



Benefits Information for New Employees

Welcome to Federal Employment!

Your appointment may provide valuable benefits for you and your eligible family members.

This information is intended for employees who are eligible for Federal benefits. Generally, employees hired, or converted to appointments described as permanent or indefinite, are eligible for Federal benefits.

This information is very important to you personally. It is *your* responsibility to understand and manage your Federal benefits. Benefit elections have time limitations. Opportunities to enroll or change enrollment are infrequent. (Note: Benefits and entitlements described in this chart may be different for certain groups of employees, such as reemployed annuitants or those on a part-time or intermittent work schedule.)

Army Benefits Center – Civilian (ABC-C)

Army-serviced employees obtain benefits counseling and processing services from the ABC-C. You may visit the ABC-C website at <https://www.abc.army.mil>. To access the Employee Benefits Information System (EBIS), you will need to click on *Employee Benefits Information System (EBIS)*, in the section “How Do I Access the ABC-C?” and enter your AKO username and password (when accessing for the first time click on the *New User* button). You will enter a temporary four-digit Personal Identification Number (PIN*) and then enter and verify your custom six-digit PIN. From the Army Portal at <http://acpol.army.mil/>, under *Employee Portal*, select *CAC Employee Login* and enter your CAC PIN, select the *Employee* tab, click on the *Army Benefits Center-Civilian (ABC-C)* link, select *Employee Benefits Information System (EBIS)*, and enter your SSN and ABC-C PIN.

You may also contact the ABC-C via the Interactive Voice Response System (IVRS) toll-free at 1-877-276-9287 or 1-877-276-9833 for the hearing impaired. You will be prompted to enter your SSN and temporary PIN* and create your custom six-digit PIN. You may speak with a benefits counselor Monday through Friday from 6:00 a.m. to 6:00 p.m. Central Time (CT). OCONUS phone numbers are available on the ABC-C website.

*For the web and phone system, your temporary four-digit PIN is equal to the month and year of your birth (e.g., if your birth date is 05-03-1965, your temporary PIN will be 0565). Do not share your PIN with anyone. Do not allow others, such as office administrative personnel, to have access to your account or make benefit changes for you. You are responsible for the security of your account; change your PIN immediately if you believe that it has been compromised

BENEFIT OPTIONS	ELECTION PERIOD (From the effective date of the appointment)	INFORMATION To learn more, visit the ABC-C website as well as the following:	ENROLLMENT To make an election, contact:
Federal Employees' Group Life Insurance (FEGLI)	60 Days	http://www.opm.gov/insure/life/	ABC-C
Federal Employees Health Benefits (FEHB)	60 Days	http://www.opm.gov/insure/health/	ABC-C
Thrift Savings Plan (TSP) <i>(retirement savings/investment plan)</i>	Employees can enroll or make changes at any time	www.tsp.gov	ABC-C
Long Term Care (LTC) Insurance <i>(for assisted living expenses)</i>	60 Days (For abbreviated underwriting application)	www.opm.gov/insure/ltc or www.ltcfeds.com	www.ltcfeds.com or 1-800-LTC-FEDS (1-800-582-3337)
Flexible Spending Accounts (FSA) <i>(pre-tax accounts for out-of-pocket health & dependent care expenses)</i>	60 Days (Or by October 1 st , whichever occurs first)	www.opm.gov/insure/flexible/index.asp or www.fsafeds.com	www.fsafeds.com or 1-877-FSAFEDS (1-877-372-3337)
Federal Employees Dental and Vision Insurance Program (FEDVIP) <i>(supplemental dental/vision insurance)</i>	60 Days	http://www.opm.gov/insure/dental/choosein dex.asp or www.BENEFEDS.com	BENEFEDS Portal www.BENEFEDS.com or 1-877-888-3337 or TTY 1-877-889-5680
Election of FERS <i>(CSRS/CSRS Offset only)</i>	6 Months	www.opm.gov/retire/pre/election/handbook/h_toc.htm www.opm.gov/forms/pdf_fill/sf3109.pdf	Your local Civilian Personnel Advisory Center (CPAC)