

# NATIONAL INSTITUTES OF HEALTH Federal Benefits Summary



## 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 1<sup>st</sup> 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 1<sup>st</sup> pay period after enrollment submitted
- Plan options available
- Premiums are deducted before salary is taxed
- Enroll online at [BENEFEDS.com](https://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](https://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 \$3,300 for HCFSA and LEX HCFSA / \$5,000 per household or \$2,500 married filing separately for DCFSA per calendar year
- HCFSA and LEX HCFSA: Can carry over up to \$660 from one plan year to the next (must enroll in 2025)
- DCFSA: Grace period thru March 15<sup>th</sup>. What you don't use, you lose.
- Enroll online at [FSAFEDS.com](https://FSAFEDS.com)



## Life Insurance

Information available at: <https://hr.nih.gov/benefits/insurance/life-insurance>

- Basic coverage
  - Automatically covered unless waived
  - Value is salary rounded up to nearest thousand plus \$2,000
- 60 days from enter on duty date to elect the following options
  - Option A: \$10,000
  - Option B: Multiplies up to 5x salary
  - Option C: Family Coverage-Spouse Coverage \$5,000, eligible children \$2,500 (multiplies up to 5x base)
- Submit enrollment form via [Onboarding Manager](#)

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## Retirement Coverage

Information available at: <https://hr.nih.gov/benefits/retirement/fers>

- Federal Employees Retirement System (FERS-FRAE)
- Fully vested after 5 years of coverage
- Bi-weekly contribution for 1<sup>st</sup> 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)

Locate yearly contribution limits [here](#).

- 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 contributions:** Up to the IRS elective deferral limit (\$23,500 in 2025)
  - **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.**
- **Catch-Up Contributions:**
  - **Ages 50 -59 & 64 and up:** Up to \$7,500 in 2025
  - **Ages 60-63:** Up to \$11,250 - NEW FOR 2025
- Agency automatic contribution of 1 percent of bi-weekly gross salary begins immediately
- Agency match on employee contributions: First 3% dollar for dollar; next 2% fifty cents for each dollar
- Five investment funds available plus 10 life-cycle funds
- TSP PIN issued by the TSP 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
- Medicare contribution 1.45% (no cap)
- Employee contribution required – 6.2% of pay up to the IRS cap. Locate the current year cap, [here](#), on the SSA website. (\$176,100 in 2025)



## Leave

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

- 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
- 11 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.

More information available at: <https://hr.nih.gov/working-nih/onboarding/new-employee-benefits-enrollment>

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