

BENEFITS SUMMARY FOR TRANSFER EMPLOYEES

This information applies to employees who are transferring to the National Institutes of Health (NIH) from another Federal agency outside the Department of Health & Human Services with no break in service. Be aware that some of your benefits may require action by you to ensure a successful transfer.

TO ENSURE YOUR LEAVE AND YEAR-TO-DATE INFORMATION IS PROPERLY TRANSFERRED, A FINAL COPY OF YOUR LEAVE AND EARNINGS STATEMENT (LES) FROM YOUR PRIOR AGENCY SHOULD BE SENT TO ONE OF THE CONTACTS LISTED BELOW.

WHO DO I CONTACT FOR QUESTIONS?

- Retirement & Employee Benefits Branch | AskBenefits@nih.gov | 301-496-2404
- Office of Human Resources Webpage | <https://hr.nih.gov/benefits>

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| <p>Federal Employees Health Benefits (FEHB) Program</p> | <p>If I am enrolled in FEHB will my coverage transfer to NIH?</p> <ul style="list-style-type: none"> ▪ Yes. Review your first LES to ensure the correct FEHB code and premium is reflected. ▪ If you are enrolled in an HMO plan and you relocated outside of the HMO area, you are permitted to change to another plan within 60 days of your transfer. Plan brochures are available on OPM’s website. <p>Refer to the OHR FEHB webpage for additional FEHB resources.</p> |
| <p>Federal Employees’ Group Life Insurance (FEGLI) Program</p> | <p>If I have FEGLI coverage, will my coverage transfer to NIH?</p> <ul style="list-style-type: none"> ▪ Yes. Review your first LES to ensure the correct FEGLI code is reflected. ▪ If you have experienced a QLE in the last 60 days, you may be eligible to change your FEGLI coverage. ▪ If you previously waived your FEGLI coverage, you may be eligible to apply for coverage if one year from the date of the waiver has passed. Contact your servicing Benefits contact for additional information. <p>Refer to the OHR FEGLI webpage for additional FEGLI resources.</p> |
| <p>Flexible Spending Accounts (FSAFEDS)</p> | <p>If I participate in the FSAFEDS program will my participation continue?</p> <ul style="list-style-type: none"> ▪ Yes. Contact FSAFEDS at 1-877-372-3337 (TTY 1- 866-353-8058) or via www.FSAFEDS.com to advise them of the change in your payroll office. Your new payroll office number is 97-38-1500. <p>Refer to the OHR FSA webpage for additional FSA resources.</p> |

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| Federal Employee Dental and Vision Insurance Program (FEDVIP) | <p>If I am enrolled in a dental or vision plan, will my enrollment continue?</p> <ul style="list-style-type: none"> ▪ Yes. Contact BENEFEDS at 1-877-888-3337 (TTY 1-877-889-5680) or via www.BENEFEDS.com to advise them of the change in your payroll office. Your new payroll office number is 97-38-1500. <p>Refer to the OHR FEDVIP webpage for additional resources.</p> |
| Federal Long Term Care Insurance Program (FLTCIP) | <p>If I am enrolled in the LTC program, will my enrollment continue?</p> <ul style="list-style-type: none"> ▪ Yes. If the premium is deducted from your salary check, contact the Long-Term Care Partners at 1-800-582-3337 (TTY 1-800-843-3557) or via www.ltcfeds.com to advise them of the change in your payroll office. Your new payroll office number is 97-38-1500. ▪ If your premium is direct debited from your checking or savings account or you pay directly, you do not need to notify the LTC Partners. |

Federal Employees Retirement System (FERS) or Civil Service Retirement System (CSRS)

Your retirement coverage is determined based on your type of appointment and requires no election. Generally, whatever retirement system you were covered under with your prior agency will continue. Your contributions to the retirement system will be automatically deducted from your paycheck on a bi-weekly basis.

Basic Benefit

Your contribution amount will depend upon your prior appointment as follows:

- FERS --- Contribution of .8% of your biweekly gross salary
- FERS-RAE --- Contribution of 3.1% of your biweekly gross salary
- FERS-FRAE --- Contribution of 4.4% of your biweekly gross salary
- CSRS --- Contribution of 7% of your biweekly gross salary.
- CSRS-Offset --- Contribution of .8% of your biweekly gross salary until your base pay reaches the IRS maximum taxable rate. It will then change to 7% through the end of the calendar year.

Social Security's Old Age, Survivor and Disability Insurance (OASDI)

- OASDI contributions equal 6.2% of your biweekly gross until you reach the IRS maximum table rate for the current calendar, information available at the Social Security Administration website at www.ssa.gov.

CSRS covered employees are excluded from OASDI unless you are CSRS-Offset.

Refer to the [OHR Retirement webpage](#) for additional resources.

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| Thrift Savings Plan (TSP) | <p>Will my TSP contributions continue?</p> <ul style="list-style-type: none"> ▪ Yes. Contributions from your previous agency will continue. Review your first LES to ensure the correct deduction is reflected. <p>May I make changes to my TSP contributions?</p> <ul style="list-style-type: none"> ▪ Yes. You may use myPay to start, stop or change your TSP contributions at any time. <p>What if I have a TSP loan?</p> <ul style="list-style-type: none"> ▪ If you have a TSP loan, please provide a copy of your loan statement to the Benefits group (contacts listed at the top of the page). This information is needed to ensure your loan repayment continues. <p>Refer to the OHR TSP webpage for additional resources.</p> |
| Military Service Deposit | <p>What if I have military service WITHOUT a paid deposit or a PARTIALLY paid deposit?</p> <ul style="list-style-type: none"> ▪ If you have active-duty military service after 1956 and wish to make or continue a deposit to the retirement system to receive retirement credit for this service for retirement purposes, please visit the Benefits website for process instructions and your servicing Retirement Benefits contact. <p>What if I have military service and completed a deposit?</p> <ul style="list-style-type: none"> ▪ A paid in full receipt should have been provided to you and placed in your personnel file (eOPF) by the agency in which you completed the deposit. Verify a copy is in your eOPF. If it is not, provide us a copy of this paid in full document so we can ensure it is properly placed in your eOPF. <p>Refer to the OHR Military Service webpage for additional resources.</p> |

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| <p>Leave</p> | <p>What happens to my leave balances?</p> <ul style="list-style-type: none"> ▪ Your former agency will provide us with a copy of your Record of Leave Data, SF-1150. Upon receipt of the SF-1150 or your last leave and earnings statement from your prior agency, we will update your leave balances accordingly. The time frame varies depending on when the information is received. You must continue to review the leave portion of your current NIH LES. <p>Once your current LES reflects your prior leave balances, you must provide your timekeeper with a copy of your LES so that your leave balances can be adjusted in the Integrated Time and Attendance System (ITAS).</p> <p>Refer to the OHR Leave webpage for additional resources.</p> |
| <p>eOPF Access</p> | <p>I had <u>eOPF</u> access at my prior agency. Will that access transfer?</p> <ul style="list-style-type: none"> ▪ No. You will be considered a new eOPF user. You will receive an email with your employee ID number and instructions on accessing the system 2-4 weeks after you onboard with NIH. The subject of the email will be 'Electronic Official Personnel Folder (eOPF) Logon instructions and User ID'. The eOPF is your official record of all Federal service. ▪ Once you receive your access, we encourage you to review the record to ensure it is complete and legible. You will also receive an email notification any time a document is added to your record. <p>Refer to the OHR eOPF webpage for additional resources.</p> |

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| <p>myPay Access</p> | <p>I used myPay at my prior agency. Will my access continue?</p> <ul style="list-style-type: none"> ▪ Yes, with exceptions. Your password will remain the same and you will still be able to view records from your prior agency. However, it usually takes between 4-6 weeks for your NIH employee information to be updated. ▪ myPay is mandatory to request changes in: direct deposit, Federal and state taxes, home address, TSP contributions, allotments, and health insurance Open Season elections. ▪ myPay also provides access to your LES and W-2. <p>You should view your LES each pay period to ensure your withholdings are correct.</p> <p>Refer to the OHR myPay webpage for additional resources.</p> |
| <p>Payroll Deductions</p> | <p>Will my payroll deductions transfer?</p> <p>No. You will need to submit new information, as applicable.</p> <ul style="list-style-type: none"> ▪ Direct Deposit - You must submit a new direct deposit form in the Onboarding system along with your onboarding forms. ▪ Tax Withholdings - You must submit new tax withholding forms (Federal and State) in the Onboarding system along with your onboarding forms. ▪ Voluntary Allotments (i.e., car payments, mortgage payments or allotments sent to other bank accounts) - You must submit allotment request(s) in myPay. ▪ Court Ordered Allotments (i.e., child support, tax levy or garnishments) - Debt collection and wage garnishment is the responsibility of the Defense Finance and Accounting Service (DFAS). Contact information for DFAS is as follows: <ul style="list-style-type: none"> Phone: 1-888-332-7411 Fax: 216-522-6960 Address: DFAS-CL, Code L P.O. Box 998002 Cleveland, OH 44199-8002 |



Designation of Beneficiary

Will my beneficiary forms remain valid?

If you filed beneficiary forms with your former agency, the forms remain valid **EXCEPT** the [SF-1152, Unpaid Compensation of Deceased Civilian Employee](#). This form **MUST** be filed again with the Retirement & Employee Benefits Branch. There are four possible beneficiary forms you may file:

1. **Life Insurance (SF-2823)** - Covers all life insurance proceeds. If filed, a copy will be in your eOPF for your review.
2. **Retirement (SF 3102)** - Covers lump sum payments of retirement contributions if no survivor benefit is payable. FERS (SF-3102) – if filed, a copy will be in your eOPF for your review. CSRS/CSRS Offset (SF-3102) – if filed, it will be on file with the Office of Personnel Management.
3. **Unpaid Compensation (SF-1152)** - Covers any accrued annual leave, final salary check or other monies payable by the Agency. If filed, a copy will be in your eOPF for review. This form is valid only with the agency in which it was filed and does not transfer. This form becomes void upon transfer and requires a new designation.
4. **Thrift Savings Plan (TSP-3)** - Covers the TSP account balance. If filed, a copy will be on file with the TSP Service Office. To make updates, you must access your TSP Account at www.tsp.gov.

Completion of these forms is **optional**. If not completed, in the event of your death, monetary benefits will be paid in the normal order of precedence:

1. Spouse, if any, otherwise
2. Children in equal shares, if any, otherwise
3. Parents in equal shares, if living, otherwise
4. The executor of your estate, if appointed, otherwise
5. Next of kin, as applicable by State law.

If you wish to have your money paid in a different manner or to individuals not listed in the normal order of precedence, you should complete the beneficiary forms. All beneficiary forms require the signature of witnesses. Anyone can sign as a witness as long as they are not one of the named beneficiaries.

Refer to the [OHR Beneficiary Forms webpage](#) for additional resources.