



Department of the Navy Civilian Benefits Center

Benefits Information for Newly Hired Employees on Temporary Appointments

Civilian Benefits Center (CBC)

The CBC is the centralized organization within the Department of the Navy that administers the Federal benefits and retirement programs for civilian employees. The CBC is responsible for the education and individual counseling of employees about these programs. Benefits and retirement program information is available on the Office of Civilian Human Resources Portal 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.

Employee Benefits Information System (EBIS)

The Department of the Navy uses EBIS, an automated, secure, self-service web application that allows employees to make health insurance, life insurance, and Thrift Savings Plan contribution elections. As a new user, you will need your Service Computation Date for Leave, Pay Plan, Grade and Step from your SF 50, Notification of Personnel Action, Leave and Earnings Statement (LES) or My Biz to create your EBIS Username and Password. EBIS is accessible on the Office of Civilian Human Resources Portal at <https://www.portal.navy.mil/donhr/Benefits>.

The Benefits Line

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.

Leave and Earnings Statement (LES)

You will receive a bi-weekly LES from your payroll office. It is important to review the LES each pay period to ensure correct deductions have been withheld and to avoid errors for which you could be indebted. If your payroll office is the Defense Finance and Accounting Service, information about your LES is available at http://www.dfas.mil/dms/dfas/civilianemployees/pdf/civ_CurrentInteractiveLES/CurrentInteractiveLES.pdf.

Federal Employees Health Benefits (FEHB)

You will be eligible to enroll in FEHB after you have completed one year of continuous service. You must pay both the employee and the Government shares of the premium. If you were previously enrolled in FEHB and accept a temporary appointment without a break of no more than 3 days you may continue your current FEHB enrollment and receive Government contributions to the premium.

Once you enroll in a health insurance plan, your enrollment automatically continues each year, as long as you remain eligible for the program. You do not have to reenroll each year. However, if you would like to make a change in your health insurance, you may do so during the annual Benefits Open Season or in conjunction with a qualifying life event.

You should review the information provided during Benefits Open Season to see if there are any significant plan changes to your health insurance enrollment for the next calendar year.

If you enroll in health insurance, premiums are automatically withheld from your salary on a pre-tax basis, which reduces your taxable income and income taxes. This is called Federal Employees Health Benefits Premium Conversion (FEHB-PC). If you participate in FEHB-PC:

- You do not have the flexibility to cancel your health insurance coverage or change to a self-only enrollment from a family enrollment any time. You will be able to make these changes only during the Benefits Open Season or in

conjunction with a qualifying life event.

- Your earnings reported to the Social Security Administration will be less since you will pay health insurance premiums with pre-tax money. This may result in a somewhat lower Social Security benefit when you retire.
- You are not able to deduct health insurance premiums as an itemized medical deduction on your income tax return.

If you want health insurance premiums withheld on an after-tax basis, at the time you enroll in health insurance you must sign a waiver form electing not to participate in FEHB-PC. After the initial opportunity to waive FEHB-PC as a new employee, you will be able to change whether you participate in FEHB-PC only during the Benefits Open Season or in conjunction with a qualifying life event.

FEHB premiums and plan information are available on the Office of Personnel Management (OPM) Web site at <http://www.opm.gov/insure/health/index.asp>.

Action Required to Enroll After One Year of Continuous Service

1. You have 60 days after you have completed one year of continuous service to elect a health insurance plan.
2. You must make your election in EBIS or by contacting the Benefits Line. Your election using EBIS is equivalent to completing the SF 2809, Health Benefits Election form, mentioned in the plan information. Department of the Navy policy requires all civilian employees to make changes to their benefits electronically. **Paper forms are not accepted for these transactions.**
3. Your health insurance enrollment will be effective the beginning of the next pay period following your election provided you were in a pay status during any part of the preceding pay period. You cannot be reimbursed for any medical expenses incurred prior to the effective date of your health insurance election. You need to consider this when canceling any other health insurance coverage you may have and for scheduling doctor visits or tests.
4. You should receive your health insurance enrollment cards within approximately 30 days after the effective date of your coverage. If you do not receive your enrollment cards, contact the Benefits Line.
5. If you want health insurance premiums withheld on an after-tax basis, you must complete CBC 12890-10, Federal Employees Health Benefits Premium Conversion Waiver/Election and fax it to your servicing CBC Site Office. To determine your servicing CBC Site Office refer to the chart at the end of this document. CBC 12890-10 is available on the Civilian Human Resources Portal at <https://www.portal.navy.mil/donhr/Benefits> under Forms.

Federal Employees Dental and Vision Insurance Programs (FEDVIP)

You will be eligible to enroll in FEDVIP after you have completed one year of continuous service. If you were previously enrolled in FEDVIP and accept a temporary appointment without a break of no more than 3 days you may continue your current FEDVIP enrollment. FEDVIP is not the same as FEHB. It is a separate and different program. Participation in FEDVIP is voluntary and you must elect to be covered.

Once you enroll in a dental and/or vision plan, your enrollment automatically continues each year, as long as you remain eligible for the program. You do not have to reenroll each year. However, if you would like to make a change in your enrollment, you may do so during the Benefits Open Season or in conjunction with a qualifying life event.

Dental premiums/plan information and vision premiums/plan information are available on the OPM Web site at <http://www.opm.gov/insure/dental/index.asp>.

Action Required to Enroll After One Year of Continuous Service

1. You have 60 days after you have completed one year of continuous service to elect a dental and/or vision plan.
2. You must make your election on the BENEFEDS Web site at <https://www.benefeds.com> or by contacting BENEFEDS at 877-888-3337. You cannot enroll in a dental and/or vision plan using EBIS.

3. Your dental and/or vision enrollment will be effective the first day of the first pay period following the date in which you submit your enrollment.
4. Within 15 days after your coverage effective date, you should receive enrollment confirmation and information on how to access your benefits (which may or may not include an identification card; it depends on your plan) from your selected dental and/or vision plan. If you do not hear from your dental and/or vision plan within that time period, you should contact the plan directly. BENEFEDS does not provide plan identification cards.

Federal Flexible Spending Account (FSAFEDS)

You will be eligible to enroll in FSAFEDS after you have completed one year of continuous service. If you were previously enrolled in FSAFEDS and accept a temporary appointment without a break of no more than 3 days you may continue your current FSAFEDS enrollment.

Your FSAFEDS enrollment is effective only for one benefit period. You must reenroll in FSAFEDS for each year that you choose to participate. If you do not reenroll during the Benefits Open Season, you will not participate in the next benefit period, unless you experience a qualifying life event that allows you to make an election outside of the Benefits Open Season.

The FSAFEDS benefit period is from January 1 of the current year through March 15 of the following year. Under Internal Revenue Service tax rules, you forfeit any money for which you did not incur an eligible expense under your FSA accounts during the Benefit period. This is known as the "use or lose" rule. Be sure to carefully plan how much money to contribute to your accounts.

FSAFEDS offers three types of FSAs:

1. Health Care Flexible Spending Account (HCFSA). The HCFSA is used to pay for qualified medical costs and health care expenses that are not paid by your FEHB plan or any other insurance. The minimum you may elect each year is \$250 and the maximum is \$2,500.
2. Limited Expense Health Care Flexible Spending Account (LEX HCFSA). The LEX HCFSA is available only to employees who enroll in an FEHB High Deductible Health Plan (HDHP) with a Health Savings Account (HSA), or whose spouse is enrolled in a non-FEHB HDHP with an HSA. Eligible expenses are limited to dental and vision care services/products that meet the Internal Revenue Service definition of medical care. The minimum you may elect each year is \$250 and the maximum is \$2,500.
3. Dependent Care Flexible Spending Account (DCFSA). The DCFSA is used to pay for expenses associated with eligible child care or adult dependent care for qualified dependents that are necessary to allow you or your spouse to work, look for work, or attend school full time. If you are an active employee, you are eligible to participate in a DCFSA. The only exception is intermittent or "when actually employed" employees who are expected to work less than 6 months in a calendar year. There is a \$5,000 household limit (\$2,500 if married, filing separately) on the amount that can be set aside in a DCFSA.

Information about FSAFEDS is available at <http://www.opm.gov/insure/flexible/index.asp>.

Action Required to Enroll After One Year of Continuous Service

1. You have 60 days after you have completed one year of continuous service to elect to participate in FSAFEDS. If you are hired on or after October 1, you are not eligible to participate in that benefit period, but can elect during the Benefits Open Season for the following benefit period.
2. You must make your election on the FSAFEDS Web site at www.FSAFEDS.com or by contacting an FSAFEDS benefits counselor at 877-372-3337. You cannot enroll in FSAFEDS using EBIS.
3. Your election is effective the next day after your election is received by FSAFEDS.

Federal Long Term Care Insurance Program (FLTCIP)

You will be eligible to enroll in FLTCIP after you have completing one year of continuous service.

Once you enroll in FLTCIP, your enrollment automatically continues each year, as long as you remain eligible for the program and continue paying your premiums. You do not have to reenroll each year.

Information about FLTCIP is available at <http://www.opm.gov/insure/ltc/index.asp>.

Action Required to Enroll After One Year of Continuous Service

1. You have 60 days after you have completed one year of continuous service to apply for long term care insurance using an abbreviated underwriting procedure (which asks fewer questions about your health). After the initial 60 days, you may apply using the full underwriting application.
2. Submit your application directly to the Long Term Care Partners at www.ltcfeds.com. You cannot apply using EBIS. You must pass a medical screening (called underwriting). Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage.
3. If you are approved for coverage, the scheduled effective date will generally be the first day of the first month after your application is approved. You will receive a letter from Long Term Care Partners containing your scheduled effective date and what might change that date. If you apply using the abbreviated underwriting application, you must meet an Actively at Work requirement for your coverage to become effective.
4. You may pay your premiums to the Long Term Care Partners through payroll deduction, automatic bank withdrawal, or direct bill.

Federal Employees' Group Life Insurance (FEGLI)

Since you are on a temporary appointment you are not eligible to elect life insurance coverage under the FEGLI program. If you were previously enrolled in FEGLI and accept a temporary appointment without a break of no more than 3 days you may continue your current FEGLI enrollment.

Thrift Savings Plan (TSP)

Since you are on a temporary appointment you are not eligible to participate in TSP unless you were previously participating in TSP and accept a temporary position without a break of no more than 3 days.

Retirement Plan

Since you are on a temporary appointment you are covered by Social Security and contribute to Medicare. If you were previously covered by either the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS) and accept a temporary position without a break of no more than 3 days you will be eligible to continue CSRS or FERS coverage.

QUICK REFERENCE GUIDE

The chart below is a quick reference guide for the point of contact telephone numbers and Web site information for benefits programs.

Web Site	Information Available	Contact Information
<p>Office of Civilian Human Resources Portal</p> <p>https://www.portal.navy.mil/donhr/Benefits</p>	<ul style="list-style-type: none"> • Access EBIS • General benefits information • Retirement application 	<p>Contact: Benefits Line at 888-320-2917</p> <p>Hours: Monday - Friday, 7:30 a.m. to 7:30 p.m., ET, except on federal holidays</p> <p>TTY: 207-255-0123</p> <p>Email: navybenefits@navy.mil</p>
<p>Employee Benefits Information System (EBIS)</p> <p>https://www.portal.navy.mil/donhr/Benefits</p>	<ul style="list-style-type: none"> • Make enrollment changes to <ul style="list-style-type: none"> ▪ FEHB ▪ FEGLI ▪ TSP (Regular and Catch-up Contributions) • View personal statement of benefits (cost of FEHB, value and cost of FEGLI, retirement annuity benefits) • Calculate retirement annuity 	<p>Contact: Benefits Line at 888-320-2917</p> <p>Hours: Monday - Friday, 7:30 a.m. to 7:30 p.m., ET, except on federal holidays</p> <p>TTY: 207-255-0123</p> <p>Email: navybenefits@navy.mil</p>
<p>Thrift Savings Plan (TSP)</p> <p>http://www.tsp.gov/</p>	<ul style="list-style-type: none"> • General TSP program information • Personal TSP information: <ul style="list-style-type: none"> ▪ Account balances ▪ Change distribution of TSP account balances among the investment funds ▪ Apply for a TSP loan ▪ Apply for a TSP inservice withdrawal ▪ Withdraw account after separation 	<p>Contact: ThriftLine at 877-968-3778</p> <p>Hours: Monday - Friday, 7:00 a.m. to 9:00 p.m. ET, except on federal holidays</p> <p>TTY: 877-847-4385</p>
<p>Federal Dental and Vision Insurance Program (FEDVIP)</p> <p>https://www.benefeds.com/</p>	<ul style="list-style-type: none"> • Make enrollment changes to dental and vision insurance • FEDVIP program information 	<p>Contact: BENEFEDS at 877-888-3337</p> <p>Hours: Monday - Friday, 9 a.m. to 7 p.m., ET, except on federal holidays</p> <p>TTY: 877-889-5680</p> <p>Email: Service@BENEFEDS.com</p>

Website	Information Available	Contact Information
<p>Flexible Spending Account (FSA)</p> <p>https://www.fsafeds.com/fsafeds/index.asp</p>	<ul style="list-style-type: none"> • Make enrollment changes to Health Care and Dependent Care FSA • FSA program information 	<p>Contact: FSAFEDS at 877-372-3337</p> <p>Hours: Monday - Friday, 9:00 a.m. to 9:00 p.m., ET, except on federal holidays</p> <p>TTY: 800-952-0450</p> <p>Email: FSAFEDS@adp.com</p>
<p>Federal Long Term Care Insurance Program (FLTCIP)</p> <p>http://www.ltcfeds.com/</p>	<ul style="list-style-type: none"> • Make enrollment changes to FLTCIP • FLTCIP program information 	<p>Contact: Long Term Care Partners at 800-582-3337</p> <p>Hours: Monday - Friday, 8 a.m. to 7 p.m., ET, except on federal holidays</p> <p>TTY: 800-843-3557</p> <p>Email: info@lhcpartners.com</p>
<p>myPay</p> <p>(Not available to MSFSC Mariners)</p> <p>https://mypay.dfas.mil/mypay.aspx</p>	<ul style="list-style-type: none"> • View and print Leave and Earnings Statements (LES) • View and makes changes to: <ul style="list-style-type: none"> ▪ Allotments ▪ Correspondence address ▪ Direct deposit ▪ Health Savings Account ▪ Federal withholding ▪ State withholding • View and print W-2 tax statement • View travel voucher advice of payment 	<p>Your Activity Customer Service Representative</p>
<p>MyBiz</p> <p>https://compo.dcpds.cpms.osd.mil/</p>	<ul style="list-style-type: none"> • Self-service employment verification • Update personal information such as emergency contact information, education, training, 	<p>Additional information available at http://www.public.navy.mil/DONHR/Employment/Pages/MyBizEmploymentVerification.aspx.</p>