

# **New Employee Benefits**

**for Eligible Employees of  
the USDA Marketing and Regulatory Programs  
(AMS, APHIS, and GIPSA)  
and the Merit Systems Protection Board (MSPB)**

**USDA, MRPBS  
Human Resources Operations  
Benefits Section  
100 North 6th Street  
Minneapolis, MN 55403-1588**

**Contact the Benefits Assistant who works with  
your agency/program:**

[http://www.aphis.usda.gov/mrpbs/contact\\_us/benefits.shtml](http://www.aphis.usda.gov/mrpbs/contact_us/benefits.shtml)

**FAX: 612-336-3545  
04/03/10**



# Employee Benefits

- The benefits for which you may be entitled are described below. These include:
- Eligibility for Benefits
- Life Insurance
- Health Insurance
- Dental and Vision Insurance
- Flexible Spending Accounts
- Retirement
- Thrift Savings Plan
- Long Term Care Insurance
- Designation of Beneficiary

# Employee Benefits

- This slide show will take you through the process of obtaining information on each benefit, how to enroll, and the deadlines.
- As you move through this presentation, there are links that will take you to other websites. Please use the BACK button on the top of the web page to return to this benefits orientation.

# Eligibility for Employee Benefits

- Eligibility for employee benefits depends upon your type of appointment and your tour of duty. Generally, you must be hired under a non-temporary appointment, and have a regular tour of duty, in order to be eligible for employee benefits.



# Eligibility for Employee Benefits

**You are generally eligible for benefits if your:**

- Tour of duty (work schedule) is:
  - Full time
  - Part time
- Appointment type is:
  - Career or Career Conditional
  - Excepted or Excepted Conditional or Excepted Indefinite
  - Term, exceeding more than one year
  - Excepted, exceeding more than one year
  - Provisional



# Eligibility for Employee Benefits

**You are generally NOT eligible for benefits if your:**

- Tour of duty (work schedule) is:
  - Intermittent
  - Mixed Tour, expected to work less than 6 months in a year
  - Seasonal, expected to work less than 6 months in a year
- Appointment type is:
  - Temporary not to exceed one year
  - Excepted not to exceed one year

# Eligibility for Employee Benefits

## Exceptions:

- Career or Career Conditional appointments with an intermittent (unscheduled) tour of duty are eligible for retirement coverage, but not insurance benefits.
- If hired under the Student Career Experience Program (SCEP), and the student is expected to be in pay status for less than one third of the time from the date of the appointment to the completion of the work-study program, the student is eligible for retirement coverage, but not for insurance benefits.

# Life Insurance

Federal Employees Group Life insurance (FEGLI) offers you choices on coverage for yourself and eligible family members.

- Newly hired employees are automatically covered by Basic Life as of the date of your employment. Within 31 days of your employment, you may elect optional coverage.
- You may waive all coverage: however, there are no regular scheduled open seasons for life insurance.



# Life Insurance



- For complete information, including the FE-76-21, FEGLI booklet for Federal Employees, and a calculator to help you determine the value and cost of coverage, link to: <http://www.opm.gov/insure/life/index.asp>
- Complete the SF-2817, Life Insurance Election Form, even if you are electing the automatic Basic Life coverage only:  
<http://www.aphis.usda.gov/mrpbs/downloads/forms/sf/sf2817.pdf>
- Send the completed form (copy 1 – Official Personnel copy only) to the Human Resources Operations office in Minneapolis **within 31 days of your appointment**. This form may be faxed to 612-336-3545, or mailed.
- Please watch your Statement of Earnings and Leave for the FEGLI deductions.

# Life Insurance



- **Rehired employees whose break in Federal service is less than 180 days** are automatically enrolled with the level of coverage in effect at the time of separation from previous Federal employment. If you do not wish to continue this coverage, you may reduce or cancel at any time, but you may not elect to increase the coverage, unless you had a qualifying life event during your break. If you previously waived all coverage, you may not elect coverage at this time.
- **Rehired employees whose break in Federal service is 180 days or more** are automatically enrolled with Basic only (even if you previously waived it), and the same level of optional insurance (if applicable) that you had in your prior position. You have 31 days from the date of rehire to make a new life insurance election or waiver.

# Life Insurance



- Employees transferring from one Federal agency to another are NOT eligible to elect life insurance based on the transfer.
- Please watch your Earnings and Leave Statement to be sure your previous life insurance coverage continues.



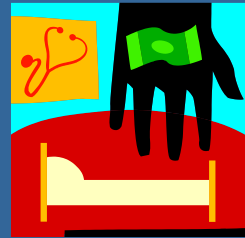
# Health Insurance

Federal Employees Health Benefits (FEHB) program offers a variety of health plans.

Let's go through the steps:

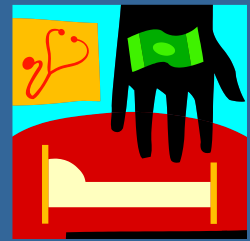
- Choose a health plan
- Complete the SF-2809, Health Insurance Election Form
- FAX or mail the form to Human Resources Operations in Minneapolis within 60 days of your employment date.

# Health Insurance



## How to choose a health plan:

- You will find information to help you compare and choose a plan at the Office of Personnel Management's web site:  
<http://www.opm.gov/insure/health/index.asp>
- Review the Guide to Federal Employees Health Benefits (FEHB) Plans, RI-70-1, which lists the premiums and basic benefits for each plan. Part time employees (16-32 hours per week) pay higher premiums than those shown in this Guide.
- Before you make a selection, review the individual plan brochures to find a plan which offers coverage best suited for your health care needs.
- If you have certain doctors or clinics that you want to use, make sure the provider is a preferred provider with the health plan of your choice by using the Provider Directory on the plan's website, or calling the plan. Links to each plan's website are provided by OPM in the Plan Comparison tool.
- When you have decided on a plan, find the 3-digit plan code from the plan's brochure or the website.

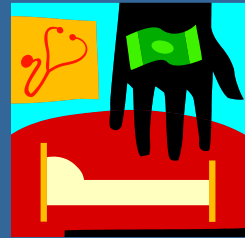


# Health Insurance

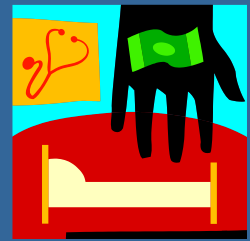
## How to enroll in a health plan:

- Complete the SF-2809, Health Benefits Election Form:  
[http://www.opm.gov/forms/pdf\\_fill/sf2809.pdf](http://www.opm.gov/forms/pdf_fill/sf2809.pdf)
- Follow the instructions included with the form.
- Print copy 1, Official Personnel Folder copy, and send it to Human Resources Operations in Minneapolis within 60 days of your employment date. The other copies are not needed. This form may be faxed to 612-336-3545, or mailed.
- Even if you elect not to enroll in a health plan at this time, you are required to complete the SF-2809, electing not to enroll, and send it to Human Resources Operations in Minneapolis within 60 days of your employment date.
- If you miss this opportunity to enroll, you will need to wait for the annual open season, or a qualifying life event.

# Health Insurance



- **New enrollments** are effective the first day of the pay period which begins after the completed SF-2809 is received by the Human Resources Benefits office and which follows a pay period during any part of which you were in a pay status.
- You will receive a copy of the form returned to you after we have processed it, showing the effective date. This is your proof of coverage until your health plan sends you identification cards.
- Watch your statement of earnings and leave for the health benefit premiums to be deducted. You can expect your health plan ID cards to arrive several week is after that.



# Health Insurance

- If you elect to be covered by an FEHB plan, your health insurance premiums are automatically taken on a pre-tax basis from your salary, which means your taxable income is lower for Federal, State, Social Security and Medicare taxes.
- For additional information, go to <http://www.opm.gov/insure/health/reference/premconversion/index.asp> .
- If you want to waive pre-tax participation and have your health insurance premiums deducted from your pay on an after-tax basis (which means more of your income is taxable), you must complete a waiver form and send it with your completed SF-2809, Health Benefits Registration form. Please contact your Benefits Specialist for the pre-tax waiver form.



# Health Insurance

- **Employees transferring** from one Federal agency to another are not generally eligible to change health benefits elections. If your transfer requires you to move out of your health benefits service area, or lose your other health insurance coverage, you may be eligible to elect a new health plan.
- Please watch your earnings statement to be sure that your previous health insurance coverage is transferred correctly.

# Health Insurance

- Employees with work schedules that place them in a nonpay status periodically should review the information about health insurance premiums while in a nonpay status found on our website at [http://www.aphis.usda.gov/mrpbs/hr/benefits/fehb\\_options.shtml](http://www.aphis.usda.gov/mrpbs/hr/benefits/fehb_options.shtml)
- A completed [Notice of Obligation](#) should be faxed to your [Benefits Specialist](#) at (612) 336-3545 whenever you enter a nonpay status.



# Dental and Vision Insurance

- The Federal Employees Dental and Vision Insurance Program (FEDVIP) offers you choices to supplement your health plan's dental and vision coverage.
- For complete information on the FEDVIP, including the details of each plan, the cost, and how to enroll, link to:  
<http://www.opm.gov/insure/dental/chooseindex.asp>
- If you choose to enroll, you have 60 days from your date of employment to complete your enrollment using the FEDVIP enrollment process <https://www.benefeds.com/>.
- Watch your Statements of Earnings and Leave for the deductions.
- Future enrollments or changes can be made during the annual benefits open season, or during qualifying life events.

# Dental and Vision Insurance

- **Employees transferring** from one Federal agency to another are generally not eligible to change FEDVIP elections unless moving out of a regional plan's service area.
- **Transferring employees** who are already enrolled in FEDVIP are required to contact BENEFEDS to report the change in employing Federal agencies and payroll offices. This is not a deduction that automatically transfers from one Federal agency to another. Link to <https://www.benefeds.com/>
- Watch your Statements of Earnings and Leave for the deductions.



# Flexible Spending Accounts

- The Flexible Spending Accounts (FSA) program allows employees to use pre-tax allotments to pay for eligible dependent care expenses or certain health care expenses that are not reimbursed by another source.
- **If you are a new employee** eligible for FSAFEDS you will have 60 days to make an election to participate in FSA, but no later than September 30 of the plan year. You can elect an FSA during the annual open season held each fall for the following plan year.

For complete information, please link to  
<http://www.fsafeds.com>.

# Flexible Spending Accounts

- **Employees transferring** from one Federal agency to another are generally not eligible to elect flexible spending based on the transfer, however, if your previous agency withheld flexible spending deductions from your salary, you are required to contact FSAFEDS at 1-877-372-3337 to report your change in employing Federal agencies and payroll office. This is not a deduction that automatically transfers from one Federal agency to another.
- Please watch your Statements of Earnings and Leave for the FSA deductions.



# Retirement

There are three retirement plans for Federal employees:

- The Federal Employees Retirement System (FERS)
- The Civil Service Retirement System (CSRS)
- The Civil Service Retirement System Offset (CSRS Offset)

Coverage under one of these plans depends on your type of appointment, work schedule, and whether you are a new employee or a rehired employee with prior coverage under CSRS.



# Retirement

- If you are a newly covered employee, with less than 5 years of prior Federal civilian service, you are covered by the Federal Employees Retirement System (FERS).
- The **FERS Booklet, RI 90-1**, <http://www.opm.gov/retire/pubs/pamphlets/fers.asp> , explains the benefits of the plan, which includes a Basic Annuity, Social Security, and the Thrift Savings Plan (TSP).





# Retirement

If you are a rehired Federal employee:

- who was previously covered by the Civil Service Retirement System (CSRS), and your break in Federal civilian service was less than 1 year, you are covered by CSRS.
- who was previously covered by the CSRS and your break in service was more than 1 year, and you had more than 5 years of prior Federal civilian service as of 12/31/1986, you are covered by CSRS-Offset.
- who had a break in service ending after 12/31/86, and you had completed 5 years of creditable civilian service as of your last break in service, you are covered by CSRS-Offset.



# Retirement

- If you are rehired and covered by CSRS or CSRS-Offset, you have a 6 month period from the date of your appointment to transfer to FERS. You may compare the benefits of both plans by using **RI 90-3, FERS Transfer Handbook, A Guide to Making your Decision**, at <http://www.opm.gov/retire/pubs/pamphlets/fers.asp>, and make your decision to remain in CSRS or transfer to FERS, using SF-3109.
- Contact your servicing Benefits Specialist if you have any questions.



# Retirement

If you performed active duty military service after 1956, see "Post-1956 Military Service Deposit" for information about service credit for retirement.

[http://www.aphis.usda.gov/mrpbs/hr/benefits/post\\_1956\\_military\\_duty.shtml](http://www.aphis.usda.gov/mrpbs/hr/benefits/post_1956_military_duty.shtml)

Minimize the interest charges by making the service credit payment now.



# Thrift Savings Plan

- The Thrift Savings Plan (TSP) is a retirement savings and investment plan for FERS and CSRS/CSRS-Offset employees.
- A major advantage of the TSP is that you pay no taxes on contributions or earnings until you withdraw your account. The TSP has one of the lowest expense ratios of any savings plan – about 28 cents for every \$1,000 of investment.
- For complete information on the TSP please go to the TSP web site, <http://www.tsp.gov>.
- Look under Civilian Forms and Publications to find the Summary of the Thrift Savings Plan, TSPBK08, and Managing Your Account, TSPBK30.

# Thrift Savings Plan



- Newly hired employees or rehired employees, who have had a break in service of more than thirty days, on or after August 1, 2010, will have an automatic 3% of their basic pay withheld from their salary and deposited into the G fund .
- Employees who are subject to the automatic enrollment may opt out by completing a TSP-1 Election Form. Employees who elect to terminate contributions within the first pay period and whose forms are received in Minneapolis by the end of the first pay period will not be subject to any withholdings.
- FERS employees are eligible to receive agency contributions immediately. See the Summary of the TSP for information on the matching contributions.
- Participation of FERS employees is strongly encouraged, since TSP is a major part of the total retirement package,

# Thrift Savings Plan

- You may submit a TSP-1, TSP Election Form at any time:  
<http://www.aphis.usda.gov/mrpbs/downloads/forms/tsp/tsp1.pdf>
- The TSP-1 should be sent to the Minneapolis Human Resources Operations Benefits office. It may be mailed or faxed to 612-336-3545.
- The effective date of your election is the first day of the pay period following the one in which the form is received. **Exception:** Employees who elect to opt out of automatic enrollment within the first pay period and their forms are received in Minneapolis by the end of the first pay period will not be subject to any withholdings.
- Take advantage of this important benefit by participating as soon as you become eligible!

# Thrift Savings Plan



- Once your TSP account is activated by your contribution, the TSP Service Office will issue you a TSP Personal Identification Number (PIN) which you may use to make investment fund allocations and interfund transfers using the TSP web site or the Thriftline. Your contributions will be invested in the G Fund until your fund allocation is processed. Find out more about the TSP funds at <http://www.tsp.gov/>
- Once your TSP account is activated by your contribution, you may also transfer or roll over money into the TSP, from another qualifying investment plan. Find out more on the TSP-60 form, available on the TSP web site.
- An employee who has had contributions automatically withheld from his salary may use a TSP-25, Request for Automatic Enrollment Refund Form, to request a refund no later than 90 days after TSP receives the first automatic enrollment contribution.
- Please watch your Statement of Earnings and Leave to be sure your TSP contributions are withheld.



# Thrift Savings Plan

- **Rehired employees with a break in Federal service of less than 31 days** will continue to have their previous TSP contributions withheld.
- **Rehired employees, with a break in service of more than 30 days** will be subject to automatic enrollment.
- Please watch your Statement of Earnings and Leave to be sure your TSP contributions are withheld.



# Thrift Savings Plan

- **Employees transferring** from one Federal agency to another will continue to have their previous TSP contribution election withheld. Employees transferring with an outstanding (unpaid) TSP loan should notify Human Resources of the loan information in order to continue the loan deduction.
- Please watch your Statement of Earnings and Leave to be sure your TSP contributions are withheld.



# Federal Long Term Care Insurance

- Long term care is lengthy or lifelong assistance needed for the activities of daily living (eating, bathing, dressing, etc.) due to injury, illness, or cognitive impairment (e.g., Alzheimer's disease). It may be the most expensive type of care you ever face, and most health care programs do not routinely cover it.
- Coverage provides financial resources for care in a nursing home, assisted living facility, adult day care, or at home.



# Federal Long Term Care Insurance

Key benefits of the Federal Long Term Care program include:

- Long Term Care Insurance is managed by John Hancock Life & Health Insurance Company.
- Qualified relatives can also apply – even if you are not ready to apply for coverage, consider it for your parents and parents-in-law to help secure their future.
- If you apply within 60 days of becoming eligible, you and your spouse qualify for abbreviated underwriting (fewer health questions means it may be easier to be approved for coverage).



# Federal Long Term Care Insurance

- Link to <http://www.LTCFEDS.com> for information and to request an application package, or call 1-800-LTCFEDS (1-800-582-3337).
- **New employees** have 60 days from the date of employment to complete the short application for enrollment.

# Federal Long Term Care Insurance

- **Employees transferring** from one Federal agency to another, who are already enrolled in the LTC and pay through payroll deduction, are required to contact LTCFEDS at 1-800-582-3337 to report your change in employing Federal agencies and payroll office, and to pay any missed premiums. This is not a deduction that automatically transfers from one Federal agency to another. Please watch your Statements of Earnings and Leave for deductions.

# Designation of Beneficiaries



You may designate a beneficiary, or beneficiaries, to receive payments upon your death for your life insurance, unpaid compensation, retirement contributions, and Thrift Savings Plan. You should complete designation forms **only** if you are not satisfied with the normal order of payment, which is:

- to your widow or widower
- if no widow/widower, to your children in equal shares
- if no children, to your parent(s)
- if no parent(s), to your estate
- if no estate, to your next of kin



# Designation of Beneficiaries

If you wish to designate other than the normal order of payment, please click below to complete the appropriate forms:

- SF-1152, Designation of Beneficiary for Unpaid Compensation:  
<http://www.aphis.usda.gov/mrpbs/downloads/forms/sf/sf1152.pdf>
- SF-2808, Designation of Beneficiary for Civil Service Retirement System: [http://www.opm.gov/forms/pdf\\_fill/SF2808.pdf](http://www.opm.gov/forms/pdf_fill/SF2808.pdf)
- SF-3102, Designation of Beneficiary for Federal Employees Retirement System: [http://www.opm.gov/forms/pdf\\_fill/sf3102.pdf](http://www.opm.gov/forms/pdf_fill/sf3102.pdf)
- SF-2823, Designation of Beneficiary for Federal Employees Group Life Insurance:  
<http://www.aphis.usda.gov/mrpbs/downloads/forms/sf/sf2823.pdf>
- TSP-3, Designation of Beneficiary for Thrift Savings Plan:  
<http://www.tsp.gov/forms/public-use-warning-tsp3.pdf>

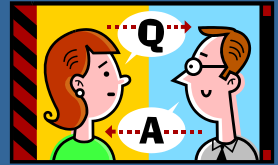


# Designation of Beneficiaries

- The designation form for CSRS and TSP must be sent to the address listed on the form. Do not send those forms to Human Resources.
- The designation forms for FERS, FEGLI, and Unpaid Compensation should be mailed directly to the Benefits section of the Human Resources Operations in Minneapolis.
- If you choose to submit designation forms, you are responsible for their accuracy and completeness, and for keeping them up to date as life changes occur.



# Questions?



- Please contact the Human Resources Operations Benefits Assistant serving your program, if you have questions regarding your new employee benefits:

[http://www.aphis.usda.gov/mrpbs/contact\\_us/benefits.shtml](http://www.aphis.usda.gov/mrpbs/contact_us/benefits.shtml)