



Employee Benefits & Retirement

Module 14

National Guard

Technician Personnel Management Course



EMPLOYEE BENEFITS & RETIREMENT

- Health insurance
 - FEHB
 - FEDVIP
 - FSA
 - LTC
- Life insurance
- Retirement plans
- Thrift Savings Plan





FEDERAL EMPLOYEE'S HEALTH BENEFITS (FEHB)

- Guaranteed coverage – no medical exam
- No restrictions on pre-existing conditions
- Government contributes substantially
- Technician must enroll self only or self & family within 60 days of eligibility





FEDERAL EMPLOYEE'S HEALTH BENEFITS (FEHB)

Temporary employees NTE one year or less are excluded

- Enrollees may change plans or options during annual Open Season
- In certain cases, may also convert coverage when leaving government
- Can be maintained while on LWOP



Federal Employees Dental and Vision Insurance Program (FEDVIP)

- Supplemental dental and vision benefits.
- Available to federal employees
- Provides competitive premiums
- No pre-existing condition limitations
- Separate from FEHB
- 7 Dental plans / 3 vision plans with PPO networks



Flexible Spending Account (FSA)

FSA: Health & Child Care

- Voluntary Tax-favored program
- Use pre-tax salary for eligible out-of-pocket health and dependent care expenses
- Pay a variety of health care or dependent care
- May use for OTC purchases
- Key Benefit: *Saves Money!*



Long Term Care (LTC)

- Ongoing care for people who need lengthy or even lifelong assistance with daily living due to an illness, injury, or severe cognitive impairment.
- Non-skilled, custodial care
- Help with daily living activities
- Supervision due to cognitive impairment (e.g. Alzheimer's disease)



FEDERAL EMPLOYEE'S GROUP LIFE INSURANCE (FEGLI)

Basic Life: annual basic salary rounded to next highest thousand plus \$2,000 – automatic unless waived

- Technician pays 2/3 – Government pays 1/3
- If originally waived, a physical exam is required (at the employee's expense) in order to enroll later





FEDERAL EMPLOYEE'S **GROUP LIFE INSURANCE** **(FEGLI)**

Options:

- A: Standard – an additional \$10,000 at employee's cost based on age
- B: Additional – 1 to 5 x basic pay, at employee's cost based on age
- C: Family – 1-5 multiples (each multiple worth \$5,000; Spouse - \$25,000 max; Child – each multiple \$2,500 max \$12,500 at employee's cost based on age)



FEDERAL EMPLOYEE'S GROUP LIFE INSURANCE (FEGLI)

Options :

- A, B & C – Any combination with the Basic coverage
- Personnel should conduct a periodic review of beneficiary designation in their OPFs
- Continues 12 months LWOP free





Army Benefits Center – Civilian (ABC-C)

How will you know if your transaction has processed?

Most transactions are processed overnight. You can verify your transaction by revisiting the website or calling the ABC-C. You can also verify your transaction by reviewing your LES.

ABC-C is good for you!

- Fast, easy access to current and complete information.
- Automated systems ensures accuracy
- Convenience – You are in control of your benefits and entitlement transactions.
- Knowledgeable and trained counselors available to provide assistance.

ABC-C VISION

Provide responsive quality service that allows Army serviced civilian employees to manage their benefit and entitlement portfolios.

- | | |
|-----------|------------|
| Timely | Accurate |
| Efficient | Beneficial |
| Automated | Consistent |
| Modern | Caring |



OVER SEA & TOLL-FREE NUMBER &

Belgium.....	0800-75248
Germany.....	0800-1010252
Italy.....	800-750221
Japan.....	00521-1-20275
Korea.....	00792-14-800-4766
Kuwait.....	1-877-276-9257
Netherlands.....	0800-232729
Saudi Arabia.....	1-877-276-9257
United Kingdom.....	05-002557723

Department of the Army
Army Benefits Center-Civilian
303 Marshall Avenue
Fort Riley, KS 66402-3004
1-877-276-9257
1-877-276-9232 (TDD)

Army Benefits Center- Civilian



Need Assistance?
It's As Easy As
ABC...



Army Benefits Center – Civilian (ABC-C)



ARMY BENEFITS CENTER- CIVILIAN

What can the Army Benefits Center-Civilian do for you?



The ABC-C provides automated benefits support to Army-serviced appropriated fund employees through the Employee Benefits Information System (EBIS), the Interactive Voice Response System (IVRS), and trained benefits counselors.

- EBIS is a web application that allows you to access general and personal benefits information and conduct electronic transactions using a computer. The system contains comprehensive information and personalized benefits statements.
- IVRS is an automated self-service program you can access from a touch-tone telephone system. Unlike the web, IVRS allows you to transfer to a benefits counselor for additional assistance.

The ABC-C provides services in the following program areas:

- Retirement (Civil Service & Federal Employees Retirement Systems)
- Thrift Savings Plan (TSP)
- Federal Employees Health Benefits (FEHB)
- Federal Employees Group Life Insurance (FGLI)
- Survivor Benefits

How Do You Use ABC-C?

You can access the EBIS website at <https://www.abcc-army.mil>. From a government computer, you are able to log into EBIS using your Common Access Card (CAC) and CAC PIN. Click on "Employee Benefits Information System (EBIS)", then select the "CAC Employee Login" option. You will need to use your Army Knowledge Online (AKO) user name and password to access EBIS from home. Customers in the 50 states can access IVRS by calling the toll-free number 1-877-ARMY CTR (1-877-276-9287). For TDD assistance in the United States, call 1-877-276-9833. Overseas customers, see the back of this brochure for toll-free numbers accessed through a commercial/civilian telephone. For additional information, visit the ABC-C website. Both systems are available seven days a week, 24 hours a day. Benefits counselors are available Monday through Friday from 8:00 a.m. to 6:00 p.m. Central Time (CT).

How Do You Get Your PIN?

Initially, your PIN will be a four-digit number equivalent to your month and year of birth (MMYY). For security purposes, once you access the system, you must change it to a new six-digit number. The same PIN is used in both EBIS and IVRS. Your ABC-C PIN will not expire.



For Health Benefits, Life Insurance & Thrift Savings Plan services, you will:

- Log on to the ABC-C website or call toll-free to access your records with your Social Security Number and PIN.
- Select the menu item for desired information.
- Review general information available in each subject area.
- Review personal information from your records.
- Make changes to your benefits.
- Speak to a benefits counselor (IVRS only).
- Verify the action on your Leave and Earnings Statement (LES).





Army Benefits Center – Civilian (ABC-C)

- Military Deposits
- Retirements
- Links to:
 - EBIS
 - Office of Personnel Management
 - TSP
 - Social Security

<https://www.abc.army.mil>



Employee Benefits Information System (EBIS)

- Unique to you (Secure Site)
- In effect for use since 1 Oct 2010
- Self service for changes to FEHB / FEGLI / TSP
- Benefits information specific to the employee
- Available 24 hours a day
- Requires use of AKO username and password or Common Access Card (CAC) authentication
- Requires use of SSN and PIN
- Allows you to print pending benefits transactions

ARMY BENEFITS CENTER-CIVILIAN (ABC-C)

303 MARSHALL AVENUE
FORT RILEY, KS 66442-5004
(877) 276-9287

 Search

- Benefit Topics**
- [Cost-Shared Benefits](#)
 - [Financial Literacy Education](#)
 - [Forms](#)
 - [Health Insurance](#)
 - [Life Insurance](#)
 - [Open Seasons](#)
 - [Retirement](#)
 - [TSP](#)
 - [Uniformed Services](#)

Announcements

There is an intermittent, random problem with the Advanced Calculator in the Employee Benefits Information System (EBIS). The problem has been reported to the contractor, who is working on identifying the cause and creating a solution. The ABC-C apologizes for any inconvenience this may cause.

NOTICE! If you are a new or rehired employee hired on or after August 1, 2010, you will have automatic TSP contributions of 3% of your salary withheld from your paycheck.

The **New Employee Orientation Briefing** is now on-line. Three versions of the briefing are available:
 To view the briefing with the slides automatically advancing, select [Automated Slide Show](#). (After opening the slide show, press F5 to activate.)
 To advance the slides at your own pace, select [Self-Paced Slide Show](#). (After opening the slide show, press F5 to activate.)
 To view the briefing slides without the narration, select [Slide Show for Use without Speakers, or for Hearing-impaired](#).

NEED HELP COMPLETING YOUR RETIREMENT APPLICATION? Self-paced slide presentations with information on filing out retirement forms are available for [CSRS/CSRS Offset](#) and [EERS](#). A version for [CSRS/CSRS Offset, disability retirement](#) and [EERS, disability retirement](#) is also available. (After opening the slide show, press F5 to activate.)

EBIS access has been CAC-enabled! You are now able to log into EBIS using your Common Access Card (CAC) and CAC PIN. Click on "Employee Benefits Information System (EBIS)", then select the "CAC Employee Login" option. You are still required to enter your SSN and ABC-C PIN to access your personal information in EBIS.

- Newsletters**
- [ABC-C Newsletter - August 2010](#)
 - [Archived Newsletters](#)

- What's Hot**
- 
- [Affordable Care Act Information](#)
 - [Non-foreign Area Retirement Equity Assurance \(NAREA\)](#)
 - [Base Realignment and Closure \(BRAC\)](#)
 - [2010 Thrift Savings Plan \(TSP\) Charts](#)
 - [Want to retire?](#)
 - [Help, I am a new employee!](#)
 - [How do I make a deposit/withdrawal?](#)
 - [How do I change my beneficiary?](#)
 - [Leave Without Pay \(LWOP\)](#)
 - [New Employee Orientation Briefing](#)

How Do I Access the ABC-C?



[Employee Benefits Information System \(EBIS\)](#)

Problems accessing EBIS? Click [here](#) for information and assistance.



[VRS Automated Telephone System](#)

[VRS Menu Chart](#)

Useful Links

- [Army Knowledge Online \(AKO\)](#)
- [CPOL Employee Portal \(Army Portal\)](#)
- [Federal Employees Dental and Vision Insurance Program \(FEDVIP\)](#)
- [Federal Employees Flexible Spending Account \(FEFSA/FERS\)](#)
- [Field Activity Services \(FAS\)](#)
- [Long Term Care Insurance \(LTCI\)](#)
- [myPay](#)
- [Office of Personnel Management \(OPM\)](#)
- [Social Security Administration \(SSA\)](#)
- [Thrift Savings Plan \(TSP\)](#)



ARMY BENEFITS CENTER-CIVILIAN (ABC-C)
303 MARSHALL AVENUE
FORT RILEY, KS 66442-5004
(877) 276-9287

Home Site Map Contact Us

Employee Login
(with an AKO Account)

AKO Username:

AKO Password:

Login

[CAC Employee Login](#)
(Using Common Access Card)



You can use either login CAC or AKO.

EBIS

EMPLOYEE BENEFITS INFORMATION SYSTEM



Welcome to the Employee Benefits Information System (EBIS)...

Department of Army EBIS Login

Current Users:
Enter your SSN and your PDI.

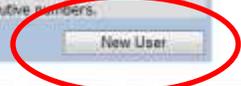
SSN (No Dashes)

PDI

[Reset PDI](#)

User Information:
If you are a new user select the New User button below. Your temporary PDI is your two digit month and the last two digits of your year of birth (MMYY). If you have forgotten your PDI, you will need your latest Leave and Earnings Statement or Notification of Personnel Action to complete the information on the Reset PDI link above. Your new permanent PDI must be six numbers and cannot be in the exact order of your Social Security number, date of birth, service computation date, or repetitive/consecutive numbers.

If you encounter difficulty with your PDI, please contact the HelpDesk @ DSN 856-2000 or 785-239-2000 Monday through Friday, from 0730 to 1600 CT, for assistance numbers.



EBIS

EMPLOYEE BENEFITS INFORMATION SYSTEM

User Validation

In order to establish (or reestablish) your login information you must be a validated user. Enter the information below and click the continue button to be validated as a user.

Enter Your Social Security Number (NNNNNNNN):

Enter Your Temporary PIN:

Continue

If you are a NEW USER your temporary PIN is your two digit month and the last two digits of your year of birth (MMYY). For example, if your birth date is 01/15/1988 your PIN would be 0188. If you are an existing user your permanent PIN must be six numbers and cannot be in the exact order of your Social Security number, date of birth, service computation date, or your PIN, your new...

Important: first time users your temporary PIN is your two digit month and the last two digits of your year of birth (MMYY).

EBIS

EMPLOYEE BENEFITS INFORMATION SYSTEM

Establish or Reestablish Login...

To establish or reestablish your login enter the information below and click the continue button.

Enter Your New PIN:

PIN must contain numeric (0-9) and be 6 characters long.

Re-enter Your New PIN:

The email address must be in the correct format (i.e. abc@abc.gov)

Your new permanent PIN must be six number and cannot be in the exact order of your Social Security number, date of birth, service computation date, or repetitive/consecutive numbers.





Welcome to the Employee Benefits Information System (EBIS)...

Department of Army EBIS Login

Current Users:
Enter your SSN and your PDI.

SSN (No Dashes)
PDI

[Reset PDI](#)

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EBIS

EMPLOYEE BENEFITS INFORMATION SYSTEM



Help

Welcome to the Employee Benefits Information System (EBIS)...

Department of Army EBIS Login

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Session
Floor:

PIN Logout

Pending Transactions
FEHB: None
TSP: None
TSP Catch-Up: None
FEGLI: None

Agency News
Did you create a transaction for TSP, FEHB or FEGLI that is effective this weekend? If you did and you don't see that it is processed yet, remember that our information will not be refreshed for the weekend transactions until Monday morning. If you have concerns about your transaction, please contact a Benefits Counselor.

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Department of Army

The Employee Benefits Information System (EBIS) is designed to provide Federal employees general and personal information regarding their retirement & benefits.

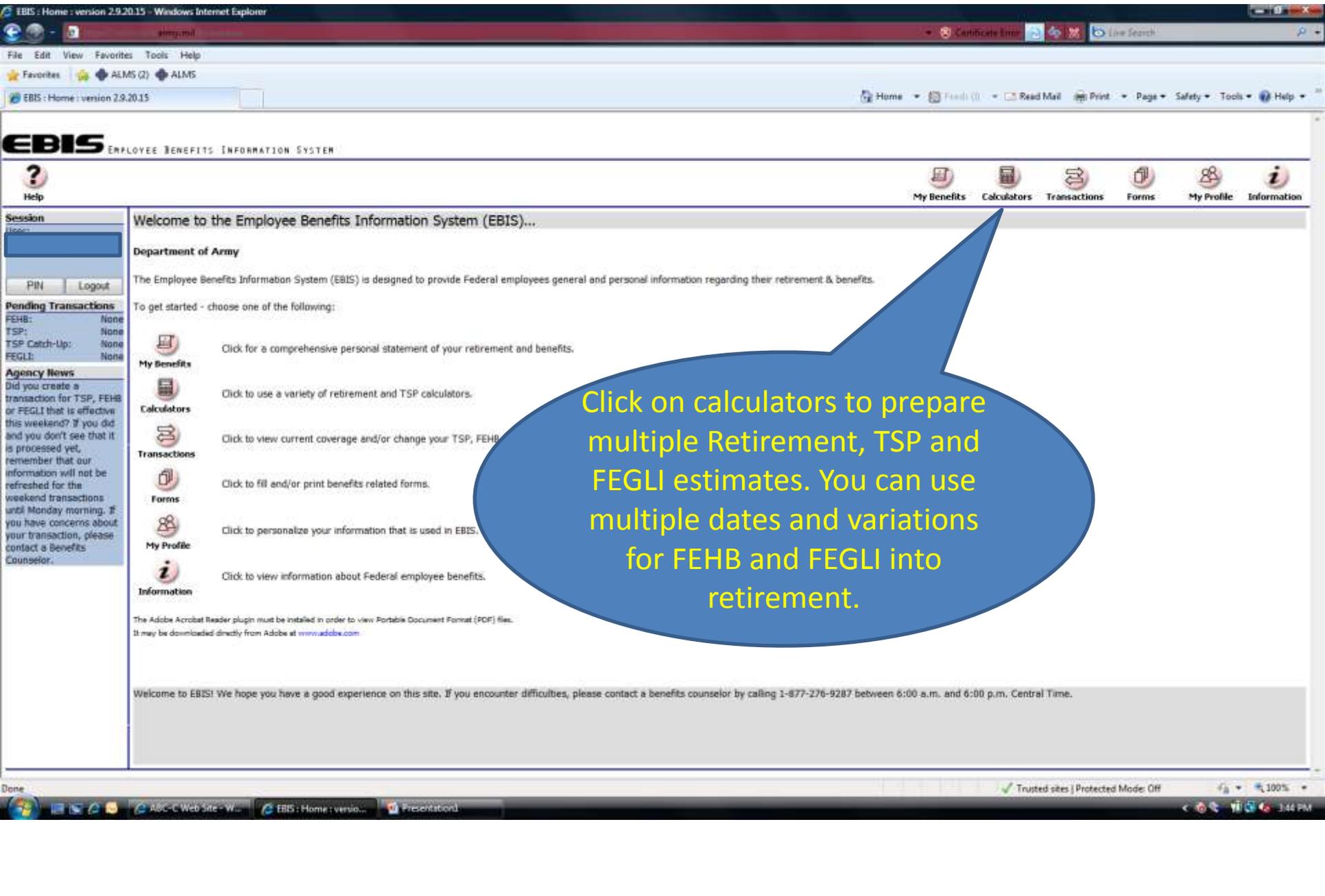
To get started - choose one of the following:

-  **My Benefits**
Click for a comprehensive personal statement of your retirement and benefits.
-  **Calculators**
Click to use a variety of retirement and TSP calculators.
-  **Transactions**
Click to view current coverage and/or change your TSP, FEHB, or FEGLI benefits.
-  **Forms**
Click to fill and/or print benefits related forms.
-  **My Profile**
Click to personalize your information that is used in EBIS.
-  **Information**
Click to view information about Federal employee benefits.

The Adobe Acrobat Reader plugin must be installed in order to view Portable Document Format (PDF) files. It may be downloaded directly from Adobe at www.adobe.com.

Welcome to EBIS! We hope you have a good experience on this site. If you encounter difficulties, please contact a benefits counselor by calling (301) 316-1000 a.m. and 6:00 p.m. Central Time.

1st time users, you may want to print the summary of My Benefits. This is a detailed report of all your current benefits captured in EBIS.



Click on calculators to prepare multiple Retirement, TSP and FEGLI estimates. You can use multiple dates and variations for FEHB and FEGLI into retirement.

EBIS : Calculators - Windows Internet Explorer

File Edit View Favorites Tools Help

Home Feeds Read Mail Print Page Safety Tools Help

EBIS

EMPLOYEE BENEFITS INFORMATION SYSTEM

Help My Benefits Calculators Transactions Forms My Profile Information

Session

PIN Logout

Pending Transactions

FEHB: None
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Calculators

Retirement Calculators

- Quick Retirement Estimate**
A simple 3-step tool to estimate the most common retirement benefits.
- Advanced Retirement Estimate**
A comprehensive tool for estimating various types of retirement, disability, death-in-service, and survivor benefits.
- High-3 Average Salary**
Use your salary history to compute the average of your highest 3 years of pay.

TSP Calculators

- TSP Annuity Estimate**
A tool to estimate TSP Single and Joint Life annuities.
- TSP Projected Account Balance**
Use this tool to project your TSP account balances into the future.

Other Calculators

- Severance Pay**
A tool to estimate a benefit that may be payable to you due to an involuntary separation.
- FGLI Calculator (Off-Site)**
This calculator allows you to determine the value of various combinations of FGLI coverage and calculate the premiums.

Please use the calculators to create estimates. Before you begin it is recommended that you use the High-3 calculator to calculate your High-3 salary so that your estimate is as accurate as possible with the information you enter.

You can select from several calculators. If you prefer a detailed estimate select "Advanced Retirement Estimate".

Trusted sites | Protected Mode: Off 100% 4:50 PM

ABC - C Web Site - W... EBIS : Calculators - ... EBIS Overview.ppt Inbox - Microsoft O... 11 Reminders

Session
Floor:
 PIN

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TSP: None
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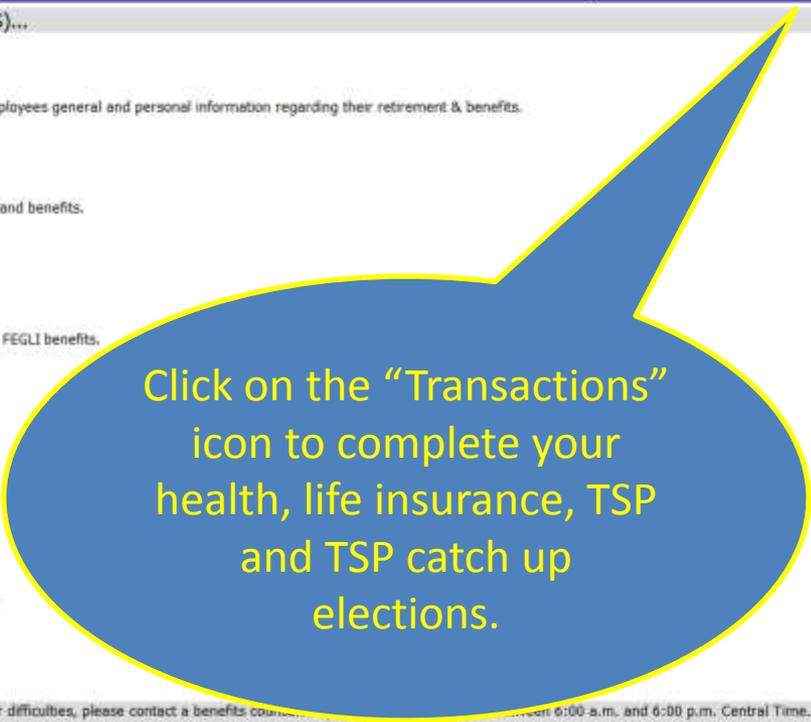
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Transactions

FEHB Current Coverage
You are currently not enrolled in FEHB.

FEHB Pending Transaction
You have no pending transactions.

History Change Void

TSP Current Coverage
You are currently contributing to TSP.

Retirement Plan	FERS
Contribution Amount	\$275.00
Contribution Percent	0%

History Change Void

TSP Pending Transaction
You have no pending transactions.
If you completed a TSP Stop Automatic Enrollment Transaction, it will be retro-actively effective to your start date and there will be no pending transactions.

History Change Void

TSP Catch-Up Current Coverage
You are not currently contributing to TSP Catch-Up.

History Change Void

TSP Catch-Up Pending Transaction
You have no pending transactions.

History Change Void

FEGLI Current Coverage
All FEGLI amounts and costs are based on your age as of the pay period ending date: 08/14/2010.
Enrollment Code: X0

Coverage Type	Amount of Coverage	Cost Per Pay Period	Multiple Factor
Basic	\$101,000.00	\$15.15	n/a
Option A	\$10,000.00	\$0.90	n/a
Option B	\$495,000.00	\$44.55	5
Option C	\$0/\$0	\$0.00	0
Total Cost Per Pay Period		\$60.60	

History Change Void

FEGLI Pending Transaction
You have no pending transactions.
If you completed a FEGLI transaction that is effective today there will be no pending transaction.

History Change Void

To make a FEHB election or change click here.

To make a TSP election or change click here.

To make a TSP catch up election or change click here.

To make a FEGLI election or change click here.



Session
User:
[Redacted]
PIN Logout

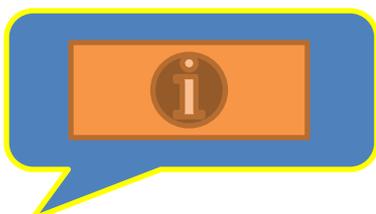
Pending Transactions:
FEHB: None
TSP: None
TSP Catch-Up: None
FEGLI: None

Agency News
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Transactions : Change

Select the type of FEHB transaction you wish to complete:

Non-Open Season



Click here to begin your FEHB transaction. During Open Season the drop down will indicate an Open Season election opportunity.

Be advised that many FEHB transactions require contact with a Benefits Counselor. If you are participating in Premium Conversion and desire to change your FEHB coverage from Self and Family to Self only, you must contact a benefits counselor. Benefits Counselors are available by calling 1-877-276-9287. This number is a voice system that will guide to a counselor when you navigate into the FEHB menu. Counselors are available from 6:00 a.m. to 6:00 p.m. Central Time.

EBIS : Transactions : FEHB : New Enrollment/Open Season/Non-Open Season - Windows Internet Explorer

Home Tasks Read Mail Print Page Safety Tools Help

EBIS

EMPLOYEE BENEFITS INFORMATION SYSTEM

Help My Benefits Calculators Transactions Forms My Profile Information

Transactions : FEHB : Non-Open Season

Select the non-open season life event that entitles you to change your FEHB coverage:

- Change in family status.
- Change in employment status.
- Loss of coverage under FEHB or another group insurance plan.
- Move from comprehensive medical plan's area.
- You have become eligible for Medicare.
- Other life event not listed above.

NOTE: You may be asked to provide documentation to verify these non-open season FEHB enrollment changes.

When entering address information, family member information, and other policy information, DO NOT INCLUDE any commas in these fields. This will cause your transaction to fail and will delay the time it will take you to receive your insurance cards.

Session User: [redacted] PIN Logout

Pending Transactions
FEHB: None
TSP: None
YSP Catch-Up: None
FEGLI: None

Agency News
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Click the bullet that represents your reason for selecting outside the Open Season and click "Next". During Open Season this option will not appear unless you select the Non-Open Season election.

Transactions : FEHB : Non-Open Season

Change in Employment Status:

- Return to pay status following loss of FEHB coverage because of 365 days in a leave without pay status (CFR 890.304(a)(1)(v)) or due to the termination of coverage during leave without pay (CFR 890.502(b)(5)).
- Reemployment after a break in service of more than 3 days.
- Restoration to a civilian position after serving in the uniformed services under conditions that entitle you to benefits under part 353.
- Change from a temporary appointment requiring you to pay the full FEHB premium with no government contribution, to an appointment entitling you to receive the government contribution.
- Separation from Federal employment when you or your spouse is pregnant and you supply medical documentation of the pregnancy. (Note: Employee may enroll or change enrollment under this condition only during the final pay period. The effective date is the first pay period after the transaction is completed.)
- A transfer from a post of duty within the United States to a post of duty outside the United States, or the reverse. (Note: Employee must enroll or change within the period beginning 31 days before leaving the old post of duty and ending 60 days after arriving at the new post of duty.)
- A change, without a break in service or after a separation of 3 days or less, to part-time career employment, or a change from part-time career employment to full-time employment that entitles the employee to the full government contribution.

Example selected change in employment status. Click on the applicable bullet and click "Next".

Next >>

Quit

When entering address information, family member information, and other policy information, DO NOT INCLUDE any commas in these fields. This will cause your transaction to fail and will delay the time it will take you to receive your insurance cards.

EBIS

EMPLOYEE BENEFITS INFORMATION SYSTEM

- My Benefits
- Calculators
- Transactions
- Forms
- My Profile
- Information

Session
User: [Redacted]
PIN Logout

Pending Transactions:
FEHB: None
TSP: None
TSP Catch-Up: None
FGLI: None

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Transactions : FEHB : Non-Open Season

FEHB Non-Open Season:
Enter the effective date of the event, (MM/DD/YYYY)

07/31/2010



Enter the effective date of the event and click "Next".

When entering address information, family member information, and other policy information, DO NOT INCLUDE any commas in these fields. This will cause your transaction to fail and will delay the time it will take you to receive your insurance cards.

EBIS

EMPLOYEE BENEFITS INFORMATION SYSTEM



- My Benefits
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Pending Transactions
FEHB: None
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TSP Catch-Up: None
FEGLI: None

Transactions : FEHB : Non-Open Season

Select how you wish to choose your health plan:

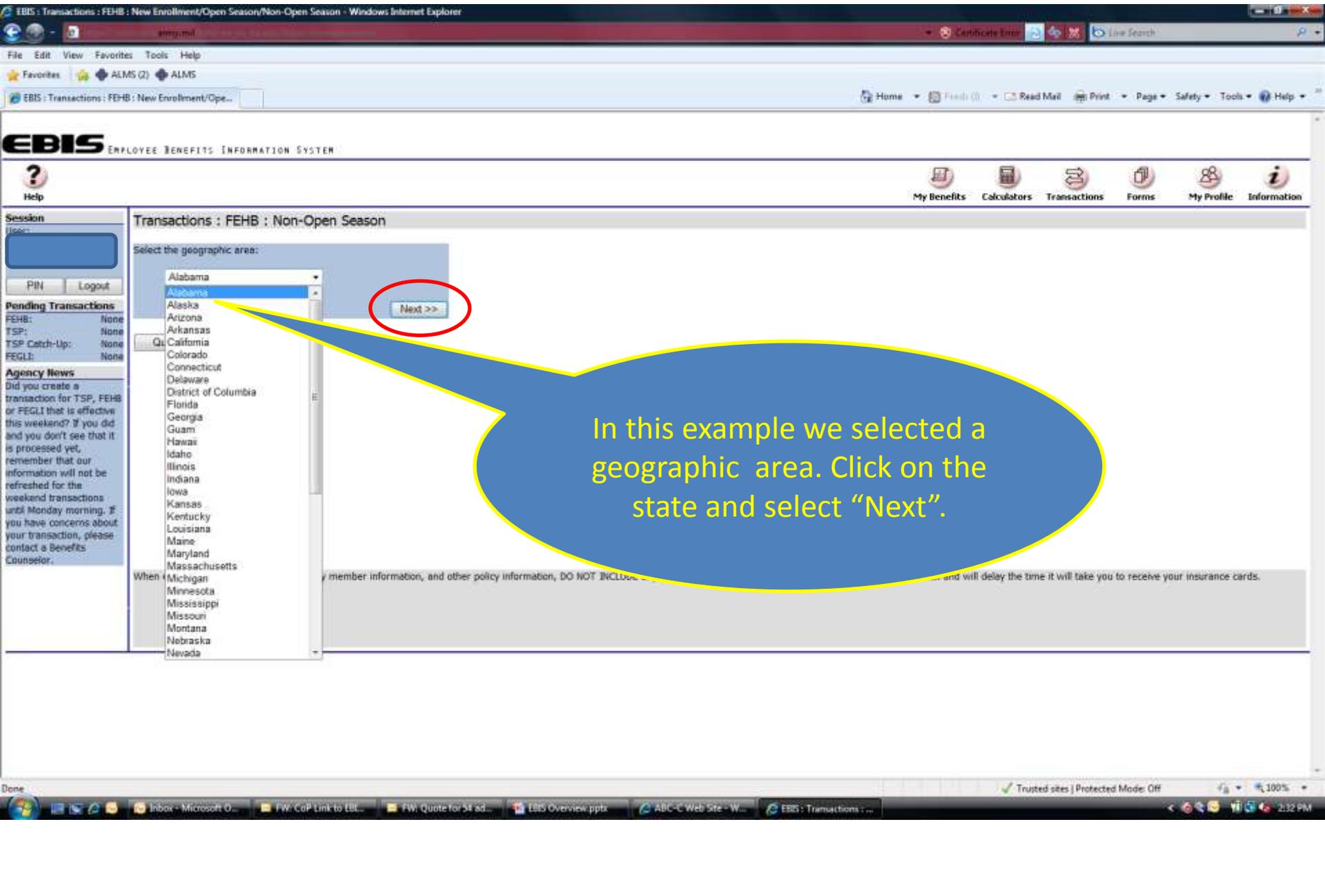
- Allow me to enter the plan code I want.
- Show me the Nationwide Fee-for-Service plans (FFS) and allow me to choose the plan I want.
- Show me the plans by Geographical Area (HMO or FFS non-nationwide) and allow me to choose the plan I want.

Next >>

Quit

When entering address information, family member information, and other policy information, DO NOT INCLUDE any commas in these fields. This will cause your transaction to fail and will delay the time it will take you to receive your insurance cards.





Transactions : FEHB : Non-Open Season

Select the geographic area:

- Alabama
- Alabama
- Alaska
- Arizona
- Arkansas
- California
- Colorado
- Connecticut
- Delaware
- District of Columbia
- Florida
- Georgia
- Guam
- Hawaii
- Idaho
- Illinois
- Indiana
- Iowa
- Kansas
- Kentucky
- Louisiana
- Maine
- Maryland
- Massachusetts
- Michigan
- Minnesota
- Mississippi
- Missouri
- Montana
- Nebraska
- Nevada

Next >>

In this example we selected a geographic area. Click on the state and select "Next".

When you click on a state, you will be taken to a page that contains member information, and other policy information, DO NOT INCLUDE... and will delay the time it will take you to receive your insurance cards.

EBIS

EMPLOYEE BENEFITS INFORMATION SYSTEM

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Transactions : FEHB : Non-Open Season

Choose the health plan you wish to enroll in by selecting the row and clicking the "Next" button:

Code	Name	Coverage	Type	Cost *
HA1	Coventry Health Care of Kansas - Kansas City/Wichita/Salina area...	High Self	HMO	\$40.17
HA2	Coventry Health Care of Kansas - Kansas City/Wichita/Salina area...	High Family	HMO	\$120.95
HA4	Coventry Health Care of Kansas - Kansas City/Wichita/Salina area...	Standard Self	HMO	\$40.43
HA5	Coventry Health Care of Kansas - Kansas City/Wichita/Salina area...	Standard Family	HMO	\$94.99
SH1	Coventry Health Care of Kansas (Kansas City)-HDHP - Kansas City...	HDHP Self	HMO	\$34.55
SH2	Coventry Health Care of Kansas (Kansas City)-HDHP - Kansas City...	HDHP Family	HMO	
PH1	Humana CoverageFirst - Kansas City Area	CDHP Self	HMO	\$40.10
PH2	Humana CoverageFirst - Kansas City Area	CDHP Family	HMO	\$90.23
MS1	Humana Health Plan, Inc. - Kansas City	High Self	HMO	\$149.47
MS2	Humana Health Plan, Inc. - Kansas City	High Family	HMO	\$333.30

*Cost is per pay period

Next >>

Pending Transactions
FEHB: None
TSP: None
TSP Catch-Up: None
FEGLI: None

Agency News
Did you create a transaction for TSP, FEHB or FEGLI that is effective this weekend? If you did and you don't see that it is processed yet, remember that our information will not be refreshed for the weekend transactions until Monday morning. If you have concerns about your transaction, please contact a Benefits Counselor.

When entering address information, family member information, and other policy information, DO NOT INCLUDE any commas in these fields. This will cause your transaction to fail and will delay the time it will take you to receive your insurance cards.

This menu gives you the option of selecting a self only or family plan. It includes the cost per pay period. Click the plan you want and click "Next".

EBIS

EMPLOYEE BENEFITS INFORMATION SYSTEM



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Session
User:

PIN Logout
Pending Transactions
FEHB: None
TSP: None
TSP Catch-Up: None
FEGLI: None

Agency News
Did you create a transaction for TSP, FEHB or FEGLI that is effective this weekend? If you did and you don't see that it is processed yet, remember that our information will not be refreshed for the weekend transactions until Monday morning. If you have concerns about your transaction, please contact a Benefits Counselor.

Transactions : FEHB : Non-Open Season

Detailed information about the plan you selected above:

Plan Name:	Humana CoverageFirst - Kansas City Area
Plan Coverage:	CDHP Family
Cost Per Pay Period:	\$90.23
Plan Type:	HMO
Plan Area:	MO/KS
Plan Code:	PH2

It is your responsibility to review and comply with the guidance in your plan brochure available on the OPM web site.

Next >>

Quit

Next, you will see a summary of your selected plan. Please review carefully before proceeding. If okay click on "Next".

When entering address information, family member information, and other policy information, DO NOT INCLUDE any commas in these fields. This will cause your transaction to fail and will delay the time it will take you to receive your insurance cards.



Session

Logout

Pending Transactions

FEHB:	None
TSP:	None
TSP Catch-Up:	None
FEGLI:	None

Agency News

Did you create a transaction for TSP, FEHB or FEGLI that is effective this weekend? If you did and you don't see that it is processed yet, remember that our information will not be refreshed for the weekend transactions until Monday morning. If you have concerns about your transaction, please contact a Benefits Counselor.

Transactions : FEHB : Non-Open Season

Are you married?
If you are separated but NOT divorced, then you are still married.

Yes, I am married.
 No, I am NOT married.

Next >>

Quit

By selecting whether you are married or not does not "Lock" you into a family plan. Simply mark the correct box and click "Next".

When entering address information, family member information, and other policy information, DO NOT... to fail and will delay the time it will take you to receive your insurance cards.

EBIS : Transactions : FEHB : New Enrollment/Open Season/Non-Open Season - Windows Internet Explorer

File Edit View Favorites Tools Help

Home Feeds () Read Mail Print Page Safety Tools Help

EBIS

EMPLOYEE BENEFITS INFORMATION SYSTEM

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Transactions : FEHB : Non-Open Season

Other insurance information.
Do you have any group health insurance coverage other than the FEHB plan in which you are now enrolled? If so, click to enable the check box below and enter the requested information and click the 'Next >>' button.

If you do not wish to make a change because no other family member has group health insurance, then click the 'Next >>' button to proceed.

I have other insurance.

Name of Policy Holder (last first middle initial)

Insurance Policy Number

Medicare (you) Medicare Part D

TriCare/CHAMPUS

Other (specify name)

When entering address information, family member information, and other policy information, DO NOT INCLUDE any commas in these fields. This will cause your transaction to fail and will delay the time it will take you to receive your insurance cards.

Complete only if applicable, Otherwise click "Next".

Session User:

PIN Logout

Pending Transactions
FEHB: None
TSP: None
TSP Catch-up: None
FEGLI: None

Agency News
Did you create a transaction for TSP, FEHB or FEGLI that is effective this weekend? If you did and you don't see that it is processed yet, remember that our information will not be refreshed for the weekend transactions until Monday morning. If you have concerns about your transaction, please contact a Benefits Counselor.

Done Trusted sites | Protected Mode: Off 100% 2:37 PM

EBIS EMPLOYEE BENEFITS INFORMATION SYSTEM

Transactions : Summary & Signature (FEHB)

FEHB Transaction Information

Premium cost for temporary employees will be higher than the cost reflected below. Please refer to the Guide to FEHB Plans, RI 70-B, for the correct premium.

Based on the transaction information you entered, your projected FEHB enrollment is:

FEHB Pending Transaction

Effective Date: 09/12/2010

Transaction: Non-Open Season Enrollment	
Plan Code	104
Plan Name	Blue Cross and Blue Shield Servi
Type of Enrollment	Standard Self
Cost Per Pay Period	\$80.81

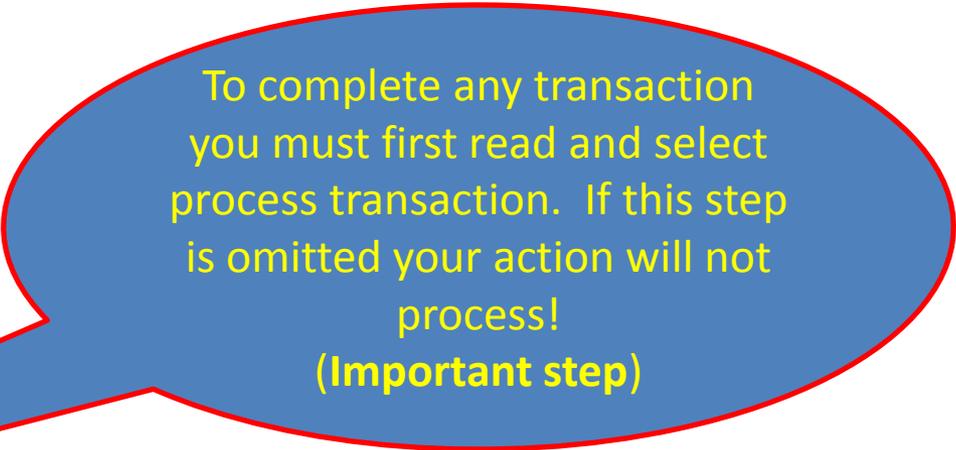
*** ELECTRONIC SIGNATURE ***

WARNING: Be advised that any false statement in this transaction, or misrepresentation, is a violation of the law punishable by a fine of up to \$10,000 or imprisonment of not more than 5 years, or both, and may also be a violation to federal law. Additionally, this may result in disciplinary action, including removal from Federal employment.

By clicking the 'Process Transaction' button, I understand that my EBIS web site login information is my electronic signature in effecting this transaction.

I acknowledge and wish to **PROCESS THIS TRANSACTION.**
 I do not acknowledge and wish to **STOP** this transaction.

You should receive your insurance cards within 4-6 weeks. They will be sent to the address you provided in the transaction.



Session
 User:
 [Redacted]
 PIN Logout

Pending Transactions
 FEHB: None
 TSP: None
 TSP Catch-Up: None
 FEGLI: None

Agency News
 Did you create a transaction for TSP, FEHB or FEGLI that is effective this weekend? If you did and you don't see that it is processed yet, remember that our information will not be refreshed for the weekend transactions until Monday morning. If you have concerns about your transaction, please contact a Benefits Counselor.

Transactions

FEHB Current Coverage
 You are currently not enrolled in FEHB.

FEHB Pending Transaction
 You have no pending transactions.

History Change Void

TSP Current Coverage
 You are currently contributing to TSP.

Retirement Plan	FERS
Contribution Amount	\$275.00
Contribution Percent	0%

TSP Pending Transaction
 You have no pending transactions.
 If you completed a TSP Stop Automatic Enrollment Transaction, it will be effective to your start date and there will be no...

History Change

TSP Catch-Up Current Coverage
 You are not currently contributing to TSP Catch-Up.

TSP Catch-Up Pending Transaction
 You have no pending transactions.

History Change Void

FEGLI Current Coverage
 All FEGLI amounts and costs are based on your age as of the pay period ending date: 08/14/2010.
 Enrollment Code: X0

Coverage Type	Amount of Coverage	Cost Per Pay Period	Multiple Factor
Basic	\$101,000.00	\$15.15	n/a
Option A	\$10,000.00	\$0.90	n/a
Option B	\$495,000.00	\$44.55	5
Option C	\$0/\$0	\$0.00	0
Total Cost Per Pay Period		\$60.60	

FEGLI Pending Transaction
 You have no pending transactions.
 If you completed a FEGLI transaction that is effective today there will be no pending transaction.

History Change Void

After you made your election. All pending elections can be viewed in this block and may be printed for your records.

EBIS

EMPLOYEE BENEFITS INFORMATION SYSTEM

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Session
Floor:

PIN: Login

Pending Transactions
 FEHB: [View](#)
 TSP: None
 TSP Catch-Up: None
 FEGLI: None

Transactions : Receipt (FEHB)

This page contains information subject to the Privacy Act of 1974 as amended.

[*** YOUR TRANSACTION HAS BEEN SUCCESSFULLY COMPLETED ***]

[Printer Friendly Version](#)

- Transaction Receipt -
 Employee Name:
 Date of Transaction: 09/09/2010
 Time of Transaction: 05:05:09 PM
 Transaction Effective Date: 09/12/2010
 Transaction Description: **FEHB Non-Open Season Enrollment**
 Other Information: n/a

FEHB Transaction Information

Premium cost for temporary employees will be higher than the amount reflected below. Please refer to the Guide to FEHB Plans, RI 70-B, for the correct premium cost.

Based on the transaction information you entered, your projected FEHB enrollment is:

FEHB Pending Transaction
 Effective Date: 09/12/2010

Transaction: Non-Open Season Enrollment	
Plan Code	104
Plan Name	Blue Cross and Blue Shield Servi
Type of Enrollment	Standard Self
Cost Per Pay Period	\$80.81

You should receive your insurance cards within 4-6 weeks. They will be sent to the address you provided in the transaction.

Print your copy of the election you just made and keep a copy for your records.

Note now your action is pending

Session
User:
PIN Logout

Pending Transactions
FEHB: View
TSP: None
TSP Catch-Up: None
FEGLI: None

Agency News
Did you create a transaction for TSP, FEHB or FEGLI that is effective this weekend? If you did and you don't see that it is processed yet, remember that our information will not be refreshed for the weekend transactions until Monday morning. If you have concerns about your transaction, please contact a Benefits Counselor.

Transactions

FEHB Current Coverage
You are currently not enrolled in FEHB.

FEHB Pending Transaction
Effective Date: 09/12/2010

Plan Code	104
Plan Name	Blue Cross and Blue Shield Servi
Type of Enrollment	Standard Self
Cost Per Pay Period	\$80.81

History Change Printer Friendly Version Void

TSP Current Coverage
You are currently contributing to TSP.

Retirement Plan	FERS
Contribution Amount	\$275.00
Contribution Percent	0%

History Change Void

TSP Pending Transaction
You have no pending transactions.
If you completed a TSP Stop Automatic Enrollment Transaction, it will be retro-actively effective to your start date and there will be no pending transactions.

TSP Catch-Up Current Coverage
You are not currently contributing to TSP Catch-Up.

TSP Catch-Up Pending Transaction
You have no pending transactions.

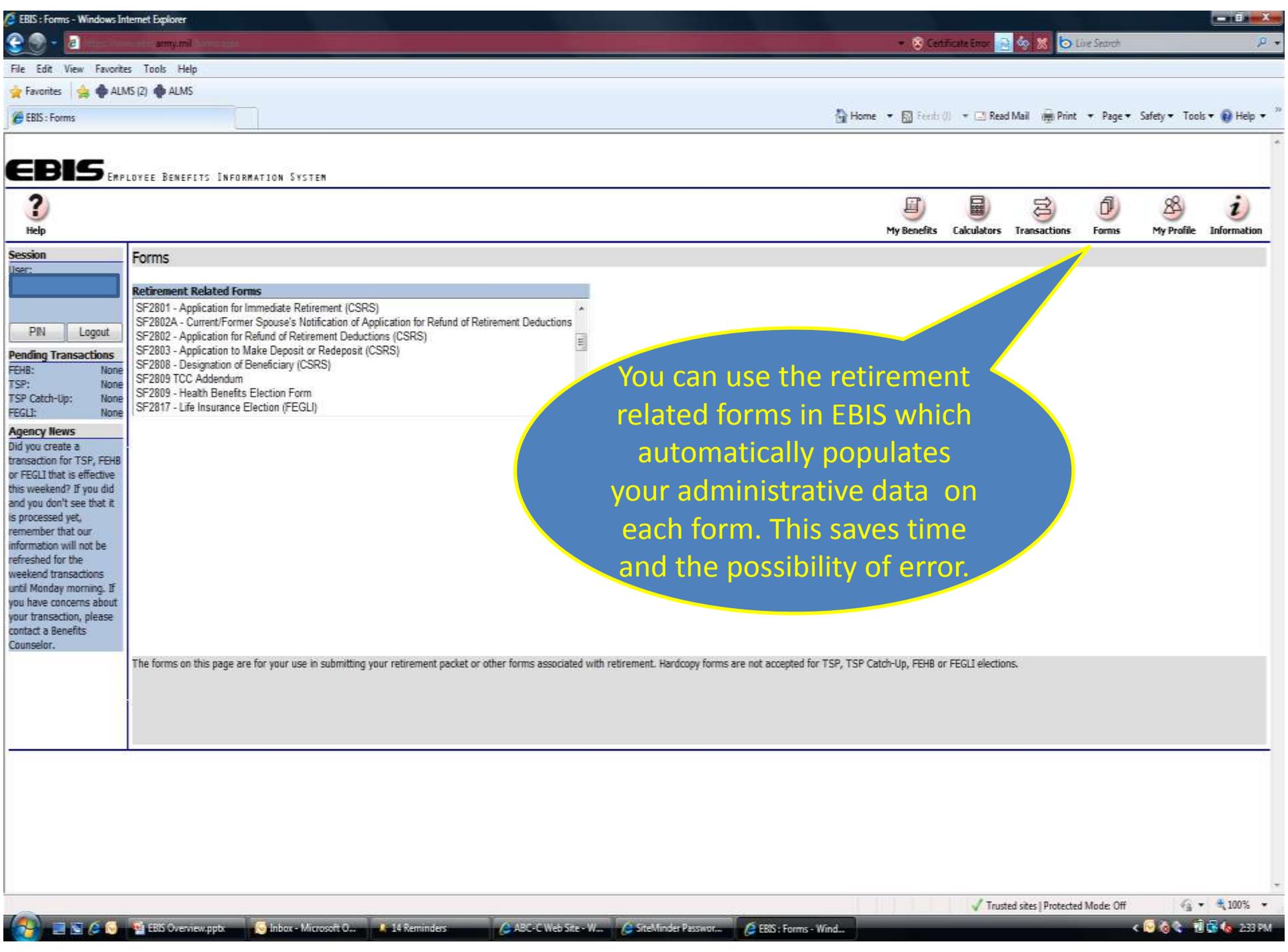
History Change Void

FEGLI Current Coverage
All FEGLI amounts and costs are based on your age as of the pay period ending date: 08/14/2010.
Enrollment Code: X0

Coverage Type	Amount of Coverage	Cost Per Pay Period	Multiple Factor
Basic	\$101,000.00	\$15.15	n/a

FEGLI Pending Transaction
You have no pending transactions.
If you completed a FEGLI transaction that is effective today there will be no pending transaction.

If you need to cancel your election due to an error you can click here to void the transaction.



EBIS

EMPLOYEE BENEFITS INFORMATION SYSTEM



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Session

User: [input]
[PIN] [Logout]

Pending Transactions

FEHB:	None
TSP:	None
TSP Catch-Up:	None
FEGLI:	None

Agency News

Did you create a transaction for TSP, FEHB or FEGLI that is effective this weekend? If you did and you don't see that it is processed yet, remember that our information will not be refreshed for the weekend transactions until Monday morning. If you have concerns about your transaction, please contact a Benefits Counselor.

Forms

Retirement Related Forms

- SF2801 - Application for Immediate Retirement (CSRS)
- SF2802A - Current/Former Spouse's Notification of Application for Refund of Retirement Deductions (CSRS)
- SF2802 - Application for Refund of Retirement Deductions (CSRS)
- SF2803 - Application to Make Deposit or Redeposit (CSRS)
- SF2808 - Designation of Beneficiary (CSRS)
- SF2809 TCC Addendum
- SF2809 - Health Benefits Election Form
- SF2817 - Life Insurance Election (FEGLI)

You can use the retirement related forms in EBIS which automatically populates your administrative data on each form. This saves time and the possibility of error.

The forms on this page are for your use in submitting your retirement packet or other forms associated with retirement. Hardcopy forms are not accepted for TSP, TSP Catch-Up, FEHB or FEGLI elections.

EBIS

EMPLOYEE BENEFITS INFORMATION SYSTEM

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Logout

Pending Transactions

FEHB:	None
TSP:	None
TSP Catch-Up:	None
FEGLI:	None

Agency News

Did you create a transaction for TSP, FEHB or FEGLI that is effective this weekend? If you did and you don't see that it is processed yet, remember that our information will not be refreshed for the weekend transactions until Monday morning. If you have concerns about your transaction, please contact a Benefits Counselor.

Forms

- Retirement Related Forms**
- SF2801 - Application for Immediate Retirement (CSRS)
 - SF2802A - Current/Former Spouse's Notification of Application for Refund of Retirement Deductions
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 - SF2808 - Designation of Beneficiary (CSRS)
 - SF2809 TCC Addendum
 - SF2809 - Health Benefits Election Form
 - SF2817 - Life Insurance Election (FEGLI)
- Create

Here is a list of all retirement related forms. Select the form and click "Create".

The forms on this page are for your use in submitting your retirement packet or other forms associated with retirement. Hardcopy forms are not accepted for TSP, TSP Catch-Up, FEHB or FEGLI elections.

EBIS

EMPLOYEE BENEFITS INFORMATION SYSTEM

Help ? My Benefits Calculators Transactions Forms My Profile Information

Session
User:
PIN Logout

Pending Transactions
FEHB: None
TSP: None
TSP Catch-Up: None
FEGLI: None

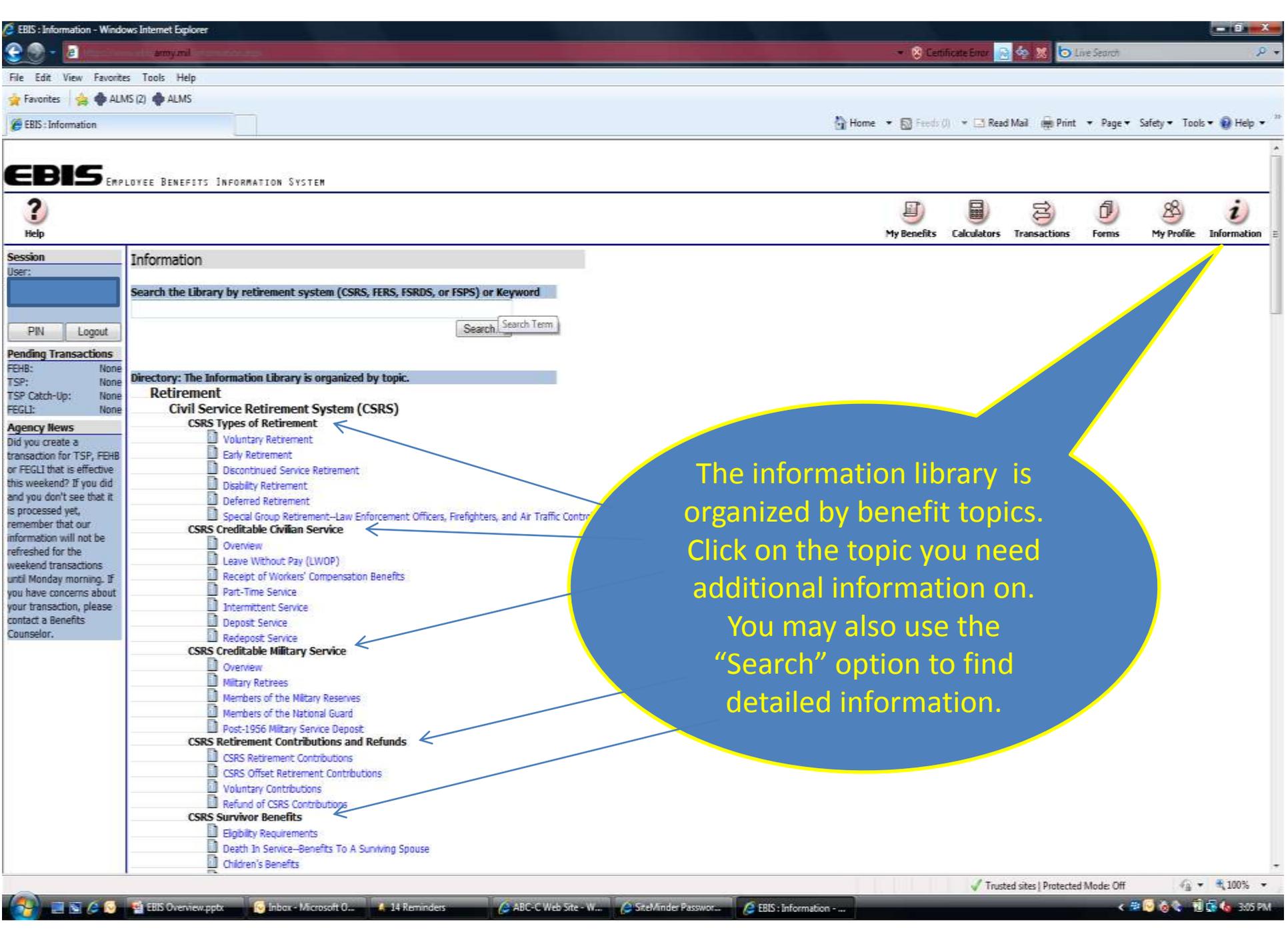
Agency News
Did you create a transaction for TSP, FEHB or FEGLI that is effective this weekend? If you did and you don't see that it is processed yet, remember that our information will not be refreshed for the weekend transactions until Monday morning. If you have concerns about your transaction, please contact a Benefits Counselor.

My Profile

Personal Data

- My FERS/FSPS Covered Earnings
- My Social Security Covered Earnings
- My TSP Account Balance

Under the my "My Profile" icon, entries are manually entered and computations are based on personal input.



The information library is organized by benefit topics. Click on the topic you need additional information on. You may also use the "Search" option to find detailed information.

Information

Search the Library by retirement system (CSRS, FERS, FSRDS, or FSPS) or Keyword

Directory: The Information Library is organized by topic.

Retirement

Civil Service Retirement System (CSRS)

CSRS Types of Retirement

- Voluntary Retirement
- Early Retirement
- Discontinued Service Retirement
- Disability Retirement
- Deferred Retirement
- Special Group Retirement--Law Enforcement Officers, Firefighters, and Air Traffic Control

CSRS Creditable Civilian Service

- Overview
- Leave Without Pay (LWOP)
- Receipt of Workers' Compensation Benefits
- Part-Time Service
- Intermittent Service
- Deposit Service
- Redeposit Service

CSRS Creditable Military Service

- Overview
- Military Retirees
- Members of the Military Reserves
- Members of the National Guard
- Post-1956 Military Service Deposit

CSRS Retirement Contributions and Refunds

- CSRS Retirement Contributions
- CSRS Offset Retirement Contributions
- Voluntary Contributions
- Refund of CSRS Contributions

CSRS Survivor Benefits

- Eligibility Requirements
- Death In Service--Benefits To A Surviving Spouse
- Children's Benefits



RETIREMENT & THRIFT SAVINGS PLAN

Three retirement systems/plans:

- Civil Service Retirement System (CSRS)
- Civil Service Retirement System- Offset (CSRS-Offset)
- Federal Employees' Retirement System (FERS)





CIVIL SERVICE RETIREMENT SYSTEM (CSRS)

- Oldest of the three systems
- Employees and government each contribute 7% of employee's basic annual pay
- Employees may also contribute unmatched up to the IRS limit to the Thrift Savings Plan





CIVIL SERVICE **RETIREMENT SYSTEM –** **OFFSET (CSRS-OFFSET)**

Choice for employees rehired who...

- Had 5 + years previous CSRS service prior to a break of 365 days or more
- Differs from CSRS, but the unmatched employee contribution to Thrift Savings is the same



FEDERAL EMPLOYEES' RETIREMENT SYSTEM (FERS)

***Only retirement system available
to...***

- New employees hired after 1/1/84, and
- Prior service employees after a break of over 365 days – but not eligible for CSRS-Offset





FEDERAL EMPLOYEES' **RETIREMENT SYSTEM** **(FERS)**

- Employees contribute 0.8%; (7% including social security)
- Government contributes 12.75% (including social security)
- Employees may contribute up to IRS Limit to Thrift Savings
- Government contributes 1% to all FERS employees, but also matches first 3% and ½ of next 2% of employee's contribution



Civilian and Military Deposits/Redeposit's

- Payment/non-payment can affect the amount of annuity received
- Deposit for military service is paid to agency
- Deposit/redeposit for civilian service is paid to OPM; not agency
- Deposits cannot be paid after retirement



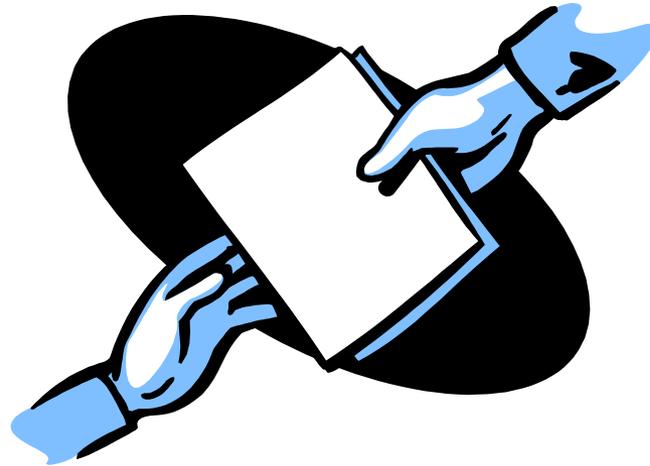
TYPES OF RETIREMENT

- Optional
- Early Voluntary
- Discontinued Service
- Disability & Special Provision
- Deferred Annuity





HANDOUT





Beneficiary Forms

Review annually!

- Marriage, divorce, child, etc.
- FEGLI
- TSP
- UNPAID COMPENSATION
- FERS/CERS



Questions

