

Army Benefits Center - Civilian



Announcement will always display upon login when it has changed. This announcement can be accessed again from the dropdown Menu.

*** NEW To GRB Platform? ***

Select the "?" icon (top-right) and watch the New User Video; an introduction to GRB Platform.

*** HAPPENING NOW!! TSP Introduces New "Spillover Method" for Catch-up***

In an effort to simplify its catch-up program, TSP has implemented the "Spillover Method". Eligible participants no longer make separate regular and catch-up elections; they make just one TSP election, combining the two. Read more about TSP's implementation of TSP "Spillover" at TSP.gov: <https://www.tsp.gov/bulletins/20-1/>

And on the ABC-C website's TSP information page: https://portal.chra.army.mil/abc?id=kb_article&sysparm_article=KB0010985

*** NEW EMPLOYEE BENEFITS ORIENTATION ***

Are you new to Federal service and need an overview of your benefits, or are you interested in what benefits are available to you? The GRB Platform provides a comprehensive benefit overview video that covers leave, health and life insurance, dental and vision insurance, Thrift Savings Plan (TSP), flexible spending accounts, long-term care insurance, Social Security, and retirement You can find the New Employee Benefits Orientation by clicking on Resource Library icon (open book, top-left). In the Resource Library, look for "New Employee Benefits Orientation" in the far-right, Title column.

*** CONTACT A BENEFIT SPECIALIST ***

You can reach an ABC-C Benefits Specialist toll free at (877) 276-9287 Hours: 0800-1600 (CT), Mon-Thurs,

EBIS-GRB Platform Step-By-Steps


www.ebis.army.mil

<https://www.abc.army.mil/abc>

Once you log on any new announcements will automatically pop up

This is your Total Compensation Summary





Army Benefits Center - Civilian

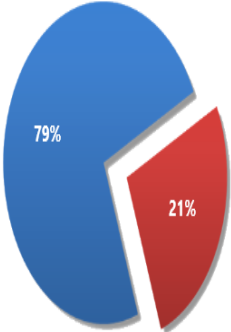
Total Compensation Statement

Prepared for: [Redacted]
 Statement Date: 05/05/2021

Annual Leave Balance (hours): 104.5
 Sick Leave Balance (hours): 71.75
 Leave Service Computation Date: 10/27/2012
 Pay Schedule: Biweekly
 Tour of Duty (hours): 80

Pay	
Base Salary	\$80,208.00
Total Pay	\$80,208.00

Agency Cost for Federal Benefits	
Health Insurance	N/A
Life Insurance	\$161.85
Retirement	\$11,389.54
TSP	\$3,996.72
Social Security (OASDI)	\$4,972.90
Medicare	\$1,163.02
Total Cost of Benefits	\$21,684.02



Your Annual Total Compensation
\$101,892.02

Once you open the summary it will guide you through current pay, leave balances, your Leave SCD, and any other benefits you are enrolled in.

If you continue to scroll down it will provide you with your FEHB plan information, Life Insurance information, some TSP information, and retirement information

This is your Request Section

GRB Platform

Army Benefits Center - Civilian

Health Insurance, Life Insurance, Thrift Savings Plan, Retirement, Dental & Vision Insurance, Long Term Care Insurance, Flexible Spending Accounts, Social Security

Requests

Below is a list of your requests. Click on an item in the list to view the original request as well as the response, including any attachments. To create a new request click on the Submit a New Request icon.

[Submit a New Request](#)

Request Date/Time	Case ID	Type	Status
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[View Request](#)

Response

Attachments

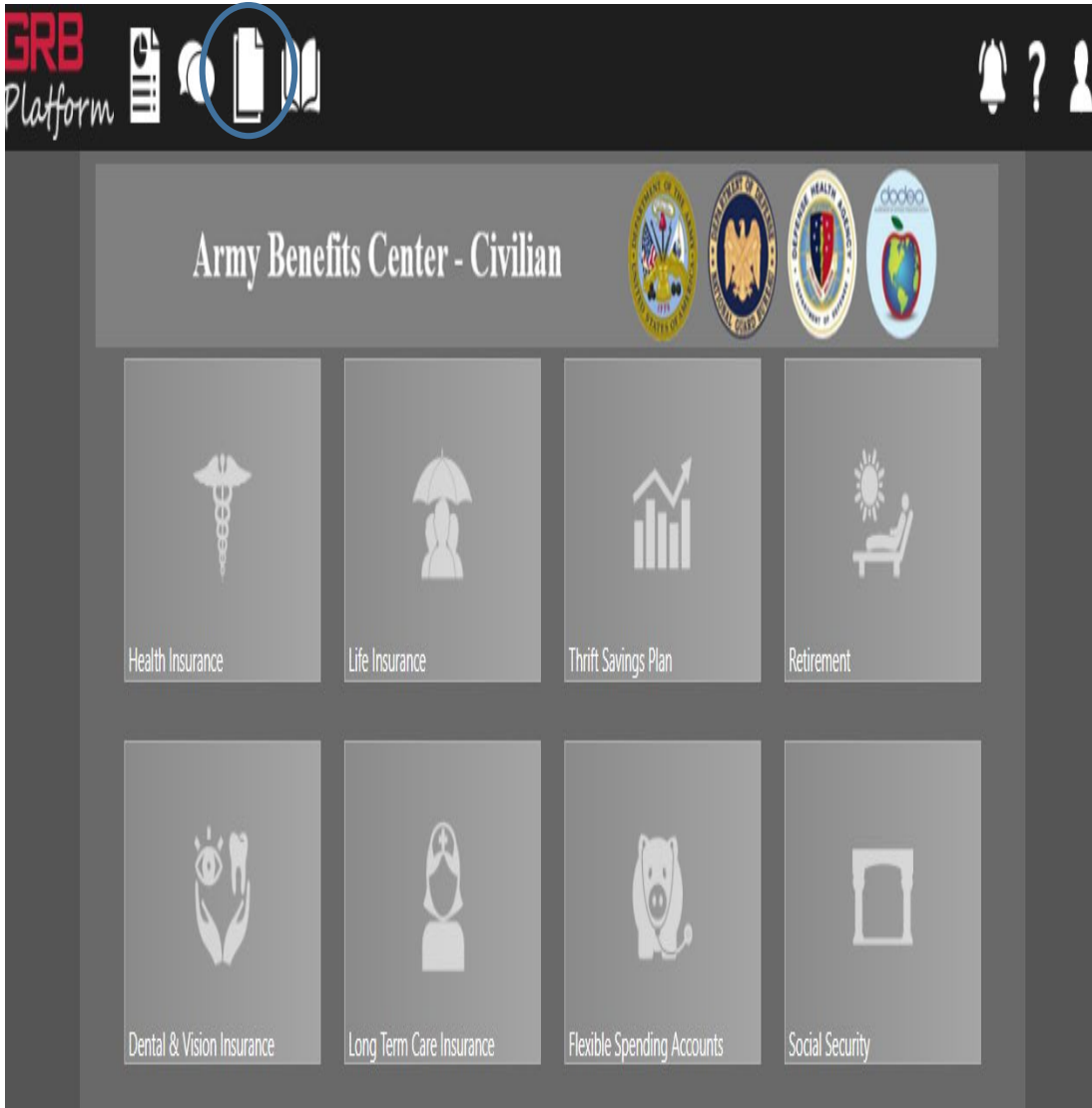
Name	Type	Description
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Close

Allows you to submit requests directly to ABC

An example being a Retirement estimate once you are within 5 years of retirement.

This is your Documents Section



This section allows you to upload documents- should ABC ask you for information. However, if you want a document placed in your eOPF you would need to contact the Benefits section or your HR Remote.

This is your Resource Library

GRB Platform

Army Benefits Center - Civilian

Health Insurance

Life Insurance

Thrift Savings Plan

Retirement

Dental & Vision Insurance

Long Term Care Insurance

Flexible Spending Accounts

Social Security

Resource Library

Browse the resource library to find specific documents, videos, or links to external resources. You can filter the content by type as well as category.

Content Type:

Content Category:

Type	Category	Title
	Dental and Vision Insurance	Federal Employees' Dental and Vision Insurance Program (FEDVIP)
	Life Insurance	Federal Employees' Group Life Insurance (FEGLI) Program
	Health Insurance	Federal Employees Health Benefits (FEHB) Program
	Long Term Care Insurance	Federal Long Term Care Insurance Program (FLTCIP)
	Flexible Spending Accounts	Flexible Spending Accounts
	Retirement	Retirement for FERS Employees
	Social Security	Social Security for FERS Employees
	Thrift Savings Plan	Thrift Savings Plan for FERS Employees
	Retirement	Retirement for FERS Special Group Employees
	Retirement	Retirement for FERS Congressional Employees
	Health Insurance	Medicare
	Life Insurance	Financial Planning
	Health Insurance	New Employee Benefits Orientation
	Health Insurance	New Employee Benefits Orientation for Congressional Employees

Close

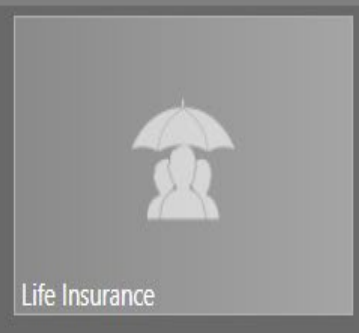
This can be filtered by content but this allows you access to a lot of information, videos, pamphlets, and worksheets about any benefits topic



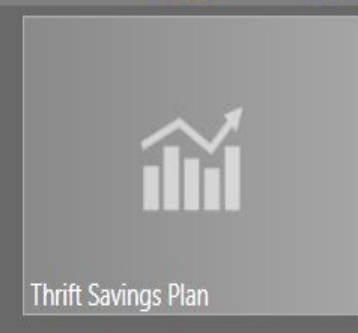
Army Benefits Center - Civilian



Health Insurance



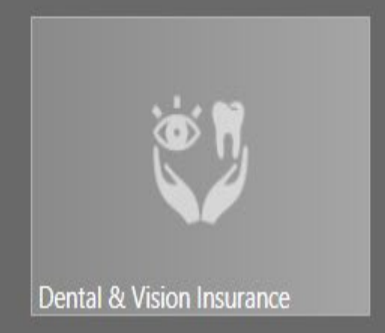
Life Insurance



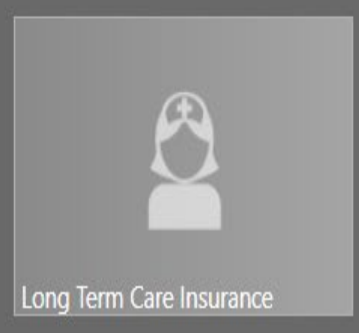
Thrift Savings Plan



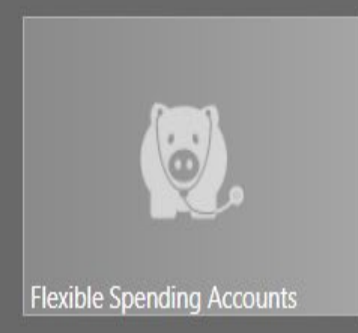
Retirement



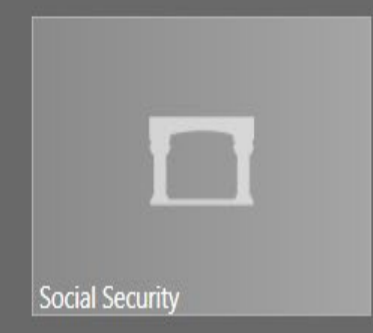
Dental & Vision Insurance



Long Term Care Insurance



Flexible Spending Accounts



Social Security

Start by click on the tile for the information you need to see or want to change.

We will start by going into the FEHB information

Federal Employees' Health Benefits (FEHB) Program

The Federal Employees Health Benefits (FEHB) program is an employer-sponsored group health insurance program for Federal employees and their families. Employees can choose from Fee-for-Service (FFS) plans, Health Maintenance Organizations (HMO), Consumer-Driven Health Plans (CDHP), and High Deductible Health Plans (HDHP). Employees can enroll, make changes, or cancel coverage during the annual Federal Benefits Open Season or if the employee experiences a qualifying life event. Permanent employees and certain temporary employees are eligible for coverage unless their appointment is excluded from coverage by law or regulation. The Office of Personnel Management (OPM) has the overall responsibility for the administration of the FEHB Program. Premiums are based on the plan and option an employee chooses and are shared by the employee and the employing Agency. The employing Agency's share is set by law and cannot exceed 75% of the total premium. Part-time employees receive a prorated contribution and temporary employees are responsible for the full amount of the premium. Premiums are paid on a pre-tax basis (known as premium conversion) unless the employee waives this option.

Current FEHB Enrollment

Health Plan Type: FEHB
Plan Name: N/A
Plan Option: N/A
Enrollment Code: N/A

Premium per Pay Period

Employee Cost: N/A
Agency Cost: N/A
Premium Conversion: Participating (Pre-Tax)

[View FEHB Plans/Premiums](#)

Plan Details

Plan Brochure: N/A
Plan Website: N/A
Telephone: N/A

Transactions

Entered	Effective	Type	Status
Submit a FEHB Transaction +			

Resources

Type	Description
	Federal Employees Health Benefits (FEHB) Program
	Medicare
	New Employee Benefits Orientation
	New Employee Benefits Orientation for Congressional Employees
	Federal Employees Health Benefits (FEHB) Program

Then you would click on submit a transaction to make an FEHB change.

You can also use the resources section to view more plan information

If already enrolled your plan information would show under current enrollment.

Once enrolled you are able to view your plan information as well as cost information.

Federal Employees' Health Benefits (FEHB) Program

Submit a FEHB Transaction - Transaction Type

Select the type of transaction you would like to submit:

Select the event that provides the opportunity for the transaction:

Select the specific qualifying life event:

When completing an FEHB transaction complete the information as applicable for your Qualifying Life Event (QLE).

i.e. New Hire, Marriage, Change in Family, Loss of Coverage.

It will then ask you for your QLE date, which will allow you to proceed to selecting a plan

Employees Health Benefits (FEHB) Program

Submit a FEHB Transaction - Choose Plan

Type of transaction: New Enrollment

Current Enrollment	New Enrollment
Plan Name: Declined Enrollment	Plan Name:
Plan Option: N/A	Plan Option:
Plan Type: N/A	Plan Type:
Enrollment Code: ZZY	Enrollment Code:
Premium Per Pay Period: \$0	Premium Per Pay Period:

Select a plan from the following list of nationwide FFS plans and regional HMO/HDHP/CDHP plans. You can choose to enter an enrollment code directly or filter the list to plans available in a specific state or zip code.

Enter Enrollment Code:
 Select State:
 Enter Zip Code:

Enrollment Code	Plan Name	Plan Option	Plan Type	Premium
104	Blue Cross and Blue Shield Service Benefit Plan	Standard Self	FFS	\$112.23
105	Blue Cross and Blue Shield Service Benefit Plan	Standard Self & Family	FFS	\$268.21
106	Blue Cross and Blue Shield Service Benefit Plan	Standard Self Plus One	FFS	\$256.54
111	Blue Cross and Blue Shield Service Benefit Plan	Basic Self	FFS	\$73.72
112	Blue Cross and Blue Shield Service Benefit Plan	Basic Self & Family	FFS	\$177.24
113	Blue Cross and Blue Shield Service Benefit Plan	Basic Self Plus One	FFS	\$170.57
131	Blue Cross and Blue Shield Service Benefit Plan ...	FEP Blue Focus Self	FFS	\$53.14

Next > Cancel

Federal Employees Health Benefits (FEHB) Program

From here you can search for your plan by using the enrollment code, by state or by zip code. For plan specific information go to: <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/>

Select your plan, verify the enrollee information. Add in any family members that would be listed on the plan if applicable.

It will then ask you to review and submit the transaction. Once you submit you will get a confirmation page. Make sure to print the transaction for your records.

This should also generate an SF 2809 that will be placed in your eOPF. If you do not see it in there please notify HRO or the Army Benefits Center.



Army Benefits Center - Civilian



Health Insurance



Life Insurance



Thrift Savings Plan



Retirement



Dental & Vision Insurance



Long Term Care Insurance



Flexible Spending Accounts



Social Security

Life Insurance:
FEGLI

Federal Employees Group Life Insurance (FEGLI) Program

The Federal Employees' Group Life Insurance (FEGLI) Program is an employer-sponsored life insurance program for Federal employees. FEGLI is group term life insurance and does not build any cash value. The program offers Basic Life Insurance coverage plus three forms of Optional insurance (additional insurances on the employee's life as well as family insurance). Employees are automatically covered by Basic Life Insurance, unless the employee waives coverage or is in an appointment excluded from coverage by law or regulation. If an employee is eligible for and enrolled in Basic Life Insurance coverage, the employee can also elect Optional insurance. Although there are no regularly scheduled open seasons to enroll, if an employee has a qualifying life event he or she may be able to enroll or increase their coverage. The Office of Personnel Management (OPM) administers the Program and establishes the premiums. OPM has a contract with the Metropolitan Life Insurance Company (MetLife) to process and pay claims through the Office of Federal Employees' Group Life insurance (OFEGLI). The employing Agency pays one-third of the premium cost for Basic Insurance and the employee pays two-thirds. Employees pay the full cost of any elected Optional insurance.

Current Enrollment

FEGLI Code:	E5
Basic Life Insurance:	Yes
Option A Standard:	No
Option B Additional:	No
Option C Family:	5 Multiples

[Calculate FEGLI Premiums](#)

Coverage Amounts

On Your Life

Basic Life Insurance:	\$73,000.00
Option A Standard:	N/A
Option B Additional:	N/A
Accidental Death - Basic:	\$73,000.00
Accidental Death - Option A:	N/A

On Family Member's Life - Option C

Spouse:	\$25,000.00
Dependent Child:	\$12,500.00

If you die before age 45, Basic Life Insurance provides an extra benefit (up to double the amount of the Basic Life Insurance displayed, depending on age)

Premiums per Pay period

Basic Life Insurance:	\$10.95
Option A Standard:	N/A
Option B Additional:	N/A
Option C Family:	\$1.10
Total:	\$12.05

Transactions

Entered	Effective	Type	Status

[Submit a FEGLI Transaction +](#)

Resources

Type	Description
	Federal Employees' Group Life Insurance (FEGLI) Program
	Financial Planning
	New Employee Benefits Orientation
	New Employee Benefits Orientation for Congressional Employees
	FEGLI General Information

As a new employee you will automatically be enrolled in Basic coverage for FEGLI.

If you want to make a change or waive coverage you would need to submit a FEGLI transaction and follow the corresponding steps.

This page will show your plan, coverage amount, how much you pay per period, and resources you can utilize for more information.

Army Benefits Center - Civilian




Health Insurance



Life Insurance



Thrift Savings Plan




Retirement



Dental & Vision Insurance



Long Term Care Insurance



Flexible Spending Accounts



Social Security

Thrift
Savings
Plan- TSP

Thrift Savings Plan

The Thrift Savings Plan (TSP) is a defined contribution retirement savings and investment plan for Federal employees and members of the uniformed services. Eligible employees can contribute up to the IRS elective deferral limit each year and invest in any of the six available funds. Employees may also receive automatic and matching contributions from their employing Agency, depending on the employee's retirement coverage. Employees can also make catch-up contributions beginning in the year in which they turn age 50. Employees may make Traditional contributions (pre-tax) and/or Roth contributions (after-tax) on a regular pay period basis either in whole percent increments or whole dollar amounts. Under certain circumstances, employees can borrow their own contributions or request an in-service withdrawal. When an employee leaves Federal service there are multiple withdrawal options available including a single payment, a series of monthly payments, a life annuity, or a combination of these options. In order to participate in the TSP, employees must be covered by an eligible retirement system and be in a pay status. The Thrift Savings Plan (TSP) is administered by the Federal Retirement Thrift Investment Board, and the assets are held in the Thrift Savings Fund.

Account Balances

Traditional:	\$0.00
Roth:	\$0.00
Total:	\$0.00

[Retrieve/Enter my TSP Info](#)

Estimated Value

Single Life Monthly Annuity: \$0.00

[Project TSP Account](#)

[Loan Calculator](#)

[Withdrawal Calculator](#)

Investment Funds

Fund	Allocation	Traditional Balance	Roth Balance
G Fund	0.00 %	\$0.00	\$0.00
F Fund	0.00 %	\$0.00	\$0.00
C Fund	0.00 %	\$0.00	\$0.00
S Fund	0.00 %	\$0.00	\$0.00
I Fund	0.00 %	\$0.00	\$0.00
L 2050 Fund	0.00 %	\$0.00	\$0.00
L 2040 Fund	0.00 %	\$0.00	\$0.00
L 2030 Fund	0.00 %	\$0.00	\$0.00
L 2020 Fund	0.00 %	\$0.00	\$0.00
L Income Fund	0.00 %	\$0.00	\$0.00

Contributions per Pay Period

Employee	
Traditional:	(5%)
Roth:	\$0.00
Traditional Catch-up:	\$0.00
Roth Catch-up:	\$0.00

Agency

Traditional: \$135.52

Total: \$271.04

[Contributions Calculator](#)

Transactions

[Submit a TSP Transaction](#)

Entered	Effective	Type	Status

Resources

Type	Description
	Thrift Savings Plan for FERS Employees
	Financial Planning
	New Employee Benefits Orientation
	New Employee Benefits Orientation for Congressional Employees
	TSP Plan Description

As a new employee you will automatically be enrolled in the 5% matching. If you would like to make a change you would select Submit a TSP Transaction.

Note only amounts can be changed here. If you want to change where your money is being allocated you will need to log into your account at www.tsp.gov

Thrift Savings Plan

Submit a TSP Transaction - Choose Type

Select the type of transaction you would like to submit:

Start/Stop/Change Regular Contributions

Select the type and amount of TSP Regular contributions you would like to make:

You may contribute up to 100% of your basic pay or a dollar amount. Any amount or percentage elected for Traditional and/or Roth contributions below will supersede all other election on file. Combined amounts and percentages will be deducted from your basic pay. Please ensure that you don't unintentionally contribute 100% of your salary to TSP traditional and/or Roth contributions.

If you are a FERS employee and your contribution election is an amount that will reach the IRS elective deferral limit before the last pay date of the calendar year, you will not receive all of the Agency matching contributions to which you would otherwise be entitled.

You are currently contributing 5% to Traditional (pre-tax)

Traditional (pre-tax) Regular Contributions:

- Percentage - Contribute a whole percentage of my basic pay each pay period
- Amount - Contribute a fixed whole dollar amount each pay period
- Stop

You are not currently contributing to Roth (after-tax)

Roth (after-tax) Regular Contributions:

- Percentage - Contribute a whole percentage of my basic pay each pay period
- Amount - Contribute a fixed whole dollar amount each pay period
- No Contributions

Next >

Cancel

When completing a TSP transaction you will elect to Start/Stop/Change Contributions and then make any necessary changes.

You can contribute in percentages or dollar amounts.

If you place all contributions in the Roth, you will still receive matching but note the matching will be giving in the Traditional

Thrift Savings Plan

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Account Balan
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Roth:
Total:
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Estimated Val
Single Life Mont
Project TSP Acco
Loan Calculator
Withdrawal Calc

Transactions
Entered


TSP Transaction

Transaction Summary

Initiated By: Employee
Type of Transaction: Start/Stop/Change Regular Contributions
Effective Date: 10/13/2019
Traditional Regular Contributions : Unchanged
Roth Regular Contributions : Changed from None to 1%

Your transaction has been successfully submitted and is currently pending

Transaction ID: T1074499
Date/Time Submitted: 09/30/2019 08:33 AM
Submitted by: Employee

Print Transaction Form: 

You may void this transaction at any time before the effective date listed above.

A copy of this transaction will also be available in your transaction history.

Done

TSP Plan Description

Employees

Copyright © 2019 Government Retirement & Benefits, Inc. All Rights Reserved. User: 1055369387 | [Logout](#)

Once you have completed the transaction you will receive a transaction summary. This will automatically generate a TSP-1 that will be placed in your eOPF.

It is always recommended you still print the transaction form. The information will always be effective the start of the following pay period.




Army Benefits Center - Civilian




Health Insurance



Life Insurance




Thrift Savings Plan




Retirement




Dental & Vision Insurance



Long Term Care Insurance



Flexible Spending Accounts



Social Security

Retirement
Information

Retirement

The Federal Employees Retirement System (FERS) is a defined benefit, contributory retirement system. Both the employee and the employing Agency each contribute to a retirement fund from which benefits are paid. Retirement, disability, and/or survivor benefits are paid as a lifetime annuity. To qualify for an annuity, the employee must meet certain age and length of service requirements depending on the type of benefit. In general, the amount of the annuity is based on the total years and months of creditable service the employee has performed and an average of the employee's highest three consecutive years of salary. The exact computation of benefits can depend on a number of other factors including types of service performed, age, insurance elections, and survivor elections. Benefits are not automatic, and the employee must apply for them once eligible. Applications for benefits are submitted to the employing Agency and are adjudicated and paid by the Office of Personnel Management (OPM).

Current Information

Retirement Coverage:	FERS-RAE (KR)
Employee Contribution Rate:	3.10 %
Service Computation Date:	10/27/2012
LEO/FF/ATC SCD:	N/A
Congressional SCD:	N/A
Estimated High-3:	\$68,589.67

Estimated Monthly Retirement Benefits

Retirement Date	Age	Type	Annuity (No Survivor)	Annuity (Max Survivor)	Max Survivor Benefit	Annuity Supplement
10/26/2037	46yrs 8mos	Early/DSR	\$1,428.96	\$1,286.06	\$714.00	\$994.00
N/A	N/A	MRA+10	N/A	N/A	N/A	N/A
01/27/2048	57yrs 0mos	Unreduced	\$2,014.83	\$1,813.35	\$1,007.00	\$1,409.00
09/30/2019	28yrs 8mos	Disability	\$2,286.33	\$2,057.00	\$1,265.00	N/A
09/30/2019	28yrs 8mos	Death	N/A	N/A	\$0.00	N/A

[Retirement Calculator](#)
[High-3 Calculator](#)
[Severance/VSIP Calculator](#)

In the event you have part-time service, unpaid civilian deposits/redeposits, or unpaid Military deposits the Estimated Benefits displayed may be significantly overstated. The estimated High-3 is based on 97 % of your current salary. The estimated Annuity Supplement uses a salary model rather than your actual salary history, therefore the amount may be overstated or understated.

Retirement Application Package

[Retirement Dashboard](#)

Resources

Currently, the first date you are eligible to retire voluntarily is: 01/27/2048

Type	Description
	Retirement for FERS Employees
	Retirement for FERS Special Group Employees
	Retirement for FERS Congressional Employees
	Financial Planning
	New Employee Benefits Orientation

This page will show you a snapshot of your retirement information.

This tells you what FERS plan you are currently in, your contributions, and your estimated high-3 salary.

This also gives you good resources like the FERS employee video that covers all information that goes into the FERS retirement as well as good planning information.

You can also use the retirement calculators and when you are 5 years out from retirement you can request an estimate directly from the Army Benefits Center using the Retirement Dashboard.



Army Benefits Center - Civilian



Health Insurance



Life Insurance




Thrift Savings Plan




Retirement




Dental & Vision Insurance



Long Term Care Insurance



Flexible Spending Accounts



Social Security

Dental & Vision
Insurance
(FEDVIP)

Federal Dental and Vision Insurance Program (FEDVIP)



The Federal Employees Dental and Vision Insurance Program (FEDVIP) allows Federal employees to purchase dental and vision insurance on a group basis with no pre-existing condition limitations. Employees can choose between several dental and vision plans. They can enroll in either a dental or vision plan, or both. The plan can cover just the employee or can include eligible family members. Enrollment must be made through the BENEFEDS website during the annual Federal Benefits Open Season. Once enrolled in FEDVIP, opportunities to make changes to or cancel coverage are limited and generally must be done during the annual Federal Benefits Open Season, unless the employee experiences a qualifying life event. Employees are eligible to enroll in FEDVIP if they are also eligible to enroll in the Federal Employee Health Benefit (FEHB) program. It does not matter if they are actually enrolled in FEHB; eligibility is the key. The Office of Personnel Management (OPM) administers the program along with WageWorks, Inc. a third party contractor. Premiums are based on the plan and option an employee chooses, and they are paid entirely by the employee with pre-tax dollars.

Transactions

The enrollment and administration of the FEDVIP is done by BENEFEDS. Find out more by calling 1-877-888-3337 or visit www.benefeds.com

Resources

Type	Description
	Federal Employees' Dental and Vision Insurance Program (FEDVIP)
	New Employee Benefits Orientation
	New Employee Benefits Orientation for Congressional Employees
	Federal Employees Dental Insurance Program
	Federal Employees Vision Insurance Program

This page will still provide you will some helpful resources regarding the FEDVIP program however you can not complete the enrollment through GRB.

Enrollment for FEDVIP is completed through Benefeds at:

www.benefeds.com



Army Benefits Center - Civilian



Health Insurance



Life Insurance



Thrift Savings Plan



Retirement



Dental & Vision Insurance



Long Term Care Insurance



Flexible Spending Accounts



Social Security

Long Term Care
Insurance
(FLTCIP)

Federal Long Term Care Insurance Program (FLTCIP)



The Federal Long Term Care Insurance Program (FLTCIP) is an employer-sponsored group long term care insurance program for Federal employees. Long term care insurance is designed to help pay for the costs of care when help is needed with activities performed every day, including care due to severe cognitive impairment such as Alzheimer's disease. Benefits are paid upon certification from a licensed health care practitioner and approval from the insurer. All applicants, other than newly hired employees, are subject to full underwriting procedures. Employees and qualified relatives may apply for long term care insurance at any time. Employees must be eligible for the FEHB Program in order to apply for coverage under the FLTCIP. It does not matter if they are actually enrolled in FEHB; eligibility is the key. The Office of Personnel Management (OPM) is the sponsor for the program, and Long Term Care Partners, LLC administers the FLTCIP on behalf of the insurer, John Hancock. Plan costs are based on an individual's age when the policy is purchased and the benefit options elected. The employee is responsible for the entire premium which can be paid through payroll deduction, debiting checking/savings account, or direct payment to the insurance company.

Transactions

The enrollment and administration of the FLTCIP is done by the Long Term Care Partners, LLC. Find out more by calling 1-800-582-3337 or visit www.ltcfed.com

Resources

Type	Description
	Federal Long Term Care Insurance Program (FLTCIP)
	New Employee Benefits Orientation
	New Employee Benefits Orientation for Congressional Employees
	Long Term Care Insurance
	Employees Returning From Active Military Duty Fast Facts

This page will provide information about the Long Term Care Program but all enrollments are completed through www.ltcfed.com



Army Benefits Center - Civilian



Health Insurance

Life Insurance

Thrift Savings Plan

Retirement

Dental & Vision Insurance

Long Term Care Insurance

Flexible Spending Accounts

Social Security

Flexible
Spending
Accounts
(FSA)

Flexible Spending Accounts (FSA)



The Federal Flexible Benefits Plan ("FedFlex") enables employees to pay for eligible out-of-pocket health and dependent care expenses with pre-tax dollars. Eligible employees can enroll in a Flexible Spending Account (FSA) through the FSAFEDS website during the annual Federal Benefits Open Season or outside the open season if they experience a qualifying life event. A FSA is funded through payroll allotments and employees can draw upon their FSA for reimbursement as eligible expenses are incurred. FSA elections are completely voluntary, and employees must enroll each year to continue participating. The FSA benefit period runs from January 1 of the current year through December 31 of the same calendar year. Allotments not claimed at the end of the benefit period are forfeited. Employees are eligible to enroll if they are eligible for the Federal Employee Health Benefit (FEHB) program. It does not matter if they are enrolled in FEHB; eligibility is the key. The Office of Personnel Management (OPM) is responsible for the program, and WageWorks, Inc. is the third-party administrator. The employing agency covers the administrative fees on behalf of any enrolled employee. The three FSAs offered to eligible employees are:

Health Care FSA (HCFSA) - Allotments may be used to pay for certain health care expenses that are not reimbursed by FEHB or any other source and not claimed on the participant's income tax return. The maximum amount an employee may set aside in any tax year is \$2,700 and the minimum is \$100.

Dependent Care FSA (DCFSA) - Allotments may be used to pay for eligible dependent care expenses. The maximum amount an employee may set aside in any tax year is \$5,000 (\$2,500 if the employee is married and filing a separate income tax return) and the minimum amount is \$100.

Limited Expense Health Care FSA (LEXHCFSA) - Allotments may be used to pay for eligible dental and vision expenses and is only for employees enrolled in high deductible health plans with health savings accounts. The maximum amount an employee may set aside in any tax year is \$2,700 and the minimum is \$100.

Transactions

The enrollment and administration of FSAs are done through FSAFEDS. Find out more by calling 1-877-372-3337 or visit www.fsafeds.com

Resources

Type	Description
	Flexible Spending Accounts
	New Employee Benefits Orientation
	New Employee Benefits Orientation for Congressional Employees
	Flexible Spending Accounts
	Employees Returning From Active Military Duty Fast Facts

Flexible Spending Accounts:

There are 3 different types of FSA's. This page will provide you with information regarding each plan but all enrollments will be completed at www.fsafed.com

You will need to re-enroll annually (every open season) if you are in an FSA.



Army Benefits Center - Civilian



Health Insurance



Life Insurance




Thrift Savings Plan




Retirement



Dental & Vision Insurance



Long Term Care Insurance



Flexible Spending Accounts



Social Security

Social
Security
(SSA)

Social Security ✕

Social Security is a social insurance program that has three cash benefit components: retirement, disability, and survivor benefits. During working years, employees, their employers, and self-employed persons pay Social Security taxes. These taxes are used to pay current benefits to eligible individuals. Monthly Social Security payments may be made to workers and dependents (spouse, eligible former spouse, eligible children, parents) when the worker retires, becomes severely disabled, or dies. You can apply for Social Security retirement benefits as early as age 62. In such cases, however, the benefit is subject to a permanent age reduction for each month the individual is under his or her full retirement age. The full retirement age (FRA) is the age at which unreduced Social Security retirement benefits are payable. For individuals born before 1938, the FRA is age 65. For those born after 1937, the FRA is based on year of birth, gradually increasing from age 65 and 2 months (for those born in 1938) to age 67 (for those born 1960 and later). You can also receive additional credit for each month you delay your social security retirement beyond your FRA up to age 70.

A statement of your benefits can be obtained online through Social Security's website: www.socialsecurity.gov/myaccount/

The following are the dates when you reach age 62, your Full Retirement Age, and age 70:

Age 62:	01/28/2053
Full Retirement Age (FRA):	01/28/2058
Age 70:	01/28/2061

Use the following calculator to estimate your Social Security benefits:

[Social Security Retirement Calculator](#) 📄

Transactions

Social Security benefits are administered by the Social Security Administration (SSA). Find out more by calling 1-800-772-1213 or visit www.ssa.gov.

Resources

Type	Description
📄	Social Security for FERS Employees
📄	Medicare
📄	Financial Planning
📄	Social Security Benefits for FERS Employees
📄	Medicare

This pages provides you with a quick snapshot of your information in regards to Social Security and retirement age.

There is also a link for you to log into your social security account

www.socialsecurity.gov/myaccount

You can also utilize the social security calculator.

Contact the Social Security office by phone or at www.ssa.gov