Separation Information

The purpose of this document is to provide general benefits information regarding leaving federal by resignation or termination

BENEFITS AND RETIREMENT

FEDERAL EMPLOYEES' HEALTH BENEFITS PROGRAM (FEHB)

Coverage will continue for free for 31 days after the last day of the pay period in which you separate. You have the following options:

1. **Convert to an individual (non-group) policy**. To convert, submit the form to your health benefits carrier within 31 calendar days from the date your employment ends. Contact the carrier with any questions.

2. **Temporary Continuation of Coverage** (TCC) is a feature of FEHB that allows certain people to temporarily continue federal health insurance for up to 18 months after separation. You may select any plan in the FEHB program you are eligible to enroll but pay the full employee share, government share, and an additional 2% administrative fee for this coverage.

    - To **enroll** in TCC, complete a www.opm.gov/forms/pdf_fill/sf2809.pdf and return it to the benefits@ed.gov within 60 calendar days of separation.

Resources

TCC Pamphlet
https://www.opm.gov/healthcare-insurance/healthcare/temporary-continuation-of-coverage/#url=Pamphlet
Termination, Conversion and Temporary Continuation of Coverage
https://www.opm.gov/healthcare-insurance/healthcare/reference-materials/reference/termination-conversion-and-temporary-continuation-of-coverage/
Health Plan Search/Comparison Tool
http://www.opm.gov/insure/health/search/plansearch.aspx
TCC Premium Premiums
https://www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums/

Note: We also want to inform you that the Patient Protection and Affordable Care Act (ACA) did not eliminate TCC or change the TCC rules. If you would like to learn more about the ACA including the health insurance marketplace, please visit **www.healthcare.gov.**

FEDERAL EMPLOYEES' DENTAL AND VISION INSURANCE PROGRAM (FEDVIP)

FEDVIP coverage terminates on the last day of the pay period after you separate from Federal service. There is **no** 31-day grace period or extension of coverage. You may visit https://www.benefeds.gov/ or call Customer Service at 1-877-888-FEDS (1-877-888-3337) for additional information or to speak to a representative.

FEDERAL EMPLOYEES' GROUP LIFE INSURANCE (FEGLI)

Coverage will continue for free for 31 calendar days after your employment ends. During the 31-day period you may convert your coverage to an individual policy,

https://www.opm.gov/frequently-asked-questions/insure-faq/life/what-is-a-conversion-policy-who-is-eligible-to-convert-their-fegli-life-insurance-benefit/.

What to expect: You will be provided with information on converting to an individual policy (SF-2819, https://www.opm.gov/healthcare-insurance/life-insurance/reference-materials/publications-forms/notice-of-conversion-privilege/) as well as an agency certification of your insurance status (SF-2821, https://www.opm.gov/healthcare-insurance/life-insurance/reference-materials/publications-forms/agency-certification-of-insurance-status/). For more information see the OPM website here, I'm leaving Federal Service (not retiring), https://www.opm.gov/healthcare-insurance/life-events/job/im-leaving-federal-service-not-retiring/#url=Life.

FLEXIBLE SPENDING ACCOUNTS (FSA)

- **Health Care** and **Limited Expense Health Care**: Contributions will terminate on the date of separation, but any expenses incurred before that will still be reimbursed.

- **Dependent Care**: Contributions will terminate, but you may continue to be reimbursed for expenses until the end of the benefit period or until your account balance is exhausted; whichever is sooner.

- Contact https://fsafeds.gov/ or call 1-877-FSAFEDS (372-3337), TTY: 1-800-952-0450, Monday through Friday, 9:00 A.M. until 9:00 P.M., Eastern Time. They can answer all questions and concerns related to your FSA account.

FEDERAL LONG TERM CARE INSURANCE PROGRAM (LTC)

Coverage is fully portable. If you are paying premiums through payroll deductions, you must switch to another payment plan. Visit https://www.ltcfeds.gov/ or call the LTC program please contact Customer Service Center at Long Term Care Partners at 1-800-LTC-FEDS (1-800-582-3337), (TTY 1-800-843-3557).

FEDERAL EMPLOYEES' RETIREMENT SYSTEM (FERS) and CIVIL SERVICE RETIREMENT SYSTEM (CSRS)

While covered under FERS, you paid contributions towards the Basic Benefit Plan, Social Security, and most likely the Thrift Savings Plan (TSP).

Basic Benefit Plan/Annuity

You have three options:

1. **Deferred annuity** – If you have 5 years of creditable civilian service you may leave your money in the retirement fund and apply for a deferred annuity, https://www.opm.gov/retirement-center/fers-information/types-of-

retirement/#url=Deferred-Retirement once you meet the age and service requirements.

2. **Refund of retirement deductions** – Complete an application for a refund (SF-3106) https://www.opm.gov/forms/pdf_fill/sf3106.pdf. If you submit the form within 30 days of separation, return it to benefits@ed.gov. After 30 days, forward it to OPM at the address on the form. You may apply for a refund at any time after separation. See more information here, Former Employees, https://www.opm.gov/retirement-center/fers-information/former-employees/.

3. **Leave your money** in the retirement fund if you believe you may return to the Federal Government.

Social Security/Medicare
You earned credits in the same manner as the private industry. These credits will be added to any past or future credits earned to establish benefits. Contact the Social Security Administration, https://www.ssa.gov/ for information.

Thrift Savings Plan (TSP)
You are fully vested in your own contributions, any matching Government contributions, and any earnings on these contributions. If you have at least 3 years of civilian Federal service, or 2 years as a Political Appointee, you are vested in the automatic 1% Government contributions, plus earnings. Please allow 30 days for your separation from ED to be processed before applying to withdraw your TSP.

TSP has publications, https://www.tsp.gov/forms/ on every topic, transfers, beneficiaries, withdrawals, etc., and they are always available to you. You can log into your account at https://www.tsp.gov/login/ to review your information and account. For more information visit the TSP website here, Leaving the Federal Government | The Thrift Savings Plan (TSP) https://www.tsp.gov/changes-in-your-career/leaving-the-federal-government/. You can also call TSP 1-877-968-3778 (toll free) (M - F) 7:00 a.m. to 9:00 p.m. EST, to speak with a TSP Specialist for questions or concerns.

For questions on Benefits or Retirement please contact Benefits@ed.gov.

UNEMPLOYMENT BENEFITS

A departing employee should file for unemployment as soon as possible utilizing the Agency provided SF-8. You should file with the state in which your duty station is located. If you work in D.C., file at www.dcnetworks.org. Click on the tab for "Claim UI Benefits. For DC, and most states, an applicant needs: (1) their position title and starting and ending dates of employment; and (2) the Department of Education's 3-digit chargeable account number code. It is " 480,"

Separation Information

The purpose of this document is to provide general benefits information regarding leaving federal by resignation or termination

and is used for all states. It is best to have copy of separation details when applying online or in person, however it may not be needed. Once the application is filed, they will contact our contractor (Employers Edge) if needed. If you are not going to another job, you may be eligible for unemployment from your local Public Employment Service Office, please contact them for further information and assistance.

For questions or help with Unemployment please contact REACH@ed.gov.

LEAVE AND SYSTEMS OF RECORD

LEAVE

- **Annual leave:** You will receive a lump sum payment for any unused leave.
- **Compensatory Time –** You will receive a lump sum payment.
- **Credit Hours** – you will receive a lump sum payment.
- **Sick leave**: If you return to the Federal Government, any accrued sick leave will be re-credited to your account.
- **Travel Compensatory Time** – this time is forfeited upon separation
- **Time off Awards** – this time is forfeited upon separation.

Contact OHRQuicktime@ed.gov for additional questions or concerns regarding leave.

Separated employees will have access to **Employee Express**, https://www.employeeexpress.gov/Default.aspx for **56 days** after a separation. It is vital before separation, when GFE devices are not used, or when access without a PIV is needed, to set up your username and password for LOGIN.gov using a personal contact information such as a non-government email. You will use it to access your final pay slip, obtain your W-2, and review your lump sum annual leave payment.

It is highly recommended to pull copies of all your pay stubs (at least pay period 26 to have year to date totals) and your eOPF documents for record keeping. Employees who encounter challenges with the identity verification or LOGIN.gov processes should contact LOGIN.gov Customer Service for assistance. They can be reached at (844) 875-6446 and operate 24 hours a day, seven days a week.

If you have any issues accessing your documents in Employee Express after you leave the agency, you may contact OHRQuicktime@ed.gov and request to have it sent to you.