



Have you ever needed a statement of benefits that includes:

- Value of your life insurance
- Cost of your health insurance
- Optional retirement benefits
- Disability retirement benefits
- Survivor benefits
- Value of your annual leave, if you leave federal service

All this and more is available in the Employee Benefits Information System (EBIS) Personal Statement of Benefits (PSoB). The PSoB provides valuable information to help you and your Financial Advisor plan for your retirement. The PSoB is also an important source of information for your next of kin in the event of your death. File the PSoB with your important papers along with the telephone number for the Benefits Line so your next of kin will know who to contact to obtain information.

If you have questions about your PSoB or need help accessing EBIS, call the Benefits Line at 888-320-2917 and select menu option #4 to speak with a Customer Service Representative (CSR). CSRs are available from 7:30 a.m. until 7:30 p.m., Eastern Time, Monday through Friday, except on federal holidays. The TTY number for the deaf and hard of hearing is 866-328-9889.

### How to Access Your PSoB

1. Go to <http://www.public.navy.mil/donhr/Benefits/Pages/Default.aspx> and select "EBIS" from the menu on the left side of the page.

2. Select "Login to EBIS" from the submenu.



3. Once in EBIS, click on the **My Benefits** icon. You can view the information on the screen or print a formatted document by clicking the  **Printer Friendly Version** icon just above the "Personal" tab. The PSoB contains the following tabs:

Tab	Information Available	Action
<b>Personal</b>	Displays your retirement system, service computation date for leave, annual basic pay, leave balances (not available for MSFSC CIVMARS).	Review this information - it should agree with your latest SF-50, Notification of Personnel Action and Leave and Earnings Statement (LES) based on the pay period shown on the first line of the statement
<b>Retirement</b>	Provides information on Optional retirement benefits.	While the information on this tab is not an actual estimate of retirement benefits, it

		<p>should be a starting point for you – carefully read all of the text on this tab.</p> <p>The information in this section is based on an assumed high-3 average salary that ranges from 94% - 100% of your current salary depending upon the assumed annuity start date.</p>
<b>Insurance</b>	<p>(1) Health insurance – if enrolled, lists current health insurance plan name, plan code, type of enrollment, employee cost per pay period and agency cost per pay period.</p> <p>(2) Life Insurance – if enrolled, lists current life insurance enrollment code, options, and value (accidental and not accidental).</p>	<p>(1) Verify your coverage. If you don't have eligible family members, be sure you are not enrolled in a self and family plan (the plan code for a family enrollment ends in "2" or "5"). Just a reminder, a former spouse does not meet the definition of family member and is not eligible for coverage under an employee's family enrollment.</p> <p>(2) Verify your coverage. If you don't have eligible dependents, be sure you are not enrolled in Option C - Family life insurance coverage. The bi-weekly cost of your FEGLI is shown under the "Transactions" section of EBIS.</p>
<b>Social Security</b>	Displays Social Security benefits to which you may be entitled.	<p>In order for this information to be displayed, you must first enter in the EBIS Profile your Social Security earnings from your Social Security Statement. To keep this information current, update your earnings annually. Information about requesting a Social Security Statement is available at <a href="https://secure.ssa.gov/apps6z/iss/main.html">https://secure.ssa.gov/apps6z/iss/main.html</a>.</p>
<b>Thrift Savings Plan (TSP)</b>	Displays your bi-weekly regular TSP contributions, agency contributions (if FERS) and fund balances by pay period. Also displays a Projected TSP Account Balance and Monthly TSP Annuity.	<p>You must first enter your TSP account balance and fund allocations in the EBIS Profile. If you have not entered your account balance or fund allocation, all contributions will be listed in the G Fund.</p> <p>The amount of contributions does not include your TSP Catch-up contributions. The bi-weekly amount of your TSP Catch-up contributions is shown under the "Transactions" section of EBIS.</p>
<b>Death and Disability</b>	Shows an estimate of disability retirement benefits that would be payable to you if you were approved for disability retirement and survivor benefits that would be payable in the event of your death.	This information is useful for financial planning purposes.
<b>Other</b>	Displays your annual leave balance and the amount payable in a lump-sum for your annual leave if you separate from federal service (not available for MSFSC CIVMARs).	This information is useful for those employees who are planning to retire/separate.