

New Hire Pay and Benefits Information

Welcome to the [U.S. Geological Survey!](#)

This new hire pay and benefits fact sheet is provided as a summary of information of each of the benefits that you are *eligible to enroll in. It is highly recommended that you attend a new hire benefits webinar session to receive thorough guidance on these benefits from a USGS Benefits Team member.

Schedule of the [new hire benefits training](#).

Access an online version of this [Fact Sheet](#)
at <https://www.usgs.gov/atom/54941>

For future reference, additional information can be found on the [Pay and Benefits](#) website
at <https://www.usgs.gov/about/organization/science-support/human-capital/pay-and-benefits>

Questions? Contact your [Benefits Specialist](#) for additional information and at any time you have a life event such as marriage, etc. - there are benefits elections you can make within a specific timeframe.

*** This information applies to employees appointed on a permanent or a time-limited appointment of more than one year.**

The Office of Personnel Management (OPM) offers a video for new hires. [Watch the video here](#).

[Health Benefits \(FEHB\)](#)

Working a Part-time schedule: Contact a member of the [Benefits Team](#)

FORM: Complete the [SF 2809 form](#) *This form may be submitted online using the Entrance on Duty System*

Return completed form even if you are not electing (waiving) coverage

Event Code in Part D is "1A" and Date is your Entrance on Duty date (EOD)

- **60 days** to enroll
- Automatic [premium conversion](#) (pre-tax premium) - ask for form if you wish to waive
- To select a plan, first review the [Plan Information site](#)- that includes [types of plans](#), [cost](#), and [comparison tool](#)
- Second, review [individual plan brochures](#) for specific details of coverage
- Effective at the beginning of the pay period after the completed form is received in the HR Office if you were in a pay and duty status the prior pay period

NOTE: *Some temporary employees are **not eligible** until reaching one year of continuous employment. Some are eligible earlier. See the [FEHB Modification](#) for more information or contact a member of the [Benefits Team](#).*

[Life Insurance \(FEGLI\)](#)

Working a Part-time schedule: Contact a member of the [Benefits Team](#)

FORM: Complete the [SF 2817 form](#) *This form may be submitted online using the Entrance on Duty System*

- **Automatically enrolled** in Basic coverage (equal to annual salary + \$2000) unless waived
- **60 days** to elect additional Options
 - Option A = \$10,000 in coverage
 - Option B = up to 5 multiples of salary
 - Option C = up to 5 multiples of coverage for eligible family members
- Read the [FEGLI brochure](#) for detailed information to assist you with your election
- Use the [FEGLI Calculator](#) to determine cost and value of coverage elected
- Effective on the first day you are in a pay and duty status on or after the HR Office receives completed form

NOTE: *Temporary employees are **not eligible** for FEGLI coverage*

Life Insurance (SAMBA)

- **60 days** to elect online
 - \$17,500 death benefit (\$39 annual premium)
 - \$35,000 death benefit (\$78 annual premium)
- Contact SAMBA representative for assistance at 301-984-1440 or 1-800-638-6589

Supplemental Dental & Vision Insurance (FEDVIP)

- **Enroll** by calling BENEFEDS directly at 1-877-888-3337 or online at www.benefeds.com
- **60 days** to enroll
- Premiums are on a pre-tax basis
- Dental plans – brochures online at www.opm.gov/insure/dental/planinfo/index.asp
- Vision plans – brochures online at www.opm.gov/insure/vision/planinfo/index.asp

NOTE: Temporary employees are **not eligible** until reaching one year of continuous employment

Flexible Spending Account (FSAFEDS)

- **Enroll** by calling FSAFEDS directly at 1-877-372-3337 or online at www.fsafeds.com
- **60 days** to enroll
- Pre-tax plan to save for medical &/or dependent care costs not covered by health plan

NOTE: You must be eligible to enroll in FEHB to be eligible to enroll in FSAFEDS

Long Term Care Insurance (FLTCIP)

- **Apply** online or download an application at www.ltcfeds.com
- **60 days** to enroll with abbreviated underwriting application (fewer health questions) Call Customer Service line with questions at 1-800-582-3337
- Coverage for your family members (spouse, domestic partners, parents, in-laws, etc.) is also available Review the [Program Overview brochure](#)
- Calculators and additional information available on website at www.ltcfeds.com

NOTE: You must be eligible to enroll in FEHB to be eligible to enroll in FLTCIP

Retirement Coverage

Working a Part-time schedule: Contact a member of the [Benefits Team](#)

- Most new hires are automatically covered by Federal Employees Retirement System (FERS)
- FERS is a 3-tier retirement system = [FERS Basic Benefit](#), [Thrift Savings Plan \(TSP\)](#), and [Social Security](#)
- Potential credit for active duty military service with [deposit payment](#)
- Previous Federal service will be reviewed to determine service credit and to verify retirement coverage
- FERS retirement coverage is explained online at www.opm.gov/retire/pre/fers/index.asp
- CSRS retirement coverage is explained online at www.opm.gov/retire/pre/csrs/index.asp
- CSRS rehires may have a 6-month election opportunity to transfer to FERS coverage
- Contact your [Benefits Specialist](#) with questions regarding crediting of previous Federal service

NOTE: Temporary employees are **not eligible** for retirement coverage. Coverage is under Social Security (OASDI) only. Temporary service served on or after January 1, 1989 is not creditable under FERS

Thrift Savings Plan (TSP)

Working a Part-time schedule: Contact a member of the [Benefits Team](#)

FORMS: Complete the TSP -1 election form found online at [TSP](#) or use [Employee Express](#). TSP allows you to make tax-deferred (traditional) and/or after-tax (Roth) contributions

- [TSP Catch-up](#) traditional and Roth contributions are also available for age 50 and older
- Your TSP account is a very important part of your future retirement benefit; **Read** the [Summary of Thrift Savings Plan Booklet](#), go to [Early Career Planning Tools webpage](#) and view [videos](#) for information
- TSP account access information will be mailed to your home address from TSP in about 30 days
- You will be **automatically enrolled** in the traditional TSP and **3%** of your basic pay will be deducted from your paycheck each pay period and deposited in your TSP account. Newly enrolled TSP participants default investment fund will be the [age-appropriate Lifecycle \(L\) fund](#).
- You will begin receiving automatic agency contributions (tax-deferred) equal to 1% of your pay as well as [agency matching contributions](#) (tax-deferred)
- To receive the full match you can increase your contributions to at least 5% - don't miss out on free money! You can elect to stop automatic contributions by completing the TSP-1 form
- You can make changes to your contribution election at any time in Employee Express

NOTE: Temporary employees are **not eligible** to contribute to the TSP

Designation of Beneficiary Forms

- [Access online forms](#) if needed - you can fill in online but must print for wet signatures
- Forms are **not required**; if Order of Precedence (see back of each form) is acceptable, a form is not needed
- If you do complete forms, it is your responsibility to review periodically to ensure that they are kept up to date; life events such as marriage, divorce, etc. do not change who you have designated to receive funds
- Send TSP-3 form **directly to TSP** – address and fax number on page 1 of form; wait to submit until your first contribution is received by TSP so that you have an account established.

Employee Assistance Program (EAP)

Espyrr provides various well-being programs for employees and eligible family members Contact an EAP consultant at 800-869-0276 for assistance or information.

Savings Bonds

You can elect to start voluntary allotment to purchase savings bonds through [payroll deduction](#)

Employee Express - www.employeeexpress.gov

Employee Express allows you to keep your personal information and elections up-to-date. You can update federal and state tax withholdings, direct deposit, TSP changes, voluntary allotments, home address, and more! You will receive log-in information to your official government email address within about **30 days**.

Earnings and Leave Statement

Earnings and Leave Statement (a.k.a. pay statement) are generated every two weeks and available in Employee Express. It is your responsibility to review your statements for accuracy of benefits premiums and coverage and to contact the number on your statement if you think there are any errors promptly.

Electronic Official Personnel Folder (eOPF)

- You will receive access information within **about 30 days**
- Allows easy access to your records at any time – online
- It is an electronic file that maintains all of your personnel actions throughout your Federal career
- Automatic email is generated to notify you when a personnel action has been processed

Employee Handbook

Onboarding is a process during your first few months. This Handbook is intended to help you understand more about the USGS and your benefits.

New Employee Checklist

The New Employee Checklist lists the various activities and timelines for you to complete. You will coordinate this with your supervisor.

Questions

A [complete listing](#) by organization is provided with the name and telephone number for your Benefits Specialist.