

Nashville District Human Resources Newsletter "News You Can Use"

Issue 01-10-03
01 October 2003

The purpose of this newsletter is to keep Nashville District employees informed about personnel issues, concerns, and topics. You are encouraged to review the information and disseminate to your organization. If there are particular areas of interest that you would like to see addressed in future issues, an article of general interest, or general comments, please contact John Restey at 615-736-5538 or John.G.Restey@lrm02.usace.army.mil.

Upcoming Events:

COMBINE FEDERAL CAMPAIGN(CFC)----- 15 SEPT-31 OCTOBER 2003

Federal Building Kick Off—8 October 2003

Eastern Kentucky Area Kick Off—22 October 2003

Nashville Area(NAS-A, CHE-L, OLD-L Kick Off—22 October

✓ Federal Employee Health Benefits Open Season—1- November-8 December 2003

TSP CATCH UP--NOW UNTIL 13 December 2003

General News:

2004 FEHB Plan Rates/Open Season Information

New rates have been announced and can be found at opm.gov

Open Season Dates: November 10 - December 8, 2003

Coverage Effective Date: January 11, 2004* (premium changes reflected on pay date of Feb 5, 2004) If you are not currently enrolled in an FEHB plan, a new enrollment will be effective January 11, 2004, or, the next pay period following one with any time spent in pay status. A change in enrollment is effective January 11, 2004, regardless of whether or not you are in pay status.

Important Reminder to all employees: Please Update Emergency Contact Information

To help the Army account for the well-being and safety of all civilian personnel, employees should review and update their emergency contact information at least on an annual basis to ensure the data base is kept current. , This database is voluntary and civilian employees are not required to enter information. Failure to enter information, however, may delay the notification of an emergency contact. Privacy Act information and instructions for employees to enter or update emergency contact information can be found on the Army website, at www.cpol.army.mil. Simply click on the [Emergency Guidance and Resources](#) banner and follow the instructions.

Using RESUMIX

All Army employees are reminded that after you "create" a resume in the Army Civilian Resume Builder you must then "submit" your resume to the RESUMIX central database by **clicking** on the "Send out existing resume" automated button on the first page of the builder program. This will ensure that you have "submitted" your resume to the database after you have "created" it. Two very important subsequent steps should also be considered. First, **MAKE A COPY OF YOUR SUBMISSION RECEIPT!** Also, **CHECK "ANSWER" TO MAKE SURE YOUR RESUME IS "ACTIVE"**, before you self-nominate for a job. Check ANSWER today or anytime to make sure nothing has changed with your resume on file. **PRINT THE "ANSWER" SCREEN THAT SHOWS** your resume is "active". If it is not active you may need to go into the Army Civilian RESUMIX Builder and "send out existing resume". **PRINT YOUR CONFIRMATIONS** and then try to Self-Nominate yourself. Keep in mind that your RESUME will only stay in the Army Civilian Resume Builder for 180 days from the last time you go into the resume to take an action such as edit it, print it or view it. After 180 days, it deletes your resume automatically from the system. **PRINT A COPY OF THE CONFIRMATION FOR ANY SELF-NOMINATION YOU DO. PRINT A COPY OF YOUR RESUME WHICH YOU CREATED IN RESUME BUILDER and any edits you make as well.**

Time Off Award

Employees may be granted up to 80 hrs of time off during a leave year without charge to leave or loss of pay as an award for achievements or performance contributing to the Army mission. The TOA may be used alone or in combination with monetary or non-monetary awards. **Eligibility:** All Army civilian employees paid from appropriated funds are eligible for consideration. **Criteria:** Employees' contributions must directly support the Army mission or result in benefits to the Government. The extent of the employee's contribution will be considered when determining the amount of time off approved. Table 7-3 of AR 672-20 should be used to determine the amount of time off, if in excess of one day. The TOA may be granted in amounts up to 40 hrs for a single contribution and up to 80 hrs in a one-year period. It must be scheduled and used within one year of the approval date.

Health and Benefits:

Smaller Increase in Health Premiums Set for 2004

By TIM KAUFFMAN

Premiums in the federal health-care insurance program will increase 10.6 percent on average in January, the second consecutive year of declining rate increases, the Office of Personnel Management announced Sept. 16.

Biweekly payments for employees outside the U.S. Postal Service and retirees will increase \$5 on average for individual coverage and \$12 on average for family coverage. The biweekly increase for Postal Service employees is \$3.13 for individual coverage and \$6.53 for family coverage on average.

OPM also announced the addition of 17 plans to the Federal Employees Health Benefits Program, which covers more than 8 million employees, retirees and their families. There will be 205 options available throughout the program during the open season, which runs from Nov. 10 to Dec. 9.

Premiums increased 11.1 percent this year, reversing a four-year rise in premium increases that peaked with a 13.3 percent average increase in 2002. This year's increase was well below the 13.9 percent average increase for plans outside the federal government in 2003, and the increase that takes effect in January also likely will be below the premium increase in nonfederal plans.

Thrift Board Considers Adding New Fund to Savings Plan

The Federal Retirement Thrift Investment Board will study adding a new fund to the 401k-style Thrift Savings Plan. The new fund is described as a lifestyle fund and would be based on a participant's tolerance to investment risk, with styles ranging from very conservative to very aggressive. Taken from govexec by Tanya N. Ballard

Planning to Retire Soon?

The ABC-C strongly suggests that you initiate your retirement process by submitting your application within at least 120 days in advance of your retirement date. This is especially true if you are planning to retire during the upcoming months. **If you're planning on retiring at the end of this year you should be putting your paper work in now!** Please note that retirement is not an "electronic" process - you must complete a retirement package and mail to the ABC-C. To help ensure a smooth transition into retirement, just follow the steps below:

\$\$ ONE-YEAR IN ADVANCE \$\$ Retirement Education: It's time to learn about the retirement process. Visit the ABC-C web site at abc.army.mil and check out the ABC-C's Retirement Frequently Asked Questions (FAQs) and the Retirement General Information. (You may also obtain this information from the ABC-C Fax Back system, see below). Additionally, visit the OPM web site to review retirement publications on various topics - suggested reading: "Thinking About Retirement" as well as many others: CSRS Retirement Publications opm.gov

FERS Retirement Publications opm.gov

Service/OPF Review: Are you receiving credit for all of the federal service that you have performed? Maybe you once worked for the Census Bureau or served on a temporary Christmas appointment with the Postal Service. These are just a few examples of service that employees may forget to claim upon hire, but may very well be creditable. To find out if a particular period of service is creditable or not, you may refer to Chapter 20 of the CSRS and FERS Handbook at opm.gov. (A handy table begins on page 83) You are encouraged to review your Official Personnel Folder (OPF) at this time to verify that all of your service is documented in your file. Your HR can arrange for you to review your OPF. **Beneficiary Designations:** While reviewing your OPF, make note of any beneficiary designations, if any, on file. Keep in mind that not all designations are retained in the OPF - FEGLI, FERS and Unpaid Compensation will be on file in the OPF, while CSRS and TSP designations are on file with OPM and the TSP Service Office, respectively. If you wish to update your forms, just click on the link below for "retirement forms". Please be advised that beneficiary designations are not valid unless properly completed, witnessed, and signed and dated by you! **Post-56 Military Deposit:** If you have not already paid your Post-56 military deposit, but wish to do so before you retire, you should initiate the process. The attached document provides additional information and instructions. **Personal Statement of Benefits (Annuity Estimate):** You may obtain your statement at abc.army.mil - select Retirement, then Benefit Change. After logging into the system, click on Retirement, Personal Retirement Information, then Personal Statement of Benefits.

NOTE: If you have service under the following categories, please contact an ABC-C benefits counselor concerning your annuity estimate: present or past part-time work schedule, NAF service, elected to transfer to FERS, taken a refund of retirement contributions for a past period of service, have not paid a deposit for Post-56 military service or have not made a deposit for a period of non-deduction service (temporary service). **\$\$ SIX MONTHS IN ADVANCE \$\$**

It's time to obtain and complete your retirement application. You may obtain all retirement-related forms, beneficiary forms, and helpful ABC-C Fact Sheets by clicking on the following link: abc.army.mil You may also obtain these forms from the ABC-C Fax Back option. Select option number (6) from the main menu of the ABC-C phone system. Then, select the option to request an index of available documents. You can review the list and have retirement forms, fact sheets and general information documents faxed to you. You will need to make a few decisions/elections when completing your retirement application. First, if you are eligible, and wish to carry your Federal Employees Group Life Insurance (FEGLI) into retirement, you will need to make an election concerning the amount of coverage you wish to carry past age 65 for your Basic Life, and Option B and Option C (if applicable). To learn more about carrying FEGLI into retirement, review the retirement FAQs (scroll down to FEGLI) at the following link: abc.army.mil

The FEGLI Calculator is a great way to help you make your FEGLI decision. Look at your most recent NPA (SF 50) and/or LES to see exactly what FEGLI you currently carry. Enter your salary, age and FEGLI coverage and the system will run a calculation

for you. Then, at the bottom of the screen, there is an option for FEGLI retirement info. Everything is explained...the 3 choices concerning your basic life, unreduced options for B and C, etc. You can enter what you currently have now to see how much coverage you will have as well as the cost. You can change your info as needed and run the calculation as many times as you like until you see what coverage/premium combo will work for you. Link to the FEGLI calculator here: opm.gov. Also, you can lower your life insurance before you retire if you do not wish to carry the higher amount that you carried while employed. To do so, contact the ABC-C benefits counselor. abc.army.mil

You will also need to make a decision concerning a survivor annuity election for your current and/or former spouse. If you are currently married and do not wish to elect the maximum survivor benefit, your spouse must consent to your election of a lesser annuity or no annuity. If you have a former spouse who was awarded a court-ordered survivor benefit, you must make your election accordingly. If you need to speak with a benefits counselor throughout the retirement process, you may do so by calling the ABC-C at 1-877-276-9287 (toll-free from a touch tone telephone), Monday through Friday, from 6:00 a.m. to 6:00 p.m. (Central Time).

\$\$ SUBMITTING YOUR APPLICATION \$\$. Before you mail your package to the ABC-C, be sure that you have read the ABC-C fact sheets and checklists to ensure that your package is complete. Also, be certain that you have completed the correct application, CSRS or FERS! Be certain that you have initialed your survivor election and attached the appropriate consent form(s) as applicable. Review your forms one last time to make sure that you have signed and dated as required. Within 90-120 days (or more) of your retirement, your completed retirement application should be sent to the ABC-C. Please ensure that you have submitted all of the required forms and that each has been properly completed, signed and dated. DO keep a copy of your package for your records. Once your application has been submitted, remind your supervisor to submit the Request for Personnel Action for your retirement as soon as possible.



Beneficiary
Designation Guide.doc



POST56INFO.doc



TSP Information for
Those Retiring.doc



ANNUITANT AND
SURVIVOR.doc

Are You Beneficiary Forms Up to Date?

The tragedies involving the Pentagon and the World Trade Center underscore the need for Federal employees to keep their personnel records and beneficiary forms current. If an employee does not have a Designation of Beneficiary form on file, benefits are paid according to the Order of Precedence which is as follows: [first to the spouse; if no spouse, to your child or children \(in equal shares\) and the descendants of any deceased children; if no children, then to the parents \(in equal shares\); if no parents, then to the executor or administrator of the estate; if none, then to the next of kin according to state law.](#) An exception to the Order of Precedence is

payment of Federal Employees' Group Life Insurance proceeds subject to a court order requiring benefits be paid to a specific person(s).

It is **not necessary** to have a beneficiary form in your file if you are satisfied with the normal order of precedence. If, however, you have completed a designation of beneficiary form in the past, it is your responsibility to ensure that the form reflects the beneficiary you currently desire. A will or last testament does not control how Federal benefits are paid unless the benefits are paid to the estate. Beneficiary forms may be completed for benefits as follows:

*Unpaid compensation that may be due at your death (unpaid salary, unused annual leave, etc.) (SF 1152) **Note: This form is valid only for the agency at which you completed the form.**

*Life insurance proceeds under FEGLI (SF 2823) **Note: If you designate minor children to receive benefits, a court-appointed guardian will be necessary to receive proceeds; otherwise the Office of Federal Employees' Group Life Insurance will hold proceeds on deposit until the child reaches age 18 or the age of majority based on state law.**

*Thrift Savings Plan (TSP) Proceeds (TSP 3)

*Retirement Contributions Lump Sum (when no survivor annuity is payable) (CSRS - SF 2808, FERS - SF 3102)

The original copy of the SF 2808 is filed with the Office of Personnel Management (OPM) and the original copy of the TSP 3 is filed with the Thrift Savings Plan Service Office. So, employees should **keep copies** of their beneficiary forms in an accessible place for family members who will need them upon your death.

Food For Thought:

The one thing that unites all human beings, regardless of age, gender, religion, economic status or ethnic background, is that, deep down inside, we ALL believe that we are above average drivers.

