

Welcome to the Civil Division!

As a Federal employee, you may be eligible to enroll in several benefit programs. I have attached a Power Point presentation that explains these programs in detail. I can review this information with you during your orientation session on your first day.

If you have no prior Federal service, you are covered under the Federal Employees Retirement System – Revised Annuity Employee (FERS-RAE). Generally, you are eligible to enroll in all of the insurance programs available.

If you have prior paid Federal civilian service that you performed on or before December 31, 2012, you may be covered by the Federal Employees Retirement System (FERS) or FERS-RAE. We will determine your retirement coverage as of your start date, and let you know whether your prior service may limit some of your benefit enrollment options.

Generally, you have 60 days to enroll in the benefit programs. You can download the enrollment forms for health and life insurance (FEHB), life insurance (FGLI) and the Thrift Savings Plan (TSP). The slide presentation contains the websites for the benefit programs that require online enrollments (dental and vision coverage {FEDVIP}, flexible spending accounts {FSAFEDS}, and long term care insurance {FLTCIP}).

### **Health Insurance (FEHB)**

As a new employee, you can enroll in the Federal Employees Health Benefits Program (FEHB). You may choose a self only plan, or a self and family plan, if applicable. A self and family enrollment covers all qualifying family members, including a spouse and children up until age 26. If you have no other insurance coverage or you will be terminating enrollment in other health insurance due to your employment with DOJ, leave question #9 on the SF-2809 blank. Complete the remaining information for you and any qualifying family members, if applicable, in Part A. In Part B, leave “Present Plan” blank or put “N/A,,” since you are not currently enrolled in FEHB and changing your existing enrollment. In Part C, list the FEHB plan you select and its 3-digit enrollment code. In Part D, the Event Code is “1A,” and the date of the event is the first day of the pay period when you are hired. Pay periods always begin on Sunday. Be sure to sign in Part H and provide the requested contact information.

Your FEHB coverage will be effective the first day of the pay period after we receive your completed SF-2809. You will receive a scanned copy of your certified SF-2809 which serves as proof of your FEHB coverage until you receive your insurance card. Please note that it takes about 4-6 weeks for the carrier to receive and process your enrollment and mail you the insurance card(s).

### **Life Insurance (FEGLI):**

As a new employee, you are automatically enrolled in Basic FEGLI (code C0), which is effective on your first day at work in a pay and duty status. You have 60 days from your start date to enroll in Option A, Standard Coverage (\$10,000), Option B, Additional Coverage, from 1 to 5 times your pay, and Option C, Family Coverage, from 1 to 5 multiples (if you are married and/or have dependent children). You can use the FEGLI calculator on OPM's website at [www.opm.gov/insure](http://www.opm.gov/insure) to estimate the total amount of Optional FEGLI coverage you can elect and calculate the amount of your premiums. To enroll, complete the SF 2817, FEGLI Election Form.

If you elect Optional FEGLI, this coverage will be effective on the day we receive your completed election form, as long as you are at work in a pay and duty status.

If you have prior Federal service, you may be ineligible for FEGLI due to a previous waiver of life insurance, or you may not be eligible to elect Optional FEGLI. Your enrollment options will depend on your prior service history.

You can waive FEGLI coverage at any time by completing the SF-2817 and submitting the form to personnel. Please note that FEGLI does not participate in the Benefits Open Seasons.

### **Dental and Vision Insurance (FEDVIP):**

You have 60 days from your start date to enroll in a FEDVIP dental plan and/or a vision plan. To enroll, log on to [www.BENEFEDS.com](http://www.BENEFEDS.com) and follow the instructions for new employees. You will receive an email confirming your enrollment and the effective date of your coverage. You will also receive enrollment cards from the carrier(s) by mail.

### **Flexible Spending Accounts - Health Care & Dependent Care (FSAFEDS):**

You have 60 days from your start date to enroll in a flexible spending account (FSA) for health care and/or dependent care, if applicable. These programs allow you to set aside tax-free money to pay for out-of-pocket medical expenses and dependent care expenses. In 2013, you can contribute a minimum of \$250 up to a maximum of \$2,500 for a health care FSA. If you need to enroll in a dependent care FSA, you can contribute a minimum of \$250 up to a maximum of \$5,000. To enroll, contact FSAFEDS at 1-877-643-2245 or visit the website at [www.fsafeds.com](http://www.fsafeds.com).

## **Thrift Savings Plan:**

As a new employee, you are automatically enrolled in the Thrift Savings Plan (TSP), and your contribution will be 3% of your pay each pay period. FERS and FERS-RAE employees receive a TSP automatic 1% contribution, regardless of the amount they contribute to the TSP. Furthermore, the TSP provides agency matching funds for FERS and FERS-RAE employees as follows: dollar-for-dollar on the first 3% an employee contributes, and \$.50 cents on the dollar for the 4% and 5%. The maximum amount of TSP agency matching funds is 4%.

If you want to maximize your own TSP contributions to receive the 4% TSP agency matching funds, you need to contribute at least 5% of your pay each pay period. In addition to receiving the 4% agency matching funds, you would receive the TSP agency automatic 1% contribution (10% total). The benefits folder you will receive on your first day includes the TSP Summary Booklet, which provides an overview of the TSP's investment plans and the options available to employees.

The TSP offers a traditional account (contributions are pre-tax) and a TSP Roth (contributions are post-tax). You can keep your TSP contributions in the traditional account or you can elect to contribute to the TSP Roth. You can also contribute to both plans, as long as the amount of your total contributions does not exceed \$17,500, which is the IRS elective deferral limit for Tax Year 2013. Any TSP agency matching funds and the TSP agency automatic contributions are applied to your traditional TSP account even if you elect to contribute to the TSP Roth. The agency contributions are invested according to the investment funds that you select. The TSP Summary Booklet will provide you will more information on your election options.

To increase or decrease your TSP contributions, you would complete the TSP Election Form (TSP-1). You can choose to contribute a % of your pay or a specific dollar amount each pay period. Return the completed TSP form to personnel. We will certify the form and scan a copy to you for your records. The effective date of your TSP election will be the first day of the pay period following receipt of your TSP-1. Please note that there is no time limit for submitting a TSP-1. You can increase or decrease your contribution amount at any time.

Once you have reviewed the information I have provided, feel free to contact me if you have any questions.

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