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KEY=GUIDE - PATRICIA ANDREW

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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 Guide** **In 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 Program** **If 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 Employees Health Benefits Plans for Retirement Systems Participating in the FEHB Program** **The Basic Principles A Guide to Federal Benefits and Financial Planning** **Guide to Federal Employees Health Benefits Plans for Certain Temporary Employees Those Eligible to Enroll in the FEHB Program Under 5 U.S.C. 8906a** **The 2015 Guide to Federal Benefits for Federal Civilian Employees** [CreateSpace](#) **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.** **Guide to Federal Benefits for TCC and Former Spouse Enrollees/individuals Eligible to Enroll For--Temporary Continuation of Coverage (TCC); Coverage Under the Spouse Equity Provisions of FEHB Law Or Similar Statutes Providing Coverage to Former Spouses** **Guide to Federal Benefits for Individuals Receiving Compensation from the Office of Workers' Compensation Programs (OWCP). Benefits Quick Reference** **Guide to Federal Employee Benefits** **The Guide to Federal Benefits and Programs for Adults with Developmental Disabilities** **Federal Benefit Solutions** **Guide to Federal Retirement & Benefits Programs** **The 2000 Guide to Federal Employees Health Benefits Plans Participating in the DOD/FEHBP Demonstration Project** **The 2001 Guide to Federal Employees Health Benefits Plans Participating in the DoD/FEHB Demonstration Project** **Guide to Federal Employees Health Benefits Plans for Individuals Receiving Compensation from the Office of Workers' Compensation Programs (OWCP). Introducing the ...** **Guide to Federal Benefits for TCC and Former Spouse Enrollees/individuals Eligible to Enroll for ...** **FEHB 2003 Guide** **Guide to Federal Employees Health Benefits Plans ; Member Survey Results and Benefit Information** **The Educated Fed** **Your Guide to Understanding & Maximizing Your Federal Benefits** **The Educated Fed** is a self-help book for federal employees who want to learn how to maximize their federal benefits for retirement. Inside you'll find answers you didn't even know you had questions for...With the help of a retired Department of Defense employee, Caine will walk you through all of the moving parts that are your federal benefits and show you which ones you have control of, which ones will make you money, and which ones could cost you. Even though we're in the information age, we've found out that an "informed" federal employee is not as well positioned as an "educated" federal employee. The Educated Fed aims to address the gap between information and real education that we observed in teaching hundreds of federal benefits workshops across the country for numerous agencies. Throughout this text, find out how your retirement could be affected by: -FERS & CSRS-SSB-FEGLI-FEHB-SSI-TSP-...and, perhaps most importantly, learn how it's possible to get a raise as you go into retirement. **The 2001 Guide to Federal Employees Health Benefits Plans** **Guide to Federal Employees Health Benefits Plans For Federal Retirees and Their Survivors 2001** **The Guide to Federal Benefits and Programs for Handicapped Citizens and Their Families** **Adoption Benefits** **Guide for Federal Employees** **Benefits Quick Reference** **Guide to Federal Employee Benefits** **Adoption Benefits** **Guide for Federal Employees** **The Informed Fed A Survival** **Guide to Federal Employee Benefits** [Independently Published](#) **Learn the secrets & tips to benefit success: - Which FEGLI option is overpriced and underperforming - Avoid costly financial mistakes that can cost you thousands - Know your best Health Insurance options - Develop a winning strategy for retirement income planning - The best way to take TSP income - Roth TSP is NOT a Roth IRA, learn the critical differences - Discover overlooked gems in your benefits package - Know the 7 TSP investing mistakes and how to avoid them, and much, much, more..** **Complete Guide to Federal and State Benefits for Veterans, Their Families, and Survivors** **Guide to Federal Employees Health Benefits Plans for Individuals Receiving Compensation from the Office of Workers' Compensation Programs (OWCP). FEHB Guide** **Open season for retirement systems participating in the Federal Employees Health Benefits Program** **Complete Guide to Federal and State Benefits for Veterans, Their Families, and Survivors** **How to Get All the Benefits You are Entitled to Under the Latest Laws** [Consumer Educ Research Center](#) **The Informed Fed A Survival** **Guide to Federal Employee Benefits** **Learn the secrets & tips to benefit success: Which FEGLI option is overpriced and underperforming** **Avoid costly financial mistakes that can cost you thousands** **Know your best Health Insurance options** **Develop a winning strategy for retirement income planning** **The best way to take TSP income** **Roth TSP is NOT a Roth IRA, learn the critical differences** **Discover overlooked gems in your benefits package-** **Know the 7 TSP investing mistakes and how to avoid them** **And much, much, more... 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