

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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## YOUR BRIEFING WILL BE A SUCCESS:

## FROM START TO FINISH

Your employees need to understand how their employee benefits can be used to help them toward achieving a comfortable retirement, and how to protect themselves and their families from risks that could threaten their well-being. Providing employee benefits training programs can be valuable, but one of the keys to successful benefits briefings is making certain that the right audience attends.

We can help you to promote your employee benefits briefings to your employees. When an employee asks 'What will they cover at the meeting?', you can provide information that will help them in making their decision so that they'll know the content of the briefing, as well as the reasons to participate. By increasing attendance, and getting the right people to the meeting, your briefings will be much more effective.



The most successful meetings have well-defined goals. The first goal for your benefits briefings may be to provide information to educate your employees on the value of their benefits and how they may be used, but we believe that it's not enough to simply provide benefits information. Employees should leave the briefing with information organized specifically for them in a useful format.

To assist your employees with this objective, we developed the Benefits Worksheet. Our Benefits Worksheet is used throughout the session to help your employees gather their personal benefits information into one convenient location. By the end of the briefing, they will have a clearer understanding of all of their benefits in a format that can allow them to share this information easily with their spouse, family, or even a financial adviser.



After your benefits briefing has been completed, there may still be work to do. It may be necessary to provide feedback and comments from those who attended to others in your agency. How will you evaluate the effectiveness of the briefing?

Our Employee evaluations and Summary Evaluations Report can assist you in determining the success of the program. Each employee who attends is asked to complete an evaluation form which asks them to rate the course and the instructor on a scale of 1 (Excellent) to 5 (Poor). We'll also summarize the results in a report so that you can easily quantify the success of your benefits programs.



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