

New Hire Pay and Benefits Information

Go to <http://www.usgs.gov/humancapital/pb/documents/NewHireBenefitsFactSheet.pdf> for online version

For future reference, your one-stop shopping site for information is the [Pay & Benefits Website](#)

Contact your [Benefits Specialist](#) with any questions and especially at any time you experience a life event such as marriage, birth of child etc. - there are benefits elections you can make within a specific timeframe

NOTE: This information applies to new employees appointed on a permanent appointment, or a time-limited appointment of more than one year or temporary employees after reaching one year of continuous employment

[Health Insurance \(FEHB\)](#)

- **FORM:** Complete SF 2809 – form is online at www.opm.gov/forms/pdf_fill/sf2809.pdf
 - Return form even if you are not electing coverage
 - Event code in Part D is “1A”, 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 [Guide to Federal Benefits](#) brochure – lists types of plans and cost
- Second, review [individual plan brochures](#) for specific details of coverage
- **NOTE:** Temporary employees are **not eligible** until reaching one year of continuous employment. See the [Guide for Temporary employees](#) for more information

[Life Insurance \(FGLI\)](#)

- **FORM:** Complete SF 2817 – form is online at www.opm.gov/forms/pdf_fill/sf2817.pdf
- **Automatically** enrolled on first day 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 [FGLI brochure](#) for detailed information to assist you with your election
- Use the [FGLI Calculator](#) to determine cost & value of coverage elected
- **NOTE:** Temporary employees are **not eligible** for FGLI coverage

[Supplemental Dental & Vision Insurance \(FEDVIP\)](#)

- **Enroll** by calling BENEFEDS directly at 1-877-888-3337 or online at www.benefeds.com
- **60 days** to enroll
- Premiums are on a pre-tax basis
- 7 Dental plans – brochures online at www.opm.gov/insure/dental/planinfo/index.asp
- 3 Vision plans – brochures online at www.opm.gov/insure/vision/planinfo/index.asp
- FEDVIP website - www.benefeds.com
- **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.fsafeds.com
- **60 days** to enroll
- Pre-tax plan to save for medical &/or dependent care costs not covered by health plan
- FSA website - www.fsafeds.com
- **NOTE:** Temporary employees are **not eligible** until reaching one year of continuous employment

Long Term Care Insurance (FLTCIP)

- **Apply** online or download an application at www.ltcfeds.com
- **60 days** to enroll with abbreviated underwriting application (fewer health questions)
- Call Customer Service line with questions at 1-800-582-3337
- Coverage is available for your family members (spouse, parents, in-laws, etc.) even if you don't enroll
- Review the [Program Overview brochure](#)
- Calculators and additional information available on website at www.ltcfeds.com
- **NOTE:** Temporary employees are **not eligible** until reaching one year of continuous employment

Federal Employees Retirement System (FERS)

- Most new hires are automatically covered by FERS Basic Benefit Plan
- 3-tier retirement system – [FERS basic benefit](#), [Thrift Savings Plan \(TSP\)](#), and [Social Security](#)
- Payroll deduction for FERS of 0.8% of your earnings each pay period
- Social Security payroll deduction of 6.2% each pay period (temporarily reduced to 4.2% for 2011 & 2012)
- Medicare payroll deduction of 1.45% each pay period
- Potential credit for active duty military service with [deposit payment](#)
- Any previous Federal service will be reviewed to determine retirement service credit
- FERS retirement coverage is explained online at www.opm.gov/retire/pre/fers/index.asp
- **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)

- **FORM:** TSP Election Form, TSP -1 form - online at www.tsp.gov and click on "Forms & Publications"
- TSP allows you to make tax-deferred contributions and receive a maximum of 5% matching contributions. Your TSP account is a very important part of your future retirement benefit
- TSP account access information will be mailed to your home address from TSP within about 30 days
- You will be **automatically enrolled** in the TSP and 3% of your basic pay will be deducted from your paycheck each pay period and deposited in your TSP account.
- You will begin receiving automatic agency contributions equal to 1% of your pay from your agency beginning with your first pay.
- You will receive agency matching contributions equal to 3% of your pay from beginning with your first pay.
- You can elect to stop automatic contributions – complete TSP-1
- You can make changes to contributions at any time - annual limit for 2011 is \$16,500; 2012 is \$17,000
- TSP Catch-up contributions for age 50 and older – annual limit for 2011 & 2012 is an additional \$5,500 – to elect complete TSP-1C form - online at www.tsp.gov and click on "Forms & Publications"
- **MORE INFORMATION:** TSP website at www.tsp.gov – click on "Entering Gov't Service" in Life Events box
- Read the [Summary of Thrift Savings Plan](#) booklet
- **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
- 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 set up
- Keep a copy for your records and review at life events (marriage, etc.) to ensure they stay up to date

Employee Express - www.employeeexpress.gov

- You will receive log in information in the mail within about 30 days
- Electronic system gives you access to the following statements
 - Earnings and Leave Statement (be sure to review for accuracy of benefits premiums/coverage)
 - Federal Employees Benefits Statement (click on link in “Related Sites” section)

AND allows you can keep your personal information and elections up-to-date

- Federal and state tax withholdings
- Direct Deposit
- Thrift Savings Plan election and changes
- Voluntary allotments
- Home address
- And more!

Electronic Official Personnel Folder (eOPF)

- You will receive access information within 30 days
- Allows easy access to your records at anytime – online at <https://eopf.nbc.gov/doi/>
- 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

Savings Bonds

- You can elect to start voluntary allotment to purchase savings bonds through payroll deduction
- Go to www.savingsbonds.gov to set up a TreasuryDirect account for electronic savings bonds

Employee Assistance Program (EAP)

- Confidential, free counseling and referral program staffed by professional counselors
- Services are available 24/7 – go to www.usgs.gov/humancapital/pb/eap.html for list of providers
- Benefits Include:
 - Advice on work related issues
 - Marital/family counseling
 - Relationship issues
 - Drug/alcohol abuse assistance
 - Financial issues

Physical Fitness Program

- Employees may receive reimbursement for their fitness training. This is at the discretion of your cost center
- Information may be found at: <http://www.usgs.gov/humancapital/pb/physicalfitness.html>

Transportation Subsidy

- Financial incentive to encourage employees to use mass transit in commute
- Application and additional information online at www.nbc.gov/facilities/transportation_subsidy.html

Additional Information links:

[Pay and Leave \(Time Off\) information](#)

[Official Federal Holidays](#)

[Pay Period Calendars](#)

[Workers Compensation](#)