



## New Federal Employee Enrollment

As a new Federal civil service employee, there are some decisions you will need to make regarding your employment benefits. Most decisions need to be made within your first 60 days of employment. See the information below for a brief description of your benefits and instructions on how to enroll as a new Federal employee.

Type of Benefit or Program	Description
<p><b>Health Insurance</b></p>	<p>You have <i>60 days</i> from your entry on duty date to sign-up for a health insurance plan by completing and returning the SF-2809 form to your HR Specialist or Command Staff Advisor. If you don't make an election, you are considered to have declined coverage and you must wait until the next Open Season to enroll.</p> <p><b>VERY IMPORTANT:</b></p> <p>Enrollment is not retroactive, and it cannot be made effective the day you enter on duty as you must have been in a pay status during some part of the pay period which precedes the one in which your enrollment becomes effective. Once this requirement has been met your enrollment will become effective on the first day of the first pay period that begins after your employing office receives your enrollment request. Thus the earliest your health insurance can possibly become effective is the beginning of the pay period that begins after the pay period in which you are hired. You cannot be reimbursed for any medical expenses incurred prior to the effective date. You need to consider this in cancelling any other health insurance coverage you may already have, and for scheduling doctor visits or tests.</p> <p>The <b>Federal Employees Health Benefits (FEHB) Program</b> is one of the most valuable benefits of Federal employment, but coverage is <i>not</i> automatic — you must enroll in one of the more than 100 available health plans in order to be covered. You may enroll in a plan for <b>Self Only</b>, <b>Self plus one</b>, or <b>Self and family</b> coverage.</p> <p>Although you have 60 days to enroll, it is to your advantage to make this election soon in order to be covered in case of accident or illness. There is no retroactive coverage of your expenses prior to the effective date of your enrollment. The policy will begin coverage on the effective date, however, and will cover expenses that occur on or after that date, even for conditions occurring before that date (pre-existing condition coverage).</p> <p><a href="#"><i>Further information on the FEHB Program</i></a></p>

Type of Benefit or Program	Description
	<ul style="list-style-type: none"> <li>• Federal Employees Health Benefits Program website: <a href="https://www.opm.gov/healthcare-insurance/healthcare/">https://www.opm.gov/healthcare-insurance/healthcare/</a></li> <li>• For assistance in choosing a health plan, please see this website: <a href="https://www.opm.gov/healthcare-insurance/healthcare/plan-information/plans/">https://www.opm.gov/healthcare-insurance/healthcare/plan-information/plans/</a></li> <li>• The Standard form SF 2809 is used to sign-up for FEHB coverage <a href="https://www.opm.gov/forms/pdf_fill/sf2809.pdf">https://www.opm.gov/forms/pdf_fill/sf2809.pdf</a></li> </ul> <p><b>Premium Conversion</b> is a "pre-tax" arrangement that allows the part of your salary that goes for health insurance premiums to be non-taxable. This means you save on Federal income tax and FICA taxes (Social Security and Medicare taxes). In most cases, you'll also save on State income tax and local income tax. The payroll office will sign you up for Premium Conversion automatically. You don't need to fill out a form. You do have a choice, though, to waive premium conversion despite the savings.</p> <p>Premium Conversion Fact Sheet</p> <p><a href="https://www.opm.gov/healthcare-insurance/healthcare/reference-materials/#url=Premium-Conversion">https://www.opm.gov/healthcare-insurance/healthcare/reference-materials/#url=Premium-Conversion</a></p> <p>Premium conversion FAQ's</p> <p><a href="https://www.opm.gov/faqs/topic/insure/index.aspx?cid=e5aa4df4-5f24-4d7a-9373-a0843dc852a4">https://www.opm.gov/faqs/topic/insure/index.aspx?cid=e5aa4df4-5f24-4d7a-9373-a0843dc852a4</a></p>
Dental and Vision	<p>The Federal Employees Dental and Vision Insurance Program (FEDVIP) is available to eligible Federal and Postal employees, retirees, and their eligible family members on an enrollee-pay-all basis. This Program allows dental and vision insurance to be purchased on a group basis which means competitive premiums and no pre-existing condition limitations. Premiums for enrolled Federal and Postal employees are withheld from salary on a pre-tax basis. There are seven dental plans and four vision plans to choose from.</p> <p>New employees can enroll within 60 days of hire at <a href="https://www.benefeds.com">https://www.benefeds.com</a>.</p> <p>Eligible individuals can enroll in a dental plan and/or a vision plan. They may enroll in a plan for <b>Self Only</b>, <b>Self plus one</b>, or <b>Self and family</b> coverage.</p> <p>Employees must be eligible for the FEHB Program in order to be eligible to enroll in FEDVIP. It does not matter if you are actually enrolled in FEHB - eligibility is the key.</p> <p><i>Further information on the FEDVIP Program</i></p> <ul style="list-style-type: none"> <li>• You can enroll at <a href="https://www.benefeds.com/">https://www.benefeds.com/</a> or by calling 1-877-888-3337.</li> <li>• You can find out how much the insurance will cost by using the Plan Comparison Tool, available at <a href="https://www.opm.gov/healthcare-insurance/healthcare/plan-information/plans/">https://www.opm.gov/healthcare-insurance/healthcare/plan-information/plans/</a>.</li> <li>• Dental Plan Brochures: <a href="https://www.opm.gov/healthcare-insurance/dental-vision/plan-information/#url=Dental-Overview">https://www.opm.gov/healthcare-insurance/dental-vision/plan-information/#url=Dental-Overview</a></li> <li>• Vision Plan Brochures: <a href="https://www.opm.gov/healthcare-insurance/dental-vision/plan-">https://www.opm.gov/healthcare-insurance/dental-vision/plan-</a></li> </ul>

Type of Benefit or Program	Description
	<p><a href="#">information/#url=Vision-Overview</a></p>
<p><b>Flexible Spending Accounts</b></p>	<p><b>You have 60 days from your entry on duty to sign-up for Flexible Spending Account(s), or until October 1, whichever comes first. Applications for the current calendar year are not accepted from October 1 through December 31. If you wish to enroll after October 1 you will need to do so during Open Season for the following year. To enroll in a FSA, please go directly to <a href="https://www.fsafeds.com">https://www.fsafeds.com</a>.</b></p> <p>The Federal Flexible Spending Account Program (FSAFeds) allows you to pay for certain health and dependent care expenses with pre-tax dollars. You may choose to make a voluntary allotment from your salary to your FSAFEDS account(s). You will not pay employment or income taxes on your allotments and your employing agency also avoids paying employment taxes.</p> <p>FSAFs are not carried over from one Plan Year to the next, so each fall during the annual Open Season, you must make a new election for the upcoming Plan Year.</p> <p>There are three types of FSAs offered by FSAFEDS. Each type has a minimum annual election of \$100 and a maximum of \$2,550 per participant for a health care FSA and \$5,000 per household for a dependent care FSA.</p> <ul style="list-style-type: none"> <li>• <b>Health Care FSA (HCFSA)</b> - Pays for eligible health care expenses (such as copayments, deductibles, over-the-counter medications and products, vision and dental expenses, and much more) for you and your dependents that are not covered or reimbursed by FEHBP or FEDVIP coverage or any other insurance.</li> <li>• <b>Limited Expense Health Care FSA (LEX HCFSA)</b> - Designed for employees enrolled in or covered by a High Deductible Health Plan with a Health Savings Account. Eligible expenses are limited to dental and vision care expenses for you and your dependents that are not covered or reimbursed by FEHB or FEDVIP coverage or any other insurance.</li> <li>• <b>Dependent Care FSA (DCFSA)</b> - Pays for eligible dependent care expenses for your child(ren) under age 13 or for dependents unable to care for themselves that allow you (and your spouse if married) to work, look for work (as long as you have earned income for the year), or attend school full-time.</li> <li>• You can find further information on the FSAFEDS Program at <a href="https://www.fsafeds.com">https://www.fsafeds.com</a>.</li> </ul>
<p><b>Long Term Care Insurance</b></p>	<p><b>You (and your spouse, if you're married) have 60 days from your entrance date to apply for Long Term Care Insurance using the abbreviated underwriting application with only a few health-related questions. If you apply AFTER the 60 day period, you will have to use the full underwriting application with numerous health-related questions, and Long Term Care Partners may possibly review your medical records and/or have you conduct an interview with a nurse.</b></p> <p>The <b>Federal Long Term Care Insurance Program (FLTCIP)</b> provides long term care insurance for Federal employees and their parents, parents-in-law, stepparents, spouses, and</p>

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	<p>adult children.</p> <p>If you're newly employed in a position that conveys eligibility for FEHB coverage, you can apply for long term care insurance, even if you don't enroll in the FEHB Program. Check with your Human Resources Office if you are unsure about your eligibility.</p> <p>Long term care insurance is <b>NOT</b> just for older people. Forty percent of the persons receiving long term care are working age adults between the ages of 18 and 64, with many of these people receiving benefits as they recover from an accident or crippling disease. The cost of the insurance is based on your age when you apply - the older you are when you apply, the higher the premiums. Certain medical conditions, or combination of conditions, will prevent some people from being approved for coverage. Not everyone who applies will be approved for the insurance coverage.</p> <p>You can read more about the FLTCIP, and apply for it, at <a href="http://www.ltcfeds.com/">http://www.ltcfeds.com/</a></p> <ul style="list-style-type: none"> <li>You can find out how much the insurance will cost by using the <a href="https://www.ltcfeds.com/ltcWeb/do/assessing_your_needs/ratecalcOut">https://www.ltcfeds.com/ltcWeb/do/assessing_your_needs/ratecalcOut</a></li> <li>You can read our Frequently Asked Questions about the FLTCIP at <a href="http://www.ltcfeds.com/help/faq/benefits_general.html?zoom_highlight=frequently+asked+questions+about+the+fltcip">http://www.ltcfeds.com/help/faq/benefits_general.html?zoom_highlight=frequently+asked+questions+about+the+fltcip</a></li> </ul>
Life Insurance	<p>If you're in a FEGLI-eligible position, you're automatically enrolled in <b>Basic</b> life insurance; it is effective on the first day you enter in a pay and duty status <b>UNLESS</b> you waive this coverage before the end of your first pay period. You do <b>NOT</b> get any <b>Optional</b> insurance automatically – you have to take action to elect it.</p> <p>You have 60 days from your hire date to sign up for any <b>Optional</b> life insurance by completing the SF-2817 form and returning it to your HR Specialist or Command Staff Advisor. If you do not make an election, you are considered to have waived optional insurance.</p> <p>You do not need proof of insurability for the <b>Basic</b> insurance that you get when you are first hired, or any optional insurance for which you enroll during the first 60 days. Proof of insurability may be required for insurance changes you request after that time.</p> <p>The <b>Federal Employees' Group Life Insurance Program</b> offers:</p> <ul style="list-style-type: none"> <li><b>Basic Life Insurance</b> — equal to your annual basic pay, rounded to the next higher \$1,000, plus \$2,000.</li> </ul> <p>Plus three types of optional insurance:</p> <ul style="list-style-type: none"> <li><b>Option A, Standard</b> — in the amount of \$10,000.</li> <li><b>Option B, Additional</b> — in an amount from one to five times your annual basic pay (after rounding up to the next \$1,000).</li> <li><b>Option C, Family</b> — provides coverage for your spouse and eligible dependent</li> </ul>

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	<p>children.</p> <p><i>Further information on the FEGLI Program</i></p> <ul style="list-style-type: none"> <li>OPM provides additional information about the FEGLI program online: <a href="https://www.opm.gov/healthcare-insurance/life-insurance/">https://www.opm.gov/healthcare-insurance/life-insurance/</a></li> <li>The FEGLI Calculator allows you to determine the cost and benefits of various levels of optional insurance coverage: <a href="https://www.opm.gov/retirement-services/calculators/feqli-calculator/">https://www.opm.gov/retirement-services/calculators/feqli-calculator/</a></li> <li>Use SF-2817 to sign-up for or cancel FEGLI coverage: <a href="https://www.opm.gov/forms/pdf_fill/sf2817.pdf">https://www.opm.gov/forms/pdf_fill/sf2817.pdf</a></li> </ul>																					
Retirement	<p><b>If your appointment confers eligibility for the Federal Employees Retirement System (FERS) your agency will automatically enroll you in this program.</b></p> <p>Almost all new employees are automatically covered by the <b>Federal Employees Retirement System (FERS)</b>.</p> <p>Basic Benefit</p> <ul style="list-style-type: none"> <li>You contribute a percentage of your gross pay each pay period into the FERS retirement system. All new Federal civil service employees hired after 1/1/2014 contribute 4.4% of their salary to FERS. If you were hired before 1/1/2014, you may be grandfathered into a lower contribution rate of 0.8% or 3.3%. Here is more information regarding FERS retirement and the contributions rates. <a href="#">See Appendix A.</a></li> <li>The chart below shows the age and years of service requirement to receive your retirement pension. You must meet both criteria to retire.</li> </ul> <table border="1" data-bbox="318 1423 1430 1896"> <thead> <tr> <th>Type of Retirement</th> <th>Age</th> <th>Years of Service</th> </tr> </thead> <tbody> <tr> <td rowspan="3">Voluntary Retirement</td> <td>57</td> <td>30</td> </tr> <tr> <td>60</td> <td>20</td> </tr> <tr> <td>62</td> <td>5</td> </tr> <tr> <td>Voluntary Retirement (Age Reduction of 5% for each year under age 62)</td> <td>57</td> <td>10</td> </tr> <tr> <td rowspan="2">Early Retirement (must be offered by OPM &amp; Management)</td> <td>50</td> <td>20</td> </tr> <tr> <td>Under 50</td> <td>25</td> </tr> <tr> <td>Disability Retirement</td> <td>N/A</td> <td>1.5 (18 months)</td> </tr> </tbody> </table>	Type of Retirement	Age	Years of Service	Voluntary Retirement	57	30	60	20	62	5	Voluntary Retirement (Age Reduction of 5% for each year under age 62)	57	10	Early Retirement (must be offered by OPM & Management)	50	20	Under 50	25	Disability Retirement	N/A	1.5 (18 months)
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	<ul style="list-style-type: none"> <li>When you are eligible to retire, you will receive an annuity based upon your years of service and your high-3 average salary. For most employees, your annuity will be calculated with the following formula:   <b>Years of Service x 1.0% per year x High-3 Average Salary</b></li> <li>If you are over age 62 with at least 20 years of service, the annuity formula changes to:   <b>Years of Service x 1.1% per year x High-3 Average Salary</b></li> </ul> <p>Additional FERS information is available here:</p> <ul style="list-style-type: none"> <li><a href="https://www.opm.gov/retirement-services/fers-information/">https://www.opm.gov/retirement-services/fers-information/</a></li> </ul>
<b>Social Security</b>	<p>You contribute 7.65% of your gross pay each pay period for Social Security and Medicare. More information regarding Social Security can be found at <a href="https://www.ssa.gov/">https://www.ssa.gov/</a></p>
<b>Thrift Savings Plan</b>	<p>The Thrift Savings Plan (TSP) is the government’s version of a 401k plan. USCG will set up a Thrift Savings Plan account for you and will automatically contribute an amount equal to 1% of your basic pay each pay period. These Agency Automatic (1%) Contributions are not taken out of your salary, and your agency makes these contributions whether or not you contribute your own money to the TSP.</p> <p>You are also able to make tax-deferred (traditional) or after-tax (Roth) contributions to the TSP and a portion is matched by the Government. Your agency will match \$1.00 for every \$1.00 you invest for the first 3 percent of your basic salary, and 50 cents for each \$1.00 you invest for the next 2 percent of your basic salary. The agency contributions are not taken out of your salary; they are an extra benefit to you.</p> <p>New employees are enrolled automatically to contribute 3% of gross pay each pay period to their TSP accounts. You may contribute more or less than this amount by completing and returning form TSP-1 to your HR Specialist or Command Staff Advisor. You may start, stop, change, and resume TSP contributions at any time. There is no waiting period to make these changes.</p> <p><b>The best way to assure that your retirement income meets your needs is to start investing in the Thrift Savings Plan at the beginning of your Federal service, and to continue to do so throughout your career.</b> It is particularly important for higher-paid employees to save enough through the TSP since Social Security replaces a smaller percentage of the income of higher-paid workers than it does for lower-paid workers. You may contribute up to the maximum amount permitted by Internal Revenue Service regulations, currently \$18000 per year (plus an additional \$6000 in “Catch-Up” Contributions if age 50 or older).</p>

Type of Benefit or Program	Description
	<p>Further information can be found at:</p> <p><a href="https://www.tsp.gov/PlanParticipation/AboutTheTSP/benefits/index.html">https://www.tsp.gov/PlanParticipation/AboutTheTSP/benefits/index.html</a></p> <p>TSP enrollment forms can be found at:</p> <p><a href="https://www.tsp.gov/forms/civilianForms.html">https://www.tsp.gov/forms/civilianForms.html</a></p>
<p><b>Military Service Credit for Retirement</b></p>	<p>Employees may purchase or “buy-in” to the FERS retirement system any prior periods of military active duty. The cost of the military deposit is equal to 3% of your military basic pay plus interest for FERS employees. Interest does not begin to accrue until the 3<sup>rd</sup> anniversary of your hire into the Federal civil service.</p> <p><b>Military retirees with 20+ years of active duty must waive military retired pay upon retirement from the civil service if they wish to receive credit for their military service in their civil service pension.</b></p> <p>Please see the link below which explains how to go about making a military deposit.</p> <p><a href="http://www.uscg.mil/civilianhr/benefits/mildep.asp">http://www.uscg.mil/civilianhr/benefits/mildep.asp</a></p> <p>To pay the deposit, we will need your DD-214s or other proof of active duty and your estimated military earnings. To request your estimated military earnings, please complete form RI 20-97, and submit it to the appropriate military payroll office.</p> <p>RI 20-97 Form: <a href="https://www.opm.gov/forms/pdf_fill/ri20-97.pdf">https://www.opm.gov/forms/pdf_fill/ri20-97.pdf</a></p> <p>Military Payroll Office Addresses:  <a href="http://www.dfas.mil/civilianemployees/customerservice.html#Military">http://www.dfas.mil/civilianemployees/customerservice.html#Military</a></p> <ul style="list-style-type: none"> <li>• Once you have your DD 214's and/or point sheets (if applicable), and your military payroll office has completed your RI 20-97, you can submit those to your servicing benefit specialist within the Coast Guard Civilian HR Office. They will calculate the amount of the deposit and provide it to you along with the application to make the deposit, and then forward a completed package to payroll for processing. Contact your servicing benefits specialist for further assistance.</li> </ul>
<p><b>Beneficiary forms</b></p>	<p>If you die while you are a Federal employee, payments will be made in a particular order set by law for:</p> <ul style="list-style-type: none"> <li>• Life Insurance (FEGLI)</li> <li>• Unpaid Salary</li> <li>• Thrift Savings Plan funds</li> <li>• Retirement funds (Lump Sum payment of salary deductions when a survivor annuity is not paid)</li> </ul>

Type of Benefit or Program	Description
	<p>Standard rules determine who is eligible to receive these payments. If you are satisfied with the order of payment for that program, you do not have to take any action. But if you want these funds to go to someone else, you need to file a <b>Designation of Beneficiary</b> form for that program. You may return the Life Insurance, Unpaid Compensation, and FERS Retirement Beneficiary forms to your HR Specialist or Command Staff Advisor. You should mail or FAX the Thrift Savings Plan beneficiary form to the address listed on the form.</p> <p><i>Further information on designations of beneficiary</i></p> <p><a href="https://www.opm.gov/healthcare-insurance/life-insurance/designating-a-beneficiary/#url=Designation-of-Beneficiary">https://www.opm.gov/healthcare-insurance/life-insurance/designating-a-beneficiary/#url=Designation-of-Beneficiary</a></p>



# APPENDIX A

## **FERS / FERS-RAE / FERS-FRAE**

### **Federal Employees Retirement System (FERS)**

#### **Retirement Code - K**

#### **Employee Contribution - .8%**

- Employees first hired on or after 1/1/1987, or
- Employees first hired between 1/1/1984 – 1/1/1987 with less than 5 years of civilian service that is potentially creditable under CSRS, or
- Employees rehired on or after 1/1/1987 with less than 5 years of civilian service that is potentially creditable under CSRS

### **Federal Employees Retirement System-Revised Annuity Employees (FERS-RAE)**

#### **Retirement Code - KR**

#### **Employee Contribution - 3.1%**

- Employees first hired on or after 1/1/2013, or
- Employees rehired on or after 1/1/2013 with less than 5 years of civilian service that is potentially creditable under FERS

### **Federal Employees Retirement System-Further Revised Annuity Employees (FERS-FRAE)**

#### **Retirement Code – KF**

#### **Employee Contribution - 4.4%**

- Employees first hired on or after 1/1/2014, or
- Rehired on or after 1/1/2014 with less than 5 years of civilian service that is potentially creditable under FERS

Note: There is no difference in the FERS retirement benefit paid to FERS, FERS-RAE, and FERS-FRAE employees.

<b>Employee Hire or Rehire Date</b>	<b>Retirement Coverage</b>	<b>Retirement Code</b>	<b>Employee Contribution Rate</b>
First hired on or after 1/1/1987*	FERS	K	.8%
First hired on or after 1/1/2013**	FERS-RAE	KR	3.1%
First hired on or after 1/1/2014**	FERS-FAE	KF	4.4%

*\*or rehired on or after that date with less than 5 years of civilian service that is potentially creditable under CSRS*

*\*\*or rehired on or after that date with less than 5 years of civilian service that is potentially creditable under FERS*

**\*\* Back to Retirement: Basic Benefit \*\***