



The Office of Personnel Management requires Federal agencies to accept 'the primary responsibility for the delivery of retirement financial education to their employees and for supporting financial literacy'. 'Each agency must develop a retirement financial education plan' that 'targets employees at a minimum of three career points: new employee, mid-career, and pre-retirement'. (5 U.S.C. 8350)

Briefings are presented by an engaging, professional speaker with years of experience working with Federal employees and Federal benefits programs. The presentation includes many graphical elements, not seen in typical sessions, which help to explain difficult concepts in a manner that's easy to understand and remember. Questions and group discussion are encouraged.

# FEDERAL EMPLOYEE BENEFITS BRIEFINGS

To assist your agency with this responsibility, we offer employee benefits training briefings for your employees in seven key areas: Pension (CSRS/FERS), Savings (TSP), Social Security, Life Insurance, Health Insurance, Disability, and Long Term Care.

The requirements to receive a retirement benefit  
 How retirement benefit amounts are determined  
 When and why benefits may be reduced  
 How to get credit for military service and re-deposits  
 The cost for providing survivors with benefits

How the amount of FEGLI coverage is determined  
 About the optional benefit coverages available  
 The costs for various coverage options  
 What happens to life insurance at retirement  
 What are choices to continue coverage at retirement

How the Thrift Savings Plan can help you to save  
 Why there is still time to catch-up for retirement  
 How to choose the right mix of investment options  
 How to get money out of the plan while still working  
 About the opportunities with the new Roth TSP feature

How Flexible Spending Accounts challenge employees  
 About the potential of High Deductible Plans and HSAs  
 The benefits available under the FEDVIP plan  
 How health benefits are continued for those leaving service  
 The fundamentals of Medicare, including when to enroll

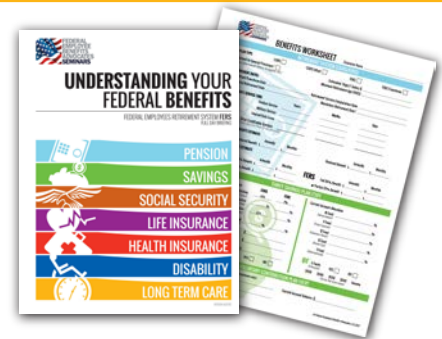
How do you qualify for Social Security benefits  
 What family member are eligible for benefits  
 How are benefits calculated  
 When the Windfall Elimination Provision affects you  
 Will you be affected by the Government Pension Offset

About the options for receiving help during a disability  
 The differences in the definitions of disability  
 How Workers' Compensation claims are made  
 How a pension disability benefit is calculated  
 The requirements for obtaining Social Security disability

How expensive the costs of long-term care can be  
 What is covered by FLTCIP, and what is not  
 The costs for various long-term care benefits

What causes benefits to be paid  
 About alternative coverage for those not eligible

Your employees will receive a high-quality workbook with all of the information that's presented during the briefing that will become a valuable reference source for them. The workbook includes the FEBA Seminars Benefits Worksheet that can be used to gather all of the employee's benefits information into one, convenient location.



Please contact me to develop a program to meet your agency's needs:

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