

Mid-Career Retirement Planning Course (FERS Only Participants)

Understand the financial, insurance, and retirement benefits available under FERS if you are more than a decade away from retirement.

Group classes in Live Online and onsite training is available for this course. For more information, email onsite@graduateschool.edu or visit: <https://sdfm.graduateschool.edu/courses/midcareer-retirement-planning-fers-only-participants>



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Course Outline

Module 1: Introduction to Federal Employee Benefits

- Overview of the federal benefits system and its key components
- Understand eligibility requirements and enrollment processes
- Identify the agencies and resources involved in benefits administration

Module 2: Federal Employees Health Benefits (FEHB) Program

- Understand the structure and coverage options under FEHB
- Compare plan types, premiums, and coverage levels
- Learn about enrollment, changes, and qualifying life events

Module 3: Federal Employees Dental and Vision Insurance Program (FEDVIP)

- Overview of dental and vision coverage options
- Understand enrollment processes and eligibility
- Evaluate plan costs and coverage benefits

Module 4: Federal Employees' Group Life Insurance (FEGLI)

- Learn about basic and optional life insurance coverage
- Understand premium rates, coverage levels, and beneficiary designations
- Explore how FEGLI integrates with other federal benefits

Module 5: Flexible Spending Accounts (FSAFEDS)

- Understand the purpose and benefits of flexible spending accounts
- Learn about eligible expenses and annual contribution limits
- Review enrollment and usage guidelines

Module 6: Federal Long Term Care Insurance Program (FLTCIP)

- Understand the need for long-term care planning

- Explore FLTCIP benefits, coverage options, and costs
- Learn how to apply and maintain coverage

Module 7: Benefits Decision-Making and Retirement Planning

- Integrate health, life, and long-term care benefits into retirement planning
- Assess personal needs, family considerations, and financial readiness
- Identify resources for ongoing benefits management