Early-Career Employee 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 HR function**
  - SF 1152
    - Beneficiary for Unpaid Compensation of Deceased Civilian Employee
  - SF 2823
    - FEGLI Beneficiary
  - SF 2808(CSRS) - SF3102 (FERS)
    - Beneficiary for employee retirement contributions if no survivor benefits are payable

- **TSP Enrollment – Complete at agency on-line payroll portal**
  - TSP 1
    - Election Form
    - Elect contribution of 5% per pay period to receive the full government matching (4%)
  - TSP 1-C
    - Catch-Up Contribution Election Form
    - Elect additional contribution up to maximum IRS allowable amount; no agency matching for these contributions
  - TSP – 3
    - Beneficiary for TSP account *(complete and submit directly to TSP)*

- **TSP Account Management**
  - TSP BK 30
    - A guide that provides information about the TSP and how to manage your account

- **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.
Early-Career Employee Checklist
continued

☐ **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 CONSIDERATION, and within 60 days of appointment may elect additional optional insurance.

Compare the cost of FEGLI insurance to the cost of term life insurance from a private insurance company.

☐ **Individual Disability Income Insurance**

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 (long term disability).

☐ **Federal Employees Health Benefit Program**

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**

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)**

New and eligible employees may, within 60 days of appointment but 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.