



Department of the Navy Civilian Benefits Center

Benefits Information for Employees Entering a Nonpay Status

The following is for informational purposes only. Once you are placed in a nonpay status and your Notification of Personnel Action has been processed in the Defense Civilian Personnel Data System, you will automatically receive benefits election forms that you must complete and return. Failure to do so could result in termination of benefits.

If you have questions please call the Benefits Line at 888-320-2917 and select menu option #4 to speak with a Customer Service Representative (CSR). CSRs are available from 7:30 a.m. until 7:30 p.m., Eastern Time, Monday through Friday, except on federal holidays. The TTY number is 866-359-5277.

You may also email your questions to navybenefits@navy.mil. You must include your full name, pay plan, grade, contact telephone number and the best time to call you but please do not include Privacy Act Information such as date of birth or social security number.

Federal Employees Health Benefits (FEHB)

You may continue your FEHB enrollment for up to 12 months while you are in a nonpay status, but you must pay the premiums. If you have previous periods of nonpay you do not begin a new 12 month eligibility period unless you return to duty for 4 consecutive months. Instead the next period of nonpay is treated as a continuation of the first.

Note: If you are a student trainee with a career or career-conditional appointment, your enrollment continues during periods of leave without pay status as long as you are participating in the Student Career Experience Program (5 CFR 213.3202(b)). If you want to continue your enrollment during periods of leave without pay status, you must continue to pay the employee share of the premiums.

When you enter nonpay status you must elect to:

- Terminate your FEHB enrollment; or
- Continue your FEHB enrollment and agree to pay the premium or incur a debt in the amount of the unpaid premiums. If you elect to continue your FEHB enrollment, you must elect to either incur a debt in the amount of the unpaid premiums, or pay the premiums on a bi-weekly basis directly to your payroll office. At the end of 12 months in a nonpay status your FEHB enrollment will terminate.

Federal Flexible Spending Account Program (FSAFEDS)

You should contact FSAFEDS at 877-372-3337 when you enter a nonpay status and when you return to duty. FSAFEDS allows you to accelerate your pre-tax deductions prior to entering nonpay status. No contributions will be deposited into your account during your absence.

Federal Employees Dental and Vision Program (FEDVIP)

If you are enrolled in FEDVIP and enter a nonpay status, you should contact a BENEFEDS Representative at 877-888-3337 to arrange accelerated deductions and to discuss and/or change your payment options. If you are in nonpay for two consecutive pay periods, you will be switched to a direct bill method. This means you will receive a bill at your home address for the premiums, and you must pay this bill or FEDVIP enrollment will be terminated. Premiums paid by direct bill are not pre-tax.

Federal Long Term Care Insurance Program (FLTCIP)

If you are enrolled in FLTCIP and enter a nonpay status, you should contact a LTC Representative at 800-582-3337 to discuss and/or change your payment options. You must keep your premium payments current to avoid cancellation of your enrollment. You may not incur a debt.

Federal Employee's Group Life Insurance (FEGLI)

Your FEGLI enrollment continues automatically at no cost to you for the first 12 months in nonpay status. If you have previous periods of nonpay you do not begin a new 12 month eligibility period unless you return to duty for 4 consecutive months. Instead the next period of nonpay is treated as a continuation of the first.

At the end of 12 months in a nonpay status your FEGLI enrollment will terminate. Life insurance coverage will continue at no cost to you for an additional 31 days. During the 31 days you may convert to a nongroup policy.

When you return to a pay status you will automatically be placed in the same life insurance enrollment that you had before you went into a nonpay status (unless the position is excluded from coverage).

Retirement

Six months in a nonpay status is creditable toward your retirement length of service. If you have nonpay in excess of 6 months in one calendar year, your service computation date for retirement will be adjusted by the amount of nonpay time.

Thrift Savings Plan (TSP)

TSP Contributions While in a Nonpay Status. You cannot make TSP contributions or receive agency contributions to your TSP account while in a nonpay status. For more information, please review the TSP Fact Sheet – Effect of Nonpay Status on TSP Participation at <https://www.tsp.gov/PDF/formspubs/oc95-4w.pdf>.

TSP Loan. If you have a TSP loan from your TSP account, your loan payments will stop, because they come from payroll deductions. However, you can continue to make loan payments by sending a personal check or money order to the TSP along with a TSP Loan Payment Coupon.

Contact the Benefits Line when you enter and return from a nonpay status so they can prepare a TSP-41 to notify TSP. Notifying the TSP of your nonpay status is a very important step, because if the TSP does not suspend your TSP loan payments when you enter nonpay status, or your agency does not resume deducting your loan payments from your pay when you return to pay status, you will default on your loan.

TSP When You Return To Your Civilian Position.

- **Regular TSP Contributions.** When you return to a civilian position covered by the FERS or CSRS, deductions for your regular TSP contributions will automatically resume based on your latest civilian election. You may elect to change your TSP election at any time.
- **Catch-up Contributions.** If you return to a pay status during the same calendar year your catch-up contributions will resume. If you return to a pay status during a different calendar year, you **must** make a new catch-up election, if you want to resume your catch-up contributions.