# **Reservist Benefits**

Reservist benefit eligibility is based on time spent in a deployed or paid status.

### Federal Employee Health Benefits (FEHB)

As a FEMA Reservist, you will be eligible for FEHB when you are deployed to a disaster site and expected to work at least 130 hours in a calendar month. Per OPM, Federal employees are eligible to continue FEHB up to 365 cumulative days in non-pay status. To start considering your FEHB options please visit the Federal Employees Health Benefits program (FEHB) page from the Office of Personnel Management (OPM). An employing office must require proof of family member eligibility for coverage through the FEHB Program. Acceptable documents including a marriage certificate, birth certificates, court or administrative orders will be requested from you at the time of your FEHB enrollment.

#### Federal Employees Dental and Vision Insurance (FEDVIP)

As a FEMA Reservist, you will be eligible for FEDVIP once you are deployed to a disaster site and expected to work 130 hours or more per month for at least 90 consecutive days. Contact www.benefeds.com for more information.

#### Federal Long Term Care Insurance Program (FLTCIP)

The Federal Long Term Care Insurance Program (FLTCIP) provides long term care insurance to help pay for costs of care when enrollees need help with activities they perform every day, or you have a severe cognitive impairment, such as Alzheimer's disease. For more information, visit <a href="http://www.ltcfeds.com">http://www.ltcfeds.com</a>.

## **Healthcare Flexible Spending Account (FSAFEDS)**

A Health Care Flexible Spending Account (FSA) is a tax-favored program offered by employers that allows their employees to pay for eligible out-of-pocket health care. FSAFEDS is an account where you contribute money from your salary BEFORE taxes are withheld then get reimbursed for your out-of-pocket health care expenses. Think of it as a savings account that helps you pay for items that typically aren't covered by your FEHB Plan, or other health insurance coverage. Please visit https://www.fsafeds.com/ for more information.

#### Sick Leave

Reservists earn one hour of sick leave for every 20 hours in a pay status, up to four hours each pay period.

