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><strong>William Pinson</strong></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><strong>Chris Leiby</strong></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>Nathaniel Jackson</th>
<th>Lisa Parkins</th>
<th>Alexandra Ratie</th>
</tr>
</thead>
<tbody>
<tr>
<td>301.827.3183</td>
<td>301.451.1956</td>
<td>301.402.4181</td>
</tr>
<tr>
<td><a href="mailto:nathaniel.jackson@nih.gov">nathaniel.jackson@nih.gov</a></td>
<td><a href="mailto:ParkinsL@OD.NIH.GOV">ParkinsL@OD.NIH.GOV</a></td>
<td><a href="mailto:alexandra.ratie@nih.gov">alexandra.ratie@nih.gov</a></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Institute</th>
<th>Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>NICHD</td>
<td>NINR</td>
</tr>
<tr>
<td>NINDS</td>
<td>NIAMS</td>
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<tr>
<td>NIMH</td>
<td>ORF</td>
</tr>
<tr>
<td>NHGRI</td>
<td>ORS</td>
</tr>
<tr>
<td>NCATS</td>
<td>NIDCD</td>
</tr>
<tr>
<td>FIC</td>
<td>NEI</td>
</tr>
<tr>
<td>NIEHS</td>
<td>CIT</td>
</tr>
<tr>
<td>NIDA</td>
<td>NIAAA</td>
</tr>
<tr>
<td>NHLBI</td>
<td>CSR</td>
</tr>
<tr>
<td>NIGMS</td>
<td>NIA</td>
</tr>
<tr>
<td>NIDCR</td>
<td>NLM</td>
</tr>
<tr>
<td>NIBIB</td>
<td>NIMHD</td>
</tr>
<tr>
<td>NCCIH</td>
<td></td>
</tr>
</tbody>
</table>

*LeaveBank@od.nih.gov*

**Leave Bank Contacts**

<table>
<thead>
<tr>
<th>Contact</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="mailto:LeaveBank@od.nih.gov">LeaveBank@od.nih.gov</a></td>
<td>301-443-8393</td>
</tr>
<tr>
<td>hr.nih.gov/leavebank</td>
<td></td>
</tr>
</tbody>
</table>
FEDERAL BENEFITS AVAILABLE TO YOU

- Health Insurance
- Dental & Vision Insurance
- Flexible Spending Accounts
- Life Insurance
- Retirement Benefits
HEALTH INSURANCE
Federal Employee Health Benefits (FEHB)

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
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 ¼ 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**
Multiple Health Care Plans to Choose From
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.guidetolevel plans.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

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
FLEXIBLE SPENDING ACCOUNTS (FSA)

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.-$3,050 max.
- **Carry Over**: Carry over up to $610 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.-$3,050 max.
- **Carry Over**: Carry over up to $610 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 or $2,500 married filing separately
- **Carry Over**: There is no carry over Grace period through March 15, 2024
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.
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

Calculators

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, and see how choosing 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 pay stub or the FEGLI code on a Notice of Federal Employment (SF 50) and enter the actual FEGLI coverage you currently have. You can then change your choices to see what difference the change(s) would make on the coverage and premiums. You will also be able to make a second calculation to see what would happen to the insurance coverage following retirement.

Your name
(Optional)

Your current annual Gross Pay (e.g., $25000, with no commas or a dollar sign)

Your present age

How are you paid?
Bi-Weekly

Optional Insurance (choose one in this section)
Option A: Standard
Option B: Additional
Option C: Family

Are you a U.S. Postal Employee?

Calculate
Cancel
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)

**$22,500**

**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.*

**$7,500**

**TSP Catch Up (Spillover)**

**Eligibility**
Must be 50+ years old or turning 50 within calendar year

Must be on track to meet maximum contribution (22,500) under regular TSP

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

https://www.tsp.gov/making-contributions/contribution-limits/
# 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>
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](https://www.tsp.gov).
Deposit/Redeposit Service

**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
<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
Designation of Beneficiaries

- **Thrift Savings Plan**
  - Online Election
  - SF-1152

- **Retirement**
  - SF-3102

- **Unpaid Compensation**
  - SF-1152

- **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!

Part of your onboarding includes learning about your benefit options and making the best selections for you and your family.

Foreign Service benefit plans
DE-A

Veterans

Multi-Hearst Benefit Plan

UnitedHealthcare

Safeco

The Federal Long Term Care Insurance Program

There will be an opportunity to ask questions before moving on to the next section.

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

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

TUESDAYS

Employee can join in to hear an overview of our Blue products and be able to ask questions

Join the Webinar

Phone: 1-888-607-6936 (TDD: 1-877-892-2038)

WEDNESDAYS

Employee can join in at any time between 10 and 12 to chat online with an Account Manager to have their questions answered

Online Live Chat: 10:00 am – 12:00 pm

Phone: 1-888-607-6936 (TDD: 1-877-892-2038)

THURSDAYS

Employee can join in to hear an overview of our Blue products and be able to ask questions

Join the Webinar

Phone: 1-888-607-6936 (TDD: 1-877-892-2038)

Phone: 1-888-867-3417 for DE-A

Phone: 1-877-873-5070 for UnitedHealthcare

Phone: 1-800-633-8675 for Safeco

Phone: 1-877-892-2038 for The Federal Long Term Care Insurance Program
For More Information...

**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 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
Office of Human Resources

Watch the USA Jobs Onboarding Manager presentation