

OCHR FACTSHEET

Review Your Biweekly Leave and Earnings Statement

Revised: ~~1108~~ January 2021

CIVILIAN BENEFITS CENTER

This Fact Sheet:

- Explains how to review the benefits information on the biweekly LES
- Provides contact information for the Civilian Benefits Center

Background

The Department of the Navy Civilian Benefits Center encourages employees to review their biweekly Defense Finance and Accounting Service (DFAS) Leave and Earnings Statement (LES) to ensure accurate benefits deductions.

Federal Employees Health Benefits (FEHB)

Health insurance premiums, is listed as “FEHB” under the “Deductions” section of the LES. The FEHB enrollment code is located next to the premium under the “Code” column. A list of FEHB premiums is available at www.opm.gov/insure/health/rates/index.asp.

Ensure your FEHB enrollment is appropriate for the number of eligible family members you have. Enrollment does not automatically change when you no longer have family members eligible for coverage (a spouse or children under age 26). You must make an election to change your coverage within 60 days of a qualifying life event or during the annual open season. If the last digit of your enrollment code is 2 or 5, you are enrolled in a Self and Family plan (Examples: 105, 112, 442, etc.). If the last digit of your enrollment code is 3 or 6, you are enrolled in a Self Plus One plan (Examples: 106, 113, 423, etc.). If you no longer have family members eligible for coverage, call the Benefits Line to determine your eligibility to make an election change.

Federal Employees’ Group Life Insurance (FEGLI)

Premiums for Basic and Optional insurance are listed under the “Deductions” section on the LES separately.

Basic insurance premiums are listed as “FEGLI.” Your FEGLI enrollment code is listed next to the premium under “Code.” This enrollment code should match Block 27 of your most recent SF-50, Notification of Personnel Action. Optional insurance premiums are listed as “FEGLI OPTNL.” Under “Code” the options will be identified as “A” for Standard, “B” for Additional, or “C” for Family. Reminder, Option C – Family enrollment does not automatically terminate when you no longer have family members eligible for coverage (a spouse or children under age 22). If you have deductions for Option C and have no eligible family members, contact the Benefits Line to make an enrollment change.

The OPM FEGLI calculator and premium chart can help you determine the value and cost of your FEGLI coverage. The calculator and chart are available at www.opm.gov/retirement-services/calculators/fegli-calculator/. Please note that at age 55, the premiums for optional insurance increase.

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Thrift Savings Plan (TSP)

Your contribution TSP is listed as “TSP Savings” under the “Deductions” section on your LES. If your contributions are based on a percentage of your salary, the percentage is listed in Block 22. Your regular TSP election continues from year to year unless you make a change.

Beginning January 1, 2021, the Federal Retirement Thrift Investment Board (FRTIB) eliminated a specific deduction for catch-up contributions. There will no longer be a separate TSP Catch up election in 2021. Employees turning age 50 or older can make one election to both TSP and TSP Catchup to meet IRS 2021 limit of \$26,000. Employees under age 50 can elect up to the IRS 2021 limit of \$19,500. In order to receive the agency 5% matching contributions, employees under the Federal Employees Retirement System (FERS) must contribute at least 5% of their pay each pay period throughout the year. **Check block XX** to ensure your contributions are accurate.

Federal Flexible Spending Account (FSAFEDS)

You must make an election to participate in the FSAFEDS each calendar year. Healthcare FSAFEDS contribution is listed as “FSA-HC”, and Dependent Care FSAFEDS contribution is listed as “FSA-DC” under the “Deductions” section on your LES.

If you have questions about your FSAFEDS withholdings, call FSAFEDS at 877-372-3337, Monday through Friday, 9 a.m. to 9 p.m. Eastern Time. The TTY number is 866-353-8058. The international number is (your international prefix) + 1-650-577-5294.

Federal Employees Dental and Vision Insurance Program (FEDVIP)

Dental insurance premium is listed as “Dental” and vision insurance premium is listed as “Vision” under the “Deductions” section on your LES. A list of dental and vision premiums is available at www.opm.gov/healthcare-insurance/dental-vision/plan-information/#url=Premiums.

If you have questions about your FEDVIP withholdings, call BENEFEDS at 877-888-3337, Monday through Friday from 9 a.m. to 7 p.m. Eastern Time. The TTY number is 877-889-5680. The international number is (your international prefix) + 1-571-730-5942.

Federal Long Term Care Insurance Program (FLTCIP)

Long term care insurance premium is listed on the LES as “Long Term Care” under the “Deductions” section on your LES. If you have questions about your FLTCIP withholdings, contact Long Term Care Partners at 800-582-3337, Monday through Friday, 8 a.m. to 7 p.m., Eastern Time, except on Federal holidays. The TTY number is 800-843-3557.

Where to Find Additional Information

Additional information about the LES is available on the DFAS website at <https://www.dfas.mil/CivilianEmployees/understandingyourcivilianpay/LES/>. Additional information about retirement and benefits is available on the Office of Civilian Human Resources (OCHR) portal at <https://portal.secnv.navy.mil/orgs/MRA/DONHR/Benefits/Pages/default.aspx>. To access the OCHR Portal, you must use a government computer; have a “.mil, .edu, or .gov” email address and a Department of Defense Common Access Card. If this is your first time accessing the portal, you will be required to complete a simple registration.

Need Assistance?

If you have questions about FEHB, FEGLI, TSP, or retirement, call the Benefits Line at 888-320-2917 from 7:30 a.m. to 7:30 p.m., Eastern Time, Monday - Friday, except on Federal holidays. The TTY number is 866-359-5277.

You may also email your questions to navybenefits@navy.mil. Please include your Full name, pay plan, grade, and contact telephone number, but please do not include Privacy Act or other Personally Identifiable Information such as date of birth or social security number in your email correspondence. Non-benefit issues should be directed to the payroll technician within your command.



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