



**S. Harman & Associates, Inc.**  
**Federal Employee Benefits Experts**

**Virtual Federal Benefits  
Training for Personnel  
Support Specialists**

**When:** November 4-6, 2025

**Where:** Virtual Only (MS TEAMS)

**Time:** 9:00 a.m. – 5:00 p.m. (Eastern Time Zone)

**Cost:** \$895 per person

This 3-day virtual seminar is designed to provide information on the benefits package for those who are responsible for interacting between the employees of the agency and the HRO. With the centralization of HROs employees have difficulty getting answers to their questions. Therefore, they look for someone locally for answers. Each Chapter of the manual concludes with a FAQ section.

**Who Should Attend?**

Anyone responsible for answering employees' benefits questions and directing them to resources (Personnel Support Specialists, Administrative Assistants, HRO Point of Contact, etc).

This training will assure that they can accurately and thoroughly respond to questions from employees about their federal employee benefits.

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**Contact: S. Harman & Associates, Inc • P.O. Box 1129 • Sykesville, MD 21784**  
**Phone: 410/795-9296 (9:30 a.m. – 5:00 p.m. ET)**  
**E-mail: [helpdesk@sharmansite.com](mailto:helpdesk@sharmansite.com) • Web site: [www.sharmansite.com](http://www.sharmansite.com)**

## **Learning Outcomes:**

- Explain the important information on the SF-50
- Answer questions on FEHB enrollment and options and requirements to continue into retirement
- Respond to questions about the Flexible Spending Account program and the Federal Employees' Dental and Vision Insurance program
- Answer questions on FEGLI enrollment, coverage and requirements to continue into retirement
- Answer questions about when they are eligible to retire
- Answer questions about redeposits, military service deposits and Peace Corps & VISTA deposits
- Explain the requirements to qualify for disability — FERS and Social Security and the benefits
- Explain the difference between a work-related and non-work-related claim
- Explain survivor's benefit.
  - Death-in-Service (Not Work-Related)
  - Death-in-Service (Work-Related)
  - Election options at retirement
- Explain participation rules for TSP
- Answer questions about the annual leave lump-sum payment
- Answer questions about conversion of unused sick leave to creditable service
- Emphasize the importance of the Designation of Beneficiary Forms (4 of them)

# S. HARMAN & ASSOCIATES, INC.

Phone: 410-795-9296

## Seminar Registration Form

Email this completed form to: sharmaninc@aol.com

**Virtual Federal Benefits Training for Personnel Support Specialist —  
November 4-6, 2025 (\$895 per person)**

### Print or Type Participant's Contact Information:

Name: \_\_\_\_\_

Agency: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

**(Due to Agency Firewalls it is best to provide a personal email address.)**

**Choose your method of payment. AMOUNT: \$ \_\_\_\_\_**

Please charge the registration(s) to the following credit card upon completion of training (unless otherwise requested):

☐ VISA ☐ MC **Do Not Email Number – Please call 410-795-9296**

Credit Card Number: \_\_\_\_\_

Expiration Date: \_\_\_\_\_

3-Digit Security Code: \_\_\_\_\_

Name as it Appears on Card: \_\_\_\_\_

Billing Address: \_\_\_\_\_

Signature: \_\_\_\_\_

Cardholder Phone # \_\_\_\_\_

Cardholder Email: \_\_\_\_\_

☐ Bill My Agency (Training Authorization Form Attached)

☐ Check or Money Order, **MAKE CHECK PAYABLE TO:**

**S. HARMAN & ASSOCIATES, INC.**  
PO Box 1129, Sykesville, MD 21784

### CANCELLATION POLICY:

Registration is not permitted on the day of the seminar. The tuition fee is fully refundable if cancellation is received in our office AT LEAST 10 working days prior to the seminar; otherwise your agency will be billed for the seminar. Substitutions are permitted at any time.