

Benefits Office FAQ & Links Sheet

Federal Benefits FAQs & Links for New Employees

The Benefits Office has compiled some frequently asked questions (FAQs) that you will likely find helpful as you begin researching the federal benefits available to you. For more detailed information about each benefit program, navigate to the [OHR benefits website](#).

<p>NEO PRESENTATION SLIDES</p>	<ul style="list-style-type: none"> • Q: Where can I view the NEO presentation slides? A: https://hr.nih.gov/working-nih/onboarding/new-employee-benefits-enrollment
<p>NEW HIRE ENROLLMENT</p>	<ul style="list-style-type: none"> • Q: Where can I learn more about new employee benefits enrollment? A: Navigate to the OHR webpage at https://hr.nih.gov/working-nih/onboarding/new-employee-benefits-enrollment • Q: Where do I submit my benefit forms? A: USA Jobs Onboarding Manager at https://onboard.usastaffing.gov/Account/Login
<p>THRIFT SAVINGS PLAN (TSP)</p>	<ul style="list-style-type: none"> • Q: Where can I learn more about TSP? A: TSP Website: www.tsp.gov A: YouTube: https://www.youtube.com/watch?v=jTA47cJhjFc • Q: Can I make changes to contributions that I have already made i.e. I contributed 5% last pay period but want it to be higher now? A: No, once a pay period has passed, the amount contributed cannot be altered. Changes can only be prospective. • Q: How can I calculate the maximum contribution for the year? A: Use the TSP calculator at https://www.tsp.gov/making-contributions/how-much-can-i-contribute/#panel-1
<p>HEALTH INSURANCE (FEHB)</p>	<ul style="list-style-type: none"> • Q: If my current health insurance is set to expire prior to my new FEHB coverage to start, do I need to list it? A: Yes, you would need to list any current coverage even if it is set to expire. • Q: Can I change the address listed on my 2809? A: Not within Onboarding. Email the Benefits Team the correct address and we can adjust it outside of Onboarding. Be sure to inform your Administrative Officer (AO) to make the change as well. • Q: How can I carry my FEHB into retirement? A: In order to carry your FEHB coverage into retirement, you must be entitled to retire on an immediate annuity under a retirement system for civilian employees. This includes the Federal Employees Retirement System (FERS) Minimum Retirement Age (MRA) + 10 retirement) and must have been continuously enrolled (or covered as a family member) in any FEHB plan(s) for the 5 years of service immediately before the date your annuity

	<p>starts, or for the full period(s) of service since your first opportunity to enroll (if less than 5 years). Part of those 5 years can also be under the FEHB coverage of another person too.</p> <ul style="list-style-type: none"> Q: Where can I compare FEHB plans? A: You can use the Consumer Checkbook (https://www.checkbook.org/newhig2/agency/hhs) and the FEHB Comparison Tool (https://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/) Q: Where can I find other information about FEHB? A: YouTube: https://youtu.be/-Pf_NuJpNpO A: Plan Info: https://www.opm.gov/healthcare-insurance/healthcare/plan-information/plans/ Q: Where can I find family member supporting documentation? A: https://www.opm.gov/retirement-services/publications-forms/benefits-administration-letters/2021/21-202a2.pdf
LIFE INSURANCE (FGLI)	<ul style="list-style-type: none"> Q: Where can I locate resources on FGLI? A: https://www.opm.gov/healthcare-insurance/life-insurance Q: Is there a FGLI Calculator? A: Yes. https://www.opm.gov/retirement-center/calculators/fegli-calculator/ Q: Are there any preexisting health conditions that would affect the premium of FGLI? A: No, and none would need to be listed. Q: How long do I need to be enrolled to have FGLI carry over into retirement? A: You must be enrolled for 5 years prior to retirement.
LONG TERM CARE (LTC)	<ul style="list-style-type: none"> Q: Where can I locate LTC resources?A: Home Page: http://www.ltcfeds.gov
DENTAL AND VISION (FEDVIP)	<ul style="list-style-type: none"> Q: Can I enroll in a dental or vision plan prior to completing my 2809? A: Yes, you can if you are eligible for FEHB. Q: Where do I enroll in dental and vision plans? A: www.benefeds.gov Q: Can I see the plans available prior to creating an account? A: Yes, by using the FEDVIP comparison tool. Q: When does the FEDVIP coverage start? A: The following pay period after you enroll.

	<ul style="list-style-type: none"> • Q: Where can I find more information on dental and vision? A: https://www.opm.gov/healthcare-insurance/dental-vision
FLEXIBLE SPENDING ACCOUNT (FSA)	<ul style="list-style-type: none"> • Q: Where do I enroll for FSA? A: www.fsafeds.gov • Q: Can I have both an HSA/HRA and FSA? A: No, you cannot have both an FSA as well as an HSA/HRA.
DESIGNATION OF BENEFICIARIES	<ul style="list-style-type: none"> • Q: Where can I learn more about designating a beneficiary for my benefits?A: https://hr.nih.gov/benefits/beneficiary-forms • Q: What is order of precedence? A: https://www.opm.gov/healthcare-insurance/life-insurance/designating-a-beneficiary/
RETIREMENT	<ul style="list-style-type: none"> • Q: Where can I learn more about FERS? A: Go to https://www.opm.gov/retirement-center/fers-information/
MILITARY SERVICE DEPOSITS	<ul style="list-style-type: none"> • Q: Where can I learn about military service deposits and eligibility? A: https://hr.nih.gov/benefits/retirement/military-service
LEAVE BANK	<ul style="list-style-type: none"> • Q: Where can I learn more about the Leave Bank? A: Go to https://hr.nih.gov/benefits/leave/leave-bank. • Q: Where can I learn more about my earnings and leave statement? A: Terms: https://hr.nih.gov/sites/default/files/public/documents/benefits/pay/pdf/lesterms.pdf
OTHER	<ul style="list-style-type: none"> • Q: Where can I find the Benefits Newsletters? A: https://hr.nih.gov/about/news/benefits • Q: What is GRB? A: GRB is the Government Retirement and Benefits Platform. To learn more and access the system, go to https://hr.nih.gov/hr-systems/grb. • Q: Where can I locate benefits information on the NIH webpages? A: NIH benefit information can be located at https://hr.nih.gov/benefits.
BENEFITS CONTACTS	<ul style="list-style-type: none"> • Q: Where can I locate my OHR contacts? A: OHR contacts can be located at https://hr.nih.gov/about/hr-contacts. • Q: How can I contact the Benefits Office directly? A: You can email AskBenefits@nih.gov.