

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**

**Edward H. Thompson Jr., Lenard W.  
Kaye**



## **Guide To Federal Benefits:**

**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

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## **Table of Contents Guide To Federal Benefits**

1. Understanding the eBook Guide To Federal Benefits
  - The Rise of Digital Reading Guide To Federal Benefits
  - Advantages of eBooks Over Traditional Books
2. Identifying Guide To Federal Benefits
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Guide To Federal Benefits
  - User-Friendly Interface
4. Exploring eBook Recommendations from Guide To Federal Benefits
  - Personalized Recommendations
  - Guide To Federal Benefits User Reviews and Ratings
  - Guide To Federal Benefits and Bestseller Lists
5. Accessing Guide To Federal Benefits Free and Paid eBooks
  - Guide To Federal Benefits Public Domain eBooks
  - Guide To Federal Benefits eBook Subscription Services
  - Guide To Federal Benefits Budget-Friendly Options

6. Navigating Guide To Federal Benefits eBook Formats
  - ePub, PDF, MOBI, and More
  - Guide To Federal Benefits Compatibility with Devices
  - Guide To Federal Benefits Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Guide To Federal Benefits
  - Highlighting and Note-Taking Guide To Federal Benefits
  - Interactive Elements Guide To Federal Benefits
8. Staying Engaged with Guide To Federal Benefits
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Guide To Federal Benefits
9. Balancing eBooks and Physical Books Guide To Federal Benefits
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Guide To Federal Benefits
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Guide To Federal Benefits
  - Setting Reading Goals Guide To Federal Benefits
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Guide To Federal Benefits
  - Fact-Checking eBook Content of Guide To Federal Benefits
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
  - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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