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## December is National Stress-Free Family Holidays Month



The holiday season is often a joyous time for friends, coworkers and their families. But for many of us, it can also come with increased stress, unrealistic expectations and exhaustion fueled by the pursuit of a perfect holiday experience. This year, focus on reducing seasonal stressors and prioritizing wellbeing, connection and quality time with friends and family. Among the many things we place on our “To Do” list, too often, we put ourselves last on the list of priorities.

Remember, your emotional wellbeing is the foundation for being able to truly be present for those you care for. Listed below are five simple ways to ground yourself each day, and refresh your mindset for the day’s tasks:

1. Start each day with intention. Even 10 minutes of quiet can shift your energy.
2. Say no, gracefully. Establishing boundaries is a beautiful act of self-respect.
3. Establish tech-free time. Be authentically present in each interaction with those you care about.
4. Move your body mindfully. Exercise is an integral part of maintaining positive mental health
5. Rest unapologetically. Renewal comes through sleep, stillness and true downtime.

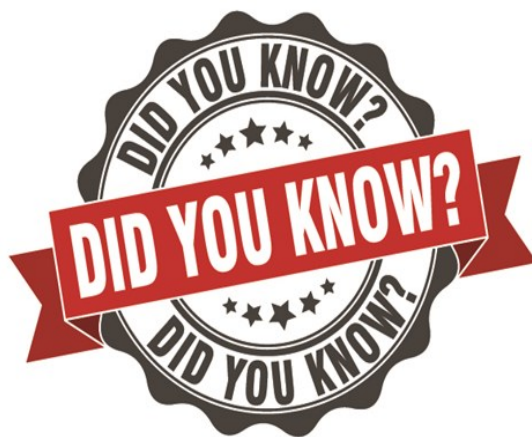
Lastly, choose peace over perfection. You don’t need a perfect dinner or fancy decorations to make the holidays special. A simple choice like ordering takeout can alleviate the stress of preparing for large gatherings, freeing you up to fully enjoy the experience.

In a season full of noise and what seems like an endless pursuit of perfection, choose meaningful presence.

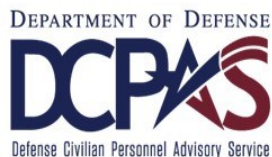
For additional tips and resources, please utilize the Employee Assistance Program resources located at, <https://www.magellanfederal.com/>.



## Commissary Civilian Expansion

The opportunity to shop at the commissary for DoD civilian employees at select locations has been extended. Civilian employees have until December 31, 2025 to continue enjoying commissary shopping privileges. There are currently 16 locations across the United States that are permitted for shopping. Temporary access comes with benefits and limitations. For complete details of the expansion and participating locations visit the following [Defense Commissary Agency](#).



## Federal Employee Retirement System (FERS) Options at a Glance



	VERA	DSR	MRA+10		
	Voluntary Early Retirement Authority	Discontinued Service Retirement	Minimum Retirement Age +10 Years	Deferred	Postponed
Eligibility	Age 50 w/ 20 years or any age with 25 years (5 years must be creditable civilian service)	Same as VERA Ineligible if separated due to misconduct	MRA with at least 10 years of service	Minimum of 5 years of creditable civilian service	Same as MRA + 10
Immediate Annuity	Yes	Yes	Yes – reduced	No Age 55-62 depending on years of service	No Generally, at age 60 or 62
Supplemental Annuity	Yes Starting at MRA, going until month before age 62	Yes Starting at MRA, going until month age 62	No	No	No
FEHB & FEGLI	Yes Preceding 5-year requirement	Yes Preceding 5-year requirement	Yes Preceding 5-year requirement	No	Yes Paused at separation. Restarts when annuity commences. 5 yr req
Early Retirement Penalty	No	No	Yes: 5% reduction per year under age 62	N/A	N/A
Frequency	Offered during downsizing or reorganization	Used during RIF, must include written notice of a proposed involuntary separation	Offers flexibility to retire early with benefits.	Employees who separate without qualifying for other types of retirement	Employees who qualify for MRA+10 but decide to wait to avoid penalty

## The Difference Between Roth and Traditional Thrift Savings Plan (TSP) Accounts

Do you have a Roth TSP, a Traditional TSP, or both? Many participants are not sure of the differences. The key distinction lies in when you pay taxes, not in the investment options or account type.

With a Traditional TSP, your contributions are pre-tax. This means you will not pay taxes when the money goes in, but you will pay taxes on both the contributions and earnings when you withdraw funds in retirement.

Roth TSP contributions are made after taxes—meaning you pay taxes up front. In return, qualified withdrawals in retirement are tax-free, including earnings. To qualify for tax free withdrawals, you must meet two Internal Revenue Service requirements:

1. It's been at least five years since January 1 of the year you made your first Roth account contribution, and
2. You're at least 59 1/2, permanently disabled, or deceased.

Which is better: Roth or Traditional TSP? It depends on your personal financial situation, current tax bracket, and expectations for your future tax rate. Traditional TSP may be more beneficial if you're currently in a high tax bracket and expect to be in a lower tax bracket during retirement. Roth TSP could be a better choice if you're in a lower tax bracket now and expect to be in a higher tax bracket in the future, since qualified withdrawals are tax-free.

Thinking about making a change? You can adjust your contributions at any time using your agency's electronic Human Resources system, such as Government Retirement & Benefits, to better align with your financial goals.

Starting in 2026, TSP will allow you to convert Traditional TSP balances into Roth TSP balances. Keep in mind, this conversion will increase your taxable income for the year in which you convert, so it's a good idea to consult with a tax advisor before making a decision.

For more information visit [TSP](#).

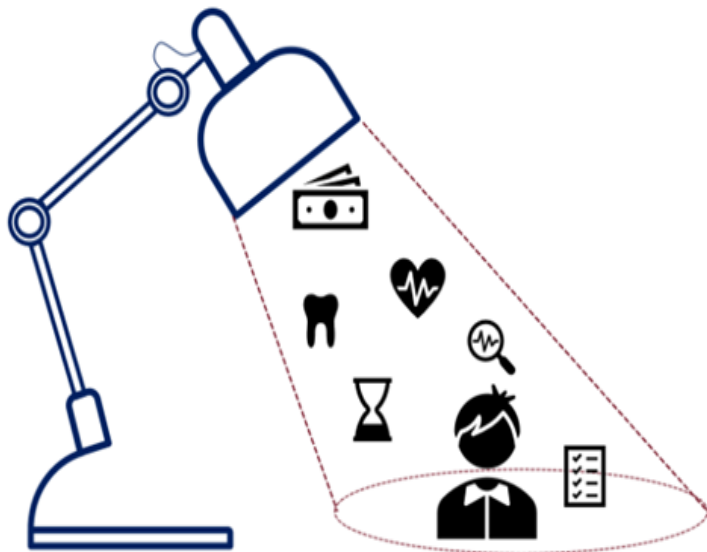
***"Roth TSP contributions are made after taxes—meaning you pay taxes up front. In return, qualified withdrawals in retirement are tax-free, including earnings".***





## The 2025 Federal Benefits Open Season is Almost Over!

Assess your needs and choose the best coverage for you and your family. Federal benefits make up a significant portion of your total compensation. You are encouraged to make the most of this opportunity!



Employees have until **December 8th** to make a decision regarding their **2026 FEHB, FEDVIP, and FSA** benefits.

## National Guard (NG) Title 32 Activation

On June 7th, 2025 members and units of the California NG were called into service under 10 U.S.C. 12606 to temporarily protect ICE and other United States Government personnel who are performing Federal functions, including the enforcement of Federal law, and to protect Federal property, at locations where protests against these functions are occurring or are likely to occur based on current threat assessments and planned operations. The members and units of the NG called into Federal service shall be at least 2,000 NG personnel and the duration of duty shall be for 60 days or at the discretion of the Secretary of Defense.

On August 7th, 2025, NG members were deployed to Washington D.C. in response to concerns about crime rates in the city. This deployment involved 2,000 NG

members who were sent to assist local law enforcement and address what the President described as rampant crime in the nation's capital. The deployment aimed to enhance security and address public safety issues in the area.

NG members that fall under the above now meet the definition of active duty military service and are entitled for this time of service to be creditable for the following service computation dates: Leave, TSP (for vesting purposes), FERS (upon completion of military buyback/deposit) and Reduction in Force. For information & assistance with completing a military service deposit visit [DFAS Military Service Deposits](#).

## Online Retirement Application (ORA):

### What Human Resources (HR) Specialist Need to Know

The Office of Personnel Management (OPM) has rolled out the ORA to include the latest update, 3.0. ORA has transformed the federal retirement application process from a paper-based system to a streamlined, fully digital platform. For HR Specialists, this shift changes how you support employees preparing to retire as case management must now be structured around ORA.

#### ORA 3.0: Key Updates and Guidance for HR Specialist

The launch of OPM's ORA 3.0 introduces several enhancements designed to streamline the retirement process for employees and agencies. One of the most notable changes is easier application creation. HR can now initiate applications with bulk upload options for multiple employees at once. This reduces the time spent setting up accounts and allows employees to begin the process more quickly.

ORA 3.0 also features pre-populated data pulled directly from electronic Official Personnel Folder (eOPF), including service history, high-3 salary, and leave balances.

This shifts HR's role from data entry to data validation, making it essential to carefully review and correct any errors early in the process.

Additionally, the agency workload management tools enable bulk assignment of cases, along with sorting and filtering functions that help HR staff manage retirements more efficiently. These added features will be useful during day-to-day operations but will be especially useful during peak retirement periods.

While ORA 3.0 brings significant advantages, HR specialists should adopt best practices to ensure success. Best practices such as encouraging employees to start the application process with ample time to allow for corrections and always verifying pre-populated data against eOPF records.

Overall, ORA 3.0 reduces paperwork and streamlines retirement processing. The system reduces manual entry and accelerates processing, but accuracy, oversight, and employee support remain as the most important role of the HR specialist.

For more information visit [OPM ORA](#).

*“This shift’s HR’s role from data entry to data validation, making it essential to carefully review and correct any errors early in the process”.*

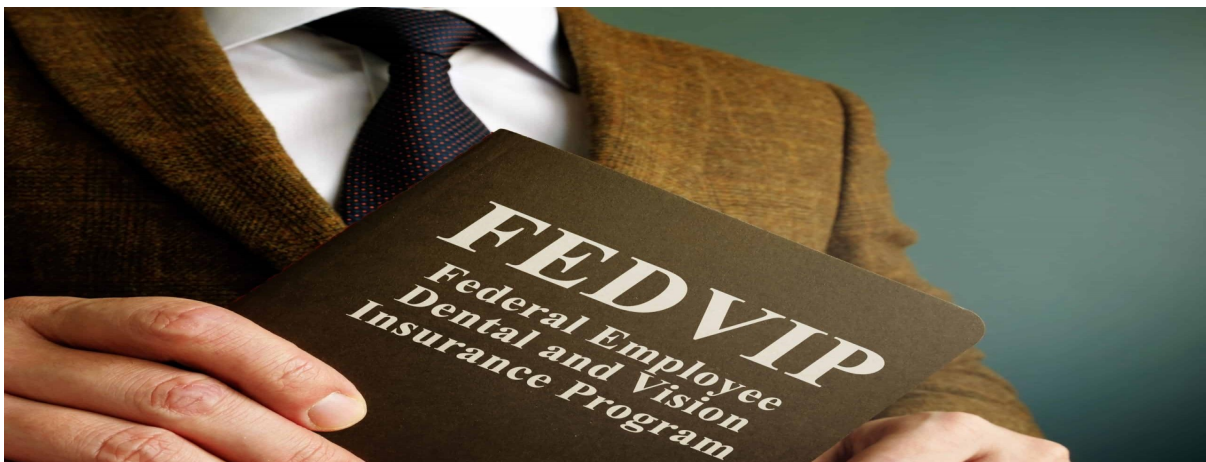


## Improving Visual Fatigue with your Federal Employees Dental and Vision Insurance Program (FEDVIP) Coverage

Many of us spend long, arduous hours working behind a computer screen-did you know this can lead to visual fatigue? Visual fatigue also known as eye strain is a period of discomfort affecting the eyes and brain after prolonged intense visual activity. Below table identifies a brief listing of causes and symptoms:

If you feel affected by visual fatigue, be sure to visit [BENFEDS](#) to verify your FEDVIP eligibility and covered services. Be sure to schedule an optometry appointment for examination, diagnosis, treatment, and managing your eye and vision disorders.

Causes	Symptoms
Prolonged staring at electronics	Blurred vision
Reading in dim lit areas	Dry & irritable eyes
Long distance driving w/o breaks	Light sensitivity
Excessive glare	Headaches
Uncorrected sight limitations	Eye burning sensation





Benefits, Wage, and  
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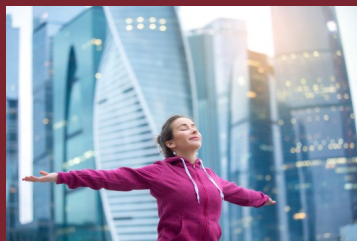
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**Data—Driven  
Solutions**

**to  
Inform & Transform**

HR

**DCPAS**



Department of Defense civilians with a Common Access Card (CAC) are eligible to shop at military exchanges in-store and online. Scan the QR code to learn more, or go to [ShopMyExchange.com/dodcivbenefit](https://ShopMyExchange.com/dodcivbenefit)



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