



HRSC-SW BULLETIN

SUBJECT: INTRODUCTION TO THE EMPLOYEE BENEFITS INFORMATION SYSTEM (**EBIS**) AND THE INTERACTIVE VOICE RESPONSE SYSTEM (**IVRS** BENEFITS LINE)

8 (Revised)

Date Issued: July 8, 2002

INTENDED AUDIENCE:

HRSC SERVICED EMPLOYEES

What are EBIS and IVRS?

Department of the Navy (DON) civilian employees now have access to personal benefits information at their fingertips. You now have the option to use either a computer with access to the Internet or a touch-tone telephone to access your benefits information and make electronic transactions at your convenience - night or day.

Located on the Internet, **EBIS** allows you to access general and personal benefits information, and to conduct electronic transactions using a desktop computer 24 hours a day/7 days a week. The Internet address for **EBIS** is www.civilianbenefits.hroc.navy.mil or you may go to www.donhr.navy.mil and click on the word "**EBIS**."

IVRS (The Benefits Line) allows you to access benefits information and to conduct benefits transactions using a touch-tone telephone. In addition, you may call the **IVRS** Benefits Line Monday through Friday, 7:30AM - 4:30PM (Pacific Time), and a Customer Service Representative (CSR) will be available to assist you. To access **IVRS**, call toll-free **1-888-320-2917**.

For Retirement Planning purposes, you may:

- Receive annuity estimates by entering required data such as your date of retirement and high-3 average salary. Also, if you are under the Air Traffic Controller (ATC), Law Enforcement Officer (LEO), or Fire Fighter retirement special provisions, you will be required to input the number of years you will have at your retirement date under the retirement special provision.
- If you are within one year of retirement you may contact a benefits counselor to get advice regarding the retirement application process by accessing **IVRS** at **1-888-320-2917**.

For Survivor Benefits, you may:

- Access information about death benefits for your family. A statement of personal benefits available through **EBIS** will provide detailed information on the benefits that your family will receive should you die in service.

For Thrift Savings Plan, Health Benefits, and Life Insurance services, you may:

- Review general information available in each subject area.
- Review personal information from your records.
- Make changes to your benefits. (See below for specifics.)

EBIS or IVRS will allow you to make specific transactions in the following program areas:

- Retirement (Civil Service [CSRS] and Federal Employees' Retirement Systems [FERS]):
 - Receive retirement annuity estimates (**EBIS** or **IVRS**).
 - Get personal benefit statements (**EBIS**).
- Thrift Savings Plan (TSP)
 - Newly eligible employees, i.e. new hires or employees converted from a temporary appointment to a career or career conditional appointment, may enroll within 60 days of their eligibility date.
 - Change contribution amounts, stop or enroll during the two open seasons that are held each year (April 15 - June 30 and October 15 - December 31).
 - Stop contributions outside of open season.
- Federal Employees' Health Benefits (FEHB)
 - Newly eligible employees, i.e. new hires or employees converted from a temporary appointment to a career or career conditional appointment, may enroll within 60 days of their eligibility date.
 - Change, stop or enroll during open season (second Monday in November to the second Monday in December of each year).
 - Under certain circumstances, change or stop benefits outside of open season **if** you have a Qualifying Life Event (QLE) such as a change in family status (for example, marriage, birth or death of family member, adoption or divorce) or employee or eligible family member loses coverage under the FEHB or another group insurance plan. (Since some additional restrictions apply to

this type of transaction, it is recommended that employees contact the HRSC-SW Benefits Division via **IVRS** at **1-888-320-2917** for advice before attempting such a transaction.)

- Federal Employees' Group Life Insurance (FEGLI)
 - Newly eligible employees, i.e. new hires or temporary employees converted to a career or career conditional appointment, may enroll in additional FEGLI coverage within 31 days of their eligibility date.
 - Increase coverage within 60 days of a QLE such as a change in family status (for example, marriage, divorce, death of spouse, or birth of a child).
 - Increase coverage within 31 days after date of Office of Federal Employees' Group Life (OFEGLI) approval.
 - Decrease coverage.

You may NOT make the following transactions via EBIS or IVRS:

- Thrift Savings Plan (TSP)
 - If you are a newly eligible employee, i.e. a new hire or an employee converted from a temporary appointment to a career or career conditional appointment, and you **did not** elect to enroll within 60 days of your eligibility date, an attempt to enroll after the 60-day time limit has elapsed will be rejected.
 - You may not change contribution amounts **outside of an open season**.
 - You may not elect or change TSP fund allocations through EBIS or IVRS. In order to distribute your TSP contribution to the specific funds (i.e., G, F, C, S, or I), you may consult the TSP web site on the Internet at www.tsp.gov; call the ThriftLine at (504) 255-8777; or complete a form TSP-50 and send it directly to the Thrift Savings Board in New Orleans.
- Federal Employees' Health Benefits (FEHB)
 - If you are a newly eligible employee, i.e. new hire or an employee converted from a temporary appointment to a career or career conditional appointment, and you **did not** enroll within 60 days of your eligibility date, an attempt to enroll after the 60-day time limit has elapsed will be rejected.
 - You may not change carriers, type of enrollment or stop enrollment outside of open season **if you do not** have a Qualifying Life Event (QLE) such as a change in family status (for example, marriage, birth or death of family member, adoption or divorce) or employee or eligible family member loses coverage under the FEHB or another group insurance plan. (Since some additional restrictions apply to this type of transaction, it is recommended that employees contact the HRSC-SW Benefits Division via **IVRS** at **1-888-320-2917** for advice before attempting such a transaction.)

- **Federal Employees' Group Life Insurance (FEGLI)**
 - If you are a newly eligible employee, i.e. new hire, temporary employee converted to a career or career conditional appointment, and you **did not** elect additional FEGLI coverage within 31 days of your eligibility date, an attempt to elect additional FEGLI coverage after the 31-day time limit has elapsed will be rejected.
 - If you have a QLE such as a change in family status (for example, marriage, divorce, death of spouse, birth of a child), and you **did not** elect to increase your coverage within 60 days after the date of the event, an attempt to make such an election after the 60-day time limit has elapsed will be rejected.
 - If you have received approval to increase your life insurance from the OFEGLI but **did not** make an election to increase your FEGLI coverage within 31 days of the date of approval, such an election attempted after the 31-day time limit has elapsed will be rejected.
- **Designation of Beneficiaries**
 - Designation of beneficiaries may not be made electronically through **EBIS** or **IVRS** in any benefits category. However, blank "Designation of Beneficiary" forms are available for downloading/printing from **EBIS**.

How do you access EBIS?

Using a desktop computer that is available at many worksites, HRO Self-service Centers, your home, libraries or commercial printing shops (i.e. Kinkos), go to the Department of the Navy Civilian Information Center Web site at www.civilianbenefits.hroc.navy.mil.

- **Click on “EBIS/Change Benefits” on the tool bar at the top of the screen**
- **Read the Warning Notice and click "Continue"**
- **You will then be connected to the EBIS Point of Entry Login screen.**

On your first visit, the system will require you to setup a user account. This includes establishing both a password and a Personal Identification Number (PIN).

How do you get your password?

To begin, new users need to click on the remark “Set Password” at the bottom of the Point of Entry Login screen. This takes you to the "Create or Reestablish Password" screen where the system prompts you to provide your SSN, Date of Birth (MMDDYYYY), Service Computation Date for Leave (MMDDYYYY), Civilian Pay Plan and Grade, and Step in Grade. (For employees working under Demonstration Projects (Demo), be sure to use your Demo information as it appears on your Leave and Earning Statement (LES) or call the Benefits Line for assistance.) The system verifies this

information against the Civilian Personnel database to determine if you are an authorized user.

Once your identity is verified, the next screen assists you in setting up your Password. Your password must be *at least* 8 characters but *not more* than 10 characters in length and cannot be the same as your Social Security number. The password must contain a combination of at least 3 of the following 4 characters: uppercase letters (A-Z), lowercase letters (a-z), numerals (0-9), or non-alphanumeric "special characters" (i.e., @, #, !, %). A successfully created password will take you to the **EBIS** home page.

How do you get your PIN?

In **EBIS**, you create your own unique PIN. From the **EBIS** home page, you would click on the word "PIN" on the end of the tool bar at the top of the screen. Your PIN may be any 6-digit number of your choice, as long as it is **not** your own date of birth or any consecutive numbers appearing in your Social Security Number. There is also a menu option that allows you to change your PIN in the future if you ever forget it.

How do you access IVRS?

- Call **1-888-320-2917** from a touch-tone telephone.
- Follow the prompts to enter your Social Security number.
- Enter your Personal Identification Number (PIN). Your Benefits Line PIN is the same as the PIN you created in **EBIS**. If you did not already create a PIN in **EBIS**, **IVRS** provides instructions to follow to establish a PIN.
- Enter your daytime telephone number.
- Press the menu options for the benefits information or transaction you want.

How will you know if your transaction was processed?

When you successfully make a benefit transaction in EBIS, a screen will appear that will tell you the transaction has been processed. That screen is your receipt. **BE SURE TO PRINT THAT SCREEN FOR YOUR RECORDS.**

The **IVRS** Benefits Line will *tell* you your transaction was processed, but no printed receipt is issued. However, most transactions are processed overnight. Therefore, you may verify that your transaction was processed after 24 hours has passed by revisiting the Benefits Line or by visiting the **EBIS** web site. You can also verify your transaction by reviewing your Leave and Earning Statement (LES) after the effective date of the transaction.

If you encounter problems with any transactions you make on **EBIS** or **IVRS**, please contact the HRSC-SW Benefits Division at **1-888-320-2917**, and choose the option that allows you to be connected to a CSR.

EBIS and IVRS are available NOW!

- They offer fast, easy access to current and complete benefits information.
- They ensure accuracy.
- And, best of all, they are convenient - You are in control of your own benefits and entitlement transactions "24/7."

USE EBIS: www.civilianbenefits.hroc.navy.mil

AND

USE THE IVRS BENEFITS LINE: CALL 1-888-320-2917