

NEW EMPLOYEE ORIENTATION

(BUREAU OF THE PUBLIC DEBT)



Human Resources Operations Division



Benefits Staff — 304-480-8275 or Benefits@bpd.treas.gov

Our goal for orientation is to advise employees of the features and regulations pertaining to the Federal government's benefits programs. Following is general information about the programs we administer. For more detailed information, please call the number shown above or read the document referenced for that program.

PD Web

This is Public Debt's intranet site. The PD Web home page provides links to benefits and pay information, job announcements, training opportunities, labor/management information and much more. "What's New" will keep you up-to-date on what's happening at Public Debt, including opportunities to make changes to your benefits.

Hours of Work

Public Debt has established a "core period" during which all employees on a daytime schedule are expected to work. Regardless of the type of work schedule you have, you will be expected to work during the core period of 9:30 a.m. to 2:30 p.m. on your regularly scheduled workdays.

Two basic work schedules are available to employees: Flexitime Schedules and Alternate Work Schedules (AWS). Within these schedules, employees may arrive at work up to 1 hour *before* their fixed starting time or up to 1 hour *after* their fixed starting time *without advance supervisory approval*. The day's ending time is adjusted accordingly.

- A. Flexitime Schedules allow employees to work ten, 8-hour workdays in each biweekly pay period.
- B. Alternate Work Schedules (AWS)
 - 1. 5/4/9 Schedule – In each biweekly pay period, the employee works eight 9-hour days, one 8-hour day, and 1 non-workday.
 - 2. 4/10 Schedule – In each week of the pay period, the employee works four 10-hour workdays and has 1 non-workday.

Alternate Work Schedules are not available in all areas. Availability of AWS schedules is consistent with Public Debt work requirements.

Requests by employees to change from one AWS schedule to another or to a Flexitime schedule must be submitted in advance. Approved changes are usually effective no later than two (2) pay periods from the date the request is received.

Leave and Holidays

- A. Annual Leave: Annual leave is paid time off at the regular rate of pay. It is intended for any personal use (such as vacation or in place of sick leave).

You earn 4 hours of annual leave for each pay period during your first 3 years of service, 6 hours each pay period (plus 4 extra hours in the last pay period of the year) for service between 3 and 15 years, and 8 hours each pay period for service beyond 15 years. For most employees, a maximum of 240 hours can be carried from one leave year to the next.

- B. Sick Leave: Sick leave is time off that is paid at the regular rate of pay. It is earned at the rate of 4 hours each pay period, and there is no limit on the amount that can be carried from one leave year to the next.

Leave and Holidays (cont.)

Sick leave may be used for absences when the employee:

1. Is unable to work because of physical or mental illness, injury, pregnancy, or childbirth.
2. Is receiving medical, dental, or optical examination or treatment.
3. Would jeopardize the health of others by exposing them to a communicable disease (as determined by health authorities or by a healthcare provider).
4. Must be absent from duty for purposes relating to the adoption of a child.
5. Cares for a family member as a result of physical or mental illness, injury, pregnancy, childbirth, or medical, dental, or optical examination or treatment.*
6. Makes arrangements in connection with the death of a family member or attends the funeral of a family member.*

* There are limits on the amount of leave that can be used for items 5 and 6 above. If you believe you may be eligible for these types of leave, please contact the Pay and Leave staff or talk to your supervisor.

- C. If you are a part-time employee, you will earn both annual and sick leave on a pro-rated basis based on your work schedule. (Example: a new employee would earn 1 hour of each type of leave for each 20 hours worked.)
- D. Leave Without Pay (LWOP): This is an approved leave status, but you would not receive pay for the absence. It may be appropriate when an absence is justified, but you do not have sufficient annual or sick leave to cover the absence.
- E. Absence Without Leave (AWOL): This is time charged for absences that were not approved. AWOL absences can result in disciplinary action up to and including removal.
- F. Requesting leave: You are expected to request your leave in advance of your absence using the leave request module in webTA. If you are not able to request leave in advance of the absence, you should call your supervisor as soon as possible after your scheduled starting time.
- G. Leave can be used in increments of as little as 15 minutes.
- H. Federal Holidays:

New Year's Day	January 1 st
Martin Luther King Day	3 rd Monday of January
President's Day	3 rd Monday of February
Memorial Day	Last Monday of May
Independence Day	July 4 th
Labor Day	1 st Monday of September
Columbus Day	2 nd Monday of October
Veterans' Day	November 11 th
Thanksgiving Day	4 th Thursday of November
Christmas Day	December 25 th

If a holiday falls on a Saturday, the Federal Holiday is Friday; if a holiday falls on a Sunday, the Federal Holiday is Monday. If you are on an AWS schedule and your non-workday falls on a holiday, you will be given a different day off for the holiday.

Information for Transferring Employees

- A. If you are transferring from an agency that was serviced by the National Finance Center (NFC) payroll office, you should log into the Employee Personal Page (EPP) and update your "Preferences/Prefs" (menu on the left side of the screen) with your new agency email address. You should do this as soon as you know your new email address.
- B. Your unused annual and sick leave will transfer from your previous agency when we receive your leave records. If you prefer, you may provide the Payroll staff your last leave and earnings statement from your previous agency, which shows your balances at the time of transfer. We will then add those balances to your leave account. Once we receive your official leave record from your previous agency, we will compare the balances to those provided on the leave and earnings statement. Please note that if there are any discrepancies, we will accept the balances from the official leave record as the correct balances.

**Information
for
Transferring
Employees**
(cont.)

- C. If you have made any Open Season changes, please let your Benefits Specialist know.
- D. If you were making a deposit for military service with your prior agency, please contact your Benefits Specialist as soon as possible.
- E. If you had life insurance coverage at your former agency, your coverage will continue and you will not have an opportunity to change your coverage based on the transfer.
- F. If you had health insurance at your former agency, your coverage will continue and you will not have an opportunity to change your coverage based on the transfer. **Exception:** If you were previously enrolled in an HMO and you have moved from the area the HMO services, you do have an opportunity to select another plan. If you are enrolled in the dental/vision insurance, please update your profile on the web site (www.BENEFEDS.com) or call BENEFEDS at 1-877-888-FEDS with your new payroll information.
- G. If you were contributing your own funds to the Thrift Savings Plan (TSP), your contributions will continue. You may increase or decrease your TSP contributions at any time.
- H. If you have an outstanding TSP loan, please give your Benefits Specialist your TSP loan account number and the amount of your biweekly loan payment as soon as possible. This information does not automatically transfer.
- I. Check your first Earnings and Leave Statement to make sure the correct deductions are being taken from your salary. This is particularly important if you were paying a TSP loan or child support.
- J. If you are enrolled in a Flexible Spending Account (FSA), you must contact SHPS directly at 1-877-FSA-FEDS or 1-877-372-3337 to continue your account(s) through your new payroll office.
- K. If you are enrolled in the Federal Long Term Care Insurance Program (FLTCIP) and were paying the premiums by payroll deduction, you must complete a Billing Change Form to continue those deductions. The form is available online at <http://www.ltcfeds.com/documents/files/BillingChangeForm.pdf> or you can call Long Term Care Partners at 1-800-LTC-FEDS (1-800-582-3337).

**Retirement
Coverage**

- A. Federal Employees Retirement System (FERS): Employees with FERS coverage are in retirement code "K" and have the following amounts mandatorily deducted from their gross pay:

Retirement (FERS)	0.80%
Medicare (HITS)	1.45%
Social Security (OASDI or FICA)	<u>4.20%</u>
Total Deductions	6.45%

- B. Civil Service Retirement Coverage (CSRS): Employees returning to civilian service after a break from CSRS coverage of less than a year usually return to CSRS coverage. These employees usually have a 6-month opportunity to elect coverage under FERS. Employees with CSRS coverage are in retirement code "1" and have the following amounts mandatorily deducted from their gross pay:

CSRS Retirement	7.00%
Medicare (HITS)	<u>1.45%</u>
Total Deductions	8.45%

- C. CSRS-Offset: Employees returning to civilian service after a break from CSRS coverage of more than a year usually return to CSRS Offset coverage. These employees usually have a 6-month opportunity to elect coverage under FERS. Employees with CSRS-Offset coverage are in retirement code "C" and have the following amounts mandatorily deducted from their gross pay:

CSRS Retirement	0.80%
Medicare (HITS)	1.45%
Social Security (OASDI or FICA)	<u>4.20%</u>
Total Deductions	6.45%

Retirement Coverage (cont.)

- D. Employees in **Term** Appointments who have no prior CSRS coverage are usually covered by FERS and Social Security. Term employees with at least 5 years of prior creditable CSRS service will be covered by Social Security only, but are eligible to elect coverage under FERS.
- E. Employees in **Temporary** Appointments are usually covered by Social Security only.
- F. **MILITARY SERVICE:** If you have had any active, honorable military service, please contact your Benefits Specialist to discuss whether your military service is creditable toward your civilian retirement.

Thrift Savings Plan (TSP)

The TSP is a tax deferred retirement savings and investment plan for Federal employees under CSRS and FERS. Its purpose is to provide additional retirement income while saving on taxes right now. (Neither TSP contributions nor their earnings are taxed until they are withdrawn.) The TSP offers federal civilian employees the same type of savings and tax benefits that many private companies offer under "401(k)" plans.

You have been given the [Summary of the Thrift Savings Plan](#). TSP information is also available on the TSP website (www.tsp.gov). If you need additional TSP information, contact your Benefits Specialist.

Following is a brief summary of the most significant TSP benefits and provisions:

A. Employee Contributions:

Effective August 1, 2010: As a new federal employee or a rehired (with a break in service) federal employee covered under FERS or CSRS, you will be automatically enrolled to contribute three percent of your basic pay each pay period to your TSP account. These contributions will be invested in the Government Securities Investment (G) fund.

You can access your TSP account via the web or your touch-tone phone (1-877-968-3778; TDD 1-877-847-4385). You can change your investment allocation or make an interfund transfer by accessing your TSP account as long as you have a TSP Account Number and Personal Identification Number (PIN). These items will be mailed to you in a TSP Welcome Letter shortly after your first automatic contribution.

New employees who do not wish to participate in the TSP are required to submit a TSP-1 during the first pay period. New employees who want to change (increase or decrease) their TSP contributions can submit a [TSP-1](#) or make an election on Employee Express at any time. TSP-1s should be sent directly to the Benefits staff. Contribution elections (other than those received during the first pay period to terminate contributions) will be effective the first full pay period following receipt by the Benefits staff or by Employee Express.

A refund of automatic TSP contributions is available directly from TSP. The request for a refund must be made within 90 days after the first automatic contribution.

Transferees, rehires (without a break in service), and current employees retain their existing TSP eligibility.

For tax year 2012, employees may invest up to \$17,000 of their annual salary in the TSP.

B. Agency Automatic Contributions and Matching Contributions—**FERS employees only:**

FERS employees receive agency automatic and matching contributions. TSP savings are a very important part of the retirement package for FERS employees. FERS employees are **strongly** encouraged to contribute to the TSP!

1. **Agency Automatic (1%) Contributions**—an amount your agency contributes to your TSP account that is equal to 1% of your gross basic pay. Your agency makes this contribution to your TSP account even if you do not contribute your own money to your TSP account.

TSP (cont.)

2. **Matching Contributions**—when you contribute your own funds to your TSP account, you will also receive matching contributions from your agency. Matching contributions apply to the first 5% of pay that you contribute each pay period. Your contributions are matched dollar for dollar on the first 3% of pay you contribute, then \$.50 on the dollar for contributions between 3% and 5%. In order to take full advantage of the agency automatic 1% and matching contributions, employees and newly hired employees (who were automatically enrolled to contribute 3%) need to be contributing at least 5%. This can be done by submitting the TSP-1 form to the Benefits staff or by making a change using Employee Express.

Although **the TSP is** still a great investment, **CSRS employees** do not receive agency automatic contributions or matching funds.

- C. **Investments:** The TSP offers a choice of six investment funds: When your TSP account is initially established, contributions are placed in the **G Fund**; **however, you may change your investment allocations at any time by accessing your TSP account.** Detailed information about each of the funds and historical rates of return can be found on the TSP website: www.tsp.gov.
- D. **TSP Loans:** The TSP Loan Program gives you access to the money you have contributed to the TSP and to the earnings on that money. (You cannot borrow any agency contributions or any earnings attributable to those contributions.) There are two types of loans—a general-purpose loan, and a loan for the purchase of your primary residence. Before you consider a loan, talk to your Benefits Specialist.
- E. **Transferring Funds into the TSP:** The TSP can accept transfers (or rollovers) of eligible distributions from any eligible retirement plan, including a traditional IRA. Employees should use the form TSP-60 to transfer eligible funds into the TSP. A transfer or rollover cannot be used to establish a TSP account.

TSP Catch-up Contributions

Eligible employees are permitted to make tax-deferred “catch-up” contributions from their basic pay to their TSP accounts. Catch-up contributions made are in addition to regular TSP contributions. An employee who meets **all** of the following requirements is eligible to make catch-up contributions:

1. The employee must be age 50 or older in the calendar year the catch-up contributions are made. The participant’s birthday can be as late as December 31 of that year.
2. The employee must be at work or on paid leave during the pay period in order to make contributions.
3. The employee must be contributing the maximum annual contribution limit for the current tax year.

For tax year 2012, the TSP catch-up contribution limit is \$5,500.

You can elect to make catch-up contributions, change the amount of your catch-up contributions, or stop your catch-up contributions **at any time** by completing a [TSP-1-C](#) or by using Employee Express. Elections are effective at the beginning of the pay period after the Benefits staff or Employee Express receives the election. Catch-up contributions are invested according to your most recent contribution allocation on file with the TSP.

Reminder: You must make a new TSP catch-up election for each tax year. Catch-up elections automatically terminate at the end of the tax year (normally pay period 25).

Federal Employees Health Benefits Program (FEHBP)

The FEHBP makes health insurance available to all eligible permanent full- and part-time federal employees. The program allows eligible employees to choose among many plans and options. Detailed information on the Program and the individual plans is available on the Office of Personnel Management’s Web site at www.opm.gov/insure.

Coverage can be effective as early as the beginning of your second pay period. **Temporary employees** may enroll after one year of continuous service.

Following is a brief listing of key program features:

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- A. **New employees** may enroll within 60 days of employment. (The Benefits staff must receive election forms within the **60-day window**.) If you don't enroll during this time, you will be able to enroll during the next annual Open Season.
 - B. Coverage is usually effective at the beginning of the pay period after the Benefits staff receives the enrollment form. **Please note:** Your new health insurance carrier will not usually be notified about your enrollment until at least 3 weeks after your coverage is effective. If you need to have the carrier contacted sooner, please contact your Benefits Specialist.
 - C. Both Self Only coverage and Self and Family coverage are available. Self and Family coverage provides coverage for all eligible family members, including your spouse and children under age 26. Your child must be a legitimate child; an adopted child; a stepchild, foster child, or recognized natural child with whom you have a regular parent-child relationship; or a recognized natural child to whose support you make regular and substantial contributions.
 - D. Open Seasons provide an opportunity to enroll in the FEHBP, change your enrollment, or cancel your enrollment. Open Seasons are held in November/December each year, with changes/enrollments effective the first full pay period in January.
 - E. "Qualifying life events" (QLEs) may allow you to enroll for or change your health insurance coverage outside of an Open Season. Examples of life events include marriage, divorce, loss of coverage under your spouse's policy, and loss of coverage for a child under the other parent's policy. **There are specific time limits for enrolling or changing your enrollment due to QLEs, so please contact your Benefits Specialist as soon as you anticipate a special life event.**
 - F. For permanent employees, the government pays an average of 72% of the total premium. **If you are working a part-time schedule**, the government's contribution toward your premium is prorated. For example, if you are working only half of a full-time schedule, the government will pay only half of the normal government contribution and you will have to pay the difference PLUS the normal employee share.

Example:
A full-time employee's premium is \$30 biweekly and the government contribution is \$120 biweekly. If an employee works a part-time schedule of only 20 hours per week—half the normal schedule—he/she would have to pay half of the government contribution (\$60) PLUS the normal employee share (\$30), for a total of \$90 biweekly.
 - G. Your share of the premium is deducted from your bi-weekly pay.
 - H. Retiring employees can continue FEHB coverage into retirement at the same cost as an employee if they've been enrolled in the FEHBP for the five years immediately before retirement. When you retire, you must provide a survivor benefit for your spouse in order for your spouse to continue FEHB in the event of your death.
 - I. Health insurance premiums are automatically "pre-tax" deductions for active employees. You will never be taxed on the funds used to pay health insurance premiums if you participate in this "pre-tax treatment" program. This is usually a benefit because it lowers your taxable income, but it also imposes some additional enrollment restrictions. Please contact your Benefits Specialist if you do not wish to participate in this program or if you have questions.
 - J. **Health Savings Accounts (HSAs)** are available to most employees who enroll in High Deductible Health Plans (HDHPs). **Health Reimbursement Accounts (HRAs)** are available to employees who enroll in HDHPs, but who are enrolled in Medicare or are covered by another non-high deductible health plan. Detailed information is available from the carriers who offer HDHPs.

Treasury employees may contact a US Department of Treasury HSA Expert by sending an email to HSAInfo@do.treas.gov. For more information about HRAs, visit <http://www.opm.gov/insure/health/hsa/hra.asp>.

Federal Employees Dental and Vision Insurance Program (FEDVIP)

FEDVIP is a voluntary dental and/or vision benefits program in addition to your regular health insurance. Following is a brief listing of key FEDVIP features:

- A. **New employees** may enroll in FEDVIP within 60 days of employment. If you do not enroll during this time, you will be able to enroll during the next annual Open Season. Enrollments are effective the beginning of the pay period following the one in which BENEFEDS received your enrollment.
- B. To be eligible for FEDVIP, employees must be eligible to enroll in FEHB. (Employees do not have to be enrolled in FEHB, just eligible to do so.)
- C. Three types of enrollment are available: Self Only, Self Plus One, and Self and Family. Re-enrollments are automatic each year unless you choose to make a change.
- D. Open Seasons provide an opportunity to enroll in the FEDVIP, change your enrollment, or cancel your enrollment. FEDVIP enrollees can cancel enrollment only during the annual Open Season. The FEDVIP Open Season begins in November and runs concurrent with the FEHB Open Season.
- E. Qualifying Life Events (QLEs) may permit enrollment changes or opportunities outside of the Open Season.
- F. Employees are required to pay the full cost of dental and/or vision coverage. There is no government contribution toward premium cost. Premiums are automatically pre-tax.
- G. Employees do **not** have to be enrolled in dental and/or vision coverage for at least five years to carry the coverage into retirement.

For FEDVIP cost information and plan brochures, go to:
<http://www.opm.gov/insure/dental/chooseindex.asp>. You must work directly with BENEFEDS to apply for dental and/or vision insurance. A BENEFEDS representative can be reached at 1-877-888-3337 or TTD: 1-877-889-5680. The BENEFEDS Web site is: www.BENEFEDS.com.

Flexible Spending Accounts (FSAs)

Flexible Spending Accounts (FSAs) are accounts set up by employees with pre-tax dollars to be reimbursed for eligible medical and/or dependent care expenses. These are similar to HSAs and HRAs, but are not connected to specific health plans; in fact, you don't even need to be enrolled in an FEHB plan to participate.

Three types of FSAs are available:

1. Health Care FSA (**HC**FSA)
2. Dependent Care FSA (**DC**FSA)
3. Limited Expense Health Care FSA (**LEX HC**FSA)

Employees should be conservative when estimating how much money to allocate to an FSA, as the IRS prohibits a refund of excess money in an FSA account at the end of the Benefit Period. In order to help you use all of the funds allocated for the current calendar year, the Benefit Period includes a "grace period" from January 1 to March 15 of the following year. During this grace period, you may continue to incur eligible expenses and be reimbursed for them. **You will forfeit any money not claimed by midnight Eastern Time on April 30 following the end of the Benefit Period.**

As a **new employee**, you have **60 days** from your entry on duty date to enroll in an FSA. However, you must enroll no later than October 1 of any Plan Year. If you are hired on or after October 1, you cannot participate for the current Plan Year. You can elect an FSA for the next Plan Year during the FSAFEDS Open Season, which begins in November and runs concurrent with the FEHB Open Season. If you are hired after the Open Season ends in mid-December, you can still make an election for the next Plan Year. Elections made are valid for the entire Plan Year. If you experience a *Qualified Status Change*, you may be permitted to change your election outside of Open Season.

FSA (cont.)

You must work directly with SHPS to apply for either or both FSAs. An FSA representative can be reached at **1-877-FSAFEDS** or **1-877-372-3337**. The SHPS Web site address is www.fsafeds.com. Additional information and the most recent updates concerning the FSA program can be found on PD Web.

Federal Employees Group Life Insurance (FEGLI)

The FEGLI Program makes life insurance available to all permanent federal employees. Eligible employees are automatically covered for Basic coverage as of the date of employment unless coverage is waived. For detailed information on the program, see the FEGLI booklet or visit the OPM Web site at www.opm.gov/insure/life.

Types and Amounts of Coverage:

- Basic coverage is usually equal to your annual basic pay rounded up to the next \$1,000, plus \$2,000. For part-time employees, the annual basic pay for life Insurance purposes is the basic pay applicable to the employee's tour of duty in a 52-week period.

You must elect Basic coverage to elect any or all of the following Optional coverages.

- Option A – Standard provides \$10,000 coverage in addition to Basic coverage.
- Option B-Additional is equal to one, two, three, four, or five times your annual basic pay rounded up to the next \$1,000. You can elect the number of multiples (1 to 5) that you want.
- Option C-Family is available in multiples of a package that provides \$5,000 coverage for your spouse and \$2,500 coverage for each of your eligible dependent children. You can elect the number of multiples (1 to 5) that you want.

Optional life insurance coverage is effective on the day the Benefits staff receives your election form as long as you are in a pay and duty status.

Employees are eligible to sign up for Optional coverage within **60 days** of their appointment. (The Benefits staff must receive election forms within the **60-day** window.) If you waive Basic coverage or do not elect Optional coverage during this time, you will generally have to wait one year and have a physical examination, or wait for a special event (such as marriage or the birth of a child) to elect Basic and/or Optional coverage.

Life insurance coverage can be reduced or cancelled at any time.

Occasionally, there are Open Seasons for FEGLI, but they are few and far between (generally only when a change in FEGLI law occurs).

You must be enrolled for FEGLI coverage for the five years immediately preceding retirement in order to continue your life insurance into retirement.

To determine the cost of the life insurance coverage you may be considering, use the FEGLI calculator: <http://www.opm.gov/calculator/worksheet.asp>.

Federal Long Term Care Insurance Program (FLTCIP)

Long term care insurance helps pay for assistance with activities of daily living if you cannot care for yourself due to illness, injury, or aging. Eligible employees must apply for coverage with Long Term Care (LTC) Partners. An LTC Partners representative can be reached at **1-800-582-3337** or TDD 1-800-843-3557. The LTC Partners Web address is www.ltcfeds.com. Additional information can be found at <http://www.opm.gov/insure/ltc/index.asp>.

New Employees: You and your spouse have **60 days** from your date of hire to apply for FLTCIP coverage using an abbreviated application. (If you get married after you are hired, your new spouse will have 60 days after the date of your marriage to apply using the abbreviated application.) Other family members, including your adult children, parents, parents-in-law, step-parents, and same-sex domestic partner, can apply at any time using a full application. Applications are available on the LTC Partners Web site or by calling LTC Partners.

Beneficiaries

Generally speaking, benefits payable by the government in the event of an employee's death (retirement contributions, life insurance, TSP funds, and unpaid compensation) will be paid in accordance with the following Order of Precedence:

1. Designated beneficiary(ies), based on properly completed forms, otherwise to;
2. Spouse, otherwise to;
3. Children in equal shares, with the share of any deceased child distributed among the descendants of that child, otherwise to;
4. Parents in equal shares or the entire amount to the surviving parent, otherwise to;
5. The duly appointed executor or administrator of the estate; otherwise to;
6. The next of kin as determined by law.

If you would like to change the order in which your funds would be paid in the event of your death, you must complete the appropriate Designation of Beneficiary forms. All of the necessary forms can be found on PD Web under PD Web Forms. You can also access these forms directly via the Internet at the following addresses:

TSP Beneficiary Form TSP-3: <https://www.tsp.gov/PDF/formspubs/tsp-3.pdf>
CSRS/Offset Beneficiary Form SF 2808: www.opm.gov/forms/pdfimage/sf2808.pdf
Unpaid Compensation Beneficiary Form SF 1152: www.opm.gov/forms/pdf_fill/SF1152.pdf
FERS Beneficiary Form SF 3102: www.opm.gov/forms/pdf_fill/sf3102.pdf
FEGLI Beneficiary Form SF 2823: http://www.opm.gov/forms/pdf_fill/sf2823.pdf

If you need help with the beneficiary designations, please contact your Benefits Specialist. The Benefits Specialist will discuss designations that you may already have on file if you are a transferring employee.

Child Support Enforcement

If you need information about how to establish or enforce a child support order, contact your Employee Assistance Program (EAP) or your local Child Support Enforcement (CSE) Office. Check on the Internet at www.acf.dhhs.gov/programs/cse/extinf.htm#exta for information about your state's CSE office and services.

If you owe child support, keep your payments current. Federal personnel records are regularly cross-matched with records of persons who owe child support.

Employee Assistance Program (EAP)

Public Debt provides free, confidential, voluntary Employee Assistance Program (EAP) services for all employees. These services include: up to 6 counseling sessions; newsletters, crisis counseling 24 hours/day, 7 days/week; referrals to local resources; counseling for family members, etc.

You can use annual leave, sick leave, or actual work time to attend EAP appointments. Just call 1-800-222-0364 (TDD 1-888-262-7848) to make an appointment to meet with a counselor or to talk to a crisis counselor right away.

Employee Express

Employee Express is an automated system that allows you to process some of your own payroll actions by accessing their Web site (www.employeexpress.gov) or using a touch-tone telephone (1-800-827-6290). (To access Employee Express using TDD, dial 888-880-0412.) Options include:

- ⇒ Changing Federal and/or State tax withholding.
- ⇒ Changing home address.
- ⇒ Changing direct deposit of salary.
- ⇒ Changing/starting voluntary savings allotments, including those used for TreasuryDirect.
- ⇒ Making Thrift Savings Plan elections.
- ⇒ Making health benefit changes/elections (during Open Season).
- ⇒ Making Health Savings Allotment
- ⇒ Changing (personalizing) your *Employee Express* PIN.
- ⇒ Starting, changing, or *stopping* TSP Catch-up Contributions.

Employee Express (cont.)

Within 4-6 weeks after your start date, **new** and **transferring** employees will receive a Personal Identification Number (PIN) for Employee Express. **Please do not use Employee Express to make changes until you have received two salary payments. Making Employee Express changes before you have received two salary payments can cause processing errors to occur.** If you have any questions or problems with Employee Express, please contact your Benefits Specialist.

Employee Express Help Desk: 478-757-3030 (TDD: 478-757-3117) or EEXHelp@opm.gov.

Popular Websites

Employee Personal Page (EPP) at www.nfc.usda.gov is your online connection to your personal pay and benefits information. With EPP, you can view your Earnings and Leave Statements, W-2s, and current benefit information. To access your EPP:

- Sometime after you receive your first paycheck, you will receive a PIN from the National Finance Center in the mail.
- Go to <https://www.nfc.usda.gov/personal/eplogin.aspx> and click on "Register as a new user".
- Select your agency name and then enter your Social Security number (SSN).
- Customize your User ID to something other than your SSN.
- Use the PIN you received from the National Finance to proceed in setting up your own password.

Office of Personnel Management (health and life insurance): www.opm.gov/insure

Life Insurance Calculator: www.opm.gov/calculator/index.htm

Life Insurance Election Form: www.opm.gov/forms/pdf_fill/sf2817.pdf

Health Insurance Election Form: www.opm.gov/forms/pdf_fill/sf2809.pdf

Health Savings Plans/Health Reimbursement Arrangements:
<http://www.opm.gov/insure/health/hsa/hra.asp>

Thrift Savings Plan General Information: <https://www.tsp.gov/index.shtml>

Thrift Savings Plan Election Form: <https://www.tsp.gov/PDF/formspubs/tsp-1.pdf>

Federal Long Term Care Insurance: <http://www.opm.gov/insure/ltc/index.asp>

Federal Long Term Care Calculator:
https://www.ltcfeds.com/ltcWeb/do/assessing_your_needs/ratecalc

Flexible Spending Accounts (FSAs): www.fsafeds.com.

Employee Express: www.employeeexpress.gov

TreasuryDirect: <http://www.treasurydirect.gov/>

TreasuryDirect Payroll Savings:
(http://www.treasurydirect.gov/indiv/products/prod_tdpayrollinfo.htm)

Benefits Information

Benefits e-mailbox: Benefits@bpd.treas.gov (checked by all Benefits staff)

Benefits Specialists: **Todd Wigal** (304-480-7179) or Micheal.Wigal@bpd.treas.gov

Office of Retail Services (**Retail**)

Sixto Velez (304-480-8302) or Sixto.Velez@bpd.treas.gov

Office of Public Debt Accounting (**OPDA**)

Office of Chief Counsel (**OCC**)

Office of the Commissioner (**OC**)

Office of Information Technology (**OIT**)

Katy Nuhfer (304-480-8322) or Katy.Nuhfer@bpd.treas.gov

Administrative Resource Center (**ARC**)

Office of Financing (**OF**)

Office of Management Services (**OMS**)

Benefits Information

(cont.)

Benefits Assistant: James Hinzman (304-480-8930) or James.Hinzman@bpd.treas.gov

Interoffice Mail Address: Benefits, A4-K
(Send all benefits election forms and appropriate beneficiary forms to this location.)

Regular Mailing Address:

Bureau of the Public Debt
PO Box 1328
Benefits, A4-K
Parkersburg, WV 26106-1328

Express Mailing Address:

Bureau of the Public Debt
Benefits, A4-K
Public Debt Warehouse & Operations Center, Dock 1
257 Bosley Industrial Park Drive
Parkersburg, WV 26101

Fax: 304-480-8019 (We **cannot** accept faxed beneficiary forms.)

Other Contact Information

Payroll staff: Payroll@bpd.treas.gov or 304-480-8266 or 304-480-8950

Payroll fax: 304-480-8272
