



BENEFITS INFORMATION FOR NEW EMPLOYEES

Program Overview

New employees are entitled to benefits based on their type of appointment. Some benefits are automatic and others require the employee to make an election within specified timeframes. Paper election forms have been replaced by enrollment using the various automated systems.

Program Name	Enrollment
Federal Employees Health Benefits (FEHB)	Employees must make an election within 60 days of the date of appointment (or eligibility) using the GRB Platform or by contacting the Benefits Line .
Federal Employees' Group Life Insurance (FEGLI)	Employees are automatically enrolled in Basic FEGLI coverage and have 60 days from appointment date to elect optional coverage using GRB Platform or by contacting the Benefits Line .
Federal Dental and Vision Insurance Program (FEDVIP)	Employees must make a FEDVIP election within 60 days of the date of appointment using on the BENEFEDS web site or by contacting BENEFEDS .
Federal Flexible Spending Account (FSAFEDS)	Employees must make a FSAFEDS election within 60 days of the date of appointment using the FSAFEDS web site or by contacting FSAFEDS .
Federal Long Term Care Insurance Program (FLTCIP)	Employees can apply for FLTCIP within 60 days of the date of appointment using abbreviated underwriting procedures and can apply at any time using full underwriting procedures. Contact FLTCIP to apply.
Thrift Savings Plan (TSP)	Employees automatically contribute 5% of their basic pay to TSP. This amount can be increased or decreased at any time using GRB Platform or by contacting the Benefits Line .

Responsibilities

The Human Resources Office (HRO) will:

- Encourage new employees to view the free benefit seminars in the Resource Library in the [GRB Platform](#) on the Benefits page of Office of Civilian Human Resources (OCHR) Portal and review the Portal program information for new employees.
- Advise employees to contact the Benefits Line by telephone at 888-320-2917 or email at NavyBenefits@navy.mil if they have questions about FEHB, FEGLI or TSP.
- Advise employees to contact BENEFEDS by telephone at 877-888-3337 if they have questions about FEDVIP.
- Advise employees to contact FSAFEDS to call 866-643-2245 if they have questions about FSAFEDS.
- Advise employees to contact Long Term Care Partners at 800-582-3337 if they have questions about FLTCIP.



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- Advise new employees to review their Leave and Earnings Statement (LES) each pay period to ensure correct deductions are withheld and to avoid errors that could cause employee indebtedness.

Civilian Benefits Center (CBC) will:

- Answer questions about the FEHB, FEGLI and TSP.
- Help employees establish their account in GRB Platform.
- Make benefit elections for employees unable to access GRB Platform.
- Review and resolve FEHB, FEGLI and TSP problems.

Additional Information:

[Benefits Information for Newly Hired Employees Entitled to Benefits](#)

[Benefits Information for Newly Hired Employees on Temporary Appointments](#)

[Benefits Information for Employees Who Transfer Agencies, Reassign, or Change Payroll Offices](#)

[FEHB for New Employees](#)

[FEGLI for New Employees](#)

[FEDVIP for New Employees](#)

[FSAFEDS for New Employees](#)

[FLTCIP for New Employees](#)

[TSP for New Employees](#)

Work Life

Leave and Holidays

- Holidays – 10 paid a year
- Sick leave – 13 days accrued annually with no carryover ceiling
- Vacation leave - 13, 20 or 26 days accrued annually depending upon years of service
- Carry up to 30 vacation days into the next calendar year
- Family and Medical Leave Act (FMLA) allows up to 12 weeks per year of unpaid leave for caring for a sick family member
- Up to 104 hours of paid leave for disabled veterans during first year of employment for purposes of undergoing medical treatment for such disability (available to new Federal civilian employees hired on or after November 5, 2016)
- Leave Sharing Programs allow co-workers to transfer leave to others in need

Work/Life Programs

- Alternative Work Schedules other than the traditional 8 hour day/40 hour week may be available
- Telework
- Transportation Subsidy - employees taking public transportation/carpools in some locations may be reimbursed for transportation costs
- Health & Fitness - many Navy/Marine Corps installations have well-equipped fitness centers available to civilian employees at no or little cost
- Dependent Care – the DON has outstanding child care programs and referrals to Federal child care centers
- Tuition Reimbursement - Activities may pay all or part of the necessary expenses of training, including the costs of college tuition, to improve an employee's performance of his or her official duties
- Employee Assistance Program

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For questions about
**Health Insurance, Life
Insurance, Thrift Savings
Plan or Retirement**
contact the Benefits Line at
888-320-2917 between
7:30 a.m. to 7:30 p.m.
Eastern Time, Monday
through Friday. Questions
may also be emailed to
navybenefits@navy.mil

For more information on
civilian careers visit
www.secnav.navy.mil/don
[hr/](#)

The Department of the Navy is an
Equal Opportunity Employer.

U.S. citizenship is required.



Employee Benefits



DEPARTMENT OF THE NAVY
CIVILIAN CAREERS
**Where Purpose and
Patriotism Unite**



Insurance Programs

Health, Dental and Vision

- 200+ health plan options throughout the U.S.
- No waiting period or physical examination to enroll/no exclusions for pre-existing conditions
- Employer contribution to health premiums
- Coverage for self and family members available
- Opportunity to retain coverage into retirement with full government contributions
- For more information on the Federal Employees Health Benefits Program visit:
<http://www.opm.gov/insure/health/index.asp>
- For more information on Dental and Vision Insurance Programs visit:
<http://www.opm.gov/insure/health/index.asp>

Flexible Spending Accounts

- Elect pre-tax salary dollars to save money on a variety of eligible health care and dependent care expenses
- For more information on Flexible Spending Accounts visit:
<https://www.fsafeds.com/fsafeds/index.asp>

Long Term Care

- Multiple plans available
- Covers long term care if you can no longer perform everyday tasks due to a chronic illness, injury, disability or aging
- Family member coverage available
- Easy application
- For more information on Long Term Care Insurance Programs visit:
<http://www.ltcfeds.com>

Federal Employees' Group Life

- Basic life insurance and 3 options provide coverage for self and eligible family members
- No physical required for initial enrollment
- Opportunity to retain coverage into retirement
- For more information on the Federal Employees Group Life Insurance Program visit:
<http://www.opm.gov/insure/life/index.htm>

Retirement Coverage

- Retirement annuity for life beginning as early as age 55
- Benefits based on length of service and salary
- Military service may be credited toward FERS (deposit required)
- Vesting after 5 years of creditable civilian service
- Eligibility for survivor and disability benefits after 18 months of civilian service
- Earn Social Security credit
- For more information on FERS visit:
<http://www.opm.gov/retire/index.htm>

Thrift Savings Plan (TSP)

- Supplements retirement annuity
- A choice of tax treatments – tax deferred (IRA) or after-tax (Roth IRA) contributions
- Largest single defined contribution plan in the U.S. similar to a 401(k) plan
- Multiple investment options
- Agency matching (up to 5%) contributions
- Option to rollover money from an existing retirement plan
- For more information on TSP visit:
<http://www.tsp.gov/>

