



BENEFACTS NEWSLETTER

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DoD NAF Health Benefits Program: Simple Ways to Save

1. Get your biometric screening

There's a lot to know about you and it's more than eye color, shoe size and favorite snack. A **biometric screening** can tell you about what's going on inside your blood pressure, blood sugar and cholesterol levels, for starters. These "numbers" say a lot about your current state of health—what's good and what could use some improvement.

Your screening includes a waist measure, blood pressure check, and a blood draw to test cholesterol, triglyceride and blood sugar levels. Together, your results can tell your doctor about your risk **syndrome**, a group of conditions that could lead to problems down the road, like heart disease and diabetes.

When you know your numbers, you've got the advantage. You can take action for a longer, healthier life.

Do it! You can schedule your screening at a Quest Diagnostics location (go to [My.QuestForHealth.com](https://www.questdiagnostics.com)). Or, you can have your own in-network primary care doctor complete the screening. Bonus—you will earn health incentive credits, too.

2. Take the health assessment

You know those "how are we doing" questionnaires? Forget them! The health assessment is a "how are YOU doing?" questionnaire. It covers things like personal and family health history, lifestyle habits, recent screening results and other health factors. In just 10 minutes, you are done and will receive a health report,

an action plan based on your unique health story and needs.

Do it! To take the health assessment, log in to your Aetna member website at [Aetna.com](https://www.aetna.com) > **Stay Healthy** > **Take Your Assessment**. Bonus—you will earn health incentive credits, too .

3. Work with a health coach

It's one thing to set resolutions; it's another to keep them. Having a motivator can take you past the good intentions of January and into the summer months by helping you make lasting improvements to your health and well-being all year long. With **Healthy Lifestyle Coaching**, you've got that motivator.

When you join the program, you'll have a **health coach** who can help you make changes, such as:

- Eating healthier
- Starting an exercise routine
- Reaching a healthy weight
- Quitting tobacco
- Managing stress

You'll start with a one-to-one session, then meet regularly with your coach and a group of people who want to make similar healthy changes. It is a powerful combination of individual and group support that can make the difference in reaching your goals.

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DoD NAF Health Benefits Program: Simple Ways to Save

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4. Earn health incentives

The start of a New Year is also the kickoff of the DoD NAF Health Incentives Program. You and your covered dependents can each earn up to \$300 when you complete these healthy actions.

- Take the online health assessment
- Get a biometric screening (deadline for this action is November 30th)
- Complete three calls with a disease management nurse to work on a goal (a nurse will reach out if you could benefit from this service)
- Complete an online Journey recommended in your health assessment action plan
- Get a preventive exam for children under age 18

Do it! For all the details about the incentive program, go to www.nafhealthplans.com > Wellness > Health Incentives Program. Be sure to get started early in the year to make sure you earn the maximum incentives.



50th Anniversary of the Federal Wage System

August 19, 2022 marked the 50th anniversary of the Federal Wage System (FWS) covering all Federal Appropriated Fund and Nonappropriated Fund trade, craft, and laboring (aka blue-collar) employees paid by the hour. Since the Civil War, Federal blue-collar employees have been paid local prevailing rates; however, prior to Public Law 92-392 (dated August 19, 1972) no uniform pay-setting system existed. Each Federal agency had independent authority to determine local prevailing rates and establish wage area boundaries for their blue-collar employees, resulting in pay inequities between the blue-collar workforce as a whole. The FWS operates today under carefully regulated procedures developed cooperatively over the last 50 years by the Office of Personnel Management, Federal agencies, and labor organizations. Blue-collar Federal employees continue to participate at every level of the FWS pay determination process. The result has been an enduring pay system, responsive to changing market conditions, wage schedules based on local market rates, and successful union-management partnerships.



Parental Bereavement Leave

The National Defense Authorization Act for this fiscal year 2022 has established a new paid leave entitlement for most federal employees called **The Parental Bereavement Leave**.

The parental bereavement leave is administered separately from any other type of leave, including sick leave, and provide full-time or part time employees with a maximum of two weeks (80 hours) of paid leave. An employee may not receive more than two workweeks of bereavement leave in any 12-month period.

Eligible employees can use bereavement leave to make arrangements necessitated by the death of a family member or to attend the funeral of a family member. Bereavement leave is not authorized under the Family Medical Leave Act (FMLA). Bereavement leave and FMLA leave limitations are separately administered and may not be substituted for FMLA unpaid leave.

Who is Eligible?

Employees who are:

- Covered by the annual leave and sick leave program.
- Serving under a permanent or term appointment.
- **Not** serving under a temporary appointment of (1 year or less).
- That have an established part-time or full-time work schedule. (Intermittent employees **are not** eligible).
- That have completed at least 12 months of service.

Leave Usage

- Employees are entitled to take bereavement leave upon request if they meet all of the eligibility requirements set.
- Bereavement leave is a stand-alone paid leave entitlement that is used separately from other leave or time off.
- Bereavement leave does not affect the accrual or balances of other paid leave or paid time off.
- An employee may continue to use sick leave for bereavement for different hours not covered by bereavement leave.
- An employee may not receive more than 2 workweeks of bereavement leave in any 12-month period.

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Parental Bereavement Leave

(continued)

Combined with other workplace flexibilities, the federal leave program has managed to meet the ever-evolving needs of the workforce in a way that honors both employees and agency missions. There are many flexibilities available to employees. Employees should be made aware of the different flexibilities available so that they can make decisions what will allow them to balance their work-life in a way that is consistent with the organization's mission.

For additional information on Federal leave programs, please visit the <https://www.opm.gov/policy-data-oversight/pay-leave/leave-administration/>

For additional information regarding workplace flexibilities or leave programs, send an email to: dodh-ra.mc-alex.dcpas.mbx.dod-worklife@mail.mil



Delayed Federal Wage System Pay Adjustments for FY23

Normally Federal Wage System (FWS) pay adjustments are effective in accordance with the “45-day rule”. This rule states the Government has 45 working days to put FWS pay adjustments into effect after wage survey begins, with wage schedules being effective the first pay period after the 45-day period expires. However, each year, prevailing rate pay adjustments are delayed for some Appropriated and Nonappropriated Fund FWS employees while awaiting new pay legislation for the current Fiscal Year (FY). As the lead agency, DoD (DCPAS) delays issuing wage schedules for wage areas with effective dates occurring on or after October 1, 2022 until release of the FY 2023 pay limitations, which are typically contained in the annual Consolidated Appropriations Act. To avoid any adverse impact to employees, pay adjustments are retroactive to the normal effective dates prescribed on the wage schedules. Stay tuned on our website at <https://wageandsalary.dcpas.osd.mil/BWN/WageIndex> for more information.

Thrift Savings Plan (TSP) Change and New Features

The new TSP record keeping system, “Converge” went live during the first week of June. These changes include: more flexibility in how participants access “My Account,” more help options available with TSP representatives, more investment choices, and even more transactions that can be done smoothly and securely online.

New features include:

Redesigned “My Account”

- Personalized dashboard with immediate access to review and request transactions.
- Easily check account balances and manage investments.
- Save time by making most transaction requests entirely online.

Mutual Fund Window

- Allows eligible participants to work through a new TSP site portal in My Account to buy and sell mutual funds (more than 5,000 options).
- Offers a wide range of options, including environmental, social, and governance (ESG) funds.
- Minimum initial transfer must be at least \$10,000.

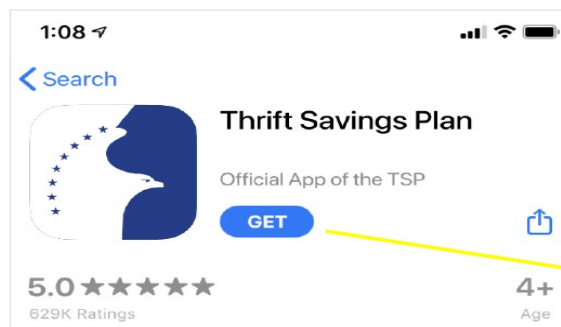
- No more than 25% of the total account balance may be invested through the mutual fund window.
- There is an account maintenance fee and a per trade fee.

Mobile App

- Change investment elections, request fund transfers and reallocations, and sign and submit forms and documents.
- Access to expanded service options through new virtual assistant 24/7.
- Live-chat feature that connects you directly to ThriftLine Representative during business hours.
- Secure password, multi factor authentication and an option for fingerprint and facial recognition as an additional layer of security.

For more information, <https://www.tsp.gov/bulletins/22-4/>

“These changes include more flexibility in how participants access “My Account,” more help options available with TSP representatives, more investment choices, and even more transactions that can be done securely online.



Welcome to the New Thrift Savings Plan (TSP)

As many of you are already aware, TSP recently changed its look and implemented new features and functionalities. Now you can check your account balance, track fund performance, and make transaction requests online by using the TSP mobile App with new features such as a Virtual Agent, or by talking to live agents (during business hours). You can also digitally sign and submit the forms, update your beneficiaries, change investments, scan rollover checks, and more.

Here are a few points to remember:

- **Look at the most current statement** - TSP mailed the second quarter statement in late July to the address of your record. You can also check in your mailbox to access it in “My Account”.
- **Confirm your beneficiary** - TSP did not transfer beneficiary information for a small number of participants because it did not meet certain data quality standards. Confirm your beneficiary and if the beneficiary information is not there, you can update it online or using TSP App.
- **Know dates for the installment disbursement** – the date on all installment payments will be on the 15th of the month. If the 15th is a holiday or weekend, the payments will be disbursed the following business day.
- **Know that Maximum loan amount calculation is changed** - The maximum amount you can borrow is the smallest of the three listed below.
 - Your own contributions and earnings on those contributions in the TSP account from which you intend to borrow not including any outstanding loan balance.
 - 50 percent of the portion of your total account balance that is made up of your own contributions and earnings on those contributions (including any outstanding loan balance) or \$10,000, whichever is greater, minus any outstanding loan balance. Note: Before June 2022, this was 50 percent of your vested account balance (including any outstanding loan balance) or \$10,000, whichever is greater, minus any outstanding loan balance.
 - \$50,000 minus your highest outstanding loan balance, if any, during the last 12 months.
- **Access to deposit information** – Your payroll contributions and loan repayments information is in the “Online Account Statement” section of “My Account”.

Federal Benefits Open Season 2022

Open season is here and shopping for insurance during a global pandemic may be as important as ever. You may pay more or less depending on the plan you choose, but review your options. Ask yourself: Are there any services you need that aren't covered? How much will you pay for prescription drugs? For the most part, your enrollment in Federal Employee Health Benefit (FEHB) and/or Federal Employee Dental Vision Insurance Plan (FEDVIP) will continue automatically with little to no interruptions. You will be subjected to changes in premiums, benefits, and service areas. This is also the time to review your Flexible Spending Account (FSA) options. FSA is primarily used to cover out-of-pocket expenses (health and daycare expenses). If you are thinking about making a change or a new election, now is the time to act. This year's open season runs from November 14, 2022 through December 12, 2022. This open season is for the 2023 plan year of federal benefit programs.

For additional information please refer to: [Open Season \(opm.gov\)](https://www.opm.gov)

Nonappropriated Fund (NAF) Health Benefits Program (HBP) Open Enrollment—November 1-30, 2022

Open Enrollment is your time to review your current health benefits and decide if you'd like to make any changes for the coming year. Any choices or changes you make during Open Enrollment take effect on January 1, 2023. While we work hard to minimize cost increases year after year, we also need to manage the ever-increasing cost of health care.

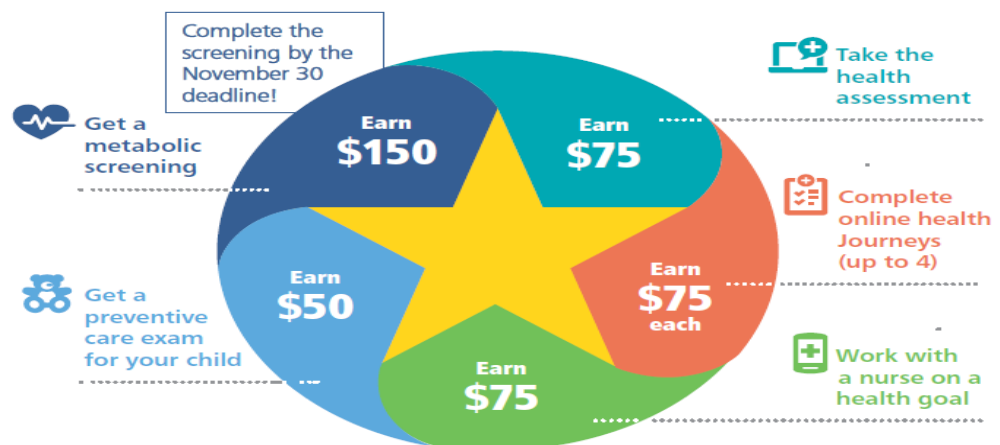
Depending on where you live, you've got plan options. If you choose the High Deductible Health Plan (HDHP), you'll save 23% in your bi-weekly premium rates in exchange for a higher deductible. The HDHP features a tax-favored Health Savings Account (HSA) to help you pay out-of-pocket health care expenses. Plus, your NAF employer will make a contribution to your HSA of \$500 (for employee-only coverage) or \$1,000 (for family coverage) at the beginning of the year to get your account started. If you haven't considered the HDHP before, we encourage you to do so.

ALEX, your virtual benefits counselor can help! He'll walk you through your medical and dental plan options and help you understand how the Flexible Spending Accounts and the HSA work. Visit NAFHealthPlans.com for Alex, your 2023 rates, benefit summaries, and more.

Looking to reduce your out-of-pocket health care costs? If you're enrolled in an Aetna medical plan, you and your covered spouse can each earn up to \$300 in health incentives that can be used to help pay your deductible and coinsurance expenses.

There are five activities you can do to start earning. The health assessment and the health Journeys can be done online from your computer, tablet or phone!

Learn more at NAFHealthplans.com/wellness/health-incentives-program.



Employee Assistance Program—A Success Story

The Employee Assistance Program (EAP) is a voluntary program that offers a wide variety of services for employees and their household members. These services range from six free confidential counseling sessions, critical incident response, financial coaching, along with referrals for work-life related support. See how the EAP assisted a family transition during their recent Permanent Change of Station (PCS).

As Jan was preparing to PCS from Germany to Ohio, she found it wasn't as easy as she thought it would be. Attempting to navigate time zone differences, looking for housing in a busy market, and hoping that the new home will have the basic needs to support her family. After attempting to try to do the legwork on her own, and researching on the internet, Jan contacted the EAP for assistance.

Once connected with a work life consultant who specializes in relocation, Jan was able to find a home that best supported the needs of her household. The exemplary assistance provided by the relocation specialist was able to identify a community that offers a great school for her child to attend, walking trails for their dogs, and a reasonable commute to her new worksite. Prior to departing Germany, Jan began setting up her home in Ohio for arrival.

The EAP consultant not only assisted with finding a home for Jan and her family but also recreational activities. Constant communication led to the family finding a recreational cheerleading team for her daughter to join, and a church for the family to attend. Community involvement from a distance provided another sense of comfort in executing the transition.

Jan shared that she appreciated the sympathetic ear as the move got closer and the stress of moving to a new home, a new office, and a new state became a little overwhelming. Jan's EAP work life consultant provided a moving checklist which was helpful in keeping her organized and on track. While moving is never easy, EAP helped make Jan's PCS experience just a little smoother for everyone.

If you are looking for EAP services contact your component EAP program manager or e-mail EAP dodhra.mc-alex.dcpas.mbx.dod-eap@mail.mil to learn more.



EMPLOYEE BENEFITS Training

DEPARTMENT OF DEFENSE | BASIC. INTERMEDIATE. ADVANCED

The DCPAS Benefits Training Branch has completed the 2022 Employee Benefits Training Season. This year a total of nine Basic Benefits Courses, four Benefits Intermediate Courses (BIC), and three Advanced Benefits Workshops (ABW) were completed for the 2022 Employee Benefits Training Season. Since the last bulletin, Basic Benefits Courses were completed with Open Enrollment participants conducted July 18-22, August 1-5, 2022 and August 15-19, 2022. One BIC was completed with Open Enrollment participants on August 22-26, 2022. One ABW was completed with Navy and Open Enrollment participants August 8-11, 2022.

For the 2022 Employee Benefits Training Season, 173 participants attended the Basic Benefits Course, 69 participants attended the BIC and 47 participants attended the ABW.

The new schedule for the 2023 Employee Benefits Training Season will be announced in January of 2023 on the DCPAS Employee Benefits Training Program website listed below.

<https://www.dcpas.osd.mil/hrfunctionalcommunity/benefitsworklife/employeebenefitstraining>

If you are interested in attending one of the 2023 Employee Benefits Training Courses, you can register for the class using the same site once the schedule is announced. Remember, to qualify to take the BIC you must have successfully completed the DCPAS Basic Benefits Course. To qualify to take the ABW you must have successfully completed the DCPAS Basic Benefits Course and BIC. Once you complete each level of Benefits Training, you also qualify to take the DoD Credentialing Exam at that level.

If you have any questions or would like more information about the DCPAS Employee Benefits Training Program, please send your inquiries to the Benefits Training Inquiry Inbox:

Dodhra.mc-alex.dcpas.mbx.dod-bwnp-employeebenefitstraining@mail.mil



Sick Leave Usage and Retirement Benefits

Sick leave is an extremely important benefit for federal employees, providing paid time off for personal and family medical related reasons. Four hours of sick leave is earned each pay period totaling 13 days a year. Sick leave earned is prorated for part-time employees. Beginning in November of 2016 all newly hired veterans with a disability rating of 30 percent or more have 104 hours of special sick leave available from the date of hiring for medical treatment related to that disability. Disabled veteran leave does not carry over after the employee's first 12 months of employment.

As we know there is an annual maximum carry-over limit of annual leave, but there is no limit on how many hours of sick leave an employee earns throughout their career. Sick leave is to be used for a multitude of reasons such as medical, dental, injury, pregnancy, childbirth, illness, etc. Sick leave can be used as it is accumulated but only up to 30 days may be advanced.

If a family member has a serious health condition that requires your presence, an employee can use up to 12 weeks of sick leave each year to provide care and support for your family member. For additional details on who is eligible for that support, please visit the following [OPM Sick Leave Fact Sheet](#). Serious health conditions are associated with cancer, heart attacks, severe injuries, strokes, pregnancy, childbirth, and/or a condition confirmed by a physician. A family member suffering from minor ailments such as a common cold, affects from routine medical procedure or dental procedure does not suffice. Care is defined as being present during an examination or a hospital stay. Your agency may require a written notice from the physician confirming your family member requires this level of support and its benefit for a specific amount of time.

Retirement eligibility requires an employee to meet the age and length of service benchmarks. Your unused sick leave balance will be used to your advantage, specifically your ANNUITY! Unused sick leave hours will be added to your length of service, 2087 unused sick leave hours equals one additional year of service. For federal employees covered under the Federal Employee Retirement System who meet the requirements but choose to postpone your annuity to a later date, your unused sick leave balance will be added to your annuity when you actually retire. If an employee separates from federal government service prior to being eligible to retire and later apply for deferred retirement, you will not be credited your unused sick leave.

For additional information, please visit the [OPM Sick Leave](#) webpage, your organizational timekeeper, or your component benefits service center.



Benefits, Wage, and
NAF Policy Line of
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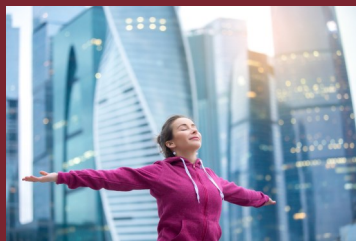
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**Data—Driven
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to
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The Credentialing Corner

DoD Employee Benefits Advisor Credentialing Program

Congratulations are in order for our newest DoD Credentialed Employee Benefits Advisors (EBA). For all of their hard work and perseverance, we would like to congratulate the following individuals on passing the Level III EBA Credentialing exam and earning their DoD EBA Credentials.

***Irene Wilson, of Department of Navy,
Carol Ehrenreich, of Defense Logistics Agency,
Nicole Locke, of Defense Logistics Agency
Steven Lisenbee, Department of Air Force
Jeanne Minor, Department of Air Force
Jessica Taylor, Department of Air Force***

Who's next? If you have successfully completed a Basic, Intermediate, or Advanced training course, and scored at least 85% on the post test, you can sign up today to get credentialed. If you are a DoD Credentialed EBA and you are coming up on your three year anniversary, you can sign up today for the Recertification exam. Please visit our exam scheduler link below to schedule your exam. Don't hesitate as slots fill up quickly.

<https://credentialingexamrequest.as.me/>

For those who are eligible and would prefer to test in person, exams are also being administered on site at our approved testing sites in Ft. Riley Kansas for Army and Joint Base San Antonio Texas for Air Force. Please contact them directly to schedule an exam at the numbers listed below:

- Army—785-240-4149
- Air Force—210-652-5964



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