



EMPLOYEE BENEFITS INFORMATION

The Department of the Navy offers a broad array of benefits programs to meet the needs of you and your family. You are automatically covered by some benefits such as retirement, Basic life insurance and Thrift Savings Plan (at 3% of your salary), but for other benefits such as optional life insurance, health insurance, dental/vision insurance, flexible spending account and long term care insurance (to receive abbreviated underwriting), you must make an election within 60 days of your appointment.

Be sure to make your elections within this initial window of opportunity, as future opportunities to enroll are infrequent. Additional new employee benefits information is available at <http://www.secnav.navy.mil/donhr/Benefits/Pages/Default.aspx>.

Congress, under the Bipartisan Budget Act of 2013, increased the Federal Employees Retirement System (FERS) withholding for new employees hired on/after January 1, 2014. New employees will ultimately pay 1.3% more than employees hired before that date. All the details regarding the change in the law are still under development. Until guidance is received and the personnel/payroll systems are modified, FERS retirement contributions will be withheld at the rates in effect prior to January 1, 2014. Unfortunately this means you will incur a debt for the 1.3% of salary (difference between the old rate and the newly approved rate) that should have been withheld. Once the new processes and policies are implemented, you will be required to pay the debt retroactively.

If you have prior federal civilian or military service, you should contact the Benefits Line. This service is potentially creditable toward retirement but you may be required to make a deposit. Since prior federal civilian service is creditable toward determining your retirement coverage it is important that the Civilian Benefits Center be aware of this service to ensure you are in the correct retirement plan.

If you have questions about your benefits or need assistance accessing the Employee Benefits Information System, please call the Benefits Line at (888) 320-2917 and select menu option 4 to speak with a Customer Service Representative (CSR). CSRs are available from 7:30 a.m. until 7:30 p.m. Eastern Time, Monday through Friday, except on Federal holidays. The TTY number is (866) 359-5277. You may also email your questions to navybenefits@navy.mil. Please include your full name, pay plan, grade, contact telephone number and the best time to call you but do not include Privacy Act Information such as date of birth or social security number. Please allow 2 business days for a response.