



## 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 <http://www.public.navy.mil/donhr/Benefits/newemployee/Pages/Default.aspx>.

### 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 <http://www.public.navy.mil/donhr/Benefits/ebis/Pages/Default.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](mailto: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](mailto: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 SHPS Customer Service at 877-372-3337, Monday - Friday, 9:00 a.m. to 9:00 p.m., ET. TTY: 800-952-0450. Email: [FSAFEDS@shps.com](mailto:FSAFEDS@shps.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](mailto: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 <http://www.public.navy.mil/donhr/Benefits/ebis/Pages/Default.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 <http://www.public.navy.mil/donhr/Benefits/ebis/Pages/Default.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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