Enrolling in Health Benefits

Government Retirements and Benefits Platform (GRB) - is used to for enrollment for the following:

FEHB-Federal Employees Health Benefits

Employees have 60 days from their entrance on duty (EOD) date to be covered

Health insurance elections are effective at the beginning of the pay period after making the election in GRB

After making elections employees can log into GRB showing the effective date, this will be proof of coverage until the health plan sends identification cards (six to eight weeks after election)

If initial enrollment is missed, employee will have to wait for:

- Qualifying life event- effective first day of the next pay period after the form is completed and received
- Open Season- Nov/Dec-effective first pay period in January

To compare Health Plans- www.OPM.gov and search healthcare insurance plan-information compare plans; employees can also find brochures pertaining to all the different healthcare plans in which to choose from

<u>FEGLI- Federal Employees Group Life Insurance</u>

Government pays one-third of the premium cost for basic, employee pays two-thirds

Employees are automatically enrolled in Basic Life Insurance, which is effective on their first day an employee enters a pay and duty status; UNLESS that coverage is waived before the end of the first pay period. (Can be waived by logging into GRB or calling AFPC at 1-800-525-0102)

Employees have 60 days from their entrance on duty (EOD) elect Optional Life Insurance; if no optional life insurance is selected within 60 days it is considered employee has waived optional insurance. To add optional life insurance if not elected within 60 days must wait for:

- Qualifying life event- effective first day of the next pay period after the form is completed and received
- Open Season- to be determined by the Office of Personnel Management

Optional Life Insurance Options:

OPTION A- Standard: Set rate of \$10,000.

This option also has AD&D benefits at no cost to the employee. Accidental Death benefit is \$10,000. Accidental Dismemberment benefit is determined by the loss sustained

OPTION B- Additional: Coverage comes in 1, 2, 3, 4, or 5 multiples of your annual pay (After your pay is rounded up to the next even thousand) It does not include the extra \$2,000 added for Basic insurance and does not include an Extra Benefit. The value changes as salary changes

There is no AD&D coverage for this option OPTION C- Family: This option provides coverage for your spouse and eligible dependent children. When you elect this option, all of your eligible family members are automatically covered. You may elect either 1, 2, 3, 4, or 5 multiples of coverage. The value of a multiple for your spouse is \$5,000. Maximum coverage for a spouse is \$25,000. The value of a multiple per eligible child is \$2,500. Maximum coverage per eligible child is \$12,500

☐ There is no AD&D coverage for this option

Visit: https://www.opm.gov/retirement-services/calculators/fegli-calculator/ to determine estimate cost and see additional information of FEGLI

<u>TSP</u>

TSP is a retirement savings and investment plan for Federal employees, offering the same type of savings and tax benefit offered under 401 (k) plans

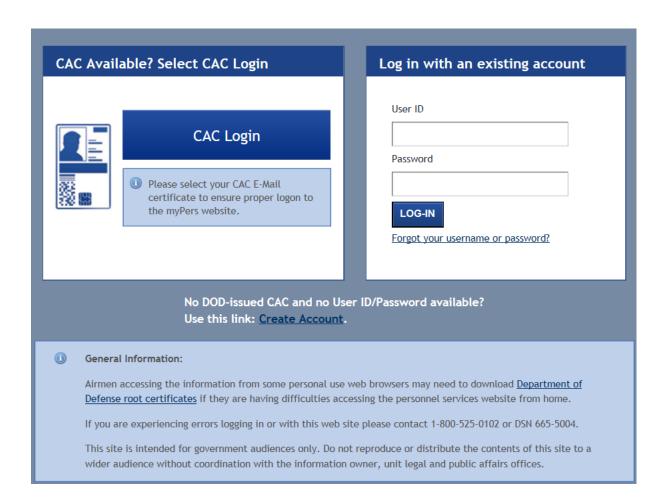
Employees are automatically enrolled at a contribution rate of 3% of their basic pay in the traditional TSP, contributions are invested into the G Fund

To stop, increase, or decrease contributions visit the GRB platform

Agency Contributions to Your Account (FERS Employees Only)

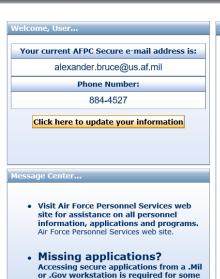
You put in:	Your agency puts in:		And the total
	Automatic (1%) Contribution	Agency Matching Contribution	contribution is:
0%	1%	0%	1%
1%	1%	1%	3%
2%	1%	2%	5%
3%	1%	3%	7%
4%	1%	3.5%	8.5%
5%	1%	4%	10%
More than 5%	1%	4%	Your contribution + 5%

<u>Accessing GRB:</u> <u>https://mypers.af.mil/app/login/redirect/home</u>





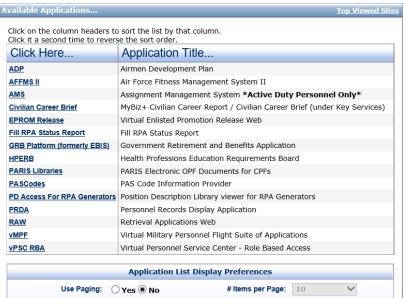
CAC and DOD FREIMONNAMON | Read | AQ | Cleate Oscilo/Fassword | Logout



applications. Visit the NOTE section

from seeing applications

at .Mil/.Gov Access Check Page to check network issues that may prevent you



Cancel



AFPC Secure

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You have successfully signed into the GRB Platform.

Site best viewed with Internet Explorer 11, Edge, or Chrome

Your current browser: Internet Explorer 11

Security Notice

You are accessing a U.S. Government (USG) Information System (IS) that is provided for USG-authorized use only.

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- At any time, the USG may inspect and seize data stored on this IS.
- · Communications using, or data stored on, this IS are not private, are subject to routine monitoring, interception, and search, and may be disclosed or used for any USG authorized purpose.
- This IS includes security measures (e.g., authentication and access controls) to protect USG interests--not for your personal benefit or privacy.
- NOTICE: There is the potential that information presented and exported from the GRB Platform contains FOUO or Controlled Unclassified Information (CUI). It is the responsibility of all users to ensure information extracted from the GRB Platform is appropriately marked and properly safeguarded. If you are not sure of the safeguards necessary for the information, contact your functional lead or Information Security Officer.
- Notwithstanding the above, using this IS does not constitute consent to PM, LE or CI investigative searching or monitoring of the content of privileged communications, or work product, related to personal representation or services by attorneys, psychotherapists, or clergy, and their assistants. Such communications and work product are private and confidential. See User Agreement for details.

By pressing "Launch", I acknowledge that I have read and accept the above notice.

To start using the GRB Platform for employee click the "Launch" button. Launch

Once the GRB Platform is open in a new browser you may close this window.

Notifications ×

Important notifications are shown below. New notifications will be shown when you login to the Platform.

<u>ATTENTION:</u> Due to required system updates, benefits transactions that were elected on or after September 29, 2017, will not process in the Defense Civilian Personnel Database System (DCPDS) until October 10, 2017. This includes the FEGLI Open Season elections that were effective October 1, 2017, and any retroactive elections.

However, although the transaction information is not flowing to the personnel database system, we assure you this will not impact the effective date or keep you from using your new coverage.

Health insurance transactions will continue to be sent to the carriers, which means carriers will have a record of your plan if you need to use your medical coverage prior to the completion of the system update. Please ensure you contact your health carrier to verify you are reflecting in their system prior to using the coverage.

NOTE: No benefits forms will flow into the Office of Personnel Management (OPM) electronic official personnel folder (eOPF) until on or after October 10, 2017. You may verify your benefits election via your Leave and Earnings Statement dated October 20, 2017.

- * If you are making an election to change your benefits due to a qualifying life event (QLE), you must upload the supporting documentation to myPers at https://mypers.af.mil. You may not upload or submit any documentation through the GRB Platform.
- * Requests for phased retirement estimates must be made via the myPers website. Phased retirement estimate requests made through the GRB Platform will not be processed. Instructions for submitting phased retirement estimate requests can be found by following the below file path in myPers:

o Civilian\ Employee\ Retirements\ Phased Retirement

Do not show this each time. (Notification accessible from Menu). note: Notification always displayed when changed.

Close



FSAFEDS- Flexible Spending Accounts

Enroll at www.fsafeds.com

FSAFEDS helps you save money by allowing you to set aside pre-tax funds to pay for eligible out-of-pocket health care and dependent care expenses. The amount you elect to contribute to your FSAFEDS account is deducted from your bi-weekly pay check

Employees have 60 days from your EOD date to sign-up for FSA

Employees hired between January 1st and July 31st have 60 calendar days from date of hire to enroll. Effective the 1st day of the next pay period

FSAs are not carried over from one Plan year to the next. You must make a new election/re-enroll for the upcoming Plan year during the annual benefits open season

FEDVIP- Dental and Vision

Enroll at https://www.benefeds.com/

Offers employees choices to supplement health plan's dental and vision coverage

Employees have 60 days from their EOD (Entry on Duty) date to complete enrollment

Employee pays the full premium which is withheld on a pre-tax basis from their pay

If newly employed in a position that conveys eligibility for FEHB coverage, employees can apply for FEDVIP, even if they don't enroll in the FEHB program

If employees are enrolled in FEHB and FEDVIP, FEHB dental and vision benefits are the primary payer and FEDVIP is the secondary payer

Rates can be found at: http://www.opm.gov/healthcare-insurance/dental-vision/

NOTE: If transferring from another agency where you contributed to FEDVIP you <u>MUST</u> contact BENEFEDS directly to report the change in employing agency and payroll office. This is not a deduction that automatically transfers from one Federal agency to another