

AI for Federal Employee Benefits

Learn to use AI tools responsibly to research and compare your federal employee benefits—FEHB health plans, FEDVIP dental and vision, FEGLI life insurance, FSAFEDS accounts, and FLTCIP long-term care. In four hands-on hours, you will practice crafting safe, PII-free prompts and verifying every AI answer against official OPM sources, reflecting current 2026 federal benefits and AI-use policy.

Group classes in Live Online and onsite training is available for this course. For more information, email onsite@graduateschool.edu or visit: <https://www.graduateschool.edu/courses/ai-for-federal-employee-benefits>



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Course Outline

Module 1: Understanding AI — What It Is and How to Use It Responsibly (~45 min)

- Define AI, machine learning, and large language models in non-technical terms.
- Distinguish between what AI can and cannot reliably do for benefits research.
- Identify the federal policies governing responsible AI use (EO 14179; OMB M-25-21 and M-25-22; agency AI policies).
- Explain why PII (such as SSN, date of birth, and health details) must never be entered into public AI tools.
- Recognize AI hallucinations and apply strategies to verify outputs.
- Survey AI tools currently available to federal employees and typical agency usage rules.

Module 2: Using AI to Understand Federal Health Benefits (FEHB, FEDVIP & PSHB) (~60 min)

- Use AI to research and compare FEHB plan options using publicly available plan data.
- Apply AI to interpret benefits terminology and simplify complex plan brochures (premiums, deductibles, out-of-pocket maximums, formularies).
- Explore FEDVIP dental and vision options and how they complement FEHB coverage.
- Distinguish how the Postal Service Health Benefits (PSHB) Program differs from FEHB for postal employees and annuitants.
- Build an AI-assisted framework for Open Season and qualifying-life-event enrollment decisions.
- Verify AI-generated health-benefit information against OPM.gov, official plan brochures, and BENEFEDS.

Module 3: Using AI for Life Insurance, Flexible Spending & Long-Term Care (FEGLI, FSAFEDS & FLTCIP) (~60 min)

- Explore FEGLI coverage levels—Basic plus Options A, B, and C—and cost implications with AI assistance.
- Use AI to think through how much life-insurance coverage fits a situation, and FEGLI limits versus private options.
- Investigate FSAFEDS accounts—Health Care FSA, Limited Expense HCFSA, and Dependent Care FSA—and model eligible-expense and contribution scenarios using current 2026 limits.
- Use AI to summarize FLTCIP long-term care coverage and understand the current suspension on new enrollments.
- Verify AI outputs against OPM.gov, the FEGLI calculator, FSAFEDS.gov, and LTCFEDS.gov.

Module 4: Practical Application Workshop — Putting AI to Work on Your Benefits (~60 min)

- Apply AI tools to scenario-based benefits exercises (Open Season, new hire, qualifying life event).
- Practice crafting effective, PII-free prompts for benefits questions.
- Compare AI-generated outputs against official OPM, BENEFEDS, and FSAFEDS resources.
- Evaluate AI responses for accuracy, completeness, and appropriate limitations.
- Recognize when to bring in an Agency Benefits Officer, HR specialist, or licensed professional.
- Develop a personal action plan of AI-assisted next steps for managing your federal benefits.