



Department of the Navy Civilian Benefits Center

Information for New Federal Employees

Pay is only part of the compensation you will earn working for the Department of the Navy. We offer a broad array of benefits programs to meet the needs of you and your family. Each benefit program has certain timeframes for initial enrollment as a new employee. Additional information about each of the benefit programs is available at <https://www.portal.navy.mil/donhr/Benefits>. You must use your Department of Defense (DoD) Common Access Card (CAC) and be behind a .mil, .edu or .gov environment to access the Web site. When prompted, use your email certificate.

Federal Employees Health Benefits Program

- Elect coverage within 60 days from the date of your appointment
- Make your election using the Employee Benefits Information System (EBIS) at <https://www.portal.navy.mil/donhr/Benefits/Pages/EBIS.aspx>
- Questions: Contact the Benefits Line at 888-320-2917, Monday - Friday, 7:30 a.m. to 7:30 p.m., ET. TTY: 866-359-5277. Email: navybenefits@navy.mil

Dental and Vision Insurance Programs

- Elect coverage within 60 days from the date of your appointment
- Make your election at <https://www.benefeds.com>
- Questions: Contact BENEFEDS Customer Service at 877-888-3337, Monday - Friday, 9:00 a.m. to 7:00 p.m., ET. TTY: 877-889-5680. Email: service@BENEFEDS.com

Flexible Spending Accounts

- Elect to participate within 60 days from the date of your appointment
- Make your election at <https://www.fsafeds.com>
- Questions: Contact an FSA Counselor at 877-372-3337, Monday - Friday, 9:00 a.m. to 9:00 p.m., ET. TTY: 800-952-0450. Email: FSAFEDS@adp.com

Long Term Care Insurance Program

- Elect any time but elect within 60 days from the date of your appointment to use abbreviated underwriting
- Submit your application at <http://www.ltcfeds.com>
- Questions: Contact Long Term Care Partners at 800-582-3337, Monday - Friday, 8:00 a.m. to 7:00 p.m., ET. TTY: 800-843-3557. Email: info@ltcpartners.com

Federal Employees' Group Life Insurance Program

- Basic coverage is automatic, you must cancel if you don't want coverage
- Elect optional coverage within 60 days from the date of your appointment
- Make your election using EBIS at <https://www.portal.navy.mil/donhr/Benefits/Pages/EBIS.aspx>
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Thrift Savings Plan (TSP)

- Automatically enrolled in TSP, contributing 3% of basic pay, with contributions invested in Government Securities Investment (G) Fund
- A choice of tax treatments - tax-deferred or after-tax contributions
- Federal Employees Retirement System employees will receive Agency Matching Contributions and Agency Automatic (1%) Contributions
- Change or terminate automatic enrollment anytime using EBIS at <https://www.portal.navy.mil/donhr/Benefits/Pages/EBIS.aspx>
- Can request a refund of employee contributions associated with the automatic enrollment as long as the request is received by TSP no later than the deadline date provided in TSP Welcome letter
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