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# BENEFITS INFORMATION FOR NEW EMPLOYEES

# **Program Overview**

New employees are entitled to benefits based on their type of appointment. Some benefits are automatic and others require the employee to make an election within specified timeframes. Paper election forms have been replaced by enrollment using the various automated systems.

Program Name	Enrollment
Federal Employees Health Benefits (FEHB)	Employees must make an election within 60 days of the date of appointment (or eligibility) using the <a href="GRB Platform">GRB Platform</a> or by contacting the <a href="Benefits Line.">Benefits Line.</a>
Federal Employees' Group Life Insurance (FEGLI)	Employees are automatically enrolled in Basic FEGLI coverage and have 60 days from appointment date to elect optional coverage using <a href="Mailto:GRB Platform">GRB Platform</a> or by contacting the <a href="Benefits Line.">Benefits Line.</a>
Federal Dental and Vision Insurance Program (FEDVIP)	Employees must make a FEDVIP election within 60 days of the date of appointment using on the <u>BENEFEDS</u> web site or by <u>contacting BENEFEDS</u> .
Federal Flexible Spending Account (FSAFEDS)	Employees must make a FSAFEDS election within 60 days of the date of appointment using the <u>FSAFEDS web site</u> or by <u>contacting FSAFEDS</u> .
Federal Long Term Care Insurance Program (FLTCIP)	Employees can apply for FLTCIP within 60 days of the date of appointment using abbreviated underwriting procedures and can apply at any time using full underwriting procedures. Contact FLTCIP to apply.
Thrift Savings Plan (TSP)	Employees automatically contribute 3% of their basic pay to TSP. This amount can be increased or decreased at any time using GRB Platform or by contacting the Benefits Line.

#### Responsibilities

### The Human Resources Office (HRO) will:

- Encourage new employees to view the free benefit seminars in the Resource Library in the
   <u>GRB Platform</u> on the Benefits page of Office of Civilian Human Resources (OCHR) Portal
   and review the Portal program information for new employees.
- Advise employees to contact the Benefits Line by telephone at 888-320-2917 or email at <u>NavyBenefits@navy.mil</u> if they have questions about FEHB, FEGLI or TSP.
- Advise employees to contact BENEFEDS by telephone at 877-888-3337 if they have questions about FEDVIP.
- Advise employees to contact FSAFEDS to call 866-643-2245 if they have questions about FSAFEDS.
- Advise employees to contact Long Term Care Partners at 800-582-3337 if they have questions about FLTCIP.

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## BENEFITS INFORMATION FOR NEW EMPLOYEES

 Advise new employees to review their Leave and Earnings Statement (LES) each pay period to ensure correct deductions are withheld and to avoid errors that could cause employee indebtedness.

# Civilian Benefits Center (CBC) will:

- Answer guestions about the FEHB, FEGLI and TSP.
- Help employees establish their account in EBIS.
- Make benefit elections for employees unable to access EBIS.
- Review and resolve FEHB, FEGLI and TSP problems.

#### **Additional Information:**

Benefits Information for Newly Hired Employees Entitled to Benefits

Benefits Information for Newly Hired Employees on Temporary Appointments

Benefits Information for Employees Who Transfer Agencies, Reassign, or Change Payroll Offices

FEHB for New Employees

**FEGLI for New Employees** 

**FEDVIP for New Employees** 

**FSAFEDS** for New Employees

**FLTCIP** for New Employees

TSP for New Employees

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