



## **FEDERAL EMPLOYEE BENEFITS**

Presented by:  
The Human Resources Office  
Technician Benefits Branch

\*Part One - All Employees



# Benefits Overview



## All Employees:

- Leave Programs
- Federal Employee Health Benefits (FEHB)
- Flexible Spending Accounts (FSAs)
- Disability Insurance (NGAUS)
- Federal Long Term Care Insurance Program (FLTCIP)



# Leave Benefits - Annual



- Annual leave balance
  - Up to 240 hours (30 days) can “carry over” from year to year
  - Leave in excess of 240 hours will be lost unless it’s used by the end of the leave year – “Use or Lose”

## • Annual Leave Uses

- Vacations
- Personal business or emergencies
- Requires management approval

<b>Years of Federal Service</b>	<b>Hours of Annual Leave Per Pay Period</b>
1 – 3	4 hours
3 – 15	6 hours
15 +	8 hours

\* Temporary Technicians will accrue annual leave but are unable to use it until the 91<sup>st</sup> day



# Leave Benefits - Sick



- Full time employees accrue 4 hours for each biweekly pay period
- Up to 13 days or 104 hours per year
- Carried over from year to year without limit
- No limits on total amount that can be accumulated
- Can be used as additional service credit in retirement calculations
  - Does not count towards eligibility
- Sick Leave Uses Include:
  - Illness, injury, medical/dental appointments of employee
  - Care of a family member
  - Requires management approval





- **Guaranteed Coverage**
  - No medical exam required
  - No restrictions on pre-existing conditions
- **Government contributes to cost**
  - Government pays approx. 75% for full-time employees/retirees
  - Government portion is pro-rated/reduced for part-time employees
- **Premiums are deducted pre-tax**
- **Continued coverage into retirement**



# FEHB Plan Types



- Fee-for-service Plans
  - Reimbursement to employee or provider for cost of covered services
  - You can choose your own doctor/facility
  - Using in-network providers usually have lower out-of-pocket expenses
- Health Maintenance Organizations (HMO)
  - Arrangements for care on a pre-paid basis through designated providers
  - Service area is based on a set geographic area
  - All care is coordinated through a primary care physician
- High Deductible Health Plan (HDHP)
  - Build tax-free savings for future medical expenses
  - Higher annual deductibles than traditional health plans
  - The plan determines eligibility for a Health Savings Account (HSA)



# FEHB Enrollment Types



- Self Only
- Self + 1
- Self and Family
  - Spouse
  - Children under 26
  - Children 26 or older who are incapable of self-support due to disability that began before age 26



# FEHB Enrollment Opportunities



- New Employees
  - Enroll within 60-days of appointment
  - Coverage is effective the pay period following enrollment
- Open Season (mid Nov-mid Dec each year)
  - Enroll or change your plan
  - Coverage is effective the first full pay period of the new year
- Qualifying Life Event (QLE)
  - Marriage, divorce, birth, death, loss/gain of other coverage, etc.
  - **Not including the loss of Tricare Reserve Select**



# FEHB Enrollment Information



- Review and compare healthcare plans at [www.opm.gov/insure](http://www.opm.gov/insure)
- Enroll in or change FEHB plan at: <https://www.ebis.army.mil/>
  - This link will automatically direct you to the GRB Platform
  - Watch the video in order to learn how to navigate and use GRB
- If there are issues with the GRB platform contact the Army Benefits Center at 1-877-276-9287 or at: <https://www.abc.army.mil/>



# Flexible Spending Accounts (FSA)



- An account used to pay for certain health and dependent care expenses with pre-tax dollars
- Decreases taxable income (possible lower tax bracket)
- Deposits are made through payroll deduction
- You do not have to be enrolled in FEHB to be eligible





- **Healthcare FSA (Contribute \$100 - \$2,700/yr)**
  - Covers eligible medical costs not covered or reimbursed by FEHB/FEDVIP such as deductibles, co-payments and dental or vision services
  - Carry over of up to \$500 into next plan year
- **Limited Expense Healthcare FSA (Contribute \$100 - \$2,700/yr)**
  - For employees enrolled in FEHB high deductible plans
  - Carry over of up to \$500 to next plan year if unused
- **Dependent Care FSA (Up to \$5,000 per year)**
  - Pays dependent care expenses such as child care, before or after school care or a private sitter
  - Pays for adult care for adults who qualify as dependents under IRS rule
  - Grace period to spend funds for the current FY (March 15th of following year) – No carry-over



# FSA Enrollment



- New employees enroll 60-days after hire but no later than 1 Oct
  - If hired on/after 1 Oct, elect FSA during annual Open Season
- Qualifying Life Event
  - Change in employment, marital or dependent status
- Open Season
  - Mid November – Mid December of each year (must re-enroll each year)
- Enroll online at [www.fsafeds.com](http://www.fsafeds.com) or by calling 1-877-372-3337
- For further information call or visit their website



# NGAUS Disability Insurance



- Provides pay if you are unable to work due to a disability such as illness, injury or pregnancy
- May provide a lump sum payment if you lose your technician job due to a military separation for medical reasons or failing military physical exam (PHA)
- New employees can enroll within 31 days of appointment with no medical exam
  - Complete short-form for enrollment and submit to HRO
- After 31 days you must complete the long-form for enrollment
  - A medical exam is required
- For more information visit [www.ngaus.org/insurance](http://www.ngaus.org/insurance)



# Federal Long Term Care Insurance Program (FLTCIP)



- FEHB and Medicare provide limited coverage for long term care expenses
- Protects retirement assets from potentially high cost of long term care
- Provides funds if you are unable to perform routine everyday tasks
- Care can be provided in your own home, a nursing home, an assisted living facility or many other locations
- Premiums are based on approved coverage options and age
- Guaranteed renewable - Can't be canceled as long as premiums are paid
- Premiums are paid through:
  - Payroll deduction, debiting checking/savings, direct payment



# FLTCIP Eligibility and Enrollment



- Current federal employees, military members and retirees
- Current and surviving spouses of employees and retirees
- Adult children of living employees and retirees
- Parents of living employees, including in-laws and stepparents
- New employees and spouses can enroll within 60 days of appointment
  - Abbreviated underwriting if within 60-days
  - Full underwriting required if outside of 60-days
- Enroll at [www.ltcfeds.com](http://www.ltcfeds.com) or by calling 1-800-582-3337
- Further information and a Premium calculator are available on website



# Federal Employee's Compensation Act (FECA)



- The federal Employee's Compensation Act (FECA) provides disability benefits to civilian Federal employees who become injured while working.
- If you are injured while working you will need to immediately notify or report the injury to your supervisor so that the Injury Compensation Specialist (ICPA) can help guide you through the process.
- The injury will be filed under Federal Workers Compensation NOT State.
- There is a handout in your packet for further information.





**This concludes this portion of the benefits brief.**

**The second portion pertains to only Permanent and Indefinite employees**

**If there any further questions or concerns feel free to contact us**

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