

New Employee Benefits

for Eligible Employees of the USDA APHIS and AMS



USDA, MRPBS, Human Resources Operations
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Contact the Benefits Assistant who works with your Agency/Program: [Contact Us](#)



Employee Benefits

Below is the list of topics to be covered. Please note, eligibility for each type of benefit is dependent on your appointment type and work schedule. Eligibility requirements are not the same across the board.

- Life Insurance
- Health Insurance
- Dental and Vision Insurance
- Flexible Spending Accounts
- Long Term Care Insurance
- Retirement
- Thrift Savings Plan
- Designation of Beneficiary
- Other Important Information



Determining Eligibility



► Appointment Types

- Career, Career Conditional
- Excepted, Excepted Conditional, Excepted Indefinite
- Term
- Provisional
- Temporary

► Work Schedule or Tour of Duty

- Full Time
- Part Time
- Intermittent
- Seasonal

Life Insurance

Federal Employees Group Life Insurance (FEGLI) offers choices on coverage for employees and their eligible family members.

- Newly hired, eligible employees are automatically covered by Basic life insurance as of the date of their appointment. Within 60 days of their appointment date, they may also elect optional coverage.
- Coverage may be waived, however, there are no regularly scheduled Open Seasons for electing life insurance.



Life Insurance

- ▶ Employees returning to Federal civilian employment after a break in service will be automatically enrolled with the coverage they had before separating. Depending on the length of the break, they may also have the opportunity to enroll in additional optional coverage.
- ▶ Transferring from one Federal Agency to another is not a qualifying life event (QLE) to elect additional coverage.
- ▶ Any employee may decrease or cancel coverage at any time, however, opportunities to increase coverage are limited.



Life Insurance

- Coverage is available for employees and their eligible family members.
- For complete information on coverage and cost please visit OPM's [FEGLI Information](#).
- Enrollment may be completed either through the onboard system, or by submitting an [SF 2817](#).



Health Insurance

Federal Employees Health Benefits (FEHB) program offers choices on coverage for employees and their eligible family members.

- Newly hired eligible employees must enroll within 60 days of their appointment date if they wish to be covered.
- Coverage is effective on the first day of the pay period after the one in which your complete enrollment is received.
- Employees currently enrolled in FEHB, transferring from another Federal Agency will not have a break in their coverage.



Health Insurance

The FEHB program offers a variety of health plans.

- Coverage options are available in Fee For Service (FFS), Health Maintenance Organization (HMO), Consumer Driven Plans (CDP), and High Deductible Health Plans (HDHP).
- Coverage plans are all available for self only, self plus one, or self and family.



Health Insurance

- For complete information on available plans, coverage options, and cost please visit OPM's [Healthcare Information](#).
- Enrollment may be completed either through the onboard system, or by submitting an [SF 2809](#).



Dental and Vision Insurance

The Federal Employees Dental and Vision Insurance Program (FEDVIP) offers employees choices to supplement their health plan's dental and vision coverage.

- ▶ Eligible new employees will have 60 days from the date of their appointment to enroll in FEDVIP.
- ▶ Employees transferring from another Federal Agency who already have FEDVIP coverage must contact BENEFEDS at 1-877-888-3337 to notify them of the change.



Dental and Vision Insurance

FEDVIP is administered by BENEFEDS, not the employing agency. For complete information about available plans, coverage, and premiums please visit [BENEFEDS](#).

- ▶ Dental and Vision plans are available for self only, self plus one, or self and family.
- ▶ FEHB enrollment is not required for FEDVIP enrollment.
- ▶ Enrollment may be completed either on the BENEFEDS [website](#) or by calling 1-877-888-3337.



Flexible Spending Accounts

The Flexible Spending Accounts (FSA) program gives employees the option to use pre-tax money to pay for eligible dependent care and/or health care expenses.

- Eligible new employees will have 60 days from the date of their appointment to enroll in FSA.
- Employees transferring from another Federal Agency who are already enrolled in FSA must contact FSAFEDS at 1-877-372-3337 to notify them of the change.



Flexible Spending Accounts

FSA is administered by FSAFEDS, not the employing agency. For complete information about account options, eligible expenses, enrollment and more, please visit [FSAFEDS](https://www.fsa-feds.com).

- ▶ Health care and dependent care flexible spending accounts are available.
- ▶ Flexible spending accounts are use or lose each year, thoughtful planning is necessary to make sound decisions about annual contributions.
- ▶ Enrollment must be completed either on the FSAFEDS [website](https://www.fsa-feds.com) or by calling 1-877-372-3337.



Long Term Care Insurance

Federal Long Term Care Insurance Program (FLTCIP) provides financial resources for care in a nursing home, assisted living facility, adult day care, or at home.

- ▶ Qualified relatives may also apply for coverage.
- ▶ Application within 60 days of appointment allows for abbreviated underwriting.
- ▶ For complete information on plan options and costs, please visit [LTCFEDS](#).
- ▶ Application must be completed on either the LTCFEDS [website](#) or by calling 1-800-582-3337.



Retirement

There are three types of retirement plans for most Federal employees. Coverage under one of these plans is determined by your appointment type, work schedule, and previous Federal civilian service.

- ▶ The Federal Employees Retirement System (FERS), including FERS-RAE and FERS-FRAE
- ▶ The Civil Service Retirement System (CSRS)
- ▶ The Civil Service Retirement System Offset (CSRS Offset)



Retirement

- ▶ Previous civilian service may be creditable towards retirement and/or may provide you with the opportunity to pay a deposit to become creditable. Several factors must be taken into account to determine how previous service affects your current coverage and the options you have.
 - Previous Federal civilian service covered by a civilian retirement plan
 - Previous temporary Federal civilian service
 - Peace Corps/Vista service



Retirement

Most active duty military service can be creditable toward retirement if a deposit is paid to the civilian retirement fund.

- ▶ Interest can be minimized or even eliminated by paying the deposit sooner.
- ▶ Service must have been characterized as honorable.
- ▶ Veterans receiving military retired pay may need to waive their military retirement to include their military service with civilian service, even with a deposit paid.



Retirement

Overviews of each retirement system can be found on OPM's [website](#) including, but not limited to, the following information:

- ▶ Eligibility
- ▶ Contributions
- ▶ Computation
- ▶ Types of retirement
- ▶ Planning tools



Thrift Savings Plan

The Thrift Savings Plan (TSP) is a retirement savings investment plan that is available to Federal employees covered under a retirement plan such as FERS or CSRS.

- ▶ FERS covered employees receive automatic TSP funds from their agency, as well as matching funds based on their contributions.
- ▶ Contributions can be made to both traditional (pre-tax) and Roth (after tax) accounts.
- ▶ New employees automatically have contributions withheld from their pay.
- ▶ For FERS employees, TSP will likely be the largest portion of your retirement income. Contributing as much as you can, as early as you can is critical to successful retirement in the future.



Thrift Savings Plan

TSP will send a welcome letter with an account number to new employees shortly after they come on board. The account password information will be sent in a separate letter.

There is also a wealth of information available on their [website](#) including:

- ▶ Calculators and other planning tools
- ▶ Forms and publications
- ▶ Fund performance
- ▶ Account information



Designation of Beneficiaries

- ▶ Employees may designate a beneficiary, or beneficiaries, to receive payments from their Federal benefits upon their death. If no designation of beneficiary forms are received, payments will be made following the normal order of precedence.
 - Widow or widower
 - If none, to living children in equal shares
 - If none, to living parents in equal shares
 - If none, to the executor of the estate
 - If none, to the next of kin



Designation of Beneficiaries

- ▶ There are separate forms to designate each of the four benefits that may be available to pay out to your survivors.
 - Retirement contributions (if no survivor is eligible for an annuity) CSRS [SF2808](#) or FERS [SF3102](#)
 - Life insurance [SF2823](#)
 - Unpaid compensation [SF1152](#)
 - Thrift Savings Plan [TSP3](#)



Important Information

Most deadlines for making benefits changes are 60 days.

Review leave and earnings statements on the National Finance Center's [Employee Personal Page](#)

Contact information for Benefits Assistants and Specialists may be found on our [website](#).

Coming Soon

The screenshot shows a web browser window with the following details:

- Browser Tab:** GRB Platform : 1.2.124.86 - GOVERNMENT RETIREMENT & BENEFITS, INC.: Region 1 - Google Chrome
- Address Bar:** platform.grbinc.com/Employee/EmployeePlatform.aspx?target=Platform
- Page Header:** GRB Platform (logo), MENU (dropdown), TOTAL COMPENSATION STATEMENT (document icon)
- Main Title:** US Department of Agriculture
- Navigation Grid:**
 - Health Insurance (Icon: Rod of Asclepius)
 - Life Insurance (Icon: Umbrella over two people)
 - Dental & Vision Insurance (Icon: Hands holding an eye and a tooth)
 - Long Term Care Insurance (Icon: Person with a cross over their head)
 - Flexible Spending Accounts (Icon: Piggy bank)
 - Workers Compensation Benefits (Icon: Person with a bandage on their head)
 - Pay & Leave (Icon: Calendar with a dollar sign)
 - Retirement (Icon: Sun over a lounge chair)
 - Thrift Savings Plan (Icon: Bar chart with an upward arrow)