



A NEWSLETTER PUBLISHED BY THE BENEFITS AND WORK LIFE PROGRAMS DIVISION

BENEFACTS NEWSLETTER

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Understanding the Family Member Verification Process

The Office of Personnel Management (OPM) plays a key role in overseeing the federal workforce, ensuring that policies, procedures, and standards are followed across various government agencies. OPM's family member verification process ensures that family members covered under federal benefits, such as health insurance, are indeed eligible. The process is designed to prevent fraud and maintain the integrity of the federal benefits programs.

[Benefits Administration Letters \(BAL\) 21-202](#), Family Member Eligibility Verification (FMEV) for Federal Employees Health Benefits (FEHB) Program coverage, laid the foundation for the updated reporting requirements. BAL 21-202 specifies the process for requesting proof of family member eligibility, what documents may be used as proof, and what employing office actions must be taken.

[BAL 24-201](#), Annual Agency Review of FEHB Open Season Actions—Family Member Eligibility guides agencies to extend verification beyond Initial Opportunity to Enroll (IOE) and all other qualifying life events (QLE) to Open Season elections. Family Member Eligibility Reviews (FMER) are now required at 10% percent of the total Open Season elections. As time progresses, OPM will provide additional guidance that will increase the percentage subject to verification in subsequent years. Agencies must report the 2024 Open Season FMER to OPM no later than July 31, 2025.

[BAL 24-204](#), Annual Family Member Eligibility Verification Tasks, mandates additional requirements for agencies to capture data for all IOEs and QLEs. Agencies must verify all eligible family members for 2025 IOEs and QLEs and report to OPM no later than July 31, 2026. Agencies should use the updated reporting tool found in BAL Attachment 2, FMEV Annual Report. This updated tool allows for agencies to submit FMEV results for IOE, QLE, and Open Season actions on a single report. By implementing this new requirement, OPM intends to reduce the burden on agency employing offices throughout the year.

Employees must exercise due diligence in this process by being transparent about their family members' eligibility. If a family member no longer qualifies (e.g., a child ages out or employee divorces), the employee should promptly update their records with their agency or the carrier, as appropriate. If called upon to verify eligibility they must respond in a timely manner. Failure to provide necessary documentation within the time frame allotted will result in the removal of a family member from benefits eligibility, potentially causing coverage gaps. Employees should take the time to review the acceptable eligibility evidence in BAL 24-201, Attachment 4.

OPM's family member verification process is essential for maintaining the integrity of federal benefits programs. By following the proper procedures, both agencies and employees help safeguard the federal benefits system.

Thrift Savings Plan Bulletin 24-2

Under SECURE ACT 2.0 Section 109, effective **January 1, 2025**, participants who turn age 60, 61, 62, and 63 during a calendar year will have a higher **catch-up** limit than eligible participants who are not in this age range. For these participants, the IRS catch-up contribution limit increases to the greater of \$10,000 (indexed to inflation) or 150% of the regular catch-up limit. Therefore, for year 2025, this higher catch-up contribution limit is set to \$11,250 instead of \$7,500 for eligible participants.

The age is a critical factor for this provision. For example, if you are 59 this year (2024) and turn 60 next February (2025), you will be eligible for a higher catch-up contribution. On the other hand, if you are 63 this year (2024) and turn 64 next February (2025), you will not be eligible for a higher catch-up contribution.

On November 20, 2024, TSP sent out targeted emails and mail to active participants who will be age 60 to 63 in 2025 and are eligible for the higher catch-up limit.

On January 2025, TSP will be updating relevant MyAccount, documents and media on tsp.gov website and its App.

For more information, [TSP Bulletin 24-2](#)

Catch-up contribution limit by birth year:

If the participant was born in	Their catch-up contribution limit amount is
1961 or earlier	\$7,500
1962 - 1965	\$11,250
1966 - 1975	\$7,500

Patronage Expansion Act Update

Are you a military Veteran or an authorized caregiver of a Veteran who frequently visits a military installation for medical appointments, commissary, exchange shopping and Morale, Welfare, and Recreation use? If so, please note there is now an alternative method to accessing a military installation. The Department of Defense and Veterans Affairs (VA) introduced a method to simplify accessing a military installation. If you are an eligible Veteran or caregiver who does not have an issued Veteran Health Identification Card (VHIC) you can now enroll for military installation access at the visitor control center using your REAL ID Act-compliant driver's license or non-driver's identification card. Once enrolled you will no longer need to present VA issued eligibility letters to receive military installation access.

In order to receive reoccurring installation access the eligible Veteran and caregiver will have to identify their purpose, fitness, and identity on their first visit to each military installation they wish to access.

How to establish reoccurring access:

- Present a credentialed VHIC or REAL ID to establish personal identity
- On the spot background check at the visitor center to establish fitness
- Your eligibility for on installation benefits verified to establish purpose

When visiting a military installation, Veteran and caregiver eligibility will be verified electronically. Once enrollment is complete and access granted the Veteran and authorized caregiver can enter the military installation by presenting their VHIC or REAL ID for entry. Enrollment is granted for one to three years. If the Veteran or caregiver VHIC or REAL ID expires they will have to repeat the enrollment process. Termination of eligibility will automatically result in the termination of military installation access enrollment.

How to receive a Veteran Health Identification Card can be found [here](#).

For more information regarding commissary and exchange privileges for Veterans visit [here](#).

Patronage Expansion Act FAQs can be found [here](#).

Consider the Best Dates to Retire in 2025

2025 is here! It is never too early to begin planning for retirement. Looking ahead, there are certain calendar dates to choose that will help an employee maximize federal benefits as they leave federal service. When choosing the *best* date to retire, the following should be taken into consideration: the employee's retirement system, Federal Employees Retirement System (FERS) or Civil Service Retirement System (CSRS), the end of the pay period, and total accrued annual leave.

FERS employees should retire no later than the last day of a month. The annuity payment will begin immediately the following month. CSRS employees have a few extra days and can retire no later than the third day of any month to have the annuity payment begin the next day of that same month. CSRS employees can also retire at the end of the month, just like FERS employees, and have the annuity payment begin immediately the following month. The closer the date to the end of the month, the better.

It is best to retire on the last day of a leave period to not forfeit leave, since annual and

sick leave accrues when 80 hours of work are completed for a pay period. If an employee retires in the middle of a pay period, they will not receive any leave credit for that pay period.

It is also best to retire towards the end of the year to maximize the benefit of accumulating additional annual leave hours on record. If an employee retained the maximum 240 hours of annual leave from the previous year, they could continue to accrue leave hours this year and add it to the total. Any annual leave balance at the time of retirement will be paid in a lump sum in accordance with 5 CFR 550.1203. Annual lump sum payout = the total hours x hourly salary. There is a bonus for end of year retirements. Those retiring at the end of 2025 and receiving their lump sum payout in 2026, will receive any additional pay increase in the hourly rate calculation of the lump sum payout!

Review the pay period calendar chart for the *best* retirement dates for 2025. The best days fall at the end of the month, coinciding with the end of the pay period, toward the end of the year. Reach out to your local HR office if you have additional questions. Retirement is a personal decision, only the employee can decide on which day is *best* for them.

2025 Retirement Dates to Consider

End of leave period & end of Month

CSRS	FERS
May 3, 31	May 31
October 3	Oct 31
November 1	November 29

End of Year

December 31	December 31
January 3, 2026	

Other options for FERS

Will not earn leave for the pay period

March 31
April 30
Sept 30

PAY PERIOD CALENDAR 2025

Month	Pay Period	S	M	T	W	T	F	S	Month	Pay Period	S	M	T	W	T	F	S
JAN	26					1	2	3	JUL	13					1	2	3
	01	5	6	7	8	9	10	11		14	6	7	8	9	10	11	12
		12	13	14	15	16	17	18			13	14	15	16	17	18	19
		19	20	21	22	23	24	25			20	21	22	23	24	25	26
		26	27	28	29	30	31				27	28	29	30	31		
FEB	02						1			15						1	2
	03	2	3	4	5	6	7	8			3	4	5	6	7	8	9
		9	10	11	12	13	14	15			10	11	12	13	14	15	16
		16	17	18	19	20	21	22			17	18	19	20	21	22	23
		23	24	25	26	27	28				24	25	26	27	28	29	30
MAR	04						1			17	31						
	05	2	3	4	5	6	7	8				1	2	3	4	5	6
		9	10	11	12	13	14	15			7	8	9	10	11	12	13
		16	17	18	19	20	21	22			14	15	16	17	18	19	20
		23	24	25	26	27	28	29			21	22	23	24	25	26	27
	06	30	31								19	28	29	30			
APR	07					1	2	3							1	2	3
		6	7	8	9	10	11	12			5	6	7	8	9	10	11
		13	14	15	16	17	18	19			12	13	14	15	16	17	18
		20	21	22	23	24	25	26			19	20	21	22	23	24	25
	08	27	28	29	30						26	27	28	29	30	31	
MAY	09						1	2									1
		4	5	6	7	8	9	10			2	3	4	5	6	7	8
		11	12	13	14	15	16	17			9	10	11	12	13	14	15
		18	19	20	21	22	23	24			16	17	18	19	20	21	22
		25	26	27	28	29	30	31			23	24	25	26	27	28	29
JUN	11										30						
		1	2	3	4	5	6	7				1	2	3	4	5	6
		8	9	10	11	12	13	14			7	8	9	10	11	12	13
		15	16	17	18	19	20	21			14	15	16	17	18	19	20
	12	22	23	24	25	26	27	28			21	22	23	24	25	26	27
	13	29	30								28	29	30	31			

FORM NFC-1217 (Revised 7/26/2025)

"FERS employees should retire no later than the last day of the month. The annuity payment will begin immediately the following month."

DoD NAF Health Benefits Program: Get Healthier and Feel Alive in 2025

Get healthier and feel alive in 2025!! A new year is a great way to begin healthy actions and earn some health incentive money!

In 2025, you and your covered spouse can earn up to \$300 each in health incentives when you complete healthy actions - starting with a health assessment. If you're enrolled in the Aetna Choice POS II or Traditional Choice plan, your earned incentive monies will be loaded onto a health account debit card.

Here's how it works: If you are doing your first incentive since January 2024, you'll be enrolled in a Health Reimbursement Account (HRA) and will receive a debit card, which will be mailed to you. Your earned incentive monies will be deposited into your HRA and be available to you on your debit card.

If you have earned incentives since January 2024, you already have a HRA and debit card, so the incentive you earn will automatically be added to your debit card balance later in the month following the month completed (i.e., January earned credits will be deposited by late February). You can then use your HRA funds to help pay for eligible medical, dental, and pharmacy expenses. Or you can let the funds grow for future expenses - it is your choice. Start earning incentives today by completing the online health assessment at: [NHBP Wellness and Incentives Program](#) and register to get your biometric screening in which you'll earn \$225 by doing both!!



Retiring with Creditable NAF Service

Under the Civilian Service Retirement System (CSRS) and the Federal Employee Retirement System (FERS) a full career consists of Minimum Retirement Age (MRA) with 30 years of service. Under both systems, if you have at least 5 years of service, you can retire on an immediate annuity at age 62. If you have 20 years of service, you may retire at age 60. FERS employees can retire at their MRA with as few as 10 years of Federal service.

If you have prior creditable nonappropriated fund (NAF) service, Section 1132 of Public Law 107-107 allows employees in either the CSRS or the FERS retirement system, the opportunity to use that NAF service to qualify for an immediate retirement. An immediate retirement is one that starts within 30 days from the date you stop working.

If the employee has prior creditable NAF service, credit may only be used for the purpose of establishing eligibility for immediate CSRS or FERS retirement benefits. Employees who are eligible for an immediate CSRS or FERS retirement based on their non-NAF service are not eligible for this election.

[Benefits Administration Letters 03-102](#) describes how to compute the CSRS or FERS annuity when employees elect to credit prior NAF service. Employees cannot make deposits to CSRS or FERS to cover the NAF service and NAF retirement deductions and contributions cannot be transferred to CSRS or FERS. Instead, the annuity will be computed with an actuarial reduction to offset the additional cost to the retirement fund resulting from the employee using NAF service to qualify for immediate retirement.

Therefore, an employee who elects to use their NAF service to qualify for an immediate FERS retirement is not eligible for a FERS annuity supplement because using NAF service to qualify for FERS retirement does not increase the amount of your FERS benefit and therefore excludes you from receiving the supplement.

For more information contact your servicing benefits center.

Preparing Your Home for the Winter

As homeowners or renters, we should prepare our homes for the cold weather ahead. Staying warm and cozy this winter does not have to be a daunting task, here are some tips to prevent high heating bills and general safety.

With the cold weather here remember, to service your furnace by a certified technician. They will clean your system and make sure that your system is ready for the winter. Also remember to change your air filters. Your HVAC technician will advise you on the type of filters to use and how often you should change your filters.

If your home has ceiling fans with a directional switch remember to reverse the direction of the blades. Once you have turned on your heat your blades should be changed to rotate in a clockwise direction, which will force the warm air down since hot air rises.

A great deal of our home's energy is lost due to drafts at your doors and windows. You can check for drafts by placing a piece of paper on floor in front of the door and if the paper moves, then there is space for air and heat to escape. Move your hand around your windows and if you feel air you need to replace the caulking, add weather stripping or draft stoppers to close the gaps.

For those who have a wood burning fireplace, please have your chimney swept and inspected annually. Nothing is more warming than a roaring fire, however, if your chimney is not maintained it could be a fire hazard. In addition, make sure that your smoke and carbon monoxide detectors have fresh batteries and are functioning properly.

During the winter months the weather is unpredictable. Cleaning out your gutters will help prevent ice dams. Ice dams occur when water backs up in your gutters due to the debris in the gutters, the water freezes and could damage the gutters as well as allow water to enter your home.

Prepare an emergency kit, that could help during potential power outages. Your kit should have flashlights, batteries, non-perishable foods, bottled water. If you are traveling, you should have an emergency kit in your car that would include the items above as well as warm blankets.

Enjoy the winter and stay safe.



“Prepare an emergency kit, that could help during potential power outages.”

Are you in the correct Federal Employees Retirement System plan?

There are three retirement plans:

Federal Employees Retirement System (FERS)

Employees appointed January 1, 1984, through December 31, 2012; Retirement Code K contribution rate is 0.8% of basic pay.

FERS- Revised Annuity Employees (FERS-RAE)

Employees appointed January 1, 2013, through December 31, 2013; Retirement Code KR, contribution rate is 3.1% of basic pay.

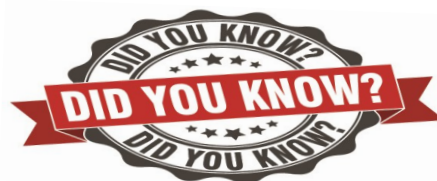
FERS-Further Revised Annuity Employee (FERS-FRAE) Employees appointed on or after January 1, 2014; Retirement Code KF, contribution rate is 4.1% of basic pay.

These retirement codes are located in block 30 on the Standard Form 50 (SF-50), and in the deductions section of the Leave and Earnings Statement (LES).

It's a good idea to always check your SF-50 at the time of your appointment, as a rehire, or a transfer employee.

The impact of being placed in the incorrect retirement system can result in an underpayment or overpayment of retirement contributions. Each retirement system is associated with a contribute rate. Once the error is discovered we are responsible for contributing the difference. This can cause a financial hardship. An annual review of your personnel records is invaluable.

If you find your employee records are not reflecting the correct retirement system based on your initial appointment date, please contact your agency's Human Resources Office.



Voluntary Leave Transfer Program

Did you “Lose” during “Use or Lose”? Any time of year is the perfect time of year to consider using the Voluntary Leave Transfer Program (VLTP) to donate annual leave to a coworker experiencing a personal or family medical emergency. The VLTP is designed to help alleviate some of the negative economic impacts that an employee experiencing a personal or family medical emergency and who has exhausted their available paid annual and sick leave may experience.

A VLTP eligible recipient can use donated leave for purposes related to the approved medical emergency for which they applied for under the program.

Keep in mind that only annual leave may be donated to approved leave recipients in the VLTP. If you wish to donate leave, please complete [OPM Form 630-A](#), Request to Donate Annual Leave to a Leave Recipient Under the Voluntary Leave Transfer Program.

For donations outside the agency, please complete [OPM Form 630-B](#), Request to Donate Annual Leave to a Leave Recipient Under the Voluntary Leave Transfer Program (Outside Agency).



Change in Criteria Used to Define Appropriated Fund (AF) Federal Wage System (FWS) Wage Areas

On October 11, 2024, the Office of Personnel Management (OPM) published a proposed rule in the Federal Register to change the criteria in 5 CFR 532.211 used to define Federal Wage System (FWS) wage area boundaries and make changes in certain wage areas. This change is based on a December 2023 majority recommendation of the Federal Prevailing Rate Advisory Committee, the statutory labor-management Committee that advises OPM on the administration of the FWS, to more closely align FWS wage area criteria with General Schedule locality pay area criteria.

As a result of the proposed changes to the regulatory criteria, the geographic boundaries of numerous wage areas would change. The proposed rule would result in OPM abolishing 12 of the 130 current Appropriated Fund FWS wage areas, 89 wage areas (or 68 percent) would be affected, and there would be no changes in the wage area definitions of 41 wage areas.

Approximately 17,000 FWS employees, or ten percent of the total FWS workforce, mostly from the Departments of Defense and Veterans Affairs, would be impacted by the proposed changes by moving to different wage areas and existing wage schedules. The proposed rule estimates 15,000 FWS employees would be placed on higher wage schedules and around 2,000 employees would be placed on lower wage schedules but will in most cases be subject to pay retention rules.

The 60-day public comment period closed on December 10, 2024. More information may be found in the proposed rule located at: [Federal Register Notice](#)

**OR (if above doesn't work)*https://www.govinfo.gov/content/pkg/FR-2024-10-11/pdf/2024-22933.pdf?utm_campaign=subscription+mailing+list&utm_medium=email&utm_source=federalregister.gov

The Credentialing Corner

Have you earned your Credentials yet? If your answer is no, what are you waiting for? If you are looking to join an elite group of employee benefits advisors, there is no need to look any further.

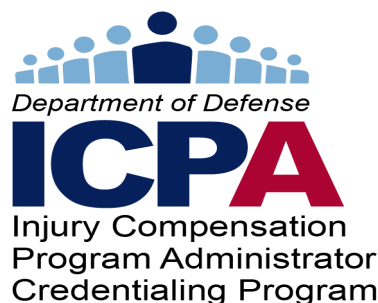
If you have successfully completed a Basic, Intermediate, or Advanced training course, and scored at least 80% on the post test, you can sign up to get credentialed today. Slots fill up quickly each month, so grab your spot now. Please visit our website link below to register for your exam.

EBA: [Employee Benefits Advisor Credentialing Program | DCPAS](#)

ICPA: [Injury Compensation Program Administrator Credentialing Program | DCPAS](#)

Please direct all EBA credentialing questions to dodhra.mc-alex.dcpas.mbx.dod-bwnp-credentialing@mail.mil.

For ICPA please direct your questions to dodhra.mc-alex.dcpas.mbx.icuc-learn@mail.mil.



Benefits, Wage, and
NAF Policy Line of
Business



BENEFITS • WAGE • NAF Policy
Our Service Sustains Your Service

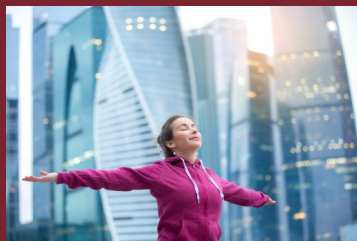
4800 Mark Center Drive
Alexandria, VA 22350

Phone: (703) 882-5197

Email:

[dodhra.mc-](mailto:dodhra.mc-alex.dcpas.mbx.benefits-contacts@mail.mil)

[alex.dcpas.mbx.benefits-](mailto:alex.dcpas.mbx.benefits-contacts@mail.mil)
contacts@mail.mil



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to

Inform & Transform

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EXCHANGE

FOCUS ON WELLNESS YEAR ROUND

Achieve your health goals with a wide range of wellness services



THE EXCHANGE TAKES A HOLISTIC APPROACH TO HEALTH AND WELLNESS INCLUDING EXPANDING WELLNESS SERVICES AVAILABLE ON INSTALLATIONS

DOD GSA Employees, Soldiers, Airmen, Guardians, retirees, family members, disabled Veterans and Coast Guard civilians can find durable medical equipment, optometry offices, dental services, nutrition centers, chiropractic care and more at an Exchange location near you.

Find out more about the Exchange Health and Wellness services and what service is offered at your local installation by visiting the EXCHANGE COMMUNITY HUB at shopmyexchange.com/wellness.



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