

YOUR 60 DAY DEADLINE: _____

Federal Employee Responsibilities for Benefits

Accuracy of information and benefit elections are the responsibility of a federal employees
Your Human Resources Office is available for assistance at 907-428-6578
Or the Army Benefits Center – Civilian at 877-276-9287

EBIS (Employee Benefits Information System) Establish account at: www.abc.army.mil

1. Click on the man in the RED SHIRT (top right) to register
2. Click on "NEW USER"
3. Enter your "SSN" and Temporary PIN with your Month and Year of Birth (MMYY)
4. Create "NEW PIN" (Can use CAC Card PIN) and "Re-Enter PIN"
5. Click "CONTINUE"
6. Enter "SSN" and PIN to Login
7. "Transactions" is where you will make elections and changes to your TSP, FEHB or FEGLI benefits



On the ABC Website is a "New Employee Benefits Tool Kit" that may assist you with a review of benefits information.
Additional websites to research benefits: www.opm.gov, www.checkbook.org and www.plansmartchoice.com
however plansmartchoice contains NO 2016 Health Plan data.

YOUR OPPORTUNITY FOR THE FOLLOWING PROGRAMS EXPIRES 60 DAYS FROM YOUR APPOINTMENT DATE

FEHB (Health Insurance): Federal Employees Health Benefits - Sign-up on EBIS website: www.abc.army.mil

You have **60 Days** from your appointment date to sign-up for a health insurance plan. If you do not make an election, you are considered to have declined coverage and you must wait until next open season or Qualifying Live Event (Marriage, Birth, etc.) to enroll. Each year in November there is an Open Season for enrollment. For premiums and brochures: www.opm.gov (then search compare plans; enter zip code/non-postal employee and pay frequency/then compare plans).

IMPORTANT: Health Benefits (FEHB) enrollment is not retroactive and it cannot be made effective the day you enter on duty as you must have been in a pay status during some part of the pay period which precedes the one in which your enrollment becomes effective. Once this requirement has been met your enrollment will become effective on the first day of the first pay period that begins after your employing office receives your enrollment request. You need to consider this in cancelling any other health insurance coverage you may already have and for scheduling of doctor visits or tests.

FEGLI (Life Insurance): Sign up on EBIS website or assistance from HRO: www.abc.army.mil

You have **60 Days** from your entry date to sign-up for any *Optional* Life Insurance. You are automatically enrolled in *Basic* Life Insurance, which is effective on the first day you enter in a pay and duty status UNLESS you waive coverage before the end of your first pay period. You do NOT get *Optional* insurance automatically – you must take action to elect. If you do not make an election, you are considered to have waived optional insurance. No proof of insurability is required for the Basic, or any optional insurance if you sign-up during the first 31 Days. Proof of insurability may be required for insurance changes after that time. An open enrollment is relatively rare. Google FEGLI calculator to determine coverage/premium.

NGAUS/Security Mutual (Life Insurance/Disability): Sign up: Google NGAUS Technician Insurance

You are guaranteed acceptance into this life and disability insurance plan if you apply within **60 Days** of your employment. After this opportunity, your insurability must be approved by the insurance company.

YOUR 60 DAY DEADLINE: _____

- FEDVIP (Dental & Vision Insurance):** Sign-up on BENEFEDS website: www.benefeds.com
You have **60 Days** from your entrance date to apply for Dental and/or Vision Insurance. Each year there will be an Open Season for enrollment in November. To compare plans go to www.benefeds.com and search “FEDVIP Plan Comparison Tool” - For plan brochures: www.opm.gov (then search “compare FEDVIP plans”).
Your agency requested will be either: Dept of the Army – 97380800 or Dept of the Air Force – 97380100
- FSA (Health & Dependent Care Personal Acct):** Sign-up on FSA website: www.fsafeds.com
You have **60 Days** from your appointment date or until 1 October, whichever comes first, *to sign up* for Flexible Spending Account(s). Applications for the current calendar year are not accepted from 1 October thru 31 December. If you wish to enroll after 1 October you will need to do so during Open Season (concurrent with the FEHB Open Season in November) for the following year.

The Flexible Spending Accounts Program (FSAs) allows you to pay for certain health and dependent care expenses with pre-tax dollars. FSAs have a minimum of \$100 and you are able to carry over \$500 of unused funds to the next Plan Year. However, every Open Season you must make a new election for the upcoming Plan Year. Two FSAs are being offered to eligible employees: (1) Health Care FSA (HCFSA): Certain health care expenses that are not reimbursed by FEHB or other sources and not claimed on your income tax return. (2) Dependent Care FSA (DCFSA): Eligible dependent care expenses.
- LTCI (Long Term Care Insurance):** Sign-up on FLTCIP website: www.ltcfeds.com
You (and your spouse) have **60 Days** from your entrance date to apply for Long Term Care Insurance using the abbreviated underwriting application. If you apply after the 60 day period, you will be required to use the long underwriting application with numerous health-related questions. The FLTCIP provides insurance for Federal employees and their parents, parents-in-law, step-parents, spouses and adult children. It’s a program to provide help to pay for chronic, long term care (such as help getting out of bed or help eating or dressing) that you may develop due to an illness, accident or natural aging process. Certain medical conditions or combination of conditions will prevent some people from being approved for coverage.
- Automatic Enrollment in TSP (3%) unless declined by end of 1st pay period after appointment:**
Thrift Savings Plan (401K): To change or decline at ABC website: www.abc.army.mil
This is an important part of your Federal retirement package. Your contributions will begin automatically for 3% your first full period unless you elect to decline enrollment. TSP contributions and elections can be made at any time. A Thrift Savings Plan account will be established for you and the agency will automatically contribute an equal amount to 1% of your basic pay each pay period. The 1% agency contributions will be input whether or not you contribute. You will receive an account number by a separate letter from TSP. Account information is available at www.tsp.gov. Contributions are tax-deferred. Matching – the agency will invest \$1 for \$1 you invest for the first 3% of your basic salary and 50 cents for each \$1 you invest for the next 2%. You may contribute up to the maximum IRS limit for a 401K. The best way to assure that your retirement income meets your needs is to start investing in the Thrift Savings Plan at the beginning of your Federal Service and to continue to do so throughout your career.
- MY BIZ: (Important to view and print employment documents) :** <https://compo.dcpds.cpms.osd.mil>
By BIZ is for Technicians to view their Civilian Personnel Data. It allows you to view information from your official personnel records including actions documented on **SF-50** (Appointment, Salary Changes, Etc.) and position, salary, benefits, awards and performance. In addition, employees may update personal information and a Verification of Employment tool allows technicians to submit information to an external organization (business, bank, etc.). You may access user guides and training tutorials at:

SIGN-IN to DCPDS website:
1. MyBiz login at: <https://compo.dcpds.cpms.osd.mil>
2. Register your CAC
3. USER NAME is “SSN” with dashes