process.</td>
</tr>
</tbody>
</table>

[https://hr.nih.gov/benefits/retirement/military-service](https://hr.nih.gov/benefits/retirement/military-service)
Designation of Beneficiaries

Thrift Savings Plan
- TSP-3

Unpaid Compensation
- SF-1152

Retirement
- SF-3102

Federal Employees' Group Life Insurance
- SF-2823

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

Form Submission
*Error free forms.* Submit hard copy with original signature to the Benefit Office at:
31 Center Drive 1B37
Bethesda, MD 20892
*with exception of TSP

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 Your Estate
- Next of Kin
Need a refresher on your Federal Benefits?

**When**
Next Tuesday, every other Tuesday thereafter. Attend the workshop as needed within your first 60 days.

**Why attend**
Attend the workshop to get your questions answered and get refresher on your federal benefits.

**Join using WebEx**
Video conference link
Meeting number (access code): 182 341 1687
Meeting password: NScYdKgT694

**Join by phone**
1-650-479-3208 Call-in toll number (US/Canada)
Global call-in numbers
Need help choosing a FEHB Plan?

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

Virtual Multi-Carrier New Employee Benefits Webinar

Congratulations on your new Federal employment!

Register for a mandatory new hire session by clicking VOLL.

Webinars are held:
- Tuesdays at 2 pm EST
- Thursdays at 11 am EST

There will be an opportunity to ask questions before making your health care selection.

As a New Federal Employee,
We are Virtually Here to Service You!

We offer the weekly sessions below for newly hired federal employees to find out about our Blue plan choices and to ask questions. Please note that in addition to new hires, others interested in learning more about our products are also welcome to attend. These sessions are available on Tuesday, Wednesday, and Thursday of each week.
### 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

The Benefits Website contains helpful links and information about retirement and federal 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.
Retirement & Benefits Point of Contact After First 60 days

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
- OHR

Office of Human Resources

<table>
<thead>
<tr>
<th>Department</th>
<th>Title</th>
<th>Contact</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefits and Retirement</td>
<td>Wanda Williams</td>
<td>(301) 402-8777</td>
<td></td>
</tr>
<tr>
<td>Leave Bank</td>
<td>Case Manager</td>
<td>Alexandra Ratie</td>
<td>(301) 402-4181</td>
</tr>
<tr>
<td>Recruitment, Staffing, and Classification</td>
<td>Branch Chief</td>
<td>Edward Langford</td>
<td>(301) 402-4723</td>
</tr>
<tr>
<td>Recruitment, Staffing, and Classification</td>
<td>HR Specialist</td>
<td>Chantii Morris</td>
<td>(301) 594-9039</td>
</tr>
<tr>
<td>Recruitment, Staffing, and Classification</td>
<td>HR Specialist</td>
<td>Chelsea Day</td>
<td>(301) 594-3929</td>
</tr>
<tr>
<td>Recruitment, Staffing, and Classification</td>
<td>Team Lead</td>
<td>Sharde Grinder</td>
<td>(301) 435-4752</td>
</tr>
</tbody>
</table>

https://hr.nih.gov/about/hr-contacts?ic=All
Retirement Employee Benefits Branch (REBB)
31 Center Drive 1B37
Bethesda, MD 20892

301-496-2404

AskBenefits@nih.gov

hr.nih.gov/benefits

NO WALK-INS PERMITTED AT THIS TIME.
APPOINTMENTS ONLY, DUE TO SOCIAL DISTANCING REQUIREMENTS
Watch the USA Jobs Onboarding Manager presentation