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Are You Ready for Retirement?

Are you ready for Retirement? Sometimes being able to answer this question maybe more complicated than you think. I view it as a 100 meter dash. Before you know it, that date is upon you and there's still much more to do. You ask, how will you get me to the finish line? This can be done by explaining the 5 W's of Retirement. The 5 W's are questions that you as a prospective retiree should understand prior to answering the question "Are you ready to Retire"?

Being ready means knowing the process, who to contact, what role your agency plays and what role you play as the prospective retiree, where does your package go once it leaves your payroll office, when you can contact OPM, and why these steps are important to your end game.

Let's begin with the first "W". **Who do I contact?**

Believe it or not there are many federal employees who are unclear how to get in contact with their HR office. Review the [list](#) of benefits officers within the

federal government. Each POC will direct you to the correct office who can assist with questions pertaining to your retirement. For DOD, please contact the Defense Civilian Personnel Advisory Service at (703) 882-5197, one of our Benefits Officers will be available to assist you.



The most important question is our second "W". **What is my agency's role and what is my role in this process?**

You are the retiree which means you play the most important role. You dictate our movement as Retirement Specialists. You initiate the process and move us in the direction to ensure a smooth transition. Your agency acts as your resource and support system. Therefore utilize our services, ask as many questions as you need in order to get a clear and concise

understanding of your retirement process.

Now the process begins with you contacting your agency's HR office to inform them of your decision. You will first have to request an estimate of your federal service to ensure eligibility. Once eligibility has been established, proceed to complete the

applicable Application for Immediate Retirement and submit it, along with any additional supporting documents to your agency's HR office for processing. Your agency will review your retirement

application for completeness, verify service, certify the necessary agency forms, and ensure eligibility to continue benefits before processing your Standard Form 50, effective the date you selected for retirement. Your payroll office will authorize your final pay check and lump sum payment for unused annual leave and prepare your "Individual Retirement Record," which reflects service, salary history,

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Are you Ready for Retirement?

(continued)

and annual retirement contributions before moving your retirement package to the next and final stage.

The third “W” gets you closer to your end goal. **Where does my package go after it leaves my payroll office?**

Your package has now been certified complete and is headed to the US Office of Personnel Management (OPM) in Boyers, Pennsylvania. In Boyers, OPM will notify you and provide a civil service claim identification number (a seven-digit number preceded by “CSA”). You must use that identification number whenever you contact OPM about your annuity. OPM will process your claim by obtaining any missing information to determine eligibility, compute annuity, authorize payment and send annuity statements.

Now that OPM has your retirement package the fourth “W” answers the question.

When can I contact OPM with concerns?

If you need to contact OPM and it has been more than 30 days since your retirement, and you have CSA number, you may contact OPM Retirement Services toll free number at, 888-767-6738. If it has been less than 30 days please contact your former agency for assistance as they will be able to provide a more concise answer to your question.

The last and final “W”, is our fifth one and it ask. **Why are these W’s so important?**

Retirement is that monumental period in your life that requires your full attention. It’s also one of the most important actions your retirement specialist will perform. Being able to maneuver through the retirement process can become overwhelming. I find that having a tool as small as applying the elementary concepts of the five W’s to retirement allows one to clearly understand the basic concept of

gathering information.

Some key points to keep in mind: please inform your management of your pending retirement so that they can plan accordingly. Remain in contact with your specialist and respond promptly to requests. Lastly, and by far the most important, Ms. Sivananda Saraswati once said that a person “who is punctual will get sure success” and this truly applies to the submission of retirement applications. You can help reduce delays in processing by submitting your application in advance and by making sure your Official Personnel Folder (OPF/E-OPF) is complete. If you submit your paperwork early, your personnel office will be able to complete their action before your retirement date.

Now just breathe, the easy part is done! The most difficult will be enjoying life after retirement.

Significant Benefit Administration Letters (BALs)

During the third quarter of 2018, the Office of Personnel Management (OPM) issued the following two Benefit Administration Letters (BALs) to notify agencies of some significant changes occurring in 2018:

BAL Number	Subject	Date Issued	Description
18-201	Federal Employees Health Benefits Program: Removal of Eligible Individuals from Existing Enrollments	August 2018	The BAL provides specific guidance to agencies on the situations that allow for removal of eligible family members and the removal process.
18-401	2018 Federal Benefits Open Season: Announcement	September 2018	The BAL provides general information about this year’s Federal Benefits Open Season, which runs from Monday, November 12, 2018 through Monday, December 10, 2018.

“The first step in understanding court order benefits for former spouses, is to seek an attorney familiar with filing Federal Employee request of divorce”

Court Ordered Benefits for Former Spouses

It's imperative for Employees going through a separation and pending divorce to have a clear understanding of how Court Ordered Benefits are administered by the Office of Personal Management (OPM).

Court orders may address benefits owed to a former spouse, including any rights to a portion of the civilian employee's Civil Service Retirement System (CSRS) or Federal Employees Retirement System (FERS) annuity, any refund of CSRS or FERS employee retirement contributions, and/or an annuity payable upon the death of an employee or retiree and the Basic Employee Death Benefits (only under FERS). Court orders may also require an employee to provide continued coverage to a former spouse and/or any eligible children under the Federal Employee Health Benefits program (FEHB) and to assign them his or hers Federal Employee Group Life Insurance (FEGLI) coverage.

The first step in understanding court order benefits for former spouses, is to seek an attorney fa-

miliar with filing Federal Employee request of divorce or separation in compliance with the laws governing federal benefits noted in the Code of Federal Regulation (CFR), title 5, Part 838. Specific written language and requests outlined in these laws will enable a proper court order to be prepared before submis-



sion to OPM. It is important that a court order intended to affect a Federal employee or annuitant does not use the language and divorce settlement formulas used in the private sector (known as Qualified Domestic Relations Orders (QDRO)) that are governed by the Employee Retirement Income Security Act (ERISA). CSRS and FERS are governmental plans and are *ex-empt* from ERISA.

Attorneys are encouraged to seek information regarding the laws governing federal benefits in the

[OPM Handbook for Attorneys RI-38-116](#). These provisions of law, along with the retirement, health insurance, and life insurance regulations, are outlined in the handbook.

Subsequently, a former spouse must apply in writing directly to OPM in order to be eligible for a court-awarded portion of an employee's annuity. An application letter and a certification from the former spouse or his/her representative stating that the order is currently in force and has not been amended or suspended, must be

submitted along with the court order. Once a former spouse files a certified copy of the court order to OPM, OPM will make the determination on whether or not the order is acceptable. Upon determining an order is acceptable, the agency will inform the former spouse and authorize payments according to the applicable provisions of the law and regulation.

For further information please refer to OPM's published [booklet](#) on court orders.

Thrift Savings Program Update

"The Thrift Savings Plan (TSP) recently provided updated information on implementing the TSP Modernization Act of 2017, a new law that was recently passed which will provide participants with more flexible withdrawal options. TSP updated their fact sheet to provide more details about TSP's new options.

The publication "[Questions and Answers about Changes to TSP Withdrawal Options](#)" includes summar-

ies of the changes coming in September 2019, and additional information on the TSP Modernization Act of 2017. Ultimately, the TSP Modernization Act will usher in several positive changes to the plan. The flexibility for distributions will allow near-retirees and retirees more opportunities to move from TSP toward more retirement-appropriate accounts with fewer limitations. In addition, Second quarter participant statements are now available.

The second quarter 2018 participant statement covers the period from April 1 through June 30, 2018, and is now available through TSP's "My Account" feature. TSP's Participant Service Representatives are available Monday through Friday, 7:00 a.m. to 9:00 p.m., Eastern Time, 1-877-968-3778.

If you would like more information on this topic please email us at dodhra.mc-alex.dcpas.mbx.benefits-contacts@mail.mil.

Military Deposits and Retirement

What is a military deposit and how does it affect my civilian service? If you have Military Service, you may be eligible to make a Military deposit that may be credited towards your civilian service retirement. If you've served in the military on active duty and the nature of discharge was honorable, you are eligible to buy this period of service back, hence the term "military buy back."

When it comes to understanding what a military deposit is, many people are either incorrectly counseled or simply don't know the benefit of a military deposit and the positive effect it has on their retirement.

Now assuming an employee has 4 years of Military Service, for retirement purposes the employee will not receive credit for eligibility or

computation of their civilian retirement annuity for those 4 years unless a Military deposit is made.

A Military deposit amount is determined by the total earnings received based on the grade of the military member when the service was performed. There is a 3 year interest free period from the date of the employee's initial appointment to a position subject to retirement deductions.

So how does one start the process of paying a military deposit? First, you must request your estimated earnings from the appropriate branch of service by completing form RI 20-97, Request for Military Earnings during Military Service, and attach a copy of the DD 214 Member 4 copy for all periods of service. Once the earnings are received, you must for-

ward the form to your servicing HR office. The HR office will calculate the amount owed for the deposit. Next, the SF-3108, Application to Make Service Credit Payment and the SF-3108A Application To Pay Military Deposit (FERS) or the CSRS equivalent forms SF-2803 must be completed. These forms will highlight the federal and military service history. This information is sent to the agency payroll office for processing.

Once the deposit is paid in full, you will receive credit for retirement eligibility and in the computation of your annuity for the full years of Military Service.

For further questions on military deposits, please email us at dodhra.mc-alex.dcpas.mbx.benefits-contacts@mail.mil.



FEHB into Retirement

The Federal Employees Health Benefits (FEHB) Annual Open Season will be available in November and if you are planning on retiring this year, there are a few things to keep in mind during this period if you would like to keep your health care coverage into retirement.

Employees retiring between November 12, 2018, (the first date of Open Season) and January 5, 2019, (the end of the last 2018 pay period) who wish to participate in the upcoming Open Season should be aware that the process may be different for them depending on the date in which they've chosen to retire. Employees retiring within the dates above who make a change to their FEHB coverage, must complete and submit their election form by the closing date of Open Season (December 10, 2018), so that their servicing HR office can attach a hard copy Standard Form (SF) 2809, Health Benefits Election, to their retirement application when their retirement application gets submitted to the Office of Personnel Management (OPM) for processing. Employees retir-



to temporarily continue your health benefits coverage through the Temporary Continuation of Coverage (TCC) program.

When you cancel your FEHB enrollment as an annuitant, you will never be able to reenroll unless you had canceled coverage to enroll in a Medicare managed care plan or if you had furnished proof of eligibility for Medicaid.

One additional point to remember is that as an employee, your health care premiums are deducted from your pay on a bi-weekly basis while as an annuitant, premiums are deducted from your annuity on a monthly basis. If your annuity is not large enough to cover your share of the premiums for your plan, you may either change to a lower-cost plan or choose to pay your premiums directly to your retirement system.

Please contact your servicing HR office for further information on the Annual Open Season and submitting timely enrollments and changes.

ing January 6, 2019, through January 31, 2019, should submit elections directly to their agency via the SF 2809 or the agency automated system.

You are eligible to continue health benefits coverage, upon retirement, if you meet the following requirements:

- A) You are entitled to retire under an immediate annuity (that is, an annuity which begins to accrue no later than one month after the date of your separation); *and*
- B) You have been continuously enrolled (or covered as a family member) in any FEHB plan(s) for the 5 years immediately before the date your annuity starts, or for the full period(s) of service since your first opportunity to enroll (if less than 5 years).

If you are unable to continue your regular FEHB enrollment into retirement, you may be eligible

FEHB: Removal of Eligible and Ineligible Individuals from Existing Enrollments

The Office of Personnel Management (OPM) has made regulatory changes that would allow the removal of eligible and ineligible individuals from existing FEHB enrollments. Removals can be initiated by the employing agency, OPM, the enrollee or the FEHB carrier. The final rule changes were first published in [Federal Register 83 FR 3059](#) and became effective on January 23, 2018.

Let’s take a look at the regulatory changes. The following chart provides the general information for removal of eligible and ineligible individuals. In reviewing the chart, notice the difference between an enrollee removing an eligible spouse versus an eligible child. In addition, the term “appropriate documentation” is used in the chart and in the regulations. Unless otherwise stated, appropriate documentation includes, but is not limited to, copies of birth certificates, marriage certificates, and, if applicable, other proof including that the individual lives with the enrollee and the enrollee is the individual’s primary source of financial support.

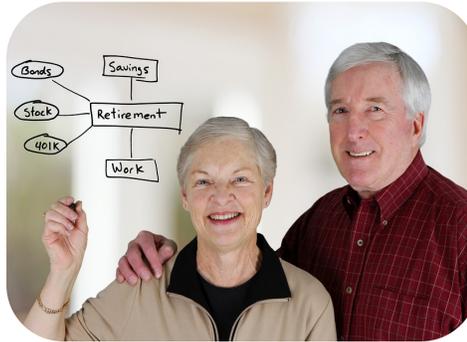
FEHB Removal			
Initiating Party	Eligible Individuals		Ineligible Individuals
Employing Agency/OPM	May not Remove Eligible Family Members		An enrollee’s employing office or OPM may request verification of a covered family member from the enrollee at any time. The employing office or OPM shall send the enrollee a request for appropriate documentation of the Individual’s relationship to the enrollee. The request shall contain a written notice that the individual will no longer be covered 60 calendar days after the date of the notice unless the enrollee provides appropriate documentation as requested.
Enrollee	Spouse	May be removed if the enrollee provides a notarized request signed by both the enrollee and the spouse	FEHB enrollees may remove ineligible family members in accordance with the applicable Qualifying Life Event (QLE). Enrollees are advised to contact their servicing Human Resource Office for guidance when a QLE occurs.
	Child	May be removed if the child has reached the age of majority in the child’s state of residence (the enrollee’s state of residence if the child’s is not known) and 1) The enrollee provides proof that the child is no longer his or her dependent or 2) the child provides a notarized removal request	
FEHB Carrier	May not Remove Eligible Family Members		A carrier may request verification of a covered family member from the enrollee at any time. The request must contain a written notice that the individual will no longer be covered 60 calendar days after the date of the notice unless the enrollee or the employing office provides appropriate documentation as requested.

OPM will provide more information on the new regulations to include specific steps agencies must take to process FEHB removal actions through the issuance of Benefits Administration Letters (BAL) for both Eligible and Ineligible Individuals. To ensure receipt of the forthcoming BALs, sign up for the [OPM Benefits listserv](#).

Nonappropriated (NAF) Retirement Plans

There are six NAF retirement plans: Air Force NAF Retirement Plan; Commander, Navy Installation Command (CNIC) Retirement Plan; Navy Exchange Service Command Retirement (NEXCOM) Plan; Retirement Annuity Plan for Employees of Army and Air Force Exchange Service (AAFES); Retirement Plan for Civilian Employees of United States Marine Corps Community Service Activities; and U.S. Army Nonappropriated Fund Retirement Plan.

Each plan has different employee and employer contributions. Some plans provide military service credit; all allow for sick leave credit. The pension formula varies among plans; high-3 may or may not include bonuses. The plans have different eligibility requirements for regular full-time and regular part-time. Cost-of-living adjustment percentage varies; most plans have



social security offset. The 401(k) plans have different employer matching funds, vesting, loan program and Third Party Administrators.

Eligible employees who move on or after 12/28/2001, with a break in service of no more than one year between retirement-covered DoD or Coast Guard NAF positions and retirement covered APF civil service positions in any agency may elect to continue retirement coverage in the losing employment system's

retirement plan. If they do not elect to remain in that system, they enter the gaining employer's retirement system with no transfer of service credit.

Employees in CSRS and FERS may use any prior NAF service that is not otherwise creditable in CSRS or FERS to qualify for an immediate retirement. This credit is only for the purpose of establishing eligibility for immediate CSRS or FERS retirement benefits on or after 12/28/2001. The election to use NAF credit may only be made at the time of retirement. Credit for NAF service will not increase CSRS or FERS annuity benefits.

Employees who moved between DoD NAF and APF civil service positions before 12/28/2001 are covered under different retirement portability eligibility criteria and rules.

The Department of Defense Wage Committee

One of the core operations within the Wage and Salary Division is the Department of Defense (DoD) Wage Committee. The DoD Wage Committee meets every two weeks at the Mark Center in Alexandria, VA to provide pay recommendations to the Under Secretary of Defense (P&R) on Federal Wage System (FWS) blue-collar employee pay. DoD Wage Committee is led by a Chairman and the Designated Federal Officer.

The Committee is composed of five members, a chair and four additional members. One

member is designated by each of the two labor organizations having the largest number of wage employees covered by exclusive recognition in the DoD. The other two members have management backgrounds, which can include representatives from Army, Navy, Air Force, and Defense Logistics Agency (DLA).

The Wage Committee complies with the Federal Advisory Committee Act (FACA), which creates a structured process for operating Federal advisory committees that provide advice

to the Executive Branch of government. Because sensitive pay information is discussed at all DoD Wage Committee meetings, the Government in the Sunshine Act of 1976 ensures these meetings remain closed.

The primary agenda items discussed are the Appropriated Fund (AF) and Nonappropriated Fund (NAF) wage survey results. All 130 AF and 118 NAF areas must be reviewed by the Wage Committee annually.

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The Department of Defense Wage Committee (continued)

Additional items reviewed include special rate schedules and survey specifications created from the recommendations discussed during the locally hosted public hearings. Wage and Salary representatives present the proposed pay lines for each wage area, which are mathematically computed and represents

the local prevailing rate for the area. These results are derived from the data collected and reviewed from each survey, considering all information, analysis, and local recommendations. Once approved, the Wage and Salary Division issues the final survey schedules. These pay

schedules are available on our public website, with archives items dating back over 40 years.

For additional information on Wage and Salary, visit our public website at [DCPAS Wage](#) or [OPM DoD Wage](#).

NEW FEDERAL EMPLOYEES' COMPENSATION ACT (FECA) PROCEDURE FOR PROTECTING IDENTITY OF EMPLOYEES

The Department of Labor (DOL), Office of Workers' Compensation Programs (OWCP) employees routinely respond to a myriad of written and telephonic inquiries, and issue written correspondence when developing and adjudicating a claim, and when terminating, reducing or spending medical and/or compensation entitlement. Employees have expressed security and safety concerns regarding use of names on outgoing and oral communications. The DOL Claims Examiners have received oral threats, harassed when leaving work and some have even experienced harassing calls at their residence.

In an effort to protect the safety and welfare of the employees, the Division of Federal Employees' Compensation (DFEC) has changed its longstanding procedure of placing employee names on written correspondence, including all formal decisions. A similar change will also apply to oral communication. Notice of this change was

published in the Federal Register/ Volume 83, Number 75, page 17196 on April 18, 2018.

Effective, August 20, 2018, The DOL, OWCP office will stop using the full names of Claims Examiners on out-



going and oral communications. The following methods will be used in identifying the authors of its written and telephonic communications:

1) All signatures and names currently appearing on outgoing correspondence will be replaced with "Division of Federal Employees' Compensation," and the author of the document will be captured in the OWCP case management system.

2) To preserve the Employees' Compensation Appeals Board's (ECAB) ability to identify the adjudicator of certain decisions such as reconsideration decisions, DFEC will use a Quick Response (QR) Code to identify decision authors.

3) A naming convention for the staff will be used to provide every employee with a pseudonym for use in telephonic and other oral communications. The naming convention being used to create the pseudonym will be the employee's first name and last name initial. If more than one individual within an office has the same combination (e.g. two Thomas J.'s) then their middle initials will be added.

4) Outgoing correspondence (including decisions) will not contain or otherwise reveal the pseudonym when printed. Instead the pseudonym will be embedded into a QR Code on the letter, allowing a QR scanner device to reveal the pseudonym.



Take Your Career to the Next Level: Earn Your DoD Employee Benefits Advisor (EBA) Credentials

Have you been keeping up with the exciting updates on the DoD Employee Benefits Advisor (EBA) Credentialing Program? Why participate in the HR Credentialing Program? Receive professional recognition through the DoD HR Credentialing Program. It's "confirmation" of professional competency for Human Resources and Benefits Administration within the Federal Government.

There are certain eligibility requirements that you must meet in order to become Credentialed.

First, you must attend all 3 of our Benefits Courses and score 85% or more on all course post-tests. This classroom training is only available to current federal employees assigned to the 0201 or 0203 Human Resources series. All 201s and 203s are eligible to enroll in all 3 of the courses.

Once you have successfully completed and passed each

of the Benefits courses, you will be eligible to advance to Proficiency Level testing once the following requirements are met:

Credentialing Proficiency Level I: 0-12 months of experience, must score 85% or more on the Basic Benefits Course post-test (all eligible participants).

Credentialing Proficiency Level II: 18-24 months of benefits experience, must score 85% or more on the Benefits Intermediate Course post-test (only 201 series participants).

Credentialing Proficiency Level III: 36-48 months of benefits experience, must score 85% or more on the Advanced Benefits Workshop post-test (only 201 series participants).

Successful completion of the DoD HRM Credentialing program demonstrates expertise in the application of principles and core competencies critical to the EBA and HR Community. The DoD EBA Credential positions the HR Specialist as

the "DoD EBA" expert within the Federal HR profession. In addition, the "DoD EBA" added to the professional title distinguishes and magnifies this great accomplishment and awards the very "distinctive" DoD HR EBA Credentials Certificate.

The testing center will be open on Mondays (except Federal Holidays) starting on October 1st 2018 and ending on December 17th 2018. The testing center is located at B1 Level, Room 17 in Mark Center.

2018 Testing Dates:

October 1st, 15th, 22nd, & 29th
November 5th & 19th
December 3rd, 10th, & 17th

If you are interested in testing please send an email to ki-sha.l.wilkins.civ@mail.mil.



Benefits, Wage, and
NAF Policy Line of
Business



BENEFITS • WAGE • NAF Policy
Our Service Sustains Your Service

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BE
Knowledgeable

BE
Informed

BE
Reliable



CONNECT WITH US!

Follow the Benefits, Wage, and NAF Policy
Line of Business, DCPAS on Twitter
@Lob#3

#DCPASExcellence

<https://twitter.com/LOB3Colleagues>

2019 Training Schedule for Mark Center

During the 2019 calendar year, the Benefits and Work Life Programs Division, from the Benefits, Wage, and NAF Policy Line of Business (LOB), will hold training on Federal Benefits and Entitlements at the Mark Center in Alexandria, VA. Each course is four days long and limited to 25 participants per session. Registration opens 60 days prior to the start date of each course and remains open for 30 days. DoD CAC is required for registration. To enroll, please register at: <https://dodhrinfo.cpms.osd.mil/Pages/Training-Center.aspx>



Course	Dates	Enrollment Deadline
Basic Benefits Course	March 4-8	February 4
Benefits Intermediate Course	April 1-5	March 1
Advanced Benefits Workshop	May 17-21	April 17