



## 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 (OCHR) Portal at <https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits>. To access the OCHR Portal, you must use a government computer with a “.mil, .edu or .gov” email address and your Department of Defense Common Access Card (CAC). If this is your first time accessing the Portal, you will be required to complete a simple registration.

### **GRB Platform**

The GRB Platform is an automated, secure, self-service Web application that allows employees to make health insurance, life insurance, and Thrift Savings Plan contribution elections, review general and personal benefits information, and calculate retirement estimates. Department of the Navy policy requires all civilian employees to make benefits elections electronically. Paper forms are not accepted for these transactions. If you are ready to make a benefits election before your personnel record is created, contact the Benefits Line. You can access GRB Platform from the Office of Civilian Human Resources Portal at <https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits>.

### **The Benefits Line**

If you have any questions about your benefits, please call the Benefits Line at 888-320-2917 from 7:30 a.m. - 7:30 p.m., Eastern Time, Monday - Friday, except on Federal holidays. The TTY number is 866 359 5277.

You may also email your questions to [navybenefits@navy.mil](mailto:navybenefits@navy.mil). You must include your full name, pay plan, grade, and contact telephone number but please do not include Privacy Act or other Personally Identifiable Information such as date of birth or social security number in your email correspondence.

### **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/dfas/civilianemployees/understandingyourcivilianpay/LES.html>.

### **Federal Employees Health Benefits (FEHB)**

You are eligible to elect health insurance within 60 days of your appointment if you are a temporary employee working a full-time work schedule and employees on a seasonal or intermittent work schedules expected to work 130 or more hours in a calendar month for at least 90 days. Newly eligible employees receive the same government contribution as full-time permanent employees.

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 Within 60 days of Your Appointment**

1. Select a plan. To review available plans, go to <http://www.opm.gov/healthcare-insurance/healthcare/plan-information/>. You can compare different health insurance plans to give you general information and the premiums for each plan. Don't rely solely on the FEHB plan comparison chart when deciding whether to enroll in a specific plan. Please consult the individual plan brochure for a complete description of the benefits.
2. You must make your election in the GRB Platform or by contacting the Benefits Line. Your election using the GRB Platform 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. This means you will not be covered by FEHB the first pay period of your employment. 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://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/CBC%20Local%20Forms/CBC%2012890-10%20FEHB%20Premium%20Conversion%20Waiver-Election.pdf>.

### **Federal Employees Dental and Vision Insurance Programs (FEDVIP)**

Since you are on a temporary appointment you are ineligible for FEDVIP. 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.

### **Federal Flexible Spending Account (FSAFEDS)**

You are eligible to enroll in FSAFEDS within 60 days of your appointment if you are eligible to elect health insurance based on being a temporary employee working a full-time work schedule and employees on a seasonal or intermittent work schedules expected to work 130 or more hours in a calendar month for at least 90 days.

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.

FSAFEDS offers three types of FSAs:

1. The Health Care Flexible Spending Account (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 \$100 and the maximum is \$2,650. If you are eligible for the FEHB Program and are an active employee, you are eligible to participate in a HCFSA. You need only be eligible to participate in FEHB — you do not need to be currently enrolled. The benefit period is the calendar year. You can carry over into the next calendar year up to \$500 of unused HCFSA elections from the prior year.
2. The Limited Expense Health Care Flexible Spending Account (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 IRS definition of medical care. The minimum you may elect each year is \$100 and the maximum is \$2,650. The benefit period is the calendar year. You can carry over into the next calendar year up to \$500 of unused LEX HCFSA elections from the prior year if requirements are met.
3. The Dependent Care Flexible Spending Account (DCFSA) is used to pay for eligible child care or adult dependent care expenses for qualified dependents that are necessary to allow you or your spouse to work, look for work, or attend school full-time. The minimum you may elect each year is \$100 and the maximum is \$5,000 per household (\$2,500 if married, filing separately). If you are an active employee, you are eligible to participate in a DCFSA. The only exception(s) are intermittent or “when actually employed” (WAE) employees who are expected to work less than six months in a calendar year. Participants cannot carry over funds from one benefit period into another, but have a grace period of an additional 2 ½ months (January through 15 March) to continue to incur eligible expenses for reimbursement from the previous year account if requirements are met.

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

#### **Action Required to Enroll Within 60 days of Your Appointment**

1. You can elect to participate in FSAFEDS within 60 days of your appointment. 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](http://www.FSAFEDS.com) or by contacting an FSAFEDS benefits counselor at 877-372-3337. You cannot enroll in FSAFEDS using GRB Platform.
3. Your election is effective the next day after your election is received by FSAFEDS.

#### **Federal Long Term Care Insurance Program (FLTCIP)**

You are eligible to enroll in FLTCIP within 60 days of your appointment if you are eligible to elect health insurance based on being a temporary employee working a full-time work schedule and employees on a seasonal or intermittent work schedules expected to work 130 or more hours in a calendar month for at least 90 days.

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 Within 60 days of Your Appointment**

1. You can apply within 60 days of your appointment 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](http://www.ltcfeds.com). You cannot apply using GRB Platform. 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.

## **Keep Your Mailing and Email Address Current**

Every year thousands of documents are returned to the payroll office and health insurance carriers because the employee has changed their mailing address, but has not notified them. To update your mailing address and email address follow these four steps.

### **Step 1. Notify Your Payroll Office of the New Mailing Address.**

To update your mailing address, go to the Defense Finance and Accounting Service (DFAS myPay website at <https://mypay.dfas.mil/mypay.aspx> and login to your account. Under "Pay Changes" select "Correspondence Address" and make changes as appropriate. Your activity DFAS point of contact can also submit your address change to DFAS.

When you submit an address change to DFAS they will update your address to receive pay documents such as your Civilian Leave and Earnings Statement (LES) and W-2, Wage and Tax Statement.

**Step 2. Notify Your Health Insurance Carrier of the New Address.** If you are enrolled in the Federal Employees Health Benefits (FEHB) you must submit a separate change of address to your health insurance carrier. Some health insurance carriers, such as Blue Cross Blue Shield, allow you to make an address change electronically on their web site. You should contact your health insurance carrier for specific procedures.

**Step 3. Notify Your Employing Activity of the New Address.** Contact your activity administrative department and supervisor to update your address for recall purposes, etc.

### **Step 4. Whenever you have a change in your government email address, update your email in MyBiz:**

- Go to the Defense Civilian Personnel Data System (DCPDS) Web site at <https://compo.dcpds.cpms.osd.mil> and login to your account. If this is your first time accessing your account, you will be required to complete a simple registration.
- At the MyBiz home page, select "Update Contact Information" on the left side under "Key Services".
- Use the drop down menu ensure "Work Email" is selected and click "Update".
- Enter/correct your work email address and select "Add/Update" to confirm changes.

## 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><b>Office of Civilian Human Resources Portal</b></p> <p><a href="https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits">https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits</a></p>	<ul style="list-style-type: none"> <li>• Access GRB Platform</li> <li>• General benefits information</li> <li>• Retirement application</li> </ul>	<p><b>Contact:</b> Benefits Line at 888-320-2917</p> <p><b>Hours:</b> Monday - Friday, 7:30 a.m. to 7:30 p.m., ET, except on federal holidays</p> <p><b>TTY:</b> 866-359-5277</p> <p><b>Email:</b> <a href="mailto:navybenefits@navy.mil">navybenefits@navy.mil</a></p>
<p><b>GRB Platform, formerly EBIS</b></p> <p><a href="https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits">https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits</a></p>	<ul style="list-style-type: none"> <li>• Make enrollment changes to                             <ul style="list-style-type: none"> <li>▪ FEHB</li> <li>▪ FEGLI</li> <li>▪ TSP (Regular and Catch-up Contributions)</li> </ul> </li> <li>• View personal statement of benefits (cost of FEHB, value and cost of FEGLI, retirement annuity benefits)</li> <li>• Calculate retirement annuity</li> </ul>	<p><b>Contact:</b> Benefits Line at 888-320-2917</p> <p><b>Hours:</b> Monday - Friday, 7:30 a.m. to 7:30 p.m., ET, except on federal holidays</p> <p><b>TTY:</b> 207-255-0123</p> <p><b>Email:</b> <a href="mailto:navybenefits@navy.mil">navybenefits@navy.mil</a></p>
<p><b>Thrift Savings Plan (TSP)</b></p> <p><a href="http://www.tsp.gov/">http://www.tsp.gov/</a></p>	<ul style="list-style-type: none"> <li>• General TSP program information</li> <li>• Personal TSP information:                             <ul style="list-style-type: none"> <li>▪ Account balances</li> <li>▪ Change distribution of TSP account balances among the investment funds</li> <li>▪ Apply for a TSP loan</li> <li>▪ Apply for a TSP inservice withdrawal</li> <li>▪ Withdraw account after separation</li> </ul> </li> </ul>	<p><b>Contact:</b> ThriftLine at 877-968-3778</p> <p><b>Hours:</b> Monday - Friday, 7:00 a.m. to 9:00 p.m. ET, except on federal holidays</p> <p><b>TTY:</b> 877-847-4385</p>

Website	Information Available	Contact Information
<b>Flexible Spending Account (FSA)</b> <a href="https://www.fsafeds.com/fsafeds/index.asp">https://www.fsafeds.com/fsafeds/index.asp</a>	<ul style="list-style-type: none"> <li>• Make enrollment changes to Health Care and Dependent Care FSA</li> <li>• FSA program information</li> </ul>	<b>Contact:</b> FSAFEDS at 877-372-3337 <b>Hours:</b> Monday - Friday, 9:00 a.m. to 9:00 p.m., ET, except on federal holidays <b>TTY:</b> 800-952-0450 <b>Email:</b> <a href="mailto:FSAFEDS@adp.com">FSAFEDS@adp.com</a>
<b>Federal Long Term Care Insurance Program (FLTCIP)</b> <a href="http://www.ltcfeds.com/">http://www.ltcfeds.com/</a>	<ul style="list-style-type: none"> <li>• Make enrollment changes to FLTCIP</li> <li>• FLTCIP program information</li> </ul>	<b>Contact:</b> Long Term Care Partners at 800-582-3337 <b>Hours:</b> Monday - Friday, 8 a.m. to 7 p.m., ET, except on federal holidays <b>TTY:</b> 800-843-3557 <b>Email:</b> <a href="mailto:info@ltcpartners.com">info@ltcpartners.com</a>
<b>myPay</b> <a href="https://mypay.dfas.mil/mypay.aspx">https://mypay.dfas.mil/mypay.aspx</a>	<ul style="list-style-type: none"> <li>• View and print Leave and Earnings Statements (LES)</li> <li>• View and makes changes to: <ul style="list-style-type: none"> <li>▪ Allotments</li> <li>▪ Correspondence address</li> <li>▪ Direct deposit</li> <li>▪ Health Savings Account</li> <li>▪ Federal withholding</li> <li>▪ State withholding</li> </ul> </li> <li>• View and print W-2 tax statement</li> <li>• View travel voucher advice of payment</li> </ul>	Your Activity Customer Service Representative
<b>MyBiz</b> <a href="https://compo.dcpds.cpms.osd.mil/">https://compo.dcpds.cpms.osd.mil/</a>	<ul style="list-style-type: none"> <li>• Self-service employment verification</li> <li>• Update personal information such as emergency contact information, education, training,</li> </ul>	