

TRANSFERRING EMPLOYEES

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REEMPLOYED ANNUITANTS

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**DEPARTMENT OF
HOMELAND SECURITY
OFFICE OF INSPECTOR GENERAL
EMPLOYEE BENEFITS**

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CONTACT INFORMATION

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E-mailbox: Benefits@bpd.treas.gov

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Benefit Specialist: **Susannah Lowden**

Telephone Number: 304-480-8209

Email Address: susannah.lowden@bpd.treas.gov

IMPORTANT REMINDERS

Life Insurance  **Must enroll within 60 days of employment**

Health Insurance  **Must enroll within 60 days of employment**

**YOUR ELECTION FORMS CAN BE MAILED TO EITHER ADDRESS BELOW
OR FAXED TO 304-480-8019**

Regular Address

Bureau of the Public Debt
Benefits (Avery 2-C)
PO Box 1328
Parkersburg, WV 26106-1328

Express Mail Address

Bureau of the Public Debt
Benefits (Avery 2-C)
Public Debt Warehouse & Ops Ctr, Dock 1
257 Bosley Industrial Park Drive
Parkersburg, WV 26101

Must enroll within 60 days of employment-online only

**Dental/Vision
Flexible Spending
Long-Term Care**

www.benefeds.com

www.fsafeds.com

www.ltcfeds.com

PLEASE KEEP A COPY OF YOUR BENEFIT ELECTION FORMS FOR YOUR REFERENCE

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RETIREMENT

For more information, see www.opm.gov/retire/.



Retirement is one of the most important events in your life. A successful retirement takes careful planning on your part . . . planning that hopefully began early in your working career to help insure that you will have the income you need when you want to retire.

As a federal employee, your retirement coverage is determined by the following:

You are covered by the **Federal Employees Retirement System (FERS)** if:

- You are an employee first hired after December 31, 1983; or
- You were rehired with a break in service of more than 3 days after December 31, 1986, with less than 5 years of creditable service; or
- You elect to transfer to FERS.

You are covered by the **Civil Service Retirement System (CSRS)** if:

- You are an employee who was hired before 1984; or
- You were previously covered by CSRS and were rehired by the Federal government with less than a 1-year break in service.

You are covered by **Civil Service Offset (CS Offset)** if:

- You are a CSRS employee rehired by the federal government and have a break in service of more than 1 year and at least 5 years of creditable service; or
- You had a break in service after 12/31/86, had at least 5 years of creditable service as of the last break in service, and have at least 1 day covered by CSRS.

FERS Benefit Overview

There are three parts to the FERS program: the FERS Basic Benefit, Social Security, and the Thrift Savings Plan (TSP). The mandatory deductions for FERS are as follows:

	<i>Regular (Code K)</i>	<i>Law Enforcement (Code M)</i>
Retirement (FERS)	.80%	1.30%
Medicare	1.45%	1.45%
Social Security	<u>4.20%</u>	<u>4.20%</u>
Total Deductions	6.45%	6.95%

We strongly encourage all FERS employees to contribute to the Thrift Savings Plan since the larger portion of your retirement income will come from your TSP funds. For detailed information regarding FERS, please review the FERS booklet on the Office of Personnel Management (OPM) website at <http://www.opm.gov/forms/pdfimage/RI90-1.pdf>.

CSRS Benefit Overview

CSRS:

The Civil Service Retirement System is derived from contributions from your pay that are deposited into the Civil Service Retirement Fund. Unlike FERS, CSRS employees do not contribute to Social Security. Therefore, a greater portion of your pay is deducted to fund the retirement system. The deductions for CSRS employees are:

RETIREMENT (cont.)

	<i>Regular (Code 1)</i>	<i>Law Enforcement (Code 6)</i>
Retirement (CSRS)	7.00%	7.50%
Medicare	<u>1.45%</u>	<u>1.45%</u>
	8.45%	8.95%

For detailed information regarding CSRS, please review the CSRS booklet on OPM website at <http://www.opm.gov/Forms/pdfimage/RI83-1.pdf>.

CS Offset:

The CS Offset employee contributes .8% of their pay to the retirement system, the same as FERS. The benefits, however, are calculated similar to that of the CSRS with one exception. At age 62, if a CS Offset employee qualifies for Social Security, the CSRS benefit is reduced to "offset" that part of the retiree's Social Security benefit that reflects years of Federal service subject to the Offset Plan. The important thing to remember is that there is no loss of retirement income when the offset is applied. The deductions for CS Offset employees are:

	<i>Regular (Code C)</i>	<i>Law Enforcement (Code E)</i>
Retirement (CSRS Offset)	.80%	1.30%
Medicare	1.45%	1.45%
Social Security	<u>4.20%</u>	<u>4.20%</u>
Total Deductions	6.45%	6.95%

For CS Offset information, please visit <http://www.opm.gov/Forms/pdfimage/RI83-19.pdf>.

Important Notes for FERS/CSRS/CS Offset Employees:

- All FERS, CSRS and CS Offset employees may contribute to the Thrift Savings Plan.
- CSRS and CS Offset employees may elect to transfer to FERS within six months from the date of rehire.

Employees in temporary appointments are usually covered by Social Security only.

CREDIT FOR SERVICE

MILITARY SERVICE:

If you performed military service **before** 1957, your active duty time is fully creditable for retirement.

If you performed active duty in the military **after** December 31, 1956, you may need to make a monetary deposit to make this service creditable for retirement purposes. You will not be charged interest on a deposit for military service if you make the deposit within three years of the date you first become covered under the retirement system. If you do not make your deposit for military service during this "grace period" you will be charged interest on the outstanding balance, compounded annually, from a date two years from the date you first became employed under the retirement system until payment is completed.

RETIREMENT (cont.)

NON-DEDUCTION/REFUNDED SERVICE:

If you were previously employed in a position that was not covered by either CSRS or FERS retirement deductions, you may be eligible to make a deposit plus interest for this service into the retirement system and receive service credit for this time period.

Secondly, if you elected to take a refund of your retirement contributions for a previous period of employment, you might want to consider redepositing the amount of your refund plus interest to the retirement fund to gain the service credit in your annuity.

THRIFT SAVINGS PLAN (TSP)

For more information, call
877-968-3778, see the
website at www.tsp.gov



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:

➤ 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.

THRIFT SAVINGS PLAN (cont.)

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

For tax year 2011 employees may invest up to \$16,500 of their annual salary in the TSP.

- Agency Automatic Contributions and Matching Contributions— **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!
 - **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.
 - **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.

- 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.
- 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.
- 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.

THRIFT SAVINGS PLAN (cont.)

- 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:
 - 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.
 - The employee must be at work or on paid leave during the pay period in order to make contributions.
 - The employee must be contributing the maximum annual contribution limit for the current tax year.

For tax year 2011 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 (FEHB)

For more information, click here:
www.opm.gov/insure

The Federal Employees Health Benefits (FEHB) Plan makes health insurance available to all eligible permanent full-time and part-time federal employees. The program allows eligible employees to choose among many plans and options. To assist you in making an informed decision concerning your health insurance coverage and select a plan that best fits your needs, please review the information available on the Office of Personnel Management’s [FEHB website](#).

Following is a brief listing of key program features:

- **New employees** may enroll within 60 days of employment. Complete and return your election form ([SF2809](#)) to the Benefits staff within the **60-day window** to the [address](#) shown at the beginning of this document or fax to 304-480-8019, even if you waive coverage. If you do not enroll during this time, you will be able to enroll during the next annual Open Season. Open season for health insurance is held in November and December each year and permits employees to enroll or change their previous elections.
- **Coverage** is usually effective at the beginning of the pay period after the enrollment form is received by the Benefits Staff. **However, your health insurance carrier may not process your enrollment for 4-6 weeks AFTER this date.** If you need health care services before you have received your enrollment package from your carrier, you may have to pay out of your own pocket for those services. When you receive your enrollment package from your carrier, you can request reimbursement of your out-of-pocket expenses.

FEDERAL EMPLOYEES HEALTH BENEFITS (cont.)

- Both **Self Only** and **Self and Family** options are available. Self and Family coverage provides coverage for all eligible family members, including your spouse and children under age 26. For more information on eligibility requirements, please review the guidelines at the OPM FEHB website.
- **“Qualifying life events”** (QLEs) may allow you to enroll in 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 a Benefits Specialist as soon as you anticipate that you might have a special life event.**
- Your share of the premium is deducted from your bi-weekly pay. Retiring employees can continue their 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.
- Health insurance premiums are automatically “pre-tax” deductions for active employees. This is usually a benefit because it lowers your taxable income, but it also imposes some additional enrollment restrictions. The payroll office will sign you up for Premium Conversion automatically; you don’t need to fill out a form to initiate this benefit. You do have a choice, though, to waive premium conversion if you wish.

DENTAL/VISION INSURANCE

For more information, see www.benefeds.com.



The Federal Employees Dental and Vision Insurance Program (FEDVIP) is available to all Federal employees who are eligible for health insurance on an enrollee-pay-all basis. Premiums are withheld from salary on a pre-tax basis. Information on the plans that are available and enrollment procedures can be found at www.benefeds.com or by contacting BENEFEDS directly at 877-888-FEDS. You must enroll on-line within 60 days of your employment; otherwise, you will need to wait until open season or in connection with a qualifying life event.

FLEXIBLE SPENDING ACCOUNTS (FSA)

For more information, see www.fsafeds.com.



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

There are three types of FSAs available:

- Health Care FSA (HCFSA)
- Dependent Care FSA (DCFSA)
- Limited Expense Health Care FSA (LEX HCFSA)

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.

FLEXIBLE SPENDING ACCOUNTS (FSA) (cont.)

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.

You must work directly with SHPS to enroll for an FSA by contacting an FSA representative at **877-FSAFEDS** or **877-372-3337** or through the website.

FEDERAL EMPLOYEES GROUP LIFE INSURANCE (FEGLI)

For more information, see www.opm.gov/insure/life/index.asp.



The Federal Employee's Group Life Insurance Program makes life insurance available to all permanent Federal employees. Eligible employees are automatically covered for **Basic** (at a cost of \$0.15 biweekly for each \$1,000 of coverage) as of the date of employment unless coverage is waived.

Basic coverage is equal to your annual basic pay rounded up to the next \$1,000 plus \$2,000.

In addition to the **Basic** insurance, the other types and amounts of coverage that are available to you are as follows:

- **Option A-Standard** provides \$10,000 of 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.
- **Option C-Family** is available in multiples of one to five. Each multiple provides \$5,000 coverage on your spouse and \$2,500 coverage for each eligible, dependent child.

The website provides a FEGLI calculator that may be of assistance to you in determining the appropriate amount of life insurance coverage, as well as the cost, that meets your personal goals.

www.opm.gov/calculator/worksheet.asp

Complete and return your election form, [SF2817](#), to the Benefits staff within the **60-day** window to the [address](#) shown at the beginning of this document or fax to 304-480-8019, even if you only want the automatic Basic coverage.

If you waive Basic coverage altogether or elect Basic but no other optional coverage during that first 60 days, you will generally have to wait one year and take a physical examination, or wait for a special event (such as marriage or the birth of a child) to elect additional coverage.

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

FEDERAL LONG-TERM CARE INSURANCE PROGRAM (FLTCIP)

For more information, see
www.ltcfeds.com.



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.

You and your spouse have **60 days** from your date of hire to apply for FLTCIP using the *abbreviated* application. You, your spouse, and eligible family members (including, but not limited to, your parents, parents-in-law, adult children, and same-sex domestic partner) can apply at any time using the full application. Applications are available on the LTC Partners website or by calling LTC Partners at 800-582-3337 or TDD 800-843-3557.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Your employer provides free, confidential, voluntary Employee Assistance Program (EAP) services for all its employees. These services include up to 6 counseling sessions, newsletters, crisis counseling 24 hours a day/7 days a week, referrals to local resources, counseling for family members, etc. Call **800-222-0364 (TDD 888-262-7848)** to talk to a crisis counselor or make an appointment.

EMPLOYEE PERSONAL PAGE (EPP)

For more information, see
www.nfc.usda.gov



Employee Personal Page is your online connection to your personal pay and benefits information. With EPP, you can view your Earnings and Leave Statements, W-2's, and current benefit information. To access this service, all employees must request a Personal Identification Number (PIN) from the EPP website. PINS can be requested after you have received your first salary payment from your new agency.

You may also use Employee Personal Page to make some of your own payroll and benefit changes such as your tax withholding, health insurance elections, Thrift Savings Plan changes, etc., by using the online *Self-Service* options available on the website.

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 <http://www.acf.hhs.gov/programs/cse/extinf.html> 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.

BENEFICIARY DESIGNATIONS

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 according to the following Order of Precedence:

1. Designated beneficiary(s), based on properly completed forms
2. Spouse
3. Children in equal shares, with the share of any deceased child distributed among the descendants of that child
4. Parents in equal shares or the entire amount to the surviving parent
5. Duly appointed executor or administrator of the estate
6. 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. Links to the forms can be found on your Customer Access Page, or you can visit

<http://www.opm.gov/insure/life/beneficiary/designate.asp>.

Beneficiary designations for TSP funds ([TSP-3](#)) cannot be submitted until the TSP account has been established and an account number has been assigned.

IMPORTANT BENEFITS INFORMATION FOR TRANSFERRING EMPLOYEES

Employee Personal Page (EPP)	<p>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.</p>
Retirement	<p>If you were in the process of making or recently completed a military deposit or civilian deposit/redeposit into the retirement system prior to your transfer, please contact your new Benefits staff as soon as possible.</p>
Health Insurance	<p>Upon your move from one employing office to another, your enrollment continues without interruption as long as you do not have a break in service of more than 3 calendar days. If you are enrolled in an HMO and relocate outside the HMO's service area, you are permitted to change to another plan upon your transfer.</p>
Dental/Vision Insurance	<p>If you are enrolled in the dental/vision insurance, please update your member profile on the BENEFEDS website or by calling a BENEFEDS representative at 877-888-FEDS with your new payroll office information.</p>
Life Insurance	<p>Your life insurance coverage stops at the end of the day on which you separate from service for any reason including transfer. Your new agency will, however, reinstate your coverage upon your transfer with no break in coverage.</p> <p><i>SAMBA Employee Benevolent Fund (Life Insurance): If you are participating in the SAMBA Employee Benevolent Fund, or any of its other programs, eligibility for participation in that program will end with your transfer out of the OIG. Contact the SAMBA offices at www.SambaPlans.com for information on converting to an individual policy or enrolling at your new organization.</i></p>
Thrift Savings Plan	<p>Please notify your new personnel/payroll office if you have been contributing to TSP. This will help ensure that your contributions, and more importantly, any loan payments can continue without interruption.</p>
Annual/Sick Leave	<p>Your annual and sick leave balances will be added to your leave account when we receive your leave records from your previous agency. If you prefer, you can give the Pay and Leave staff a copy of the final Earnings and Leave Statement from your previous agency, which shows your balances at the time of transfer. Pay and Leave will add those balances to your leave account. Once the official leave record is received from your previous agency, Pay and Leave will compare the balances to those on the Leave and Earnings Statement and make adjustments as needed.</p>
Deductions/ Allotments	<p>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 Thrift Savings Plan loan or child support.</p>
Flexible Spending Account	<p>If you are enrolled in a Flexible Spending Account (FSA), you must contact SHPS directly at 877-FSA-FEDS or 877-372-3337 to continue your account(s) through your new payroll office.</p>
Long-Term Care	<p>If you are enrolled in the Federal Long-Term Care Insurance Program 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 www.ltcfeds.com/documents/files/BillingChangeForm.pdf, or you can call Long-Term care Partners at 800-LTC-FEDS (800-582-3337).</p>

**IMPORTANT BENEFITS INFORMATION FOR
RE-EMPLOYED ANNUITANTS**

CSRS	If you are a Civil Service Retirement System Annuitant please click here for important information.
FERS	If you are a Federal Employees Retirement System Annuitant please click here for important information.