

United States Office Of Personnel Management

# 2016 Federal Employee Benefits Survey Results



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## Survey Background

The Federal Employee Benefits Survey (FEBS) is designed to measure the importance, adequacy and perceived value of the benefits available to Federal employees. The survey was first administered in 2004, then again in 2006, 2011, 2013, and 2016.

In 2011, the FEBS expanded beyond traditional benefit program ratings and began capturing information about tobacco use and cessation and health status demographics. Tobacco and health questions were maintained in 2013 and in 2016. The 2016 FEBS was expanded to capture information about the impact some benefit programs may have on employee recruitment and retention. The 2016 survey also incorporated questions to assess how well employees understand the benefit programs in which they are enrolled.

The benefit programs discussed in this report include the following:

- The Federal Employees Health Benefits Program (FEHBP)
- Thrift Savings Plan (TSP)
- Federal Employees' Group Life Insurance (FEGLI)
- The Federal Employees Dental and Vision Insurance Program (FEDVIP)
- Federal Long-Term Care Insurance Program (FLTCIP)
- Civil Service Retirement System (CSRS)
- Federal Employees Retirement System (FERS)
- Federal Flexible Spending Account Program (FSAFEDS), including:
  - Health Care Flexible Spending Account (HCFSAs)
  - Dependent Care Flexible Spending Account (DCFSAs)

## Survey Methods

The 2016 FEBS was administered as a confidential web survey to a random sample of approximately 40,000 permanent Federal employees across government from December 9, 2015 through January 15, 2016. The survey was extended into January 2016 to maximize response rate potential. The final response rate was 23 percent (approximately 9,000 respondents). The last administration of the FEBS in 2013 yielded a 35 percent response rate, which was slightly higher than in 2016. Table 1 shows a breakdown of some of the 2016 respondent characteristics, with characteristics of the overall Federal employee population included where available as a comparison.<sup>1</sup>

**Table 1. 2016 FEBS Respondent Overview with Comparisons to Employee Population**

<p>52.2% Males 47.8% Females</p> <p><i>Overall employee population:</i> 57.6% Males 42.4% Females</p>	<p>Federal tenure of 10 years or less: 42.2% Federal tenure of 11-20 years: 25.7% Federal tenure of more than 20 years: 32.1%</p> <p><i>Overall employee population:</i> 9 years or less: 44.5% 10-19 years: 26.1% 20 or more years: 29.5%</p>
<p>35.1% Headquarters 64.9% Field</p>	<p>9.3% Hispanic or Latino</p> <p><i>Overall employee population:</i> 8.5% Hispanic or Latino</p>
<p>American Indian or Alaska Native: 3.8% Asian: 5.6% Black or African American: 16.2% Native Hawaiian or Other Pacific Islander: 1.6% White: 73%</p>	<p>25 and under: 0.5% 26-29: 2.5% 30-39: 14.5% 40-49: 24.5% 50-59: 39.9% 60 or older: 18.1%</p> <p><i>Overall employee population:</i> 24 and under: 1.7% 25-29: 4.8% 30-39: 21.8% 40-49: 26.3% 50-59: 32.6% 60 or older: 12.9%</p>

<sup>1</sup> Federal employee population data obtained from EHRI-SDM ([https://www.fedscope.opm.gov/datadefn/aecri\\_sdm.asp](https://www.fedscope.opm.gov/datadefn/aecri_sdm.asp))

## Which Benefit Programs are Most Prevalent?

Survey respondents were asked to indicate whether or not they were enrolled in the 11 benefit programs listed in Table 2 below. Results from the 2013 FEBS are also included, where applicable, for comparison.

**Table 2.** Reported Benefit Program Enrollment

Benefit Program	Enrolled 2016	Enrolled 2013	Change from 2013-2016
TSP	96.3%	94.2%	+2.1
FERS <sup>2</sup>	90.8%	-	-
FEHBP	83.8%	82.1%	+1.7
FEGLI	77.9%	73.1%	+4.8
FEDVIP: Dental	60.8%	48.5%	+12.3
FEDVIP: Vision	48.6%	37.5%	+11.1
HCFA <sup>3</sup>	27.8%	-	-
FLTCIP	10.0%	6.7%	+3.3
CSRS	8.1%	-	-
DCFA	4.1%	-	-

### *Enrollment Takeaways Among Respondents*

- **The prevalence of programs remained consistent from 2013 to 2016.** The Thrift Savings Plan (TSP), Federal Employees Retirement System (FERS), and the Federal Employees Health Benefits Program (FEHBP) have the largest participation.
- **The TSP<sup>4</sup> and FERS<sup>5</sup> are the benefit programs with the first and second highest reported enrollment among respondents.** Enrollment in the TSP and FERS is automatic; the two programs, along with Social Security, comprise retirement benefits for Federal employees.

<sup>2</sup> Enrollment in FERS and CSRS not collected in 2013.

<sup>3</sup> In 2013, respondents did not differentiate enrollment between the HCFA and the DCFA.

<sup>4</sup> The TSP is a tax-deferred retirement savings and investment plan that offers Federal employees the same type of savings and tax benefits that many private corporations offer their employees under 401(k) plans. By participating in the TSP, Federal employees have the opportunity to save part of their income for retirement, receive matching agency contributions, and reduce their current taxes.

<sup>5</sup> Congress created the FERS in 1986, and it became effective on January 1, 1987. Since that time, new Federal civilian employees who have retirement coverage are covered by FERS.

- **The FEHBP had the highest enrollment of the voluntary enrollment programs.** Following the TSP and FERS, the next two benefit programs with the highest reported enrollment numbers are the FEHBP and the Federal Employees’ Group Life Insurance (FGLI) program. Employees are automatically enrolled in FGLI, so, it is worth noting that the FEHBP has the highest reported enrollment out of the voluntary benefit programs. This is consistent with previous FEBS administrations: 82.1 percent of respondents reported enrollment in 2013, and 84.3 percent reported enrollment in 2011.
- **Enrollment in both the Federal Employees Dental and Vision Insurance Program (FEDVIP) Dental and Vision notably increased between 2013 and 2016.** Enrollment in dental insurance increased by about 12 percentage points and enrollment in vision increased by 11 points.
- **The percentage of respondents enrolled in the FEHBP (83.8%) is much higher than enrollment in private sector employer sponsored coverage.** The Kaiser Family Foundation’s 2016 Employer Health Benefits Survey found that of firms that offer health benefits to at least some of their employees (57%), 63 percent of workers at those firms elected coverage.<sup>6</sup>
- **Across all programs, reported enrollment numbers increased since the 2013 FEBS.** No program showed a decrease in reported enrollment between 2013 and 2016.

## How Important are Benefit Programs to Employees?

All participants (regardless of whether or not they were enrolled) were asked to rate the importance of each program’s availability. Table 3 shows the percentage of respondents who indicated the availability of each program was either “extremely important” or “important” to them. Importance ratings from the 2013 FEBS are provided, where applicable, for comparison.

**Table 3.** Importance of Benefit Programs

Benefit Program	2016 “Extremely Important”/”Important”	2013 “Extremely Important”/”Important”	Change from 2013-2016
TSP	95.3%	96.0%	-0.7
Retirement Annuity (FERS or CSRS) <sup>7</sup>	93.7%	-	-
Retiree Health Benefits	91.5%	90.9%	+0.6
FEHBP	90.1%	90.4%	-0.3
FGLI	71.3%	78.9%	-7.6

<sup>6</sup> <http://kff.org/report-section/ehbs-2016-summary-of-findings/>

<sup>7</sup> In 2013, respondents rated FERS and CSRS independently.

**Table 3.** Importance of Benefit Programs (continued)

Benefit Program	2016 “Extremely Important”/”Important”	2013 “Extremely Important”/”Important”	Change from 2013-2016
FEDVIP Dental	73%	74.6%	-1.6
FEDVIP Vision	62.4%	66.9%	-4.5
FLTCIP	42%	50.2%	-8.2
HCFSA <sup>8</sup>	39%	-	-
DCFSA	17.1%	-	-

### *Importance Rating Takeaways*

- **Importance ratings trend closely with enrollment results.** Thrift Savings Plan (TSP), Retirement Annuity and the Federal Employees Health Benefits Program (FEHBP) received the highest overall importance ratings, which align with the enrollment results discussed earlier in this report.
- **Some programs are rated as important despite low enrollment.** A noteworthy comparison that can be drawn by considering the enrollment numbers and the importance ratings is the fact that even though enrollment in the Federal Flexible Spending Account Program (FSAFEDS) and Federal Long-Term Care Insurance Program (FLTCIP) is lower than other benefit programs, around 40 percent of respondents indicated that the availability of the Health Care Flexible Spending Account (HCFSA) and FLTCIP is either “extremely important” or “important” to them. In other words, even though employees may not be enrolled, many view the benefits offered by the program as important. The importance ratings demonstrate that the full value of Federal employee benefit programs goes beyond simply looking at enrollment.
- **Importance ratings are generally consistent over time.** The program rankings for importance ratings remained exactly the same between 2013 and 2016, with TSP ranking highest, and flexible spending accounts ranking lowest. TSP, retiree health benefits, and the FEHBP remained among the most important programs available to survey respondents from 2013-2016. The two most noteworthy changes are seen by looking at Federal Employees’ Group Life Insurance (FEGLI) and FLTCIP, both of which saw more than a seven percentage point decrease.

<sup>8</sup> In 2013, respondents did not differentiate enrollment between the HCFSA and the DCFSA.

## Adequacy Ratings: Are Benefit Programs Meeting Employee Needs?

Each year, in addition to asking general enrollment and importance questions, the FEBS dives deeper into program ratings and asks employees about the adequacy of benefit programs and whether or not they are meeting the needs of employees. Only respondents who indicated that they were enrolled in individual benefit programs were asked the question, “to what extent does [specified program] meet your needs?” This was a change from the previous administration in 2013, where all survey respondents regardless of enrollment were able to rate each program.<sup>9</sup> Table 4 shows the percentage of respondents that indicated each of the programs listed meets their needs to a “great” or a “moderate” extent.

**Table 4.** 2016 Benefit Program Adequacy Ratings (enrollees only)

Benefit Program	Meets employee needs to a “great” or “moderate” extent
FEHBP	96.3%
TSP	93.0%
DCFSA	92.8%
FLTCIP	88.7%
FEDVIP Vision	87.6%
FEDVIP Dental	85.1%
FEGLI	81.2%

### *Adequacy Rating Takeaways*

- **Across the board, the adequacy ratings for all benefit programs available to Federal employees are quite impressive.** The Federal Employees Health Benefits Program (FEHBP) and Thrift Savings Plan (TSP) are meeting respondent needs to the highest extent when comparing all programs, but the survey results suggest that ALL programs are meeting at least 80 percent of respondent needs to a “great” or a “moderate” extent. In general, this finding suggests that regardless of a benefit’s uptake among employees or perceived importance, Federal employee benefit programs seem to be meeting the needs of enrollees.

<sup>9</sup> In order to improve the accuracy of adequacy ratings, ONLY employees enrolled in the benefit programs were asked to provide a rating in 2016. In 2013, all participants viewed the adequacy question and had the option to select “do not participate.” Improving the accuracy of the results by only presenting this question to enrolled participants resulted in large increases in ratings for many programs since 2013. To avoid misinterpretation of the trends in this section, the 2013 results are not displayed.



- **In general, adequacy ratings are much better than what was reported in previous FEBS results.** All benefit programs saw an increase in adequacy ratings between 2013 and 2016, which may be in part due to the improved survey structure in 2016.
- **Programs seem to be meeting respondent needs even if lower ratings were seen in other categories.** Despite the fact that enrollment and overall importance ratings for the Dependent Care Flexible Spending Account (DCFSA) and Federal Long-Term Care Insurance Program (FLTCIP) are relatively low, these ratings indicate that the programs are generally meeting the needs of respondents who are enrolled.

## Are Benefit Programs Giving Employees a Bang for Their Buck?

After asking employees to rate the importance of benefit programs and whether or not the programs are meeting their needs, they were asked to provide feedback on the perceived value (benefits they receive for the money they pay) of each program. Similar to the adequacy ratings, only respondents who indicated that they were enrolled in a program were asked to provide feedback on the benefit program’s value.<sup>10</sup> This was a change from the previous administration in 2013, where all survey respondents regardless of enrollment were able to rate each program. Table 5 shows the percentage of respondents who reported each program was an “excellent” or “good” value for the money.

**Table 5.** 2016 Benefit Program Value Ratings (enrollees only)

Benefit Program	“Excellent” or “Good” value for the money
DCFSA	91.2%
TSP	87.1%
FEDVIP Vision	74.3%
FEHBP	73.6%
FLTCIP	72.6%
FEGLI	70.5%
FEDVIP Dental	65.9%

<sup>10</sup> In order to improve the accuracy of ratings, ONLY employees enrolled in the benefit programs were asked to provide a rating in 2016. In 2013, all participants viewed the value question and had the option to select “do not participate”. Improving the accuracy of the results by only presenting this question to enrolled participants resulted in large increases in ratings for many programs since 2013. To avoid misinterpretation of the trends in this section, the 2013 results are not displayed.

## Value Rating Takeaways

- **The majority of enrolled participants rated each program highly in terms of value.** For nearly all benefit programs, more than 70 percent of enrollees indicated that they feel as if they are getting an “excellent” or “good” value for the money that they pay.
- **In general, value ratings are much better than what was reported in previous FEBS results.** All benefit programs (with the exception of the Thrift Savings Plan (TSP) that had a 1.7 percentage point decrease) saw a notable increase in value ratings between 2013 and 2016, which may be in part due to the improved survey structure in 2016.
- **Rather than focusing on enrollment or importance ratings, adequacy and value ratings by enrollees provide more helpful insight into how well some programs are performing.** Despite the fact that the Dependent Care Flexible Spending Account (DCFSA) and Federal Long-Term Care Insurance Program (FLTCIP) programs have relatively low enrollment and importance ratings, the value ratings and extent to which each program is meeting the needs of respondents were extremely high. For example, high ratings in these categories demonstrate that even though a high number of respondents are not enrolled in the program, the DCSFA seems to be a successful benefit for those enrolled.

## How are Benefits Impacting Recruitment and Retention?

In 2016, questions were added to the FEBS to address how the availability of some benefit programs may affect the recruitment and retention of Federal employees. With a large segment of the Federal workforce eligible to retire, recruitment is increasingly important to agency performance and mission accomplishment. Federal studies show that traditional benefits, including health benefits, operate to attract employees to government service. This finding holds across generations, for younger and older employees alike.<sup>11</sup> Several studies published by the Society for Human Resource Management have outlined the costs to organizations of employee turnover, both in terms of actual dollars as well lost talent.<sup>12</sup>

Similar to the importance ratings, all FEBS participants (regardless of enrollment in each program) were asked to indicate to what extent the Federal Employees Health Benefits Program (FEHBP), Thrift Savings Plan (TSP), and a Retirement Annuity through the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS) influenced their decision to take a job with and remain in the Federal Government. Table 6 displays the percentage of survey respondents who reported each program influenced their recruitment/retention to a “great extent” and to a “moderate extent.”

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<sup>11</sup><http://www.mspb.gov/mspbsearch/viewdocs.aspx?docnumber=314895&version=315306&application=ACROBAT>

<sup>12</sup><https://www.shrm.org/about/foundation/research/pages/fdnresearchployhart.aspx>

**Table 6.** 2016 Recruitment and Retention

Benefit Program	Recruitment		Retention	
	“Great Extent”	“Moderate Extent”	“Great Extent”	“Moderate Extent”
FEHBP	38.2%	28.3%	53.3%	24.2%
TSP	32.1%	29.3%	50.4%	28.0%
Retirement Annuity (FERS or CSRS)	44.3%	27.9%	61.2%	23.3%

### *Recruitment and Retention Takeaways*

- **The availability of a retirement annuity has the largest self-reported impact on recruitment and retention.** The highest scores were seen when participants were asked to rate the extent to which the availability of a retirement annuity through FERS or CSRS had influenced their decision to take a job with the Federal Government. The same was true when asked about the extent to which the benefit influences their decision to remain in a Federal job.
- **Results suggest that the availability of the FEHBP, TSP, and a Retirement Annuity greatly impact retention.** More than half of participants indicated that the FEHBP, the TSP, and a retirement annuity through FERS or CSRS impacted their decision to remain in a Federal job to a great extent.
- **The FEHBP may have a notable impact on recruitment and retention.** More than two-thirds of respondents reported that the availability of health insurance through the FEHBP influenced their decision to take a Federal job to a “moderate” or “great” extent. The retention results show the FEHBP to be even more impactful, with 77.5 percent of respondents reporting that the availability of health insurance through the FEHBP influences their decision to stay with their job to a “moderate” or “great extent.”
- **Overall, results suggest that health and retirement benefits may be major players in recruitment and retention.** The results from the recruitment and retention items demonstrate that the health benefits provided to Federal employees and their dependents through the FEHBP, along with retirement benefits (TSP and annuity through FERS/CSRS), may have a significant impact on workforce recruitment and retention. This is in line with private sector recruitment and retention strategies, as health care is the top benefit leveraged by organizations to recruit (85%) and retain (74%) employees. This is followed by retirement savings/planning, which is used by 72 percent of organizations to recruit and by 62 percent to retain employees.<sup>13</sup>

<sup>13</sup> <https://www.shrm.org/about/pressroom/pressreleases/pages/companies-leverage-employee-benefits-to-combat-recruiting-and-retention-difficulty-.aspx>

## Why Do Employees Opt Out of Benefit Programs?

While it is important to gauge which programs see the highest levels of reported enrollment among participants, it is equally important to understand why some participants choose NOT to enroll in certain programs. In 2016, the FEBS asked respondents who were not enrolled in the programs below to indicate why they opted out. Table 7 lists the total percentage of respondents not enrolled in each program, and the most common reasons for opting out of each program are discussed later in this section.

**Table 7.** FEBS Respondents **Not Enrolled** in Each Benefit Program

Benefit Program	Percentage of respondents not enrolled
FLTCIP	90.0%
FEDVIP VISION	51.4%
FEDVIP DENTAL	39.2 %
FSAFEDS (not enrolled in either HCFA or DCFA)	29.4%
FEGLI	22.1%
FEHBP	16.2%
TSP	3.7%

### *Why are Some Programs Underutilized by Employees?*

Collecting perceptions of employee benefit programs is important as a first step in determining how enrollment could be addressed in the future. For example, looking at why employees choose not to enroll in benefit programs provides valuable insight to staff involved in the communication efforts for benefit programs, such as benefits officers or HR professionals. Moreover, understanding perceptions of these programs can help guide efforts to make sure employees have the information they need to decide if each program is beneficial to their families. Table 8 displays the most frequently reported reason for not enrolling in each program.

**Table 8.** Most Frequently Reported Reasons for Not Enrolling in each Benefit Program

Benefit Program	Most frequent reason for not enrolling	% of non-enrollees who selected this reason
FLTCIP	I do not have enough information about the program/not aware of the program	43.4%
FEDVIP DENTAL	I am enrolled in a dental insurance program outside of FEDVIP	31.5%
FEDVIP VISION	I do not think it is a good value	25.1%
FEGLI	I have life insurance outside of FEGLI	41.6%
FSAFEDS (not enrolled in either HCFA or DCFA)	I do not wish to participate	28.4%
TSP	I cannot afford to contribute money to the TSP	34.7%
FEHBP	I am covered by TRICARE	64.3%

### *Benefit Opt Out Takeaways*

- **Employees may not have enough information about some programs like the Federal Long-Term Care Insurance Program (FLTCIP).** Lack of information/awareness of the program was the most frequently selected reason for participants not enrolling in FLTCIP.
- **Outside coverage may be preferable to some programs offered to Federal employees.** Having coverage outside of the program was the most frequent reason reported by respondents for not enrolling in the Federal Employees Dental and Vision Insurance Program (FEDVIP) dental and Federal Employees' Group Life Insurance (FEGLI).

### *Why do Employees Opt Out of the Larger, More Prevalent Programs such as the Federal Employees Health Benefits Program (FEHBP)?*

Although programs like the Thrift Savings Plan (TSP) and the FEHBP have traditionally high enrollment rates compared to many of the other programs, examining the reasons participants opt out of these benefit programs can give valuable insight into benefit delivery and program design.

Only 16.2 percent of FEBS respondents indicated that they were not enrolled in the FEHBP. Table 9 below displays the reported reasons for not enrolling in the FEHBP.

**Table 9.** Reasons for Not Enrolling in the FEHBP

I am covered by TRICARE	64.3%
I have health insurance through someone else’s employment or retirement annuity	20.9%
Other	7.4%
I have other health insurance and I am the policy holder	3.9%
I am not enrolled because coverage through the FEHBP is too expensive	2.7%
I have health insurance through a Health Insurance Exchange	0.5%
I do not have health insurance because I don’t think I need it	0.3%

## How Do Employees Make Decisions About Their Health Benefits?

The survey also examined the Federal Employees Health Benefits Program (FEHBP) in more detail than in previous FEBS administrations. More specifically, the survey asked participants to provide insight into how and why they make certain decisions about their health care. From a health insurance program administration perspective, understanding more about how Federal employees make decisions about their health coverage helps to ensure that the FEHBP is adequately meeting the needs of the population it serves. Additionally, a better understanding of what consumers prioritize and how consumers make decisions will help OPM ensure that information about the FEHBP is effectively presented to Federal employees. Table 10 highlights some of the major findings from the FEBS related to consumer choice when it comes to selecting a health plan

**Table 10.** FEBS Respondent Decision-Making when Choosing a Health Plan

<p><b>Top 3 most important factors when selecting a health plan</b></p> <ul style="list-style-type: none"> <li>• Total out of pocket costs: 65.6%</li> <li>• Includes a wide range of doctors/hospitals:</li> <li>• Includes doctor(s) I see most frequently: 37.3%</li> </ul>	<p><b>Preferred number of plans to compare when</b></p> <p>5 or fewer plans: 48.9%</p>
<p><b>Do employees find it challenging to choose</b></p> <p>36.3% of respondents said YES</p> <p><b>Why was it challenging?</b> Most common response: I did not understand the total out of pocket costs: 39.9%</p>	<p><b>Have employees used the FEHB Plan Comparison Tool available on OPM’s website?</b> 49.3% of respondents said YES</p> <p><b>Was it helpful to them in choosing a plan?</b> Most common response: “somewhat useful”: 51.7%</p>
<p><b>How often do employees change health plans?</b> 28.3% of respondents indicated a change of health plan in the last 5 years</p> <p><b>Top reason for changing plans</b> Wanted a plan with a lower monthly premium: 37.1%</p>	

*Consumer Choice Takeaways*

- **Results suggest that many employees do not want to be overwhelmed with options.** Nearly half of respondents (approximately 49%) indicated that they prefer to compare five or fewer health plans when selecting a plan, which suggests that overwhelming individuals with multiple options may complicate the decision-making process.
- **The fact that any number of respondents reported difficulty selecting a health plan presents an opportunity for agencies, human resource staff, and health plans to further educate Federal employees about the nuances of health care.** The FEBS results tie the Federal employee perspective into a larger trending health care topic that explores why consumers often make mistakes when selecting the “best” health plan to suit their needs. Numerous recent studies about consumer choice were cited in the New York Times. One study found that 71 percent of people couldn’t identify fundamental cost-sharing features of health insurance plans. Another found that people misunderstood plan features and costs. Even with plan details right in front of them, only 40 percent of privately insured Americans could identify how much they’d have to pay for an M.R.I. scan. Yet

another study found that less than a third of respondents could correctly answer questions about coverage features of their own plan.<sup>14</sup>

- **There is room for improvement to existing decision-support tools.** Tools such as the FEHBP Plan Comparison Tool available on OPM’s website are clearly sought out by employees, with nearly half of the FEBS respondents indicating they have accessed the tool at some point. When asked to rate the usefulness of OPM’s Plan Comparison Tool, the most popular response (selected by approximately half of participants who had used the tool) was “somewhat useful,” indicating room for improvement.
- **Cost is an obvious factor in health plan decisions.** “Total out of pocket costs” was the most frequently selected choice in terms of important health plan factors taken into consideration when choosing a plan. In addition, the most frequent reason for respondents switching health plans in the past five years was to reduce their monthly premium.

## Do Employees Understand Their Benefits?

The 2016 FEBS included new questions addressing employee knowledge of the benefit programs in which they are enrolled, as well as their engagement in the process of learning more about their benefits. Understanding how employees learn about their benefits and which resources they may be more likely to access may be useful insight to anyone involved in promoting benefits to employees. This is especially important for programs with low enrollment or programs with a high percentage of respondents reporting they do not have enough information about the program to enroll.

Table 11 displays respondent ratings of their understanding of benefit programs. Only employees enrolled in each program were asked to rate their understanding. Respondents who reported an “excellent”/“good” understanding of the program were also asked to report the resource(s) they used to educate themselves, as these respondents are likely accessing useful resources to enhance their comprehension. Table 11 also displays the top resources accessed by this group of respondents. Participants who reported a “fair”/“poor” understanding of the program were also asked to report the resource(s) they would be most “likely” to use to educate themselves in the future. Table 11 displays the top resources likely to be accessed by those with a “fair”/“poor” understanding of each benefit.

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<sup>14</sup> [http://www.nytimes.com/2016/11/02/upshot/why-consumers-often-err-in-choosing-health-plans.html?\\_r=0](http://www.nytimes.com/2016/11/02/upshot/why-consumers-often-err-in-choosing-health-plans.html?_r=0)



**Table 11.** Reported Understanding of Benefits and Resources Utilized (enrollees only)

	Reported an “Excellent”/“Good” Understanding of Benefit	Reported a “Fair”/“Poor” Understanding of Benefit
<b>FEHBP</b>	<b>66.4%</b> <u>Top resource used to learn</u> FEHB plan website: 63.3%	<b>33.6%</b> <u>Top resource likely to be used to learn</u> FEHB plan website: 50.8%
<b>TSP</b>	<b>55.7%</b> <u>Top resource used to learn</u> TSP website: 83.5%	<b>44.3%</b> <u>Top resource likely to be used to learn</u> TSP website: 71.1%
<b>FEGLI</b>	<b>53.8%</b> <u>Top resource used to learn</u> OPM website: 47.3%	<b>46.2%</b> <u>Top resource likely to be used to learn</u> Education programs available through agency: 50.2%
<b>FEDVIP Dental</b>	<b>68.4%</b> <u>Top resource used to learn</u> BENEFEDS website: 73.5%	<b>31.6%</b> <u>Top resource likely to be used to learn</u> BENEFEDS website: 60.4%
<b>FEDVIP Vision</b>	<b>69.5%</b> <u>Top resource used to learn</u> BENEFEDS website: 74.3%	<b>30.4%</b> <u>Top resource likely to be used to learn</u> BENEFEDS website: 60.9%
<b>FLTCIP</b>	<b>51.7%</b> <u>Top resource used to learn</u> Long-Term Care Partners website: 55.7%	<b>48.4%</b> <u>Top resource likely to be used to learn</u> Long-Term Care Partners website: 52.5%
<b>DCFSA</b>	<b>88.9%</b> <u>Top resource used to learn</u> FSAFEDS website: 83.3%	<b>11.0%</b> <u>Top resource likely to be used to learn</u> FSAFEDS website: 50.0%

## *Understanding of Benefits and Engagement in Benefits Takeaways*

- **Respondents enrolled in the Dependent Care Flexible Spending Account (DCFSA) report that they understand the program very well.** The DCFSA had by far the highest understanding ratings, with nearly 90 percent of enrollee respondents reporting that they have an “excellent” or “good” understanding of how the program works. In fact, nearly half of these respondents (49%) actually reported an “excellent” understanding.
- **Nearly half of those enrolled in Federal Long-Term Care Insurance Program (FLTCIP) report a fair or poor understanding of the program.** These results suggest a need for enrollee education, as FLTCIP had the highest “fair”/“poor” understanding results of all programs (48.4%).
- **Insight into which resources may be most helpful to employees can be gained by looking at the resources used by respondents who report a better understanding of their benefits.** Identifying the resources accessed by respondents who reported an “excellent”/“good” understanding of each benefit program can be indicative of which resources have been the most helpful in increasing employees’ understanding of their benefits.
- **It is just as valuable to look at the resources likely to be accessed by respondents who report a poorer understanding of their benefits.** This insight can be useful in determining where employees may start looking to improve their understanding of their benefits. It also offers an opportunity to improve existing resources that are likely to receive the most attention from those who are trying to learn about the program.
- **In general, female respondents reported a better understanding of programs focused on health and childcare and men reported a better understanding of programs focused on financial topics.** Female respondents were more likely to report an “excellent” understanding of the DCFSA. Of the enrollees reporting an “excellent” understanding of the program, 62.1 percent were female and 37.9 percent were male. A similar pattern was found when examining the individuals who reported an “excellent” understanding of the Federal Employees Dental and Vision Insurance Program (FEDVIP) vision (53.8% female, 46% male). On the other hand, male respondents were more likely to report an “excellent” understanding of programs like the TSP (66.2% male, 33.8% female). Federal Employees’ Group Life Insurance (FEGLI) showed a similar pattern for those reporting an “excellent” understanding of the program (56.6% male, 43.4% female), as well as FLTCIP (53.9% male, 46.1% female). Male respondents, however, were more likely to report a “poor” understanding of programs like the FEHBP (63.5% male, 36.5% female) and FEDVIP dental (56% male, 44% female).

## Are Federal Employees Using Tobacco?

In addition to measuring perceptions and ratings of traditional benefit programs available to Federal employees, the 2016 FEBS also addressed health and wellness topics, such as tobacco use. In 2014, the Centers for Disease Control and Prevention (CDC) estimated 16.8 percent of U.S. adults smoked cigarettes,<sup>15</sup> which demonstrated a decrease from 20.9 percent in 2005. The rate has continued to decline; with the CDC reporting in 2016 that the U.S. adult smoking rate has fallen to 15 percent. This represents the biggest one-year decline in more than 20 years.<sup>16</sup> Although the reported tobacco use rate among FEBS respondents did not see a comparative decline between the 2013 and 2016 FEBS administrations, the overall use rate reported by survey respondents continues to be lower than that of the general population.

Tobacco use items were included in the 2016 FEBS to continue comparing use among the Federal population and the general population, as well as to continue measuring trends over time in the Federal population. Several aspects of tobacco use were measured, including the frequency of use, awareness of the Federal Employees Health Benefits Program (FEHBP) Tobacco Cessation Benefit, household use, and quit attempts. Table 12 displays the reported tobacco use rate from the 2016 survey.

**Table 12.** 2016 FEBS Tobacco Use

Have you used any tobacco products (e.g., cigarettes, chewing tobacco, other tobacco products) within the past 30 days?	
Yes	10.6%
No, but I used tobacco in the past (more than 30 days ago)	20.2%
No, I have never used tobacco	69.1%

### *Tobacco Use Takeaways*

- **Reported Use:** Consistent with results from the previous administration of the survey, around 11 percent of respondents indicated tobacco use within the past 30 days. In 2013, 11.6 percent of FEBS respondents reported tobacco use within the past 30 days.
- **Frequency of Use:** Of the current tobacco users, the majority (71.3%) reported daily tobacco use and a smaller component indicated use of tobacco products several days per week (11.3%).

<sup>15</sup> [http://www.cdc.gov/tobacco/data\\_statistics/fact\\_sheets/adult\\_data/cig\\_smoking/index.htm](http://www.cdc.gov/tobacco/data_statistics/fact_sheets/adult_data/cig_smoking/index.htm)

<sup>16</sup> [https://www.boston.com/news/health/2016/05/24/kicking-habit-adult-smoking-rate-us-falling-fast?\\_hsenc=p2ANqtz-8kkouMpPTgJP0B2Qv4vWYNdNekJmlSA-zStW4ldKtv\\_62LW62nyaaSkFoSqUGblf4KuBPbjmlekWRI\\_x-03xUPB3jA0w&\\_hsmi=29885295](https://www.boston.com/news/health/2016/05/24/kicking-habit-adult-smoking-rate-us-falling-fast?_hsenc=p2ANqtz-8kkouMpPTgJP0B2Qv4vWYNdNekJmlSA-zStW4ldKtv_62LW62nyaaSkFoSqUGblf4KuBPbjmlekWRI_x-03xUPB3jA0w&_hsmi=29885295)

- **Social Tobacco Use:** Of interest, one cohort identified themselves as “social users,” or those who use tobacco infrequently or on a social basis (17.4%).
- **Household Use:** A question assessing the tobacco use of others in the household was added to the survey in 2016 due to the likelihood that many of these people are also covered under the FEHBP. Results showed 13.7 percent of respondents reported that someone else in their household has used tobacco products in the past 30 days.
- **Only slight differences were found between tobacco use among males and females:** A higher number of female respondents indicated never using tobacco (73.6%), compared to 65 percent of male respondents. 23.1 percent of male respondents also indicated use of tobacco in the past, compared to 17.3 percent of female respondents. When asked about current tobacco use, 11.9 percent of male respondents reported they are current users and 9.2 percent of female respondents stated the same.

## Are Employees Trying to Quit Using Tobacco?

The answer is mixed, with about half of current tobacco users indicating a quit attempt in the past year (49.3%). To better understand these quit attempts, this group of respondents was asked to report which resources they had used in their last quit attempt (including medications, counseling, classes/programs, telephone quit lines, etc.) and whether or not they had used the Federal Employees Health Benefits Program (FEHBP) Tobacco Cessation Benefit<sup>17</sup> to help them quit. Regardless of tobacco use, all FEBS participants were also asked to report whether or not they knew about the FEHBP Tobacco Cessation Benefit before reading about the benefit on the survey itself. Table 13 shows the awareness of the benefit in 2016 as well as the trend from 2013.

**Table 13.** FEHBP Tobacco Cessation Benefit Awareness from 2013 to 2016 FEBS Administrations

	2013 Reported Awareness of Benefit	2016 Reported Awareness of Benefit
All FEBS respondents	<b>10.4%</b>	<b>16.3%</b>
FEBS respondents who used tobacco within past 30 days	<b>11.9%</b>	<b>19.1%</b>

<sup>17</sup> Beginning in plan year 2011, all FEHB plans began covering four counseling sessions of at least 30 minutes for two quit attempts per year and all Food and Drug Administration (FDA)-approved tobacco cessation medications (with a doctor’s prescription). <http://www.opm.gov/healthcare-insurance/special-initiatives/quit-smoking/>

## *Quit Attempts Takeaways*

- **Awareness of the FEHBP Tobacco Cessation Benefit among FEBS respondents is higher than in 2013.** In 2013, 10.4 percent of FEBS respondents reported awareness of the benefit in comparison to 16.3 percent in 2016. There was an even more substantial increase in awareness among tobacco users between 2013 (11.9%) and 2016 (19.1%). This progress suggests more Federal employees may be aware of the benefit than they were several years ago, which is promising. Despite the overall increase in awareness, there is clearly more work to be done, as only a small percentage of the survey sample reported being aware of this benefit.
- **Low awareness of the benefit could be one reason for very few respondents indicating use of the benefit in their last quit attempt.** When asked if they had used the FEHBP Tobacco Cessation Benefit in their last quit attempt, only 6.7 percent of respondents who have tried quitting within the past year said “Yes.”
- **Men and women appear to be equally aware of the FEHBP Tobacco Cessation Benefit.** Approximately 16 percent of male respondents reported awareness, compared to approximately 17 percent of females, suggesting no notable differences in awareness between males and females.
- **The most frequent resources used by those trying to quit were over the counter medications and prescription medications.** 31.6 percent of participants who had tried to quit in the past 12 months reported using over the counter medications in their last quit attempt, and 14.3 percent reported using prescription medications to help them try to quit.

## **How Do Employees View Their Personal Health and Wellness?**

Gaining a better understanding of how employees view and manage their personal health and wellness assists OPM and other Federal agencies with the ongoing emphasis on health and wellness programs across government. Employee wellness is thought to benefit both the individual and the employer. To keep in line with these goals, the 2016 FEBS included several questions addressing diet and exercise. Table 14 highlights the exercise habits of survey respondents, including where they exercise as well as what obstacles prevent some employees from exercising.

**Table 14.** Exercise Habits of FEBS Respondents

<b>I exercise (e.g., aerobic or muscle strengthening exercises) regularly.</b>	“Strongly agree”/ “Agree”  <b>57.6%</b>	<i>Where do these employees exercise?</i>			
		At home	At a gym/ fitness center	At my workplace	Other
		67.1%	49.9%	23%	10.1%
	“Neither Agree nor Disagree”/ “Strongly Disagree”/ “Disagree”  <b>42.5%</b>	<i>What prevents some employees from making exercise a priority?</i>			
		No time	No interest	Injury	Other
		55.4%	12.1%	21.4%	19.9%

Note: Participants could select more than one location or reason, so percentages do not add to 100%.

Participants were also asked about their participation in completing a Health Risk Assessment (HRA). A HRA is officially defined as “a systematic approach to collecting information from individuals that identifies risk factors, provides individualized feedback, and links the person with at least one intervention to promote health, sustain function and/or prevent disease.”<sup>18</sup> Table 15 displays the HRA findings from the 2016 FEBS.

**Table 15.** 2016 Reported Health Risk Assessment Completion

<b>In the past 3 years, have you completed a health risk assessment (HRA)?</b>				
Yes, through my agency	Yes, through my insurance company	No, but one was available to me	No, a HRA was not available to me	Do not know
9%	17.9%	12.9%	43.5%	16.5%

### *Health and Wellness Takeaways*

- **Most respondents indicated that they do make exercise a priority to some extent.** More than half (57.5%) of respondents agreed that they do exercise regularly.

<sup>18</sup> [http://www.cdc.gov/nccdphp/dnpao/hwi/programdesign/health\\_risk\\_appraisals.htm](http://www.cdc.gov/nccdphp/dnpao/hwi/programdesign/health_risk_appraisals.htm)

- **The most popular place for exercise is at home.** Of those who reported they exercise regularly, 67.1 percent of them reported they exercise at home.
- **Lack of time seems to be the biggest factor for not exercising regularly.** Of the participants who reported that exercise is not a priority (42.5%), the most frequently reported reason for not exercising was a lack of time (55.4%).
- **Reported HRA completion is low.** When asked about HRA completion, the most frequent response was “No, a HRA was not made available to me” (43.5%). Only about 27 percent of respondents reported completing a HRA in the past three years.
- **HRA completion rates differed slightly among male and female respondents.** A slightly higher proportion of male respondents reported completing an HRA through their agency (10.1% male, 7.8 percent female); however, approximately the same proportion of males and females reported completing an HRA through their insurance company (17.7% male respondents, 18.3% female respondents).
- **Most respondents reported their workplace does not offer healthy food options.** As far as diet, participants were asked whether or not their workplace has a variety of healthy foods available to employees. The majority of respondents (56.5%) disagreed to some extent that healthy food is available at their workplace, which suggests many employees may not feel that they have access to healthier options or are not aware of healthy options available to them.

## Overall Takeaways

With each administration, the Federal Employee Benefits Survey (FEBS) has provided comprehensive picture of how employees rate, understand and prioritize the benefits available to them. In 2016, some of the most noteworthy takeaways are listed below.

- **The prevalence of benefit programs remained consistent from 2013 to 2016 FEBS administrations.** The Thrift Savings Plan (TSP), Federal Employees Retirement System (FERS) and the Federal Employees Health Benefits Program (FEHBP) have proven to be the most prevalent according to survey respondents.
- **Reported enrollment in both the Federal Employees Dental and Vision Insurance Program (FEDVIP) notably increased between 2013 and 2016.** Reported enrollment in dental insurance increased by about 12 percentage points and enrollment in vision increased by 11 points.
- **Across all programs, reported enrollment numbers increased since the 2013 FEBS.** No program showed a decrease in enrollment between 2013 and 2016.

- **Importance ratings trend closely with enrollment results.** TSP, Retirement Annuity, and the FEHBP received the highest overall importance ratings, which align with the enrollment results discussed earlier in this report.
- **Rather than focusing solely on enrollment ratings, examining importance, adequacy and value ratings by enrollees can provide more helpful insight into how well some programs are performing.** For example, even though enrollment in the Federal Flexible Spending Account Program (FSAFEDS) and Federal Long-Term Care Insurance Program (FLTCIP) is lower than other benefit programs, around 40 percent of respondents indicated that the availability of the Health Care Flexible Spending Account (HCFSA) and FLTCIP is either “extremely important” or “important” to them.
- **Reported tobacco use rates generally remain steady from 2013.** In 2016, 10.6 percent of respondents indicated tobacco use within the past 30 days. In 2013, 11.6 percent of FEBS respondents reported tobacco use within the past 30 days.
- **Awareness of the FEHBP Tobacco Cessation Benefit among FEBS respondents is higher than in 2013.** In 2013, 10.4 percent of FEBS respondents reported awareness of the benefit, in comparison to 16.3 percent in 2016.

In general, results from year to year remain consistent for benefit program enrollment and importance ratings. Beyond the core set of measures, content has evolved to ensure that timely and useful information is being collected. In 2011, the FEBS incorporated items about tobacco use and cessation and health status demographics due to the increased government wide focus on health and wellness. In 2016, the design of the survey focused on improving response accuracy by redesigning some rating items, streamlining the health and wellness section, learning how employees educate themselves about their benefits, and adding items to address potential the potential impact of benefit availability on recruitment and retention. The FEBS continues to be an important employee feedback tool and will continue to expand in order to collect relevant employee perspectives that can help drive benefit program development and administration.



## Appendix A. 2016 Federal Employee Benefits Survey

1. How important is the availability of health insurance through the FEHBP to you?

- Extremely important
- Important
- Neutral
- Slightly important
- Not at all important

2. To what extent did the availability of health insurance through the FEHBP influence your decision to take a job with the Federal Government?

- To a great extent
- To a moderate extent
- To a slight extent
- Not at all

3. To what extent does the availability of health insurance through the FEHBP influence your decision to REMAIN in a job with the Federal Government?

- To a great extent
- To a moderate extent
- To a slight extent
- Not at all

4. Are you enrolled in health insurance through the FEHBP?

- Yes
- No

*[Q4a is Conditionally Shown if: (Q4 = No)]*

4a. Please indicate the primary reason you did not enroll in health insurance through the FEHBP:

- I have health insurance through someone else's employment or retirement annuity (e.g., coverage through a spouse, dependent, or parent's plan, etc.)
- I have other health insurance and I am the policy holder
- I am covered by TRICARE
- I am not enrolled because health insurance through the FEHBP is too expensive
- I do not have health insurance because I do not think I need it
- I have health insurance through a Health Insurance Exchange or Marketplace
- Other (please specify) \_\_\_\_\_

*[Q5 – Q9 are Conditionally Shown if: (Q4 = Yes)]*

5. To what extent does your health insurance through the FEHBP meet your needs?

- To a great extent
- To a moderate extent
- To a slight extent
- Not at all adequate

6. Considering the amount you have to pay, please rate the value (benefits you receive for your money) of your health insurance through the FEHBP.

- Excellent value for the money
- Good value for the money
- Fair value for the money
- Poor value for the money

7. When you selected your current health plan, what were the THREE most important factors you considered? (select up to 3 responses)

- Familiarity with the plan
- What other people say about it
- Plan brand or reputation
- Plan includes the doctor(s) I see most frequently
- Plan includes a wide range of doctors/hospitals
- Monthly premium cost only
- Total out of pocket costs (including premiums, copays, coinsurance, deductibles, etc.)
- Prescription drug coverage
- Quality ratings
- Customer service or satisfaction ratings
- Other (please specify) \_\_\_\_\_

8. When selecting a health plan, how many plans do you prefer to compare?

- I prefer comparing five or fewer health plans
- I prefer seeing information on all plans available to me
- I am unsure

9. Last time you selected a health plan, was it difficult or challenging to choose between plans?

- Yes
- No
- I am unsure

*[Q9a is Conditionally Shown if: (Q9 = Yes)]*

9a. What was the most challenging part of selecting your health plan?

- I did not have enough information about the health plans available to me
- I did not understand the total out of pocket costs (deductibles, premiums, copays, etc.) I might have
- I did not understand which benefits were covered
- I could not easily find out if the doctors I see most frequently were covered
- Other (please specify) \_\_\_\_\_

10. Have you ever used the health plan comparison tool on OPM’s website?

(It is found at <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/>)

- Yes
- No
- I am unsure

*[Q10a and Q10b are Conditionally Shown if: (Q10 = Yes)]*

10a. How useful was OPM’s health plan comparison tool in helping you select a health plan?

- Very useful
- Somewhat useful
- Not very useful
- Not at all useful

10b. The categories in the column below are listed in OPM's health plan comparison tool to help you compare plans and choose the one that best meets your needs. Please rate the usefulness of each category below:

	Very useful	Somewhat useful	Not very useful	Not at all useful
Quality ratings				
Annual deductible amounts				
Catastrophic limits				
Hospital inpatient charges				
Cost of primary doctor office visits				
Prescription costs				
Availability of mail order pharmacy				
Other				

*[Q10c is Conditionally Shown if: (Q10 = No)]*

10c. Please indicate the reason(s) you have not used OPM’s plan comparison tool.

*(select all that apply)*

- I did not have time
- I was not aware that the tool existed
- I could not find it on OPM’s website
- I do not understand how the tool works
- I prefer to use other resources (e.g., plan websites/brochures, HR staff, etc.)
- Other (please specify) \_\_\_\_\_

*[Q11 is Conditionally Shown if: (Q4 = Yes)]*

11. Have you changed your health insurance plan within the FEHBP within the past five years?

- Yes
- No
- Do not know

*[Q11a is Conditionally Shown if: (Q11 = Yes)]*

11a. Why did you change your health insurance plan? *(select all that apply)*

- I wanted a plan with a lower monthly premium
- I wanted a plan with a lower deductible/no deductible
- I wanted a plan with lower copayments/coinsurance
- I had a qualifying life event (marriage, divorce, birth of a child, etc.)
- I wanted specific benefit coverage that was not offered by my previous plan
- I moved to a new location
- My preferred healthcare provider(s) was not covered by my previous plan
- I wanted a plan offering better quality health care
- Other (please specify) \_\_\_\_\_

*[Q12 is Conditionally Shown if: (Q4 = Yes)]*

12. How well do you understand your health insurance benefits through the FEHBP?

- I have an excellent understanding of my health insurance benefits through the FEHBP
- I have a good understanding of my health insurance benefits through the FEHBP
- I have a fair understanding of my health insurance benefits through the FEHBP
- I have a poor understanding of my health insurance benefits through the FEHBP

*[Q12a is Conditionally Shown if: (Q12 = I have an excellent understanding of my health insurance benefits through the FEHBP OR Q12 = I have a good understanding of my health insurance benefits through the FEHBP)]*

12a. Which resource(s) did you use to educate yourself about your health insurance benefits through the FEHBP? *(select all that apply)*

- Education programs available through my agency
- Education programs available through my health plan
- Education programs available through a third party
- Office of Personnel Management's website (<https://www.opm.gov/healthcare-insurance/healthcare/>)
- My FEHBP plan's website
- My FEHBP plan's brochure
- My agency's Human Resources department
- Other (please specify) \_\_\_\_\_

*[Q12b is Conditionally Shown if: (Q12 = I have a fair understanding of my health insurance benefits through the FEHBP OR Q12 = I have a poor understanding of my health insurance benefits through the FEHBP)]*

12b. Which resource(s) would you be most likely to access to learn more about your health insurance benefits through the FEHBP? *(select all that apply)*

- Education programs available through my agency
- Education programs available through my health plan
- Education programs available through a third party
- Office of Personnel Management’s website (<https://www.opm.gov/healthcare-insurance/healthcare/>)
- My FEHBP plan’s website
- My FEHBP plan’s brochure
- My agency’s Human Resources department
- Other (please specify) \_\_\_\_\_
- N/A- I am not interested in learning more about my health insurance benefits through the FEHBP

*[Q13 is Conditionally Shown if: (Q4 = Yes)]*

13. Have you ever participated in any FEHBP education sessions (either in person or online)? *(select all that apply)*

- Yes – through my agency
- Yes – through my health plan
- Yes – through a third party
- No – but one was made available to me
- No – none were made available to me
- Do not know

14. How important is the availability of the TSP to you?

- Extremely important
- Important
- Neutral
- Slightly important
- Not at all important

15. To what extent did the availability of the TSP influence your decision to take a job with the Federal Government?

- To a great extent
- To a moderate extent
- To a slight extent
- Not at all

16. To what extent does the availability of the TSP influence your decision to REMAIN in a job with the Federal Government?

- To a great extent
- To a moderate extent
- To a slight extent
- Not at all

17. Are you enrolled in the TSP?

- Yes
- No

*[Q17a is Conditionally Shown if: (Q17 = No)]*

17a. Please indicate the primary reason you did not enroll in the TSP:

- I do not feel as if I need to save for my retirement
- I do not have enough information about the program
- I do not think it is a good value
- I am enrolled in a retirement savings plan outside of the Federal Government
- I cannot afford to contribute money to the TSP
- I do not know what the TSP is
- I do not wish to participate
- Other (please specify) \_\_\_\_\_

*[Q18 – 21 are Conditionally Shown if: (Q17 = Yes)]*

18. To what extent does the TSP meet your needs?

- To a great extent
- To a moderate extent
- To a slight extent
- Not at all adequate

19. Considering the amount you have to pay, please rate the value (benefits you receive for your money) of the TSP.

- Excellent value for the money
- Good value for the money
- Fair value for the money
- Poor value for the money

20. How many times in the past 12 months have you made changes to your TSP account (increasing allocations, changing distribution of funds, etc.)?

- 0
- 1-2 times
- 3-4 times
- 5 or more times

21. How well do you understand your retirement benefits through the TSP?

- I have an excellent understanding of my retirement benefits through the TSP
- I have a good understanding of my retirement benefits through the TSP
- I have a fair understanding of my retirement benefits through the TSP
- I have a poor understanding of my retirement benefits through the TSP

*[Q21a is Conditionally Shown if: (Q21 = I have an excellent understanding of my retirement benefits through the TSP OR Q21 = I have a good understanding of my retirement benefits through the TSP)]*

21a. Which resource(s) did you use to educate yourself about the TSP?

*(select all that apply)*

- Education programs available through my agency
- Education programs available through a third party
- Office of Personnel Management's website
- The TSP website ([www.tsp.gov](http://www.tsp.gov))
- My agency's Human Resources department
- Other (please specify) \_\_\_\_\_

*[Q21b is Conditionally Shown if: (Q21 = I have a fair understanding of my retirement benefits through the TSP OR Q21 = I have a poor understanding of my retirement benefits through the TSP)]*

21b. Which resource(s) would you be most likely to access to learn more about the TSP?

*(select all that apply)*

- Education programs available through my agency
- Education programs available through a third party
- Office of Personnel Management's website
- The TSP website ([www.tsp.gov](http://www.tsp.gov))
- My agency's Human Resources department
- Other (please specify) \_\_\_\_\_
- N/A- I am not interested in learning more about the TSP

*[Q22 is Conditionally Shown if: (Q17 = Yes)]*

22. Have you ever participated in any TSP education sessions (either in person or online)?

*(select all that apply)*

- Yes – through my agency
- Yes – through OPM or another government agency
- Yes – through a third party
- No – but one was made available to me
- No – none were made available to me
- Do not know

23. In which of the following retirement systems are you enrolled?

- Civil Service Retirement System (CSRS)
- Federal Employees Retirement System (FERS)
- Other

24. How important is the availability of a retirement annuity through FERS or CSRS to you?

- Extremely important
- Important
- Neutral
- Slightly important
- Not at all important

25. To what extent did the availability of a retirement annuity through FERS or CSRS influence your decision to take a job with the Federal Government?

- To a great extent
- To a moderate extent
- To a slight extent
- Not at all

26. To what extent does the availability of a retirement annuity through FERS or CSRS influence your decision to REMAIN in a job with the Federal Government?

- To a great extent
- To a moderate extent
- To a slight extent
- Not at all

27. How important is the availability of retiree health benefits to you?

- Extremely important
- Important
- Neutral
- Slightly important
- Not at all important

28. How important is the availability of life insurance through FEGLI to you?

- Extremely important
- Important
- Neutral
- Slightly important
- Not at all important

29. Are you enrolled in life insurance through FEGLI?

- Yes
- No



*[Q29a is Conditionally Shown if: (Q29 = No)]*

29a. Please indicate the primary reason you did not enroll in life insurance through FEGLI:

- I have life insurance outside of FEGLI
- I have not had the opportunity to enroll
- I was not aware of the program
- I do not think it is a good value
- I do not wish to participate
- Other (please specify) \_\_\_\_\_

*[Q30 – Q32 are Conditionally Shown if: (Q29 = Yes)]*

30. To what extent does your life insurance through FEGLI meet your needs?

- To a great extent
- To a moderate extent
- To a slight extent
- Not at all adequate

31. Considering the amount you have to pay, please rate the value (benefits you receive for your money) of your life insurance through FEGLI.

- Excellent value for the money
- Good value for the money
- Fair value for the money
- Poor value for the money

32. How well do you understand your life insurance benefits through FEGLI?

- I have an excellent understanding of my life insurance benefits through FEGLI
- I have a good understanding of my life insurance benefits through FEGLI
- I have a fair understanding of my life insurance benefits through FEGLI
- I have a poor understanding of my life insurance benefits through FEGLI

*[Q32a is Conditionally Shown if: (Q32 = I have an excellent understanding of my life insurance benefits through FEGLI OR Q32 = I have a good understanding of my life insurance benefits through FEGLI)]*

32a. Which resource(s) did you use to educate yourself about your life insurance benefits through FEGLI? *(select all that apply)*

- Education programs available through my agency
- Education programs available through a third party
- Office of Personnel Management's website
- My agency's Human Resources department
- Other (please specify) \_\_\_\_\_

*[Q32b is Conditionally Shown if: (Q32 = I have a fair understanding of my life insurance benefits through FEGLI OR Q32 = I have a poor understanding of my life insurance benefits through FEGLI)]*

32b. Which resource(s) would you be most likely to access to learn more about your life insurance benefits through FEGLI? *(select all that apply)*

- Education programs available through my agency
- Education programs available through a third party
- Office of Personnel Management's website
- My agency's Human Resources department
- Other (please specify) \_\_\_\_\_
- N/A- I am not interested in learning more about my life insurance benefits through FEGLI

*[Q33 is Conditionally Shown if: (Q29 = Yes)]*

33. Have you ever participated in any FEGLI education sessions (either in person or online)? *(select all that apply)*

- Yes – through my agency
- Yes – through OPM or another government agency
- Yes – through a third party
- No – but one was made available to me
- No – none were made available to me
- Do not know

34. How important is the availability of dental insurance through FEDVIP to you?

- Extremely important
- Important
- Neutral
- Slightly important
- Not at all important

35. Are you enrolled in dental insurance through FEDVIP?

- Yes
- No

*[Q35a is Conditionally Shown if: (Q35 = No)]*

35a. Please indicate the primary reason you did not enroll in dental insurance through FEDVIP:

- I do not have enough information about the program
- I do not think it is a good value
- The dental coverage provided by my FEHBP plan is sufficient
- I am enrolled in a dental insurance program outside of FEDVIP
- I do not wish to participate
- Other (please specify) \_\_\_\_\_

*[Q36 – Q38 are Conditionally Shown if: (Q35 = Yes)]*

36. To what extent does your dental insurance through FEDVIP meet your needs?

- To a great extent
- To a moderate extent
- To a slight extent
- Not at all adequate

37. Considering the amount you have to pay, please rate the value (benefits you receive for your money) of your dental insurance through FEDVIP.

- Excellent value for the money
- Good value for the money
- Fair value for the money
- Poor value for the money

38. How well do you understand your dental insurance benefits through FEDVIP?

- I have an excellent understanding of my dental insurance benefits through FEDVIP
- I have a good understanding of my dental insurance benefits through FEDVIP
- I have a fair understanding of my dental insurance benefits through FEDVIP
- I have a poor understanding of my dental insurance benefits through FEDVIP

*[Q38a is Conditionally Shown if: (Q38 = I have an excellent understanding of my dental insurance benefits through FEDVIP OR Q38 = I have a good understanding of my dental insurance benefits through FEDVIP)]*

38a. Which resource(s) did you use to educate yourself about your dental insurance benefits through FEDVIP? *(select all that apply)*

- Education programs available through my agency
- Education programs available through a third party
- Office of Personnel Management's website
- The BENEFEDS website (<https://www.benefeds.com/>)
- My agency's Human Resources department
- Other (please specify) \_\_\_\_\_

*[Q38b is Conditionally Shown if: (Q38 = I have a fair understanding of my dental insurance benefits through FEDVIP OR Q38 = I have a poor understanding of my dental insurance benefits through FEDVIP)]*

38b. Which resource(s) would you be most likely to access to learn more about your dental insurance benefits through FEDVIP?

*(select all that apply)*

- Education programs available through my agency
- Education programs available through a third party
- Office of Personnel Management's website
- The BENEFEDS website (<https://www.benefeds.com/>)
- My agency's Human Resources department
- Other (please specify) \_\_\_\_\_
- N/A- I am not interested in learning more about my dental insurance benefits through FEDVIP

*[Q39 is Conditionally Shown if: (Q35 = Yes)]*

39. Have you ever participated in any FEDVIP dental insurance education sessions (either in person or online)?(select all that apply)

- Yes – through my agency
- Yes – through OPM or another government agency
- Yes – through a third party
- No – but one was made available to me
- No – none were made available to me
- Do not know

40. How important is the availability of vision insurance through FEDVIP to you?

- Extremely important
- Important
- Neutral
- Slightly important
- Not at all important

41. Are you enrolled in vision insurance through FEDVIP?

- Yes
- No

*[Q41a is Conditionally Shown if: (Q41 = No)]*

41a. Please indicate the primary reason you did not enroll in vision insurance through FEDVIP:

- I do not have enough information about the program
- I do not think it is a good value
- The vision coverage provided by my FEHBP plan is sufficient
- I am enrolled in a vision insurance program outside of FEDVIP
- I do not wish to participate
- Other (please specify) \_\_\_\_\_

*[Q42 – Q44 are Conditionally Shown if: (Q41 = Yes)]*

42. To what extent does your vision insurance through FEDVIP meet your needs?

- To a great extent
- To a moderate extent
- To a slight extent
- Not at all adequate

43. Considering the amount you have to pay, please rate the value (benefits you receive for your money) of your vision insurance through FEDVIP.

- Excellent value for the money
- Good value for the money
- Fair value for the money
- Poor value for the money

44. How well do you understand your vision insurance benefits through FEDVIP?

- I have an excellent understanding of my vision insurance benefits through FEDVIP
- I have a good understanding of my vision insurance benefits through FEDVIP
- I have a fair understanding of my vision insurance benefits through FEDVIP
- I have a poor understanding of my vision insurance benefits through FEDVIP

*[Q44a is Conditionally Shown if: (Q44 = I have an excellent understanding of my vision insurance benefits through FEDVIP OR Q44 = I have a good understanding of my vision insurance benefits through FEDVIP)]*

44a. Which resource(s) did you use to educate yourself about your vision insurance benefits through FEDVIP? *(select all that apply)*

- Education programs available through my agency
- Education programs available through a third party
- Office of Personnel Management's website
- The BENEFEDS website (<https://www.benefeds.com/>)
- My agency's Human Resources department
- Other (please specify) \_\_\_\_\_

*[Q44b is Conditionally Shown if: (Q44 = I have a fair understanding of my vision insurance benefits through FEDVIP OR Q44 = I have a poor understanding of my vision insurance benefits through FEDVIP)]*

44b. Which resource(s) would you be most likely to access to learn more about your vision insurance benefits through FEDVIP?

*(select all that apply)*

- Education programs available through my agency
- Education programs available through a third party
- Office of Personnel Management's website
- The BENEFEDS website (<https://www.benefeds.com/>)
- My agency's Human Resources department
- Other (please specify) \_\_\_\_\_
- N/A- I am not interested in learning about my vision insurance through FEDVIP

*[Q45 is Conditionally Shown if: (Q41 = Yes)]*

45. Have you ever participated in any FEDVIP vision insurance education sessions (either in person or online)?*(select all that apply)*

- Yes – through my agency
- Yes – through OPM or another government agency
- Yes – through a third party
- No – but one was made available to me
- No – none were made available to me
- Do not know

46. How important is the availability of long-term care insurance through FLTCIP to you?

- Extremely important
- Important
- Neutral
- Slightly important
- Not at all important

47. Are you enrolled in long-term care insurance through FLTCIP?

- Yes
- No

*[Q47a is Conditionally Shown if: (Q47 = No)]*

47a. Please indicate the primary reason you did not enroll in long-term care insurance through FLTCIP:

- I do not think I will need it
- I do not have enough information about the program/not aware of the program
- I do not think it is a good value
- I am enrolled in a long-term care insurance program outside of the Federal Government
- Other (please specify) \_\_\_\_\_

*[Q48 – Q50 are Conditionally Shown if: (Q47 = Yes)]*

48. To what extent does your long-term care insurance through FLTCIP meet your needs?

- To a great extent
- To a moderate extent
- To a slight extent
- Not at all adequate

49. Considering the amount you have to pay, please rate the value (benefits you receive for your money) of your long-term care insurance through FLTCIP.

- Excellent value for the money
- Good value for the money
- Fair value for the money
- Poor value for the money

50. How well do you understand your long-term care insurance benefits through FLTCIP?

- I have an excellent understanding of my long-term care insurance benefits through FLTCIP
- I have a good understanding of my long-term care insurance benefits through FLTCIP
- I have a fair understanding of my long-term care insurance benefits through FLTCIP
- I have a poor understanding of my long-term care insurance benefits through FLTCIP

*[Q50a is Conditionally Shown if: (Q50 = I have an excellent understanding of my long-term care insurance benefits through FLTCIP OR Q50 = I have a good understanding of my long-term care insurance benefits through FLTCIP)]*

50a. Which resource(s) did you use to educate yourself about your long-term care insurance benefits through FLTCIP? *(select all that apply)*

- Education programs available through my agency
- Education programs available through a third party
- Office of Personnel Management's website
- The Long-Term Care Partners website (<http://www.ltcpartners.com/>)
- My agency's Human Resources department
- Other (please specify) \_\_\_\_\_

*[Q50b is Conditionally Shown if: (Q50 = I have a fair understanding of my long-term care insurance benefits through FLTCIP OR Q50 = I have a poor understanding of my long-term care insurance benefits through FLTCIP)]*

50b. Which resource(s) would you be most likely to access to learn more about your long-term care insurance benefits through FLTCIP?  
*(select all that apply)*

- Education programs available through my agency
- Education programs available through a third party
- Office of Personnel Management's website
- The Long-Term Care Partners website (<http://www.ltcpartners.com/>)
- My agency's Human Resources department
- Other (please specify) \_\_\_\_\_
- N/A- I am not interested in learning more about my long term care insurance benefits through FLTCIP

*[Q51 is Conditionally Shown if: (Q47 = Yes)]*

51. Have you ever participated in any FLTCIP education sessions (either in person or online)?  
*(select all that apply)*

- Yes – through my agency
- Yes – through OPM or another government agency
- Yes – through a third party
- No – but one was made available to me
- No – none were made available to me
- Do not know

52. How important is the availability of a Health Care Flexible Spending Account (HCFSAs) through FSAFEDS to you?

- Extremely important
- Important
- Neutral
- Slightly important
- Not at all important

53. How important is the availability of a Dependent Care (Day Care) Flexible Spending Account (DCFSA) through FSAFEDS to you?

- Extremely important
- Important
- Neutral
- Slightly important
- Not at all important

54. Are you enrolled in a Flexible Spending Account through FSAFEDS? *(select all that apply)*

- Yes, I am enrolled in a Health Care Flexible Spending Account (HCFSA)
- Yes, I am enrolled in a Dependent Care (Day Care) Flexible Spending Account (DCFSA)
- No, I am not enrolled in any type of Flexible Spending Account

*[Q54a is Conditionally Shown if: (Q54 (No, I am not enrolled in any type of Flexible Spending Account ) = Selected)]*

54a. Please indicate the primary reason you did not enroll in a Flexible Spending Account through FSAFEDS:

- I do not feel as if a Flexible Spending Account is beneficial to me
- I do not have enough information about the program
- I do not think it is a good value
- I am enrolled in a Flexible Spending Account outside of the Federal Government
- I do not know what a Flexible Spending Account is
- I do not wish to participate
- Other (please specify) \_\_\_\_\_

*[Q55 – Q57 are Conditionally Shown if: (Q54 (Yes, I am enrolled in a Dependent Care (Day Care) Flexible Spending Account (DCFSA)) = Selected)]*

55. To what extent does your DCFSA through FSAFEDS meet your needs?

- To a great extent
- To a moderate extent
- To a slight extent
- Not at all adequate

56. Considering the amount you have to pay, please rate the value (benefits you receive for your money) of your DCFSA through FSAFEDS.

- Excellent value for the money
- Good value for the money
- Fair value for the money
- Poor value for the money

57. How well do you understand the benefits available to you through your DCFSA?

- I have an excellent understanding of my DCFSA benefits
- I have a good understanding of my DCFSA benefits
- I have a fair understanding of my DCFSA benefits
- I have a poor understanding of my DCFSA benefits



*[Q57a is Conditionally Shown if: (Q57 = I have an excellent understanding of my DCFSA benefits OR Q57 = I have a good understanding of my DCFSA benefits)]*

57a. Which resource(s) did you use to educate yourself about your DCFSA?  
(select all that apply)

- Education programs available through my agency
- Education programs available through a third party
- Office of Personnel Management's website
- The FSAFEDS website (<https://www.fsafeds.com/GEM/>)
- My agency's Human Resources department
- Other (please specify) \_\_\_\_\_

*[Q57b is Conditionally Shown if: (Q57 = I have a fair understanding of my DCFSA benefits OR Q57 = I have a poor understanding of my DCFSA benefits)]*

57b. Which resource(s) would you be most likely to access to learn more about your DCFSA?  
(select all that apply)

- Education programs available through my agency
- Education programs available through a third party
- Office of Personnel Management's website
- The FSAFEDS website (<https://www.fsafeds.com/GEM/>)
- My agency's Human Resources department
- Other (please specify) \_\_\_\_\_
- N/A- I am not interested in learning more about my DCFSA benefits

*[Q58 is Conditionally Shown if: (Q54 (Yes, I am enrolled in a Dependent Care (Day Care) Flexible Spending Account (DCFSA) ) = Selected)]*

58. Have you ever participated in any FSAFEDS education sessions (either in person or online)?  
(select all that apply)

- Yes – through my agency
- Yes – through OPM or another government agency
- Yes – through a third party
- No – but one was made available to me
- No – none were made available to me
- Do not know

59. In 2011, FEHBP plans began comprehensive coverage of up to two tobacco quit attempts per year, including all recommended drugs, up to eight counseling sessions, and no enrollee cost sharing. Before you read this information, were you aware of this benefit?

- Yes
- No

60. Have you used any tobacco products (e.g., cigarettes, chewing tobacco, other tobacco products) within the past 30 days?

- Yes [Destination: Q60b]
- No, but I used tobacco in the past (more than 30 days ago) [Destination: Q60a]
- No, I have never used tobacco [Destination: Q61]

60a. When did you quit using tobacco?

- Within the past year [Destination: Q61]
- 1-2 years ago [Destination: Q61]
- Over 2 years ago [Destination: Q61]
- N/A, I use tobacco infrequently, or on a social basis [Destination: Q61]

60b. How often do you use tobacco products (e.g., cigarettes, chewing tobacco, or other tobacco products)?

- Every day [Destination: Q60c]
- Several days per week [Destination: Q60c]
- Infrequently, or on a social basis [Destination: Q61]

60c. During the past 12 months, have you stopped using tobacco for one day or longer because you were trying to quit?

- Yes [Destination: Q60d]
- No [Destination: Q60f]

60d. The last time you tried to quit using tobacco products, did you use the FEHBP tobacco cessation benefit?

- Yes
- No
- Do not know

60e. The last time you tried to quit using tobacco products, did you...(select all that apply)

- Call a telephone quit line?
- Use a class or program to help you quit?
- Use one-on-one counseling from a health professional to help you quit?
- Use over the counter medications (e.g., nicotine gum, patches, lozenges)?
- Use prescription medications (e.g., Zyban, Chantix, Catapres)?
- None of the above

60f. How likely would you be to quit using tobacco if you were offered a reduction in your health insurance premium?

- Extremely likely
- Likely
- Neither more or less likely
- Unlikely
- Extremely unlikely

61. Has anyone else in your household used tobacco products (e.g., cigarettes, chewing tobacco, other tobacco products) within the past 30 days?

- Yes
- No
- Do not know

62. I exercise (e.g., aerobic or muscle strengthening exercises) regularly.

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree

*[Q62a is Conditionally Shown if: (Q62 = Strongly agree OR Q62 = Agree)]*

62a. Where do you exercise? *(select all that apply)*

- At home
- At a gym or fitness center
- At my workplace
- Other (please specify) \_\_\_\_\_

*[Q62b is Conditionally Shown if: (Q62 = Neither agree nor disagree OR Q62 = Disagree OR Q62 = Strongly disagree)]*

62b. What prevents you from making exercise a priority? *(select all that apply)*

- I do not have time to exercise regularly
- I am not interested in exercising regularly
- Injury prevents me from exercising regularly
- Other (please specify) \_\_\_\_\_

63. My workplace has a variety of healthy foods available to employees.

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree

64. In the past three years, have you completed a health risk assessment (HRA)?

- Yes, a HRA was available at my agency
- Yes, a HRA was available through my insurance company
- No, but I knew a HRA was available through my agency or insurance company
- No, a HRA was not made available to me
- Do not know

65. Are you:

- Male
- Female

66. What is your age group?

- 25 and under
- 26-29
- 30-39
- 40-49
- 50-59
- 60 or older

67. What is your pay category/grade?

- Federal Wage System (for example, WB, WD, WG, WL, WM, WS, WY)
- GS 1-6
- GS 7-12
- GS 13-15
- Senior Executive Service
- Senior Level (SL) or Scientific or Professional (ST)
- Other

68. How long have you been with the Federal Government (excluding military service)?

- Less than 1 year
- 1 to 3 years
- 4 to 5 years
- 6 to 10 years
- 11 to 14 years
- 15 to 20 years
- More than 20 years

69. Where do you work?

- Headquarters
- Field

70. Please select the racial category or categories with which you most closely identify.

*(select all that apply)*

- American Indian or Alaska Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White

71. Are you Hispanic or Latino?

- Yes
- No



**U.S. Office of Personnel Management**

**Planning and Policy Analysis**

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