



Welcome Aboard!

This guide will walk you through your benefits.

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DEPARTMENT OF THE NAVY
NAVAL INFORMATION WARFARE CENTER PACIFIC
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13 Jul 2020

From: Commanding Officer, Naval Information Warfare Center Pacific
To: All Hands

Subj: DEPARTMENT OF DEFENSE PROGRAM FOR STABILITY OF CIVILIAN
EMPLOYMENT SUPPORT POLICY STATEMENT

1. It is the policy of the Department of Defense (DoD) to promote stable employment for civilian employees adversely affected by changing manpower requirements, base realignments, overseas rotations, and classification decisions by maximizing opportunities for continued DoD employment. To execute this policy, the Secretary of Defense operates a DoD-wide automated referral and placement system called the, "DoD Stability of Civilian Employment Programs," for the mutual benefit of Defense Components.

2. Severe budgetary constraints have increased work force reductions, base closures, organizational realignments and other actions across DoD that affect civilian employees. The continued success of DoD's program rests, to a great degree, on the willingness of first line supervisors and middle managers to accept affected employees in their organization.

3. The objectives of the DoD Stability of Civilian Employment Program and the associated Priority Placement Program have my personal support. You are expected to give your support to these programs and provide maximum placement assistance to the well qualified, displaced DoD employees registered in them. With your personal support, the objectives of the Programs can be fully achieved, and DoD will continue to serve as a model for other Federal agencies in caring for its employees.

A handwritten signature in black ink, appearing to read "A. D. Gainer", is centered below the text.

A. D GAINER



Department of the Navy Civilian Benefits Center

Information for Newly Hired Employees on Appointments Entitled to Benefits

Congratulations on your new job! Pay is only part of the compensation you earn working for the Department of the Navy. We offer a broad array of benefits programs to meet your needs and those of your family. Become familiar with your available benefits by reading the information below so you can make informed choices.

Timeframes for Benefit Elections

Each benefit program has certain timeframes for initial enrollment as a new employee, as shown in the table below.

Program	Election Period from Date of Appointment
Life Insurance	Basic coverage is automatic; you have 60 days to elect optional coverage
Health Insurance	60 days, Proof of Eligibility is required for dependents covered
Dental and Vision Insurance	60 days
Flexible Spending Account	60 days (or by October 1, whichever is earlier)
Long Term Care Insurance	Effective Dec. 19, 2022, enrollment is suspended for a period of 24 months
Thrift Savings Plan	Automatically contribute 5% of basic pay, can change or cancel at any time

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. Most elections need to be completed within 60 days of your date of appointment. Do not delay in contacting the Benefits Line if you need assistance in making your elections.

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 at <https://civbenefits.dc3n.navy.mil/>

The Benefits Line

If you have any questions, 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@us.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 for your elections 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 <https://www.dfas.mil/CivilianEmployees/understandingyourcivilianpay/LES/>.

Federal Employees' Group Life Insurance (FEGLI)

Most permanent Federal employees are eligible for FEGLI. Participation is voluntary, but if you are eligible, you are automatically covered under FEGLI basic insurance, unless you cancel this coverage. FEGLI also offers three options in addition to basic coverage. No proof of insurability is required for the basic or any optional insurance you elect during the 60 day initial election period. Proof of insurability may be required for insurance changes after that time.

Once you elect life insurance coverage, 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 life insurance you can do so in conjunction with a qualifying life event, or by providing medical documentation. There is no regularly scheduled open season for FEGLI changes.

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

Action Required if You Have No Prior Federal Service

1. Basic coverage is automatic and is effective on the first day you are in a pay and duty status in an eligible position. If you do not want the basic coverage, you must cancel it by making an election in the GRB Platform or by contacting the Benefits Line.

Your election using the GRB Platform is equivalent to completing the SF 2817, Life Insurance Election form, mentioned in the FEGLI Program Booklet. Department of the Navy policy specifies that all civilian employees must make changes to their benefits electronically. Paper forms are not accepted for these transactions.

2. If you want to elect optional insurance, you must make an election within 60 days from the effective date of your appointment. You must make your election in the GRB Platform or by contacting the Benefits Line. Optional insurance is effective the first day you are in a pay and duty status on or after the date you make your change in the GRB Platform.

Action Required if You Have Prior Federal Service. If you have prior Federal service, your FEGLI coverage when you are rehired depends on the length of the break in service between the two appointments.

1. If the break in service is 180 days or less, you are automatically enrolled with the level of coverage that you had at the time of separation from employment. If you do not want this coverage, you may cancel all or part of it at any time, but you may not elect to increase the coverage. If you are electing to decrease, you must make your election in the GRB Platform or by contacting the Benefits Line. If you previously waived all coverage, you are not eligible to enroll when you are rehired when your break in service is 180 days or less.
2. If the break in service is greater than 180 days, you will automatically be enrolled in basic insurance and the same optional insurance that you had in your previous position. In addition, you may elect optional insurance or increase the multiples of optional insurance (if you do not already have the maximum). You must make your election in the GRB Platform or by contacting the Benefits Line within 60 days of your appointment.

Federal Employees Health Benefits (FEHB)

Most Federal employees are eligible to elect health insurance. Participation in FEHB is voluntary and you must make an election to be covered.

If you are a part-time career employee, the Government contribution toward your health benefits is prorated in proportion to the percentage of full-time service you are regularly scheduled to perform. Contact the Benefits Line for specific information about the cost of your health insurance, depending on your work schedule.

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

1. You have 60 days from the effective date of your appointment (or eligibility date) to elect a health insurance plan.
2. Select a plan. To review available plans, go to <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/plans/>. 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.
3. If adding family members, you will need to provide proof of eligible family members at time of enrollment, such as but not limited to a marriage certificate and birth certificate(s).
4. 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.
5. 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.
6. 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.
7. 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 the Benefits Line at 207-255-0131 is available on the Office of 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)

If you are in a position that conveys eligibility for FEHB, you are eligible to enroll in a dental and/or vision plan with FEDVIP. It does not matter whether you are actually enrolled in FEHB—eligibility is the key. 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

1. You have 60 days from the effective date of your appointment (or eligibility date) 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 GRB Platform.
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)

If you are eligible for FEHB, you are eligible to enroll in a flexible spending account (FSA) with FSAFEDS. It does not matter whether you are actually enrolled in FEHB—eligibility is the key. Participation in FSAFEDS is voluntary and you must elect to participate.

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 \$2,750. 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 \$550 of unused HCFSA elections from the prior year if you re-enroll for the next 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 \$2,750. The benefit period is the calendar year. You can carry over into the next calendar year up to \$550 of unused LEX HCFSA elections from the subsequent 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 <https://www.opm.gov/healthcare-insurance/flexible-spending-accounts>

Action Required to Enroll

1. You have 60 days from the effective date of your new appointment (or eligibility date), but before October 1 of the calendar year, 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 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)

*****Enrollment in the Federal Long Term Care Insurance Program is currently unavailable*****

Effective December 19, 2022, the Office of Personnel Management (OPM) suspended future applications for the FLTCIP for a period of 24 months (BAL 22-901). This suspension of applications is intended to allow OPM the opportunity to assess the benefit offerings and reevaluate premium rates relative to cost of benefits provided by the FLTCIP.

During the suspension period, **individuals who are not currently enrolled will be prohibited from applying for coverage**, and current enrollees will be prohibited from applying to increase their coverage during the suspension period. The initial suspension period will be 24 months, with OPM retaining the right to issue a subsequent notice to end or extend the suspension period in 24 month increments, announced 30 days before the end of the suspension period.

Thrift Savings Plan (TSP)

Most full-time and part-time employees covered by the Federal Employees Retirement System (FERS) or the Civil Service Retirement System (CSRS) are eligible to participate in TSP, but the participation rules are different. To verify your retirement plan look at your most recent SF 50, Notification of Personnel Action in Block 30.

FERS. TSP is an integral part of the retirement package, along with your FERS basic annuity and Social Security. TSP is especially important to FERS employees because the formula used to compute a FERS basic annuity is less generous than the formula used to compute a CSRS annuity. As a FERS employee:

- You are automatically enrolled in TSP and 5 percent of your basic pay will be deducted for TSP if you are hired or rehired on or after October 1, 2020. You will receive 5 percent agency matching contributions which includes the agency automatic (1%) contributions. You can terminate your automatic enrollment contributions at any time.
- You can elect to start, change, stop, or resume TSP contributions at any time; there is no waiting period.
- You can elect to contribute any dollar amount or percentage (1–100%) of your basic pay to TSP; however, your annual dollar total cannot exceed the [Internal Revenue Service elective deferral limit](#).
- If you stop your contributions, you are not eligible to receive Agency Matching Contributions, but will still receive the Agency Automatic (1%) Contributions.
- Beginning January 1, 2021, in the year you turn age 50, contributions over the elective deferral limit will spillover to additional catch-up contributions, up to the Internal Revenue Service additional deferral limit.
- You have a choice of tax treatments – tax deferred and after-tax contributions.
- You can invest your TSP account in any of the five individual investment funds or five lifecycle funds.
- Contributions must be made through payroll deductions. However, you may also transfer or roll over eligible funds from a traditional IRA or an eligible employer plan into your TSP account.

CSRS. TSP can provide CSRS employees with a source of retirement income in addition to the CSRS annuity. As a CSRS employee:

- You are automatically enrolled in TSP and 5 percent of your basic pay will be deducted for TSP if you are hired or rehired on or after October 1, 2020. You can terminate your automatic enrollment contributions at any time.
- You can elect to start, change, stop, or resume TSP contributions at any time; there is no waiting period.
- You can elect to contribute any dollar amount or percentage (1–100%) of your basic pay to TSP; however, your annual dollar total cannot exceed the [Internal Revenue Service elective deferral limit](#).
- Beginning January 1, 2021, in the year you turn age 50, contributions over the elective deferral limit will spillover to additional catch-up contributions, up to the Internal Revenue Service additional deferral limit.
- You have a choice of tax treatments – tax deferred and after-tax contributions.
- You can invest your TSP account in any of the five individual investment funds or five lifecycle funds.
- Contributions must be made through payroll deductions. However, you may also transfer or roll over eligible funds from a traditional IRA or an eligible employer plan into your TSP account.

Your account will be established when your payroll office sends your first contributions to TSP. Once your account is established, the TSP will send three separate mailings to you: (1) a TSP Welcome Letter which includes your TSP account number, (2) your TSP Web password, and (3) your ThriftLine Personal Identification Number (PIN).

Your TSP regular employee contribution election automatically continues each year, as long as you remain eligible to contribute. You do not have to reelect each year. If you elect TSP catch-up contributions, you must reelect these contributions each calendar year.

Complete Information about TSP is available on the TSP Web site at <http://www.tsp.gov>.

Action Required to Change Your TSP Contribution

1. If you are hired or rehired on or after October 1, 2020 you are automatically enrolled in TSP and 5 percent of your basic pay will be deducted for TSP on a pre-tax basis. If you don't want to continue your automatic enrollment in TSP, you can terminate your automatic contributions at any time by making an election in the GRB Platform or by contacting the Benefits Line. If you want to change from pre-tax to after-tax contributions, you will also make your election in the GRB Platform or by contacting the Benefits Line.

You may request a refund of the contributions deducted from your basic pay associated with the first 90 days of automatic enrollment by completing form TSP-25, Automatic Enrollment Refund Request. Your request must be received by the TSP no later than the refund deadline date provided to you in the TSP Welcome Letter. You may make this refund request whether or not you choose to terminate your contributions to the TSP or submit a subsequent election to change your contribution amount or percentage. If you elect to request a refund of your automatic enrollment contributions the Agency Automatic (1%) Contributions will remain in your TSP account, but you will forfeit the Agency Matching Contributions.

2. You can elect to increase your TSP contribution from the automatic 5 percent contribution to any dollar amount or percentage (1–100%) of your basic pay up to the Internal Revenue Service elective deferral limit by using the GRB Platform or by contacting the Benefits Line. Your election using the GRB Platform is equivalent to completing the TSP-1 election form mentioned on the TSP Web site. 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. If you are covered by a FERS retirement plan, TSP is an integral part of your retirement. It is especially important to contribute 5 percent of your basic pay each pay period so you will receive the maximum agency matching contributions. If you decide the 5 percent automatic contribution is more than you can afford, you can change the election at any time. It is also important to make contributions each pay period. If you reach the Internal Revenue Service limit before the end of the year, your contributions (and consequently your agency matching contributions) will stop. For more information, refer to the TSP fact sheet Annual Limit on Elective Deferrals available and the Elective Deferral Calculator at <https://www.tsp.gov/calculators/how-much-can-i-contribute/#top>.

4. Beginning January 1, 2021, if you are already contributing the maximum amount to TSP regular employee contributions and you will be turning age 50 in the calendar year, contributions over the IRS elective deferral limit will spill over to the TSP catch-up contributions, up to the IRS deferral limit.
5. Your TSP elections will be effective at the beginning of the next pay period following your election.

Action Required to Make Investment Transactions

1. Your initial TSP contributions will be invested in, and remain in, an age-appropriate Lifecycle (L) Fund, unless you make an interfund transfer.

An interfund transfer moves the money already in your account among the TSP investment funds. Each calendar month, your first two interfund transfers may redistribute money in your account among any or all of the TSP funds. After the first two, your interfund transfers can only move money into the G Fund.

If you want your future contributions invested in funds other than the G Fund, you must make a contribution allocation. A contribution allocation specifies how you want to invest new money going into your TSP account. You may make a contribution allocation at any time.

You will be able to make an interfund transfer once you receive a TSP account number.

2. You must make your interfund transfer and/or contribution allocation on the TSP Web site at <http://tsp.gov/> or the ThriftLine at 877-968-3778 (using the automated system or by speaking to a TSP participant service representative). You cannot make investment transactions using the GRB Platform.
3. Interfund transfers or contribution allocations made on the TSP Web site or the ThriftLine **by 12 noon**, Eastern Time, are generally processed and posted to your account at the close of business that day.

Interfund transfers or contribution allocations made on the TSP Web site or the ThriftLine **after 12 noon**, Eastern Time, will ordinarily be processed and posted to your account at the close of business on the following business day.

4. You will receive a confirmation of your transaction from the TSP record keeper.
5. Call the ThriftLine if you have questions about how to make an interfund transfer or contribution allocation.

Retirement Plan

Most Federal employees in a retirement covered position are in either the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS). To determine your retirement plan, look at Block 30 on your most recent SF 50, Notification of Personnel Action. The one character code represents your current retirement plan.

Code	Retirement Plan
1	CSRS
2	Social Security
4	None
5	Other retirement systems
6	CSRS – Special (Law Enforcement Officers and Firefighters)
C	CSRS Offset
E	CSRS Offset – Special (Law Enforcement Officers and Firefighters)
K	FERS
KF	FERS FRAE*
KR	FERS RAE**
L	FERS – Air Traffic Controllers
LF	FERS FRAE* – Air Traffic Controllers
LR	FERS RAE** – Air Traffic Controllers
M	FERS – Special (Law Enforcement Officers and Firefighters)
MF	FERS FRAE* – Special (Law Enforcement Officers and Firefighters)
MR	FERS RAE** – Special (Law Enforcement Officers and Firefighters)

*Further Revised Annuity Employees (FRAE) are FERS employees hired after December 31, 2013
**Revised Annuity Employees (RAE) are FERS employees hired after December 31, 2012

Information about the retirement is available on the Office of Civilian Human Resources Portal at <https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits>.

You should pay special attention to information about:

- Crediting active duty military service toward civilian retirement. You may be required to make a deposit to receive credit. Interest begins to accrue on the military deposit after a two year interest free grace period.
- Crediting civilian service for which you did not make retirement contributions. You may be required to make a deposit to receive credit.
- Crediting civilian service for which you received a refund of retirement contributions. You may be required to make a deposit to receive credit.

Keep Your Mailing and Email Address Current

Every year thousands of documents are returned to the payroll office, Thrift Savings Plan (TSP) Board 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.

DFAS will send your new address to the Thrift Board to update your mailing address for TSP documents and to the civilian personnel system. You do not need to submit a separate form.

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>Office of Civilian Human Resources Portal</p> <p>https://portal.secnav.navy.mil/orgs/MRA/donhr/Benefits</p>	<ul style="list-style-type: none"> • Access GRB Platform • 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: 866-359-5277</p> <p>Email: navybenefits@us.navy.mil</p>
<p>GRB Platform</p> <p>https://civbenefits.dc3n.navy.mil/</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) • Designate TSP contributions as tax-deferred and after-tax • 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: 866-359-5277</p> <p>Email: navybenefits@us.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>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, and training 	

Web Site	Information Available	Contact Information
Federal Dental and Vision Insurance Program (FEDVIP) https://www.benefeds.com/	<ul style="list-style-type: none"> • Make enrollment changes to dental and vision insurance • FEDVIP program information 	Contact: BENEFEDS Customer Service at 877-888-3337 Hours: Monday - Friday, 9 a.m. to 7 p.m., ET, except on federal holidays TTY: 877-889-5680 Email: Service@BENEFEDS.com
Flexible Spending Account (FSA) https://www.fsafeds.com/	<ul style="list-style-type: none"> • Make enrollment changes to Health Care and Dependent Care FSA • FSA program information 	Contact: FSAFEDS at 877-372-3337 Hours: Monday - Friday, 9:00 a.m. to 9:00 p.m., ET, except on federal holidays TTY: 800-952-0450 Email: FSAFEDS@adp.com
Federal Long Term Care Insurance Program (FLTCIP) http://www.ltcfeds.com/	<ul style="list-style-type: none"> • ENROLLMENT IS CURRENTLY UNAVAILABLE • Make enrollment changes to FLTCIP • FLTCIP program information 	Contact: Long Term Care Partners at 800-582-3337 Hours: Monday - Friday, 8 a.m. to 7 p.m., ET, except on federal holidays TTY: 800-843-3557 Email: info@ltcpartners.com
myPay https://mypay.dfas.mil/mypay.aspx	<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 	Your Activity Customer Service Representative



Department of the Navy Civilian Benefits Center

Benefits Information for Employees Who Transfer Agencies, Reassign or Change Payroll Offices

Whenever you transfer agencies, reassign or change payroll offices without a break in service from one agency to another, you should review your first biweekly Leave and Earnings Statement (LES) using the following guide to ensure correct deductions have been withheld for your elections and to avoid errors for which you could be indebted. Report discrepancies immediately to the appropriate program point of contact listed below.

Program Area	Effect of Change in Payroll Office
Federal Employees Health Benefits (FEHB)	<p>Premiums for health insurance premiums should be automatically withheld from your paycheck. If not withheld, contact the Benefits Line: If the employee is currently enrolled in a Health Maintenance Organization (HMO) and the employee moves or becomes employed outside the geographic servicing area of the FEHB carrier, the employee may elect another FEHB plan any time after the move. Other qualifying events require the employee to elect within 60 days after the qualifying life event.</p> <p>Telephone: 888-320-2917</p> <p>Hours: Monday through Friday, 7:30 a.m. to 7:30 p.m., ET</p> <p>TTY: 866-359-5277</p> <p>Email: navybenefits@us.navy.mil</p> <p>Web site: https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits. You must use a government computer with your Department of Defense Common Access Card (CAC) and have a “.mil, .edu or .gov” email address.</p>
Federal Employees Dental and Vision Insurance Programs (FEDVIP)	<p>If not being deducted, you must contact BENEFEDS Customer Service to resume payment of FEDVIP premium with your new payroll office number.</p> <p>Telephone: 877-888-3337</p> <p>Hours: Monday through Friday, 9 a.m. to 7 p.m., ET</p> <p>TTY: 877-889-5680</p> <p>Email: Service@BENEFEDS.com</p> <p>Web site: https://www.benefeds.com</p>
Federal Flexible Spending Account (FSAFEDS)	<p>If not being deducted, you must contact FSAFEDS to resume deductions with your new payroll office number.</p> <p>Telephone: 877-372-3337</p> <p>Hours: Monday through Friday, 9 a.m. to 9 p.m., ET</p> <p>TTY: 800-952-0450</p> <p>Email: .FSAFEDS@adp.com</p> <p>Web site: https://www.fsafeds.com</p>

<p>Federal Long Term Care Insurance Program (FLTCIP)</p>	<p>If not being deducted, you must contact Long Term Care Partners to resume deductions with your new payroll office number.</p> <p>Telephone: 800-582-3337</p> <p>Hours: Monday through Friday, 8 a.m. to 7 p.m., ET</p> <p>TTY: 800-843-3557</p> <p>Email: info@lhcpartners.com</p> <p>Web Information: http://www.ltcfeds.com</p>
<p>Federal Employees' Group Life Insurance (FEGLI)</p>	<p>Premiums for life insurance should be automatically withheld. If not withheld, contact the Benefits Line.</p>
<p>Thrift Savings Plan (TSP)</p>	<p>Contributions for TSP should automatically be withheld. If you have a TSP loan, ensure loan payments have been withheld. If not withheld, contact the Benefits Line.</p>
<p>Retirement</p>	<p>Withholdings for your retirement plan (Civil Service Retirement System or Federal Employees Retirement System) are automatic. If not withheld, contact the Benefits Line.</p> <p>Because your previous payroll office or previous agency sent your Individual Retirement Record to the Office of Personnel Management (OPM), Block 19 – Cumulative Retirement Total on your first LES will show only your retirement contributions for the time you are in your new payroll office or agency. OPM maintains all of your Individual Retirement Records until you retire.</p>



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://civbenefits.dc3n.navy.mil/>

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@us.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 <https://www.dfas.mil/CivilianEmployees/understandingyourcivilianpay/LES/>.

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 (FEHBPC). 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 <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/plans/>. 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. If adding family members, you will need to provide proof of eligible family members at time of enrollment, such as but not limited to a marriage certificate and birth certificate(s).
4. 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.
5. 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.
6. 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 to the CBC at (757) 396-7826 or email to navybenefits@us.navy.mil. 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 eligible 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 \$2,750. 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 \$550 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 \$2,750. The benefit period is the calendar year. You can carry over into the next calendar year up to \$550 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 to 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 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. 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>Office of Civilian Human Resources Portal</p> <p>https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits</p>	<ul style="list-style-type: none"> • Access GRB Platform • 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: 866-359-5277</p> <p>Email: navybenefits@us.navy.mil</p>
<p>GRB Platform</p> <p>https://portal.secnav.navy.mil/orgs/MRA/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@us.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 Employees Dental and Vision Insurance Program (FEDVIP)</p> <p>BENEFEDS Federal Benefits Enrollment (FEDVIP, FLTCIP, FSAFEDS)</p>	<ul style="list-style-type: none"> • Self-service enrollment in voluntary benefits including dental and vision. • Update personal information such as emergency contact information, education, training, 	<p>Contact: 1-877-888 FEDS (3337)</p> <p>Address: BENEFEDS—FEDVIP P.O. Box 797 Greenland, NH 03840-0797</p> <p>TTY: 877-889-5680</p>

Website	Information Available	Contact Information
Flexible Spending Account (FSA) https://www.fsafeds.com/fsafeds/index.asp	<ul style="list-style-type: none"> • Make enrollment changes to Health Care and Dependent Care FSA • FSA program information 	Contact: FSAFEDS at 877-372-3337 Hours: Monday - Friday, 9:00 a.m. to 9:00 p.m., ET, except on federal holidays TTY: 800-952-0450 Email: FSAFEDS@adp.com
Federal Long Term Care Insurance Program (FLTCIP) http://www.ltcfeds.com/	<ul style="list-style-type: none"> • Make enrollment changes to FLTCIP • FLTCIP program information 	Contact: Long Term Care Partners at 800-582-3337 Hours: Monday - Friday, 8 a.m. to 7 p.m., ET, except on federal holidays TTY: 800-843-3557 Email: info@lhcpartners.com
myPay https://mypay.dfas.mil/mypay.aspx	<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 	Your Activity Customer Service Representative
MyBiz https://compo.dcpds.cpms.osd.mil/	<ul style="list-style-type: none"> • Self-service employment verification • Update personal information such as emergency contact information, education, training, 	

GRB Platform

Self-service Web application available at <https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/Pages/default.aspx>. 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.

Employees can:

- ✓ Make health insurance, life insurance, and Thrift Savings Plan contribution elections
- ✓ Review general and personal benefits information
- ✓ Calculate retirement annuity estimates
- ✓ Access the Total Compensation Statement which is a personal statement of your benefits

Online Program Information

Benefits and retirement program information is available at <https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/Pages/default.aspx>. You must use a government computer with your DoD CAC and have a “.mil, .edu or .gov” email address.

- ✓ Retirement applications
- ✓ Designation of beneficiary forms
- ✓ Latest news

Questions?

Program	Contact Information
Health Insurance Life Insurance Retirement Thrift Savings Plan (enrollment) Accessing GRB Platform	Contact: Benefits Line at 888-320-2917 Hours: Monday - Friday, 7:30 a.m. to 7:30 p.m., ET TTY: 866-359-5277 Email: navybenefits@us.navy.mil
Thrift Savings Plan (investment changes, loans, in-service withdrawals, account balances)	Contact: ThriftLine at 877-968-3778 Hours: Monday - Friday, 7:00 a.m. to 9:00 p.m. ET TTY: 877-847-4385
Federal Dental and Vision Insurance Program (FEDVIP)	Contact: BENEFEDS at 877-888-3337 Hours: Monday - Friday, 9:00 a.m. to 7:00 p.m., ET TTY: 877-889-5680 Email: service@BENEFEDS.com
Flexible Spending Account (FSA)	Contact: FSA Counselor at 877-372-3337 Hours: Monday - Friday, 9:00 a.m. to 9:00 p.m., ET TTY: 800-952-0450 Email: FSAFEDS@adp.com
Federal Long Term Care Insurance Program (FLTCIP)	Contact: Long Term Care Partners at 800-582-3337 Hours: Monday - Friday, 8:00 a.m. to 7:00 p.m., ET TTY: 800-843-3557 Email: info@ltpartners.com



Creditability of Military Service

In general, [military service](#) is creditable for retirement under FERS if:

- The military service was performed before the date of separation from the civilian employment upon which the annuity is based;
- It was active duty;
- It was not included in the computation of military retired pay, or if it was included in retired pay, the retired pay was awarded based on disability incurred in combat with an enemy of the United States or caused by an instrumentality of war and incurred in the line of duty during a period of war; or granted under the provisions of chapter 67, title 10, of the U.S. Code;
- It was honorable service; and
- A deposit is made for military service when applicable.

Active Military Service Performed Before January 1, 1957

Military service performed before January 1, 1957 is creditable toward FERS retirement without a deposit.

Active Military Service Performed on or After January 1, 1957

You must make a deposit to credit military service performed on or after January 1, 1957 toward FERS retirement eligibility and computation of your retirement annuity. For many people, it is advantageous to make the deposit since the extra years of service may allow you to retire earlier and will increase your retirement annuity.

A deposit for military service must be made to the Defense Finance and Accounting Service (DFAS) at least 60 days before you retire; it cannot be paid to the Office of Personnel Management (OPM) after you retire. You may need to adjust your retirement date to ensure you have completed your military deposit prior to retirement.

The amount of the deposit is 3 percent of the basic pay earned during the periods of active military service plus [interest](#). Interest begins to accrue on deposits for post-1956 military service 2 years after you were first employed (or reemployed after a period of military service) in a position subject to FERS deductions. Interest accrues and is compounded annually until the deposit is paid in full. Interest rates are determined by the Treasury Department each calendar year.

Retired Military

If you are receiving retired military pay, in addition to making the required deposit, you must waive your retired military pay at the time of your retirement from a FERS position to credit the service toward your FERS annuity unless:

1. You are retiring from civilian service after September 30, 1982 and have military service that was not used in the computation of retired military pay, such as enlisted service performed as a cadet or midshipman by an individual who retires as an officer or service in excess of 30 years.

2. The retired military pay was awarded:

- On account of a service-connected disability incurred in combat with an enemy of the United States;
- On account of a service-connected disability caused by an instrumentality of war and incurred in the line of duty during a period of war; or
- Under provisions of 10 U.S.C. 12731-12739 (retired pay under Chapter 1223 for members of the Reserves).

How to Make a Deposit

1. Obtain documentation of your military earnings during the period of your active military service.

- Complete an [RI 20-97, Estimated Earnings During Military Service](#). Submit the completed form and a copy of your DD 214, Certificate of Release or Discharge From Active Duty (copy #4) (or other equivalent documentation) for the requested period of service, directly to the [military payroll office](#) for the branch of military service in which you served. If you served in more than one branch of service, you must submit a form to each branch. If you do not have a copy of your DD 214, you may request one by contacting the [National Personnel Records Center](#).
- If you were on active military duty during a period of leave without pay from your Federal position, but during this time received civilian pay subject to retirement deductions by using either annual or military leave, you will owe a deposit only for the period of active military duty not covered by civilian pay and retirement deductions. To ensure that the military earnings statement is only for the period of time you were not receiving civilian pay, note on the RI 20-97, "I am requesting estimated military earnings for only a portion of my active military duty, please see attachment." Complete [CBC 12830-105 Attachment to RI 20-97 Estimated Earnings for Military Service](#) and send it with the RI 20-97 to the military payroll office.
- The military payroll office will process your request and you will receive a Statement of Estimated Earnings During Military Service. Depending on the branch of service, it may take 2 - 3 months to receive your earnings statement.

2. Submit your request to make a deposit for your active military service following the procedures for your payroll office. You can determine your payroll office by looking at Block 44 of your latest SF 50 Notification of Personnel Action.

- If your payroll office is CH, CY or CM, complete [CBC 12830-49, Application to Make Military Service Deposit FERS](#). If your payroll office is DE, PE or FF, complete SF 3108, Application to Make Service Credit Payment and [SF 3108A, Application to Pay Military Deposit for Military Service Performed After December 31, 1956](#).
- Attach a copy of the Statement of Estimated Earnings During Military Service that you received from the military payroll office and a copy of your DD 214 (copy #4 or copy reflecting "honorable discharge"). If a DD214 is not available, submit your military orders with specific dates of service. Note: OPM only accepts military orders; not statements of retirement points.



- Since the application must be reviewed and certified by the Civilian Benefits Center (CBC), do not send the application directly to DFAS. Fax the application to the CBC at 757-396-7826 or mail it to:

OCHR Norfolk Operations Center
Attn: Civilian Benefits Center
Norfolk Naval Shipyard Building 17
Portsmouth VA 23709-1005

3. The CBC will:

- Review the application, complete the agency portion of the form, and certify as the agency official. Processing may take 120 days.
- Prepare and send you an estimate of the amount of military deposit you owe.
- Send the application to DFAS.

4. DFAS will:

- Calculate the amount of your deposit.
- Notify you of the amount you owe and payment options. It may take DFAS 30 business days or more days to process your application.

5. Once you receive notification from DFAS, you can either pay the deposit in a single payment or make [installment payments](#) (a minimum of \$25 per pay period is required). You are not obligated to make the deposit; the decision is yours. If you elect to make the deposit, you must make the payment to DFAS, not the CBC.

6. Once the deposit is paid in full, Block 20 of your LES will indicate "Paid". You should also receive a letter from DFAS documenting the period(s) of service for which you paid your deposit in full. Upon receipt of your paid in full letter, fax it to the Benefits Line at 207-255-0131 to be uploaded into your [electronic Official Personnel Folder](#). However, you should always keep a copy of your paid in full letter in a safe place for future use and to submit with your retirement application when you retire. If you have questions or need a copy of your paid in full letter, fax a written request to DFAS Imaging at 866-401-5849.

7. Contact the [Benefits Line](#) if you have questions about the process for making a deposit, have multiple periods of military service, served on active duty while in a nonpay status, or have questions about whether it is beneficial to make a deposit

**Verification of a Military Retiree's Service
In NonWartime Campaigns or Expeditions**
(See Instructions on reverse before completing form.)

To: (Select appropriate address from reverse.)

PRIVACY ACT STATEMENT

Solicitation of this information is authorized by sections 3502, "Retention Order," and 6303, "Leave Accrual," of title 5, United States Code, and solicitation of the Social Security Number (SSN) is authorized by Executive Order 9397, "Using Social Security Number as Identifier." This information, including the SSN, will be used to verify periods of creditable service in all campaigns and expeditions claimed. Furnishing this information, including the SSN, is voluntary, but failure to comply may make it difficult or impossible to verify periods of creditable service.

1. Name used during Military Service		2. Service Number (If Retired prior to 1970)		3. Social Security Number										
4. Branch of Service		5. Date of Military Retirement (mm/dd/yyyy)		6. Date of Request (mm/dd/yyyy)										
7. Nonwartime Campaigns and Expeditions		Service Claimed (Provide at least each month and year of participation in a campaign/expedition)					FOR RECORDS CENTER USE ONLY							
		From			To			If correct check here	If not correct, give the dates (from and to) of the active duty the person performed in the period covered by the campaign badge or medal.					
		Month	Day	Year	Month	Day	Year		From	To				
								Month	Day	Year	Month	Day	Year	
8. Requesting Agency's Remarks							9. Records Center's Remarks							
10. Requesting Official's Name, Telephone Number and/or Email Address							Items checked were verified by our records. Items which do not correspond with dates shown in records have been corrected.							
11. Requesting Agency (Name, Address, and ZIP Code)							Printed Name and Title of Records Center certifying Official							
							Signature			Date Signed				

Form approved for local reproduction.

Instructions for Completing and Sending SF 813

Notes 1) *Use SF 813 only for persons who are retired from active military service. Do not use this form if the person has completed 20 or more years of Reserve or National Guard service but will not receive a pension until age 60.*

2) *If retirement is from the U.S. Coast Guard, allow six months from the date of retirement before submitting this form.*

Use SF 813 only to request verification of a retiree's military service performed in a nonwartime campaign or expedition for which badge/medal was authorized, in order to credit such service for leave accrual rate and reduction-in-force purposes. Complete the address block and items 1 through 11, and send the form to the appropriate address listed below.

A. To verify campaign/expeditionary service for military retirees of the:

- 1) U.S. Coast Guard;
- 2) U.S. Army who **retired before October 1, 1995**;
- 3) U.S. Navy who **retired before January 1, 1995**;
- 4) U.S. Marine Corps who **retired before October 1, 2001**; and
- 5) U.S. Air Force who **retired before October 1, 2004** (*for general officers, see below),

send the form to: National Personnel Records Center
 1 Archives Drive
 St. Louis, MO 63138-1002

*If Air Force Retiree is a general, put "Retired General Officer" in the Agency's Remarks block on the front of this form.

B. To verify campaign/expeditionary service for persons who retired from Marine Corps, Navy, Air Force, or Army **on or after the dates shown below**, send the form to the appropriate military service at the address below.

U.S. Marine Corps, October 1, 2001

Headquarters U.S. Marine Corps
Personnel Management Support Branch (MMSB-10)
2008 Elliot Road
Quantico, VA 22134-5030

U.S. Navy, January 1, 1995

Navy Personnel Command (PERS-312A)
5720 Integrity Drive
Millington, TN 38055-3130

U.S. Army, October 1, 1995

U.S. Air Force, October 1, 2004

AFPC/DPSIDR
550 C St. West, Suite 12
Randolph Air Force Base, TX 78150

Human Resources Command
Veterans Inquiry Section
Dept. 420
1600 Spearhead Div Ave
Fort Knox, KY 40122

The SF 813 should be used to request verification of participation in a nonwartime campaign or expedition, and dates of participation, only if this information is not documented on the retiree's DD Form 214. It is the retired member's responsibility to provide the name of any nonwartime campaign or expedition for which credit is requested. Service will be verified only if the SF 813 lists specific campaigns/expeditions and inclusive dates of the retiree's participation. It is not sufficient to list just the service component (e.g., "USAF") or medal (e.g., "Armed Forces Expeditionary Medal"). If a follow up request is necessary, reproduce a copy of the original request and clearly mark the top of the SF 813, "Follow up Request." For additional information see www.opm.gov/StaffingPortal/vgmedal2.asp, VetGuide Appendix A: Wars, Campaigns and Expeditions of the Armed Forces Since WWII Which Qualify for Veterans Preference.



Maximize your savings

When it comes to reaching your retirement goals, it's important that you maximize your savings. You can start by making sure you're not leaving free money on the table. Are you contributing enough to get at least the full match from your agency or service?

Here's how we calculate the 5% match.



You

contribute

3%

of your basic pay each pay period.



Your agency

matches your

3%

dollar-for-dollar.



You

contribute an additional

2%



Your agency

matches 50¢ on the dollar.

1%



automatically contributes

1%

of your basic pay.

Your contributions

5%

Agency/service "free" money

5%

Customize your savings

Age

Salary

Information About Designation of Beneficiary

A designation of beneficiary is a legal document outlining your desire to have your benefits paid out in a particular way upon your death. There are five types of benefits for which you can designate a beneficiary: Federal Employees' Group Life Insurance (FEGLI), Unpaid Compensation, Thrift Savings Plan, Retirement (Civil Service Retirement System and Federal Employees Retirement System) and Federal Employees' Compensation Act Death Gratuity

Standard Order of Precedence

A designation of beneficiary is a legal document outlining how benefits will be paid in the event of your death. Benefits for life insurance, retirement, Thrift Savings Plan (TSP), and unpaid compensation are automatically distributed in the following order of precedence:

- To your designated beneficiary(ies),
- If there is no designated beneficiary, to your widow or widower,
- If none, to your child or children in equal shares, with the share of any deceased child distributed among that child's descendants,
- If none, to your parents in equal shares or the entire amount to your surviving parent,
- If none, to the executor or administrator of your estate,
- If none, to your next of kin under the laws of the State where you lived at the time of your death.

Note: For FEGLI, if there is a qualifying court order or an assignment of benefits on file, it takes precedence over any designation of beneficiary on file and the normal order of precedence above.

You are not required to designate a beneficiary for your benefits. However, if you wish to name a person or persons not included below, or in a different order, you will need to complete a form. The forms are available online through the Web site above or by calling the Benefits Line at 888-320-2917. The TTY number is 866-359- 5277. Be sure to carefully read the instructions for each beneficiary form before submitting.

Keep Your Designation of Beneficiary Current

If you complete a designation of beneficiary form, you are responsible for ensuring that it remains accurate. Benefits will be paid based on a valid designation, regardless of whether that designation still reflects your intentions.

You should review your beneficiary designation whenever you have a significant change in your life, such as a marriage, divorce, or death. A divorce does not invalidate a designation that names your former spouse as beneficiary; you must complete a new designation form.

You should file a new form whenever there is a change in a beneficiary's address or name.

Designation of Beneficiary Forms

Form Number	Purpose of Designation	Download Form	Mail Form To
SF 2823 Designation For FEGLI	Determines how proceeds from the life insurance are distributed.	http://www.opm.gov/forms/pdf_fill/sf2823.pdf	Office of Civilian Human Resources Norfolk Norfolk Naval Shipyard, Building 17 Attn: CBC Portsmouth, VA 23709-1005
SF 1152 Designation For Unpaid Compensation	Determines how any unpaid salary and lump sum annual leave are distributed	http://www.opm.gov/forms/pdf_fill/sf1152.pdf	Office of Civilian Human Resources Norfolk Norfolk Naval Shipyard, Building 17 Attn: CBC Portsmouth, VA 23709-1005
SF 3102 Designation For Federal Employees Retirement System (FERS)	Designates who is to receive a lump-sum payment which may become payable under the FERS. It does not affect the right of any person who is eligible for survivor annuity benefits	http://www.opm.gov/forms/pdf_fill/sf3102.pdf	Office of Civilian Human Resources Norfolk Norfolk Naval Shipyard, Building 17 Attn: CBC Portsmouth, VA 23709-1005
TSP-3 Designation For TSP	Determines how any money that is invested in TSP is distributed	https://www.tsp.gov/PDF/formspubs/tsp-3.pdf	Thrift Savings Plan P. O. Box 385021 Birmingham, AL 35238 Or fax to 866-817-5023
SF 2808 Designation For Civil Service Retirement System (CSRS)	Designates who is to receive a lump-sum payment which may become payable under the CSRS. It does not affect the right of any person who is eligible for survivor annuity benefits.	https://www.opm.gov/forms/pdf_fill/sf2808.pdf	Office of Personnel Management Retirement Operations Center P. O. Box 45 Boyers, PA 16017-0045
CA-40 Designation of a Recipient of the Federal Employees' Compensation Act Death Gratuity Payment	Designates distribution of the death gratuity payment of up to \$100,000 when a Federal civilian employee dies of injuries incurred in connection with his or her service with an Armed Force in a contingency operation.	http://www.dol.gov/owcp/dfec/regs/compliance/CA-40.pdf	Office of Civilian Human Resources Norfolk Norfolk Naval Shipyard, Building 17 Attn: CBC Portsmouth, VA 23709-1005

Additional Information

If you have any questions, 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@us.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.

GOOD TO KNOW

Change Your General Preferences

1. From the main menu, click **My Profile** and then select the **General Preferences** tab at the top of the screen
2. Select your desired option(s)
 - Number of rows per page to display
 - Fields to display in results lists
 - Which folder sides you'd like to see in the Results List displayed
 - Default Search Option (Forms)
 - Visible fields when viewing your eOPF
 - Assistive technology options
3. Click **Apply**

eOPF Online Help

Within eOPF, each User has access to the eOPF User Guide by clicking on the **Help** link in the top right corner of any eOPF Web page.

The eOPF User Guide contains detailed information and step-by-step directions for performing tasks in eOPF.

Home Link

To return to the **eOPF Welcome** page at any time, click the **Home** link in the upper right corner of any eOPF page.

Adobe Reader

eOPF stores documents as Portable Document Format (PDF) files, which are viewed and printed using Adobe Reader. Ensure that you have Adobe Reader installed on your PC before using eOPF.

What is eOPF ?

The eOPF solution provides electronic, Web-enabled access for all Federal Agency staff members to view eOPF documents. All employees are able to view their own OPF through the eOPF solution. eOPF includes security measures to ensure the integrity of the system. For example, users are able to view their own eOPF documents, but not modify the documents. All activity performed in the eOPF solution is logged and can be accessed through various reports by authorized users. The eOPF provides an audit trail capability, including a mandatory log that documents when and why an authorized user has reviewed an eOPF.

Key Benefits of eOPF:

- Enhanced portability and security of personnel records
- Provides increased employee awareness and accountability through email notification of Personnel Actions (SF-50s)
- Immediate access to OPF forms and information for a geographically dispersed workforce

ELECTRONIC OFFICIAL PERSONNEL FILE



Employee

Quick Reference Guide

Department of the Navy



eOPF Help Desk
Phone: 866-275-8518
Email: eOPF_hd@Telesishq.com

LOG ON TO eOPF

First Time Users - Request an eOPF ID and Password

1. Ensure you have an email address registered within MyBiz/DCPDS. If you are not sure, log into MyBiz to verify by clicking the below link from a CAC enabled computer:

<https://compop.dcpds.cpms.osd.mil/>

2. Once you have verified that you have an email address registered in MyBiz/DCPDS, you may now access the eOPF site.
3. Access <https://eopf.opm.gov/navy/>
4. From the **eOPF logon** screen, click the **Request your eOPF ID** link
5. Enter the last 5 digits of SSN, first 4 letters of last name (or entire last name if less than 4 characters) and date of birth
6. Click **Submit**
*You will receive an email with your eOPF ID**
7. After receiving your eOPF ID, return to the **eOPF logon** screen, click the **Request A New Password** link
8. Enter your eOPF ID, last 5 digits of your SSN, first 4 letters of your last name (or entire last name if less than 4 characters)
9. Click **Submit**
You will receive an email with a temporary password
10. When you receive your eOPF password, return to eOPF *Logon screen and enter your eOPF ID and your eOPF Password*
11. *Click Submit*

Note: If the information you enter does not match the information on record in eOPF, you will receive an "Access Denied" Message, *if you do not have an email address in eOPF.

If you are logging into eOPF for the first time, you are required to accept the **Rules of Behavior** and complete the **eOPF Security Profile** page prior to moving on to the **eOPF Welcome** page.

12. Choose and answer three Personal Questions and three help desk Verification questions from the drop-down question boxes
13. Click **Submit**

14. When all information is completed, you are directed to the eOPF Welcome page

Returning eOPF Users

1. Access <https://eopf.opm.gov/navy/>
2. Read the eOPF User Agreement and click **Accept**
3. Enter your eOPF ID
4. Enter your secure password
5. Click **Submit**

Forgot Your Password?

1. In the **eOPF logon** screen, select the **Forgot Your Password?** link
2. Follow the prompts to enter desired information
3. Click **Submit**
4. Answer one of the challenge questions you provided during eOPF registration
5. On the **Reset Your Password** screen, enter your new password*
6. Click **Reset Password**

*Passwords must contain at least 1 uppercase letter, 1 lowercase letter, 1 number and 1 special character, and be at least 8 characters long.

Forgot Your Login?


1. In the eOPF logon screen, click the **Forgot Your Login?** link
2. Enter the last 5 digits of SSN, first 4 letters of last name (or entire last name if less than 4 characters) and date of birth
3. Answer the security question and click **Submit**
4. If you answered the question correctly, your Login ID displays

Manually Change Your Password

1. From the **eOPF Welcome** page, click **My Profile**
2. Click the **Change Password** tab on the **My Profile** page
3. Enter your current password in the **Old Password** field
4. In the **New Password** field, enter your new password
5. In the **Verify Password** field, enter your new password again
6. Click **Update**

View Documents in Your eOPF

Log on to eOPF

1. Click **My eOPF** from the left side of the screen
2. Click the **Action** icon  next to the document that you want to view
3. Select the **View** option*
4. Click **Close** when finished viewing the document to return to eOPF

Note: Until the Department of Navy (DON) has completed the back file conversion of the paper OPF, employees may not see any documents in their eOPF. It could take up to five years to complete the DON's back file conversion.

Search Your eOPF

1. From the main menu, click My eOPF from the left side of the screen
2. Click the **Search eOPF** tab
3. Enter the criteria for the form(s) you wish to locate
4. Click **Search**

The Search function allows you to search for All Forms, Common Forms or Agency Forms. You may also select the Folder Sides you wish to view. You may expand or restrict the number of documents that are retrieved through these options.

What Is a Folder Side?

In eOPF, a folder is not restricted to the Permanent and Temporary folder sides. Virtual folder sides group similar documents and forms. These sides are determined during the paper conversion process and can only be modified by an eOPF System Administrator.

Incorrect Documents

If you find a document in your eOPF that does not belong to you, please notify your servicing DON eOPF Help Desk at doneopf@navy.mil.