



## *New Hire Pay & Benefits Information*

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### **Welcome to GPO**

The new hire pay and benefits fact sheet is provided as a summary of information of each of the benefits that you are eligible to enroll in. It is highly recommended that you attend a new hire benefits 1:1 session.

Questions? Contact your Benefits Specialist for additional information and at any time you have a life event such as marriage etc. - there are benefits elections you can make within a specific timeframe.

**\* This information applies to employees appointed on a permanent or a time-limited appointment of more than one year.**

**Health Benefits (FEHB)** - Working a Part-time schedule: Contact a member of the Benefits team

**Form:** Complete the **SF-2809** form this form may be submitted online using the Entrance on Duty System Return completed form even if you are not electing (waiving) coverage Event Code in Part D is "1A" and Date is your Entrance on Duty date (EOD)

- **60 days** to enroll
- Automatic premium conversion (pre-tax premium) – ask for form if you wish to waive
- To select a plan, first review the Plan Information site that includes types of plans, cost, and comparison tool
- Second, review individual plan brochures for specific details of coverage
- Effective at the beginning of the pay period after the completed form is received in the HR Office if you were in a pay and duty status the prior pay period

**NOTE:** *Some temporary employees are **not eligible** until reaching one year of continuous employment. Some are eligible earlier. See FEHB Modification for more information or contact a member of the Benefits team.*

**Life Insurance (FEGLI)** – Working a Part-time schedule: Contact a member of the Benefits team

**Form:** Complete the SF-2817 form this form may be submitted online using the Entrance on Duty System

- **Automatically enrolled** in Basic coverage (equal to annual salary + \$2000) unless waived
- **60 days** to elect additional options
  - Option A = \$10,000 in coverage
  - Option B = up to 5 multiples of salary
  - Option C = up to 5 multiples of coverage for eligible family members
- Read the FEGLI brochure for detailed information to assist you with your election
- Use the FEGLI Calculator to determine cost and value of coverage elected
- Effective on the first day are in a pay and duty status on or after the HR Office receives completed form

**NOTE:** Temporary employees are **not eligible** for FEGLI coverage

### **Supplemental Dental & Vision Insurance (FEDVIP)**

- **Enroll** by calling BENEFEDS directly at 1-877-888-3337 or online at [www.benefeds.com](http://www.benefeds.com)
- **60 days** to enroll
- Premiums are on a pre-tax-basis
- Dental plan – brochures online at [www.opm.gov/insure/dental/planinfo/index.asp](http://www.opm.gov/insure/dental/planinfo/index.asp)
- Vision plan – brochures online at [www.opm.gov/insure/vision/planinfo/index.asp](http://www.opm.gov/insure/vision/planinfo/index.asp)

**NOTE:** Temporary employees are **not eligible** until reaching one year of continuous employment

### **Flexible Spending Account (FSAFEDS)**

- **Enroll** by calling FSAFEDS directly at 1-877-372-3337 or online at [www.fasfeds.com](http://www.fasfeds.com)
- **60 days** to enroll
- Pre-tax plan to save for medical &/or dependent care cost not covered by health plan

**NOTE:** You must be eligible to enroll in FEHB to be eligible to enroll in FSAFEDS

### **Long Term Care Insurance (FLTCIP)**

- **Apply** online or download an application at [www.ltcfeds.com](http://www.ltcfeds.com)
- **60 days** to enroll with abbreviated underwriting application (fewer health questions) call customer service line with question at 1-800-582-3337

- Coverage for your family members (spouse, domestic partners, parents, in-laws, etc.) is also available review the program overview brochure
- Calculators and additional information available on website at [www.ltcfeds.com](http://www.ltcfeds.com)

**NOTE:** *You must be eligible to enroll in FEHB to be eligible to enroll in FLTCIP*

Retirement Coverage – Working a Part-time schedule contact a member of the Benefits team

- Most new hires are automatically covered by Federal Employees Retirement System (FERS)
- FERS is a 3-tire retirement system = FERS Basic Benefits, Thrift Saving Plan (TSP), and Social Security
- Potential credit for active duty military service with deposit payment
- Previous Federal service will be reviewed to determine service credit and to verify retirement coverage
- FERS retirement coverage is explained online at [www.opm.gov/retire/pre/fers/index.asp](http://www.opm.gov/retire/pre/fers/index.asp)
- CSRS retirement coverage is explained online at [www.opm.gov/retire/pre/csrs/index.asp](http://www.opm.gov/retire/pre/csrs/index.asp)
- CSRS rehire may have a 6-month election opportunity to transfer to FERS coverage
- Contact your Benefits specialist with questions regarding crediting of previous Federal service

**NOTE:** *Temporary employees are not eligible for retirement coverage. Coverage is under Social Security (OASDI) only. Temporary service served on or after January 1, 1989 is not creditable under FERS.*

**Thrift Savings Plan (TSP)** - Working a Part-time schedule: Contact a member of the Benefits Team

**FORMS:** Complete the TSP -1 election form found on line at [www.tsp.gov](http://www.tsp.gov) or use the Employee Personal Page (EPP). TSP allows you to make tax-deferred (Traditional) and/or after-tax (Roth) contributions.

- TSP Catch-up Traditional and Roth contributions are also available for age 50 and older
- Your TSP account is a very important part of your future retirement benefit; Read the Summary of Thrift Savings Plan Booklet, go to Early Career Planning Tools webpage and view videos for more information
- TSP account access information will be mailed to your home address from TSP in about 30 days

- You will be automatically enrolled in the traditional TSP and 3% of your basic pay will be deducted from your paycheck each pay period and deposited in your TSP account. Newly enrolled TSP participants default investment fund will be the age-appropriate Lifecycle (LI fund).
- You will begin receiving automatic agency contributions (tax-deferred) equal to 1% of your pay as well as agency matching contributions (tax-deferred)
- To receive the full match you can increase your contributions to at least 5% - don't miss out on free money! You can elect to stop automatic contributions by completing the TSP-1 form
- You can make changes to your contribution election at any time in Employee Express

**NOTE:** Temporary employees are **not eligible** to contribute to the TSP

### Designation of Beneficiary Forms

- Access online forms if needed - you can fill in online but must print for wet signatures
- Forms are **not required**; if Order of Precedence (see back of each form) is acceptable, a form is not needed
- If you do complete forms, it is your responsibility to review periodically to ensure that they are kept up to date; life events such as marriage, divorce, etc. do not change who you have designated to receive funds
- Send TSP-3 form directly to TSP - address and fax number on page 1 of form; wait to submit until your first contribution is received by TSP so that you have an account established.

### Employee Personal Page (EPP) -

<https://www.nfc.usda.gov/EPPS/index.aspx?ReturnUrl=%2fepps>

Earnings and Leave Statement (a.k.a. pay statement) are generated every two weeks and available in the Employee Personal Page. It is your responsibility to review your statements for accuracy of benefits premiums and coverage and to promptly contact the Payroll Office if you think there are any errors.

### Electronic Official Personnel Folder (eOPF)

- You will receive access information within about 30 days
- Allows easy access to your records at any time - on line
- It is an electronic file that maintains all of your personnel actions throughout your Federal career

- Automatic email is generated to notify you when a personnel action has been processed

### New Employee Checklist

The New Employee Checklist lists the various activities and timelines for you to complete. You will coordinate this with your supervisor.

Questions: Contact the Human Capital Benefits Office at 2-1173 for further assistance.