

## **RETIREMENT COVERAGE AND THRIFT SAVINGS PLAN**

### **FERS, FERS-RAE, FERS-FRAE and TSP**

Must have combination of appointment type *and* work schedule

#### Eligible:

- Career or Career Conditional – FT, PT, Intermittent, Seasonal, Mixed Tour
- Excepted Indefinite (no NTE) – FT, PT, Seasonal, Mixed Tour
- Excepted conditional (VRA/Pathways\*) – FT, PT, Seasonal, Mixed Tour
- Term (NTE over 1 year, not more than 4 years) – FT, PT, Seasonal, Mixed Tour
- Excepted with NTE of more than one year – FT, PT, Seasonal, Mixed Tour

\*Pathways Program employees are eligible if appointment is longer than one year.

#### Not Eligible:

- Any Excepted or Term appointment that begins with an intermittent work schedule. Once a change in work schedule places them out of Intermittent, they would then be eligible.
- Any Temporary appointment with an NTE date limited to one year or less with any work schedule

## **FEDERAL EMPLOYEES HEALTH BENEFITS (FEHB)**

Must have combination of appointment type *and* work schedule

### Always eligible for FEHB:

- Career or Career Conditional – FT, PT
- Excepted Indefinite (no NTE) – FT, PT
- Excepted conditional (VRA/Pathways\*) – FT, PT
- Term (NTE over 1 year, not more than 4 years) – FT, PT
- Excepted with NTE of more than one year – FT, PT

Employees who are Permanent/Excepted Career or Career Conditional, Excepted Indefinite, Term or Excepted NTE (where date is over one year and less than four years) *and* are on a part-time work schedule pay a prorated premium – less government contribution.

### **\*Pathways Program:**

1. Student Trainee without a NTE date are eligible:
  - a. If they are expected to be in a pay status for at least one third of the time between the date of appointment and date of completion (graduation).
2. Student Trainees with a NTE date are eligible:
  - a. If after they have completed one year of current continuous employment, excluding any break in service of 5 days or less, and the appointment is extended beyond the initial one year period. The one year requirement may be met at the end of a one year appointment in a single agency or it may be based on a series of shorter appointments served in one or more agencies, as long as he/she has not had a break in service of more than 5 days. Eligibility under this provision requires payment of 100 percent of the premium (that is, both the Government's and the employee's shares).
3. Recent Graduates and Presidential Management Fellows are eligible.

Employees with the following appointment types and work schedules must be deemed eligible by the program to have FEHB coverage. The program must determine that the employee is expected to work at least 130 hours per month for at least 90 consecutive days.

- Career or Career Conditional – Intermittent, Seasonal, Mixed Tour
- Excepted Indefinite (no NTE) – Intermittent, Seasonal, Mixed Tour
- Excepted conditional (VRA/Pathways) – Intermittent, Seasonal, Mixed Tour
- Term (NTE over 1 year, not more than 4 years) – Intermittent, Seasonal, Mixed Tour
- Excepted with NTE of more than one year – Intermittent, Seasonal, Mixed Tour
- Any Temporary appointment with an NTE date limited to one year or less with any work schedule

Temporary employees (NTE limited to one year or less) not previously deemed eligible for FEHB coverage will be eligible for FEHB coverage upon their second consecutive year of employment without government contribution to their premium.

**FEDERAL EMPLOYEES DENTAL AND VISION INSURANCE PROGRAM**  
**(FEDVIP)**

Must have combination of appointment type *and* work schedule

Eligible:

- Career or Career Conditional – FT, PT, Seasonal , Mixed Tour
- Excepted Indefinite (no NTE) – FT, PT, Seasonal , Mixed Tour
- Excepted conditional (VRA/Pathways) – FT, PT, seasonal , Mixed Tour
- Term (NTE over 1 year, not more than 4 years) – FT, PT, Seasonal, Mixed Tour
- Excepted with NTE of more than one year – FT, PT, Seasonal, Mixed Tour

Seasonal and Mixed Tour with any type of appointment must be expected to work at least 6 months of the year.

Pathways Program employees are eligible if they are eligible for FEHB.

Not Eligible:

- Any appointment that begins with an intermittent work schedule. Once a change in work schedule places them out of Intermittent, they would then be eligible.
- Any Temporary appointment with an NTE date limited to one year or less with any work schedule

## **FEDERAL EMPLOYEES GROUP LIFE INSURANCE (FEGLI)**

Must have combination of appointment type *and* work schedule

### **Eligible:**

- Career or Career Conditional – FT, PT, Seasonal, Mixed Tour
- Excepted Indefinite (no NTE) – FT, PT, Seasonal, Mixed Tour
- Excepted conditional (VRA/Pathways\*) – FT, PT, Seasonal, Mixed Tour
- Term (NTE over 1 year, not more than 4 years) – FT, PT, Seasonal, Mixed Tour
- Excepted with NTE of more than one year – FT, PT, Seasonal, Mixed Tour

Seasonal and Mixed Tour with any type of appointment must be expected to work at least 6 months of the year.

### ***\*Pathways Program:***

1. Student Trainee without a NTE date are eligible:
  - a. If they are expected to be in a pay status for at least one third of the time between the date of appointment and date of completion (graduation).
2. Student Trainees with a NTE date are eligible:
  - a. If after they have completed one year of current continuous employment, excluding any break in service of 5 days or less, and the appointment is extended beyond the initial one year period. The one year requirement may be met at the end of a one year appointment in a single agency or it may be based on a series of shorter appointments served in one or more agencies, as long as he/she has not had a break in service of more than 5 days. Eligibility under this provision requires payment of 100 percent of the premium (that is, both the Government's and the employee's shares).
3. Recent Graduates and Presidential Management Fellows are eligible.

### **Not Eligible:**

- Any appointment that begins with an intermittent work schedule. Once a change in work schedule places them out of Intermittent, they would then be eligible.
- Any Temporary appointment with an NTE date limited to one year or less with any work schedule

## **FLEXIBLE SPENDING ACCOUNTS (FSA)**

Must have combination of appointment type *and* work schedule

### Eligible for Health Care and Dependent Care FSA:

- Career or Career Conditional – FT, PT, Seasonal, Mixed Tour
- Excepted Indefinite (no NTE) – FT, PT, Seasonal, Mixed Tour
- Excepted conditional (VRA/Pathways) – FT, PT, Seasonal, Mixed Tour
- Term (NTE over 1 year, not more than 4 years) – FT, PT, Seasonal, Mixed Tour
- Excepted with NTE of more than one year – FT, PT, Seasonal, Mixed Tour

Seasonal and Mixed Tour with any type of appointment must be expected to work at least 6 months of the year.

Pathways Program employees are eligible if they are eligible for FEHB.

If you are deemed eligible by your program for FEHB coverage based on the provisions of the Affordable Care Act, you are eligible to enroll in a Health Care FSA.

### Eligible for Dependent Care FSA only:

- Career or Career conditional – Intermittent (only if expected to work 6 month per year) and Seasonal (expected to work less than 6 months per year)
- Excepted Indefinite (no NTE) - Intermittent (only if expected to work 6 month per year) and Seasonal (expected to work less than 6 months per year)
- Excepted Conditional (VRA/Pathways) - Intermittent (only if expected to work 6 month per year) and Seasonal (expected to work less than 6 months per year)
- Term (NTE over 1 year, not more than 4 years) - Intermittent (only if expected to work 6 month per year) and Seasonal (expected to work less than 6 months per year)
- Excepted with NTE of more than one year - Intermittent (only if expected to work 6 month per year) and Seasonal (expected to work less than 6 months per year)
- Excepted with NTE limited to one year or less any work schedule
- Temporary NTE limited to one year or less any work schedule

Temporary or Excepted NTE limited to one year or less Full Time, Part Time eligible for Dependent Care FSA only in 1<sup>st</sup> year, may be eligible for Health Care FSA if eligible for FEHB upon conversion to 2<sup>nd</sup> year appointment.

\*\*Under IRS rules, employees are not eligible to contribute to a Health Savings Account (HSA) and be enrolled in a general purpose Health Care FSA (HCFSA) at the same time. A Limited Expense Health Care Flexible Spending Account (LEX HCFSA) is a flexible spending account option for employees enrolled in a Federal Employees Health Benefits (FEHB) Program High Deductible Health Plan (HDHP) with an HSA, or whose spouse is enrolled in a non-FEHB HDHP with an HSA. The LEX HCFSA is limited to eligible dental and vision expenses only.

## **FEDERAL LONG TERM CARE INSURANCE PROGRAM (FLTCIP)**

Must have combination of appointment type *and* work schedule

### Eligible:

- Career or Career Conditional – FT, PT, Seasonal, Mixed Tour
- Excepted Indefinite (no NTE) – FT, PT, Seasonal, Mixed Tour
- Excepted conditional (VRA/Pathways) – FT, PT, Seasonal, Mixed Tour
- Term (NTE over 1 year, not more than 4 years) – FT, PT, Seasonal, Mixed Tour
- Excepted with NTE of more than one year – FT, PT, Seasonal, Mixed Tour

Seasonal and Mixed Tour with any type of appointment must be expected to work at least 6 months of the year.

Pathways Program employees are eligible if they are eligible for FEHB.

If you are deemed eligible by your program for FEHB coverage based on the provisions of the Affordable Care Act, you are eligible to enroll in a FLTCIP.

### Not Eligible:

- Any appointment that begins with an intermittent work schedule. Once a change in work schedule places them out of Intermittent, they would then be eligible.
- Any Temporary appointment with an NTE date limited to one year or less with any work schedule