

## INSIDE THIS ISSUE:

Employee Assistance Program	1
MRA +10	2
Personal Personnel Forms Audit	2
NAF HBP	3
Tax Season	4
FERS Supplement	5
Wage & About DCPAS	6

## Understanding the Employee Assistance Program (EAP)

EAP programs have become a cornerstone of employee support systems, offering a lifeline during challenging times. Through confidential counseling and resource referrals, employees can tackle personal and professional hurdles with the assurance of privacy and expert guidance. The workplace support provided by EAPs goes beyond individual aid, fostering a culture of well-being and resilience within organizations. By embracing EAP services, employees not only enhance their own mental health but also contribute to a more engaged and successful workforce.

### How does EAP work?

#### **Obtaining access is easy!**

-Employees can access EAP services through a designated phone number, website, or in-person counseling. Be sure to ask your components EAP coordinator for the hotline and website to EAP.

#### **Confidential Counseling**

-EAP counselors provide confidential counseling and guidance to help employees address their concerns.

#### **Resource Referral**

-EAPs can also provide referrals to other resources, such as therapists, support groups, legal and financial professionals, etc.

#### **Workplace Support**

-EAPs can offer training, group crisis counseling and other resources to help employers create a more supportive and healthier workplace.

To learn more about EAP services feel free to reach out to the DCPAS EAP Team at [dodhra.mc-alex.dcpas.mbx.dod-eap@mail.mil](mailto:dodhra.mc-alex.dcpas.mbx.dod-eap@mail.mil).



## Minimum Retirement Age (MRA) +10

What is MRA +10? I'm glad you asked! MRA +10 falls under the voluntary (optional) category of retirement for a Federal Employees Retirement System (FERS) covered employee and is available to those who have reached their MRA with a minimum of 10 years of creditable service. Of the 10 years of creditable service, you are required to have at least 5 years of creditable civilian service.

It is important to note that there is a reduction to your annuity of 5% for every year you are under the age of 62 if you choose to retire under this option. Your MRA depends on your year of birth:

*Born before 1948 > MRA is 55*

*Born between 1953-1964 > MRA is 56*

*Born in 1970 or later > MRA is 57*

You can opt to reduce or eliminate the age reduction by choosing to postpone your annuity until a later date. For

more information on the MRA +10 retirement option, visit the website listed below. You will find a wealth of information on this option along with important facts about what happens to your benefits if you decide you want to postpone your annuity to reduce or eliminate the reduction.

For more information visit the following: [Voluntary Retirement](#)



## Personnel Forms Audit

In an ever-changing society specifically the workforce have you reviewed your service history, beneficiary forms, and electronic Official Personnel Folder (eOPF) recently? Within the eOPF you will find all of your applicable Standard Form (SF) 50 forms identifying your benefits, covered retirement system, veterans preference, service computation dates and many more additional employee details. A Qualifying Life Event (QLE) does not need to occur for you to double check your coverage and/or beneficiary forms. An annual forms audit allows an employee to verify that their personnel records are accurate. For employees eligible and considering retirement, the Deferred Resignation Program, or had a QLE to occur, now is the right time to fulfill a personal personnel forms audit.

If you find your employee record is not reflecting the correct information, contact your agency's Human Resources Office.

### **Common forms that should be reviewed:**

- SF 2809 Federal Employees Health Benefit
- SF 2823 Federal Employees Group Life Insurance Program
- Log into Thrift Savings Plan [www.tsp.gov](http://www.tsp.gov) to review beneficiaries
- SF 1152 Unpaid Compensation
- SF 50 Notification of Personnel Action



## NEW in 2025!!!

Your DoD NAF Health Incentives Program makes it easier and more rewarding to take healthy actions — thanks to **Aetna Health Your Way**, the NEW digital health platform for CONUS employees enrolled in the DoD NAF Health Benefits Program (HBP). Aetna Health Your Way is included on the Aetna Member secure site and there's also an app available!!



### Ready to explore Aetna Health Your Way today?

Just sign in at [Aetna.com](https://www.aetna.com) and scroll to Well-being resources and select "Aetna Health Your Way." Or download the MyActiveHealth Wellness app from either the [App Store](#) or [Google Play](#).



There, you can:

- Take an online health assessment (and earn 15,000 "hearts" which is \$150 in health incentives)
- Track your preventive care and earned incentives
- Explore and select wellness webinars (and earn 7,500 "hearts" each which is \$75 in health incentives, can complete up to 4 each plan year)

Be sure to take action to earn Health Incentives!!

**If you're enrolled in an Aetna® medical plan, you and your covered spouse can each earn up to \$300 in incentive monies per year for taking healthy actions. The actions you can take are listed in the chart below.**

These resources and screenings are at no cost to you if you follow the directions provided at [nafhealthplans.com](https://nafhealthplans.com) > **Wellness & Rewards** > **Health Incentives Program**.

Healthy action	You earn (Hearts/\$)	Your covered spouse earns (Hearts/\$)
Complete the online health assessment	7,500 / \$75	7,500 / \$75
Complete an online wellness webinar (up to 4 per year)	7,500 / \$75 per webinar	7,500 / \$75 per webinar
Complete a biometric screening by November 30	15,000 / \$150	15,000 / \$150
Complete 3 calls with a Condition Coach	7,500 / \$75	7,500 / \$75
<b>Dependent children under age 18</b>		
<b>You automatically earn</b>		
Complete a preventive (well child) exam	5,000 / \$50 per child	

All activities must be completed between January 1 and December 31 except the biometric screening, which must be completed by November 30.

Visit [NAF Health Benefits](https://nafhealthplans.com) for more details or join a call in April on Aetna Health Your Way. Register for a call at [nafhealthplans.com](https://nafhealthplans.com) and click on "Conference Call Sign Up" at upper right corner of home page.

*"Be sure to take action to earn Health Incentives!"*

## 2025 Tax Season

It's the most wonderful time of the year, time to do your taxes. Tax preparation can be burdensome and complicated, but being organized and proactive can not only save you time- but can also save you money. Here are some key elements to consider, not only for tax year 2024- but also for 2025.

Pay attention to your adjusted gross income (AGI) and your tax rate. It is important to be aware of which tax bracket you are in and/or if you are close to falling into the next highest one, or more advantageously the next lowest one.

Here are the 2024 tax brackets for those who file as single:

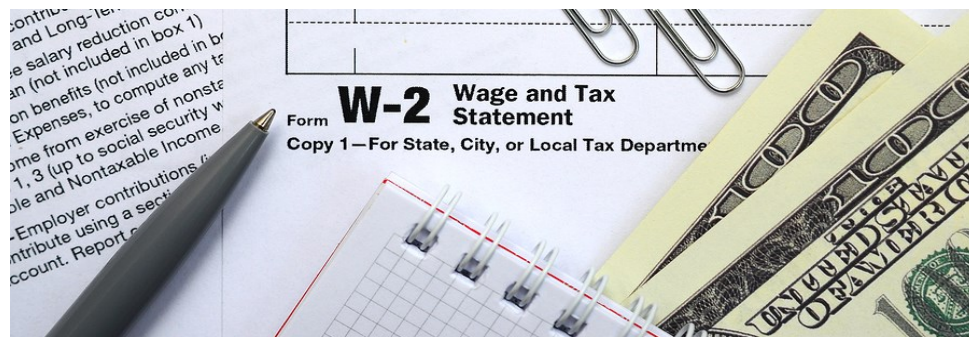
- 35 percent, for incomes over 243,726 (\$487,451 for married couples filing jointly);
- 32 percent for incomes over \$191,951 (\$383,901 for married couples filing jointly);
- 24 percent for incomes over \$100,526 (\$201,051 for married couples filing jointly);
- 22 percent for incomes over \$47,151 (\$94,301 for married couples filing jointly);
- 12 percent for incomes over \$11,600 (\$23,201 for married couples filing jointly).
- The lowest rate is 10 percent for incomes of single individuals with incomes of \$11,600 or less (\$23,200 for married couples filing jointly).

If you are making more, and about to face a higher tax burden it would be a good idea to take action now to reduce your tax liability; for example begin contributing, or increase your allotment, to your Flexible Spending Account. Another option, with long term benefits, would be to increase your contribution to the TSP. If you are right on the edge of the tax bracket you can lower your tax liability by increasing your contribution- lowering your taxes now and also providing more assets in retirement. Tax liability should also be a key factor in whether you decide to contribute to the TSP Roth or Traditional. In 2024 the max contribution to the TSP was increased by \$500 to \$23,000, the catch-up contribution rate did not change.

The next adjustment that will affect all tax payers is a higher standard deduction. The more you can deduct the lower your AGI will be, which will lower your tax burden. Here are the new standard deductions for tax year 2024:

- Married filing jointly: \$29,400 (up \$1,500 from last year)
- Married filing separately: \$14,600 (up \$750)
- Head of household: \$21,900 (up \$1,100)
- Single: \$14,600 (up \$750)

When thinking about tax liability it is important to be organized and strategic, as most of us make 26 payments via payroll deduction. These actions all add up over the course of the year – whether it's an FSA or TSP election, or the amount of exemptions you have withheld from your paycheck. The most important thing is to think ahead and make sure you are either overpaying on your taxes (because getting a refund is fun), or paying as much of the tax liability as you can throughout the year so you don't get a big bill on April 15<sup>th</sup>, or at least a bill you are expecting.





## What is the Federal Employees Retirement System (FERS) Supplement

The FERS Supplement is designed to help bridge the money gap for certain FERS eligible employees who retire before age 62. By design, it supplements your missing Social Security income until you reach age 62. This might sound obvious; but you must be a FERS covered employee in order to receive the FERS Supplement. There is no counterpart to the supplement in the Civil Service Retirement System.

The second requirement is that you must retire voluntarily immediate retirement, not an early retirement (MRA+10). This means you must have 30 years of creditable service and meet your MRA. Or you can have 20 years of creditable service and be age 60. And while you can voluntarily retire at age 62 with 5 years of service the Supplement is only paid until age 62. So if you retired at 62 with 5 years of service, you would not be eligible for this benefit.

Voluntary Early Retirement Authority (VERA) changes the rules for qualifying for the Supplement. VERA allows agencies that are undergoing substantial downsizing, or reorganization to temporarily lower the age and service requirements to increase the number of employees who are eligible for retirement. The authority encourages more voluntary separations and helps the agency complete the organizational change needed with minimal disruption to the work force. By offering these short-term opportunities, an agency can make it possible for employees to receive an immediate annuity years before they would otherwise be eligible.

Under VERA the Supplement is payable to an employee who has completed at least one year of FERS creditable service when the employee reaches the minimum retirement age. MRA is age 55 to 57 depending on date of birth. As above, the supplement is payable to the retiree until eligibility for Social Security begins at age 62.



*“This might sound obvious, but you must be a FERS covered employee in order to receive the FERS Supplement. There is no counterpart to the Supplement in the Civil Service Retirement System.”*

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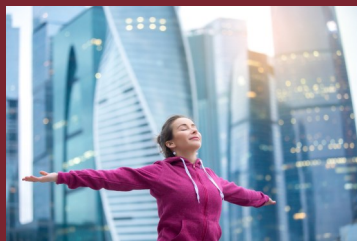
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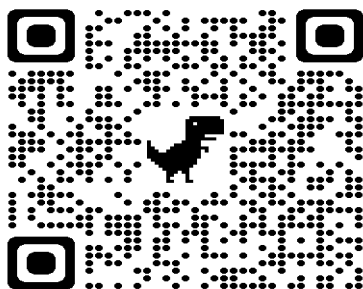
## **Final Rule: Change in Criteria used to Define Appropriated Fund (AF) Federal Wage System (FWS) Wage Areas**

On January 21st, 2025, the Office of Personnel Management (OPM) published a final rule in the Federal Register to amend the Federal Wage System (FWS) wage area boundary criteria under 5 CFR 532.211. The purpose of this change is to align the FWS wage area criteria more closely with General Schedule locality pay area criteria based on the 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.

The change will result in adjustments to 89 existing wage areas, with 12 of 130 wage areas being abolished, and 41 remaining unchanged. Approximately 17,000 FWS employees (or about 10 percent) nationwide, primarily from the Department of Defense and the Department of Veterans Affairs, will be impacted. Among impacted employees, approximately 85% (about 14,500 employees) will transition to a higher wage schedule, 11% (about 1,800 employees) will be subject to pay retention rules, 3% (about 500 employees) will move to a lower wage schedule, and 1% (fewer than 200 employees) will see no change.

To ensure a smooth transition, changes to survey areas will be phased in over several years from Fiscal Year 2026 to 2028. During this period, changes to affected survey areas will be staggered to align with the amended survey schedule in appendix A to subpart B of 5 CFR part 532 and appendix C to subpart B of part 532. Initially, any survey area county removed from a current wage area that is being abolished and defined to a different wage area (that is being continued but revised in this rule) will be reassigned to the area of application of the gaining wage area rather than being defined directly to the survey area. Over time, as full-scale local wage surveys are conducted, these counties will be incorporated into their respective wage area's survey areas. For instance, Calhoun County, AL, which is currently part of the Anniston-Gadsden, AL survey area, would be moved to the Birmingham-Cullman-Talladega, AL area of application, effective October 1, 2025, until January 2028. Beginning in January 2028, coinciding with the survey cycle for the wage area, Calhoun County would be moved from the area of application into the Birmingham-Cullman-Talladega, AL survey area.

The final rule will be effective on October 1, 2025. More information, including the definitions of wage areas and wage area survey areas, may be found in the final rule located at: [Federal Register Notice](#)



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