

# FERS Early-Career Checklist

☐ **Personnel Action Form** - *Review for accuracy*

SF 50

Box 30 - Retirement System

Box 31 - SCD (Service Computation Date for Leave)

☐ **Beneficiary Forms** - *Complete and submit to appropriate office*

SF 1152

Beneficiary for Unpaid Compensation of Deceased Civilian Employee

SF 2823

FEGLI Beneficiary

SF 3102

Beneficiary for employee retirement contributions if no survivor benefits are payable

Beneficiary for TSP account

☐ **TSP Enrollment** - *Complete elections at agency on-line payroll portal*

Login to your online payroll portal to review and/or change your biweekly TSP contribution and to designate a Traditional (pre-tax) and/or Roth (post-tax) deduction.

☐ **Deposits and Redeposits for Civilian Service and Post 56 Military Service Deposits**

Make and complete deposits within 2 years of hire date to avoid interest charges. Deposits for temporary Federal employment or military service will increase the amount of CSRS or FERS annuity.

Contact HR function for forms and information.

☐ **Federal and State Tax Withholding**

Elect your tax withholdings for State and Federal Income Tax.

Discuss with your tax advisor to determine appropriate amount.

☐ **Federal Employees' Group Life Insurance**

Eligible new employees are automatically enrolled in Basic coverage without health considerations, and within 60 days of appointment may elect additional optional insurance.

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# Early-Career Employee Checklist

continued

☐ **Federal Long Term Care Insurance Program**

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This program is currently suspended to new applicants through 2026.

☐ **Individual Disability Income Insurance**

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If you incur a long term illness and exhaust your sick leave, you may be on leave without pay. Consider private disability insurance that would provide some financial assistance in such circumstances.

You must have 18 months of FERS service to be considered for a disability retirement.

☐ **Federal Employees Health Benefit Program**

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Eligible employees may enroll within 60 days of appointment. Consider plans that provide a Health Savings Account (HSA).

☐ **Federal Employees Dental and Vision Insurance Program**

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Employees eligible for FEHB may enroll in dental and/or vision plans within 60 days of appointment.

☐ **Health Care Flexibility Spending Accounts (HCFSA) or  
Dependent Care Flexible Spending Accounts (DCFSA)**

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New and newly eligible employees may enroll within 60 days after becoming eligible (no later than October 1st).

Enroll in HCFSA account to use pre-taxed salary to pay qualifying medical, dental and vision expenses, and/or

Enroll in DCFSA account to use pre-taxed salary to pay qualifying dependent care expenses.

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