



Fort Eustis Civilian Personnel Advisory Center Bulletin

www.eustis.army.mil/cpac

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2007 Health Benefits Update

As reported in last month's Bulletin the Federal Employees Health Benefits (FEHB), Flexible Spending Accounts (FSA) and Federal Employees Dental and Vision Insurance Program (FEDVIP) open season will be held 13 November to 11 December 2006. Remember, eligible employees must access the Army Benefits Center – Civilian website at <https://www.abc.army.mil> or call the toll-free number at 1-877-276-9287. Comparison Guides for this year's plans are no longer available in hard copy and may be found at <http://www.opm.gov/insure/07/guides/>. In the RI 70-1, FEDVIP is covered on pages 11-17 and explains what employees really need to know, for example, who is eligible, enrollment options, etc.

Guides/Info on the Web: 2007 FEHB and FEDVIP guides/brochures/automated comparison tools are available on the OPM website. See the web addresses below.

- <http://www.opm.gov/insure/health/>
- <http://www.opm.gov/insure/dentalvision/>
- <http://www.benefeds.com/>

Facts You Should Know About FEDVIPs

FEDVIP, FDVP, Federal Dental Vision, BENEFEDS, federal benefits. Which of these is the real deal?

The Office of Personnel Management (OPM) has contracted with (only) ten plans (seven dental plans and three vision plans) to provide comprehensive dental or vision services to Federal and USPS employees, annuitants, compensationers and survivor annuitants under the new Federal Employees Dental and Vision Insurance Program (FEDVIP). These FEDVIP plans have gone through an extensive evaluation through a competitive bidding process and all eligible parties should be careful not to be duped by plans and companies not sanctioned or approved by the OPM.

Enrollment in FEDVIP takes place exclusively through BENEFEDS at www.BENEFEDS.com or by telephone at: 1-877-888-FEDS (1-877-888-3337) or TTY 1-877-889-5680. Enrollment in FEDVIP does NOT take place directly with an insurance plan.

Key features of all FEDVIP plans include the following:

Key features	FEDVIP	Non-FEDVIP
Enrollment	Via BENEFEDS	Directly with insurance plan
Open Season	Begins November 13	May accept applications at any time
Premiums deducted from salary	YES	Probably not
Pre-Tax premiums for employees	YES	NO
Pre-existing exclusions	None	May apply
Waiting periods	None except for orthodontia	May impose a waiting period for other services

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Facts You Should Know About FEDVIPs (cont.)

There are plans not affiliated with FEDVIP that have designed their programs and websites to strongly resemble and sound very FEDVIP-like. We have received numerous phone calls and e-mails in reference to dental and vision programs, which appear to look like FEDVIP, however, they are not part of the FEDVIP. These sites and plans are contacting employees and annuitants requesting credit card/banking information to enroll in their "federal" plan, which is advertising tax, free benefits and payroll deductions. **FEDVIP coverage is the only government-wide dental or vision program that qualifies for pre-tax deduction of premiums (premium conversion) for employees.**

Also, please keep in mind that FEDVIP coverage will be effective December 31, 2006 for those who enroll during open season. So if you currently already have dental or vision coverage, you can be assured it is NOT FEDVIP coverage, since December 31 isn't here yet.

There is only one FEDVIP. These are the ten official FEDVIP dental and vision plans:

Dental:

- Aetna
- GEHA
- MetLife
- United Concordia
- Triple-S
- GHI
- CompBenefits

Vision:

- BlueCross BlueShield
- Spectera
- VSP

FEDVIP and BENEFEDS....perfect together!

Are Your Personnel Records Current? You Can Update Them From Your Workstation

My Biz is a web-based Self-Service HR module that grants you access to information in your official personnel records. It is a secure, real-time system that allows you to view your personnel information at any time from your workstation and let you update specific personal information about yourself. For example, the option to **"Update My Information"** allows you to update and maintain personal information such as:

- (1) Your home, work or emergency contact telephone numbers so your manager or supervisor can reach you or a family member in case of an emergency;
- (2) Your work email address;
- (3) Your self-identification data (i.e., Disability and Race & National Origin codes); and
- (4) Indicate how proficient you are in speaking, writing, reading, and listening to a foreign language.

My Biz provides you access to your personnel information 24 hours a day. Information is only fingertips away. Simply log in from any workstation to view information about your position, salary, benefits, awards/bonuses, or other personnel related data. You can even use *My Biz* to submit a request to correct a personnel record or to provide feedback or comment about *My Biz*. Remember, your personnel information is available to you 7 days a week. Visit *My Biz* through the Civilian Personnel On-Line Army Portal - Employee Tab or contact your servicing CPAC representative for information on how to access *My Biz*.



"*My Biz* provides you access to your personnel information 24 hours a day".

Annual Leave Forfeiture and Restoration

As a follow-up to last month's article on "use or lose" leave the following is provided for your information and as a reminder of the importance of ensuring that employees schedule and use any annual leave that might be subject to forfeiture.

Generally, employees forfeit leave due to an approved exigency of public business, however, annual leave may also be forfeited due to sickness or any other medical condition that interferes with the usage of approved annual leave, or due to administrative error. In each situation an employee may be eligible for restoration of annual leave if certain requirements are met.

As stated in our previous article the annual leave must be scheduled and approved in writing by 25 November 2006. A decision to cancel annual leave should not be made until the designated official approves the exigency. [Click here \(Exigency Approval\) for information on who can approve an exigency for your organization.](#) A specific beginning date and ending date must be fixed so that a specific time frame is established within which employees were prevented from using their scheduled annual leave.

Leave forfeited due to illness must also be scheduled in advance. In addition, the sickness or other medical condition must have interfered with the usage of scheduled annual leave. Usually this happens when the sickness or other medical condition occurs late in the leave year or was of such duration that the excess annual leave could not be rescheduled for use before the end of the leave year.

In the case of annual leave forfeited due to administrative error there is no requirement to have the leave scheduled in advance.

Employees affected by the Defense Base Realignment and Closure (BRAC) Act of 2005 will have excess leave restored due to exigency whether or not such leave was scheduled. BRAC restored leave will be maintained in a separate leave account and is not subject to the normal restored leave usage requirements. A lump sum payment will be made for any BRAC restored leave when an employee moves to an activity not affected by BRAC or separates from the rolls of the activity affected by BRAC.

Generally, employees must use their restored leave by the end of the leave year ending two years after the date of termination of the exigency, the date of restoration of leave forfeited due to administrative error, or the date the employee is determined to be recovered from illness or injury and able to return to duty.

NSPS Update

October 1, 2006 marked the launch of Spiral 1.2 of NSPS, with more than 66,000 civilians scheduled to convert to the new personnel system by the end of January 2007. Over 12,000 Spiral 1.2 employees converted to NSPS in October; the remaining 54,000 will transition over the next few months. Organizations in Spiral 1.1 completed the first performance appraisal period on October 31st, and employees will receive the first performance-based payouts in January.

- [CLICK HERE](#) to view a list of Spiral 1.1 organizations.
- [CLICK HERE](#) to view a list of Spiral 1.2 organizations.

DoD will grant all eligible Spiral 1.1 employees the equivalent of the across-the-board base pay increase and locality pay increase that will be received by General Schedule employees in January. Eligible employees with performance ratings above unacceptable will receive these payouts in the form of rate range and/or local market supplement adjustments. Employees who convert to NSPS in Spiral 1.2 between October 2006 and January 2007 will automatically receive the January 2007 pay increase (or equivalent).

Spiral 1.3 will launch in the spring of 2007. Organizations in this spiral will be announced soon. As the rollout of NSPS continues, the Department intends to implement NSPS to all eligible employees across DoD. While litigation by some unions representing DoD employees does not prevent the Department from converting bargaining unit employees to the NSPS human resources management system, the Department has elected to implement NSPS to non-bargaining unit employees until the litigation is resolved.



New Phone Menu Options at the Army Benefits Center – Civilian!

Effective **October 30, 2006**, the ABC-C telephone menu was changed to make it easier to reach the benefits counselors without having to listen to so many voice scripts. After entering your Social Security Number (SSN), personal identification number (PIN) and duty telephone you can press **0** to speak directly to a counselor. If you have never established a PIN, it's easy to create one. Initially, your PIN will be a four-digit number that consists of your month and year of birth (MMYY). For security purposes, once you initially access the system, you must change it to a six-digit number.

The following Q & A's are provided for your information and use.

Why do I have to enter my SSN and PIN?

The SSN and PIN are required for security reasons – to protect *your* personal information.

I have never established a PIN. How do I create one?

Your PIN will be a four-digit number that consists of your month and year of birth (MMYY). For security purposes, once you initially access the system, you must change it to a six-digit number.

What if I can't remember my PIN?

The process is easier than you may think. Grab your most recent Leave and Earnings Statement (LES) so you can answer a few security questions. Call our toll-free number 1-877-276-9287 (ARMY CTR) and follow the phone menu below.



<p>Select:</p> <p>1 = Army Civilian 2 = DCMA 3 = Army Uniformed Service Member</p>	<p>Select:</p> <p>1 = Customer Service Survey 2 = Access Benefits and Entitlements</p> <p>Select:</p> <p>1 = Current Army, DCMA, or separated employee within the last 180 days 2 = Retired, Survivor, or separated more than 180 days 3 = Seeking Temporary Continuation of Coverage (TCC) under FEHB</p>	<p>To access Benefits and Entitlements:</p> <p>Select:</p> <p>1 = Enter your SSN and PIN. 2 = Forgotten your PIN</p> <p>NOTE: If you are a new employee, your PIN is 4 digits and consists of your month and year of birth (MMYY). You will need to enter/verify your duty telephone number</p> <hr/> <p>0 = Counselor 1 = Health Benefits (FEHB) 2 = Retirement 3 = Thrift Savings Plan (TSP) 4 = Life Insurance (FGLI) 6 = Request faxed document 9 = Exit System</p>
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I want to change my PIN and make a benefits election. Where can I find a complete phone menu?

Go the ABC-C website at <https://www.abc.army.mil>. The phone menu is posted on our home page.

Foreign Language Data Requirement

The Department of Defense has requested that a 100% review of civilian positions requiring foreign language skill be accomplished. This request was issued to meet requirements of the Defense Language Transformation Roadmap established in February 2004, which made it mandatory to accurately account for both military and civilian positions in DoD requiring language skills.

All employees are encouraged to “self identify” their foreign language skills using “My Biz”. This should be done regardless of whether your position requires a language skill or not. This will enable a more complete accounting of the foreign language capabilities of the Department’s civilian workforce.

So don't forget, if you have a foreign language capability document it in “My Biz” under “Update My Information” and “U.S. Fed Language”. If there are questions on how to go about doing this contact your HR Representative.



How Do You Begin Planning for Retirement?

You should begin planning several years before the date you have set for retirement so that you will know what is required to continue certain benefits into retirement. There are many factors related to retirement planning, and it is never too early to begin. The federal annuity is only one element to consider in today's complex financial scene. You may need to start a Thrift Savings Plan or IRA schedule many years before considering actual retirement. Other considerations, such as Social Security may affect your benefits.

The five-year period before retirement is important because you must have insurance coverage for five years immediately before retirement to keep it after retirement. You may also need some preliminary information to make decisions about when you can afford to retire and whether to make any necessary payments to receive credit for military or non-contributory service or repay any retirement contribution refunds.

Insurance

You may continue your health insurance coverage only if you meet the following conditions:

- Your annuity must begin within 30 days or, if you are retiring under the Minimum Retirement Age (MRA) plus 10 provisions of the Federal Employees Retirement System (FERS), health and life insurance coverage is suspended until your annuity begins, even if it is postponed.
- You must be covered for health insurance when you retire.
- You must have been continuously covered by the Federal Employees Health Benefits Program, TRICARE, or the Civilian Health and Medical Program for Uniformed Services (CHAMPUS):
 - for five years immediately before retiring; or,
 - during all of your federal employment since your first opportunity to enroll; or,
 - continuously for full periods of service beginning with the enrollment that started December 31, 1964.

You can keep your basic life insurance in retirement if all of the following conditions are met:

- You have coverage when you retire;
- You have not converted coverage to an individual policy;
- Your annuity must begin within 30 days or, if you are retiring under the Minimum Retirement Age (MRA) plus 10 provision of the Federal Employees Retirement System (FERS), health and life insurance coverage is suspended until your annuity begins, even if it is postponed; and,
- You were insured for life insurance for the five years immediately preceding retirement or the full periods of service when coverage was available.

You can keep your optional life insurance in retirement if all of the following conditions are met:

- You are eligible to continue your basic coverage; and,
- You were covered by the optional life insurance for the five years immediately preceding retirement or the full periods of service when coverage was available, if less than five years.

Creditable Service

You should review your Official Personnel Folder (OPF) to make sure that there is verification of all of your military and civilian service. If any of the records are missing, you should take steps to document the service and obtain any missing records.

If you have civilian service for which you must pay retirement contributions or repay a refund of contributions find out what impact payment or non-payment has on your eligibility and the amount of your retirement benefit.

If you owe a payment to receive credit for military service you performed after 1956, you must make that payment before you retire. If you are receiving military retired pay, you should determine whether or not you must waive the retired pay to receive credit for your civilian annuity.



How Do You Begin Planning for Retirement? (cont.)

Social Security & Possible Offsets

If you believe you are eligible for Social Security you should ask for a form SSA-7004-PC, *Request for Earnings and Benefit Estimate Statement*, from your local Social Security Office or visit their web site at <http://www.ssa.gov>. If you submit this form, you will get a statement that provides information on your future eligibility for Social Security benefits and estimates of these benefits at specified dates. These estimates do not reflect any reduction for the Government Pension Offset or the Windfall Elimination Provision (WEP).

Some of your spouses Social Security benefit may be offset if you have a government pension from work not covered by Social Security. The offset does not apply to your own Social Security benefit, only the benefit that comes from a spouse's employment. If the Government Pension Offset applies, your spouses Social Security benefit will be reduced by two-thirds of any Federal pension based on employment not covered by Social Security.

Some employees are exempt from the Government Pension Offset. They are employees who are automatically covered by the Federal Employees Retirement System (FERS), Civil Service Retirement System (CSRS) Offset, and those who elected to transfer to the FERS before January 1, 1988, or during the belated transfer period, which ended June 30, 1988. Employees who were covered by the CSRS and who elected FERS coverage after June 30, 1988 must have five years of Federal employment covered by Social Security to be exempt from the offset.

If you receive a Federal pension and are also eligible for Social Security benefits based on your own employment record, a different formula may be used to compute your Social Security benefit. This formula will result in a lower benefit. The Windfall Elimination Provision affects workers who reach age 62 or become disabled after 1985 and are first eligible after 1985 for a Federal pension.

The Windfall Elimination Provision does not apply if:

- You were eligible to retire before January 1, 1986; or,
- You were first employed by the government after December 31, 1983; or,
- You have 30 or more years of substantial earnings under Social Security.

At your request, using the form SSA-7004, the Social Security Administration will send you a Personal Earnings and Benefits Statement (PEBES) that will list your earnings from employment covered by Social Security and provide a Social Security benefit estimate assuming retirement at alternative ages, 62, 65, and 70.

Contact your local [Social Security](#) office to determine the effect of the Government Pension Offset and the Windfall Elimination Provision on your Social Security benefits.

Missing Pick-Up SF50s

Employees and managers can work together to keep pay problems and other administrative errors to a minimum when the receipt of Pick-Up SF50s is delayed. When transferring to another agency outside the Department of Defense employees can ensure that their manager or administrative point of contact receives a copy of the transfer SF50 from the gaining agency. Additionally, the employee could provide the name and telephone number of a gaining agency point of contact to whom the servicing CPOC/CPAC can provide documentation of all leave to be transferred. The Manager should then forward the information provided by the employee to the CPAC/CPOC who in turn will contact the gaining agency paving the way for a smooth transition.

Feedback

This bulletin is designed to inform employees and supervisors of new civilian human resources issues and refresh their knowledge of existing policies and procedures.

We welcome your [feedback](#), contact your servicing Human Resources Specialist.

The bulletin is available on our web page, <http://www.eustis.army.mil/cpac> Request you print and post on Bulletin Boards throughout your organization for those employees who do not have access to our web page.

