

## ***Benefits Information***

**Note: You have 60 days from your effective date to sign up for Life Insurance and Health Benefits!! If you are currently insured under the Non-Career Employee Health Benefits Plan (NCEHB), you may have only 28 days from your conversion date to sign up for a new health care plan.**

### **Liteblue.usps.gov**

EIN

Password – Self service Password (SSP)

### **Postalease**

EIN

Password

### **HRSSC – 1-877-477-3273 or TTY – 1-866-260-7507**

Opt 1 – Postalease

Opt 5 – Benefits

HRSSC Compensations & Benefits

PO Box 970400

Greensboro NC 27497-0400

**FEHB** – [www.opm.gov/insure/health](http://www.opm.gov/insure/health)

**FEDVIP** – [www.benefeds.com](http://www.benefeds.com) 877-888-3337 or TTY 877-889-5680

**Fegli** – SF2817, options A, B, C – **No regular open season**

Basic Annual Salary + \$2000

**FLTCIP**- [www.ltcfeds.com/usps](http://www.ltcfeds.com/usps)

**Health Care Flexible Spending Account (FSA)** – [www.fsafeds.com](http://www.fsafeds.com)

1-877-372-3337 or TTY – 1-866-353-8058

You are eligible to sign up for a FSA during the 26<sup>th</sup> or 27<sup>th</sup> pay period after your career appointment.

**Military Service Credit** – to buy back your military time (or prior federal service) contact HRSSC at 1-877-477-3273, option 5.

## Retirement under FERS

Annuity/Pension  
Social Security  
TSP (Thrift Savings Plan) [www.tsp.gov](http://www.tsp.gov) 1-877-968-3778 or  
TTD – 1-877-847-4385

<u>USPS Contribution</u>	<u>Employee Contribution</u>
1% Auto	
3% Match	3% Auto
.5%	4%
.5%	5%

Total 10% combined between Employee and USPS contributions. The 3% employee contribution is mandated and will start automatically. You can opt out if you choose.

Max Contribution for 2019 is \$19,000 and Catch-up Contribution is \$6,000

### **TSP contribution options: Traditional and Roth.**

**Traditional contributions are made pre-tax.** Your contributions are deducted before federal, state and other applicable taxes. This type of contribution is taxed at the time of withdrawal.

If you anticipate retiring at a lower tax rate than you currently pay, experts say you should consider traditional contributions.

- **Roth contributions are taxed up front.** These contributions don't reduce your taxable wages. The contributions are deducted after federal, state and other applicable taxes.

By paying the taxes when you contribute, you don't have to pay taxes when withdrawing your money in retirement.

If you anticipate that your tax rate will be higher when you retire, experts say you should consider a Roth TSP.

- **How USPS contributions work.** All Postal Service contributions are always deposited as traditional contributions.