

NEW EMPLOYEE BENEFITS!

ONE DAY COURSE AT YOUR LOCATION!

GIVE YOUR EMPLOYEES THE RIGHT INFORMATION
TO UNDERSTAND HOW THEIR BENEFITS WORK.

LET US UN-COMPLICATE YOUR EMPLOYEE'S BENEFITS!
SINGLE, MARRIED, HAVE A FAMILY? HOW TO MAKE
THE RIGHT DECISION AT THE RIGHT TIME ABOUT BENEFITS
THEY MAY NOT EVEN KNOW ABOUT.

WE HAVE SPECIAL EXPERTISE IN: ALL ASPECTS OF THE FEDERAL EMPLOYEES BENEFIT PROGRAM
UNDER FERS AND PRESENT THIS COMPLICATED INFORMATION IN AN EASY TO UNDERSTAND
AND EASY TO FOLLOW INSTRUCTIONAL METHOD.



The FERS Retirement System

- Defined Benefit Retirement Systems
- Eligibility for Retirement
- Vesting
- Types of Retirement
- Computing Service Time
- Special Retirement Supplement
- Survivor Benefits
- Disability Benefits

Social Security

- Eligibility for Benefits
- How Benefit is Computed
- Benefit at Full Retirement
 - Age, Before and After
- Earnings Test
- Spousal Benefit
- Survivor Benefits
- Disability Benefits

The FEGLI

- Understanding the Parts, Basic
 - Options A, B and C
- Life Insurance at Different
 - Points in Your Career
- Open Season
- Qualified Life Events

Legal Considerations

- Beneficiary Designations
- Medical Directives
- HIPPA Releases

The Thrift Savings Plan (TSP)

- Defined Contribution Retirement System
- Vesting
- Matching Contributions
- Importance of Consistent and Regular
 - Contributions
- Determining Your Investment Objective
- Diversification
- Investment Decisions and Risk
- Loans

Federal Employees Health Benefits (FEHB)

- Types of Health Insurance – HMO &
 - Fee for Service – How They Work
- Dental and Optical Insurance
- How to Estimate Your Costs
- Tricare & VA (Optional)

Flexible Spending Accounts (FSAs)

- How FSAs Work
- Reimbursement with Pre-Tax Dollars
- Medical Care and Dependent Care
- Planning Ahead
- Open Season



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