

The **2015**

Guide To Federal Benefits

For Federal Civilian Employees

- Federal Employees Health Benefits (FEHB) Program p. 8
- Federal Employees Dental and Vision Insurance Program (FEDVIP) p. 12
- Federal Flexible Spending Account Program (FSAFEDS) p. 16
- Federal Employees' Group Life Insurance (FEGLI) Program p. 20
- Federal Long Term Care Insurance Program (FLTCIP) p. 22

FSAFEDS - New for 2015:
Up to \$500 carryover (rollover) and a reduced minimum election of \$100. See page 17 for details.

The information contained in this *Guide to Federal Benefits* is only a summary of the benefits available under each plan. Before you select a plan or option, please read the Plan's Federal brochure as it is the official statement of benefits.

All benefits are subject to the definitions, limitations, and exclusions set forth in the Plan's Federal brochure.

Guide To Federal Benefits

Karin Nielsen-Saines



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Guide to Federal Employees Health Benefits Plans for Federal Civilian Employees ,1997 *Guide to Federal Benefits for Federal Retirees and Their Survivors* ,2008 **Guide to Federal Benefits for Federal Civilian Employees** ,2010 Benefits ,2004 *The ... Guide to Federal Employees Health Benefits Plans for Federal Retirees and Their Survivors* ,2004 Guide to Federal Employees Health Benefits Plans Certain Temporary Employees ,1999 **Guide to Federal Employees Health Benefits Plans for Certain Temporary Employees** ,2002 Guide to Federal Employees Health Benefits Plans for Individuals Receiving Compensation from the Office of Workers' Compensation Programs (OWCP). ,2000 **The 2013 Guide to Federal Benefits** U.s. Office of Personnal Management Department,2014-05-19 As a Federal employee the benefits available to you represent a significant piece of your compensation package They may provide important insurance coverage to protect you and your family and in some cases offer tax advantages that reduce the burden in paying for some health products and services or dependent or elder care services The purpose of this Guide is to provide you basic information about the benefits offered to you as a Federal employee and assist you in making informed choices about these benefits as you move through your career and prepare for retirement Benefits Programs included in this GuideIn addition to your Civil Service or Federal Employees Retirement System benefits and the Thrift Savings Plan the Federal government offers five benefits programs to eligible employees and retirees This Guide includes information on the five programs Federal Employees Health Benefits Program Federal Employees Dental and Vision Insurance Program Federal Flexible Spending Account Program Federal Employees Group Life Insurance Program Federal Long Term Care Insurance ProgramIf you are a new Federal employee or have recently become eligible for benefits this Guide will walk you through the benefits offered and provide information on how and when to make your choices If you are a current employee this Guide will provide the most current information regarding the benefit programs and will support you as you make decisions during the annual Federal Benefits Open Season or experience life events that cause you to reconsider previous choices This Guide also contains some tips on what to consider as you make your decisions For instance did you know that the Federal Employees Health Benefits FEHB Program the Federal Employees Dental and Vision Insurance Program FEDVIP and the Federal Flexible Spending Account Program FSAFEDS can potentially provide you with greater benefits without costing you much more As a Federal employee you can choose to pay the FEDVIP and FEHB premiums with pretax dollars and you can use pretax FSA dollars to pay for eligible expenses including FEDVIP and FEHB copays and deductibles Dental and vision care are also eligible FSA expenses whether combined with FEDVIP coverage or not Please take a moment to review the information in this Guide and decide upon the right choices for you *Guide to Federal Benefits for Individuals Receiving Compensation from the Office of Workers' Compensation Programs (OWCP).* ,2010 **Guide to Federal Benefits for Certain Temporary Employees** ,2010 *List of Classes of United States Government Publications Available for Selection*

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Guide To Federal Benefits Book Review: Unveiling the Magic of Language

In an electronic era where connections and knowledge reign supreme, the enchanting power of language has become much more apparent than ever. Its ability to stir emotions, provoke thought, and instigate transformation is actually remarkable. This extraordinary book, aptly titled "**Guide To Federal Benefits**," written by a highly acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound effect on our existence. Throughout this critique, we shall delve into the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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