

Handout #1 – Qualifying Life Events (QLE)

Changes You Can Make Outside of Open Season

Important Notice: Generally, if you choose to make a change to your enrollment, you must make the change within 60 days of the event.

Outside of Open Season, you can enroll in the FEHB Program, change your enrollment, change to Self-Only or cancel coverage only in connection with certain events called qualifying life events (QLEs).

The major QLEs that permit enrollment or change in enrollment are:

A change in family status:

- Marriage
- Birth or adoption of a child
- Acquisition of a foster child
- Legal separation
- Divorce
- Death of a spouse or dependent

A change in employment status:

- You are reemployed after a break in service of more than 3 days
- You return to pay status after your coverage terminated during leave without pay status or because you were in leave without pay status for more than 365 days
- Your pay increases enough for premiums to be withheld
- You are restored to a civilian position after serving in the uniformed services
- You change from a temporary appointment to an appointment that entitles you to a Government contribution
- You change to or from part-time career employment

You or a family member loses FEHB or other coverage:

- Under another FEHB enrollment because the covering enrollment was terminated, canceled, or changed to Self-Only
- When enrolled in a prepaid health maintenance organization (HMO) and you or a covered family member move or change worksite outside of the HMO's enrollment area
- Under another federally-sponsored health benefits program
- Under Medicaid or similar State-sponsored program for the needy
- Under CHAMPVA, TRICARE, or TRICARE-for-Life
- When you had previously suspended FEHB coverage to participate in one of these programs
- When your membership in the employee organization sponsoring the FEHB plan terminates
- Under a non-Federal health plan

When one of these events occurs, you may:

- Enroll
- Change your enrollment from Self Only to Self and Family
- Change your enrollment to another FEHB plan or option
- Change your enrollment to Self Only*
- Cancel your enrollment*

* A change to Self-Only may be made only if the QLE causes the enrollee to be the last eligible family member under the FEHB enrollment. A cancellation may be made only if the enrollee can show that as a result of the QLE, he or she and all eligible family members now have other health insurance coverage.

A SNAPSHOT of Insurance Benefits for New/Newly Eligible Federal Employees

As a new/newly eligible Federal employee, you may be able to enroll in health insurance, dental insurance, vision insurance, flexible spending accounts, life insurance, and/or apply for long term care insurance. Here's some basic information about each program. You can find more comprehensive information at www.opm.gov/insure, in the *Guide to Federal Benefits* at www.opm.gov/insure/08/guides or by contacting your agency's human resources office.

Program	Program Description
Federal Employees Health Benefits (FEHB) Program www.opm.gov/insure/health	FEHB provides comprehensive health insurance. You can choose from fee-for-service plans, health maintenance organizations, consumer-driven plans and high deductible health plans. Generally, premiums for your enrollment are shared by you and your Federal agency.
Federal Employees Dental and Vision Insurance Program (FEDVIP) www.opm.gov/insure/DentalVision	FEDVIP provides comprehensive dental insurance and vision insurance. You can choose from seven dental plans and three vision plans. FEDVIP features nationwide, regional, and international plans. You pay the entire premium.
Federal Flexible Spending Account Program (known as FSAFEDS) www.fsafeds.com	FSAFEDS allows you to set aside money from your paycheck, before taxes are deducted. You incur eligible health care and/or child care/elder care expenses and then receive reimbursement from that pre-tax money. Enrolling in FSAFEDS will lower the amount of income tax you pay because the amount you allot to your FSAFEDS account(s) is not taxed. You can end up saving anywhere from 20% to 40% on eligible products and services.
Federal Employees' Group Life Insurance Program (FEGLI) www.opm.gov/insure/life	FEGLI provides group term life insurance. If you are in a FEGLI-eligible position, you are automatically covered under Basic life insurance, unless you choose to waive that coverage. Generally, premiums for Basic insurance are shared by you and your Federal agency. You can also elect Optional insurance for you, and/or your eligible family members, and pay the entire premium for that coverage.
Federal Long Term Care Insurance Program (FLTCIP) www.ltcfeds.com	FLTCIP offers insurance that helps cover the costs of certain long term care services. Long term care is the assistance you receive to perform activities of daily living or supervision you receive because of a severe cognitive impairment. Your premium is based on your age on the date you apply as well as the benefit options you select. The FLTCIP is medically underwritten. Certain medical conditions, or combinations of conditions, will prevent some people from qualifying for coverage.

A SNAPSHOT of Insurance Benefits for New/Newly Eligible Federal Employees (Continued)

The table below highlights some basic similarities and differences in the programs. You can find more comprehensive information at www.opm.gov/insure in the *Guide to Federal Benefits* at www.opm.gov/insure/08/guides or by contacting your agency's human resources office.

	FEHB	FEDVIP	FSAFEDS	FEGLI	FLTCIP
What does the acronym stand for?	Federal Employees Health Benefits	Federal Employees Dental and Vision Insurance Program	Federal Flexible Spending Account Program	Federal Employees' Group Life Insurance Program	Federal Long Term Care Insurance Program
If I'm eligible, how long do I have to enroll in or apply for the Program?	You have 60 days from date of becoming eligible to enroll in any or all of these three programs. Once you enroll, you may not change your enrollment (e.g. cancel, change plans, etc.) until the next annual open season or until you experience a qualifying life event.	You have 60 days from date of becoming eligible to enroll in any or all of these three programs. Once you enroll, you may not change your enrollment (e.g. cancel, change plans, etc.) until the next annual open season or until you experience a qualifying life event.	You are automatically enrolled in Basic insurance and can waive it anytime. You have 31 days from date of becoming eligible to enroll in Optional insurance. You can apply at any time if you provide satisfactory medical information on an SF 2822.	You are automatically enrolled in Basic insurance and can waive it anytime. You have 31 days from date of becoming eligible to enroll in Optional insurance. You can apply at any time if you provide satisfactory medical information on an SF 2822.	You have 60 days from date of becoming eligible to apply with Abbreviated Underwriting. You can apply anytime with Full Underwriting.
How do I enroll as a new or newly eligible employee?	Complete and submit a standard form (SF) 2809; some agencies may have electronic enrollment.	Enroll at BENEFEDS.com or by calling 1-877-888-3337.	Enroll at www.FSAFEDS.com or by calling 1-877-372-3337.	Complete and submit an SF 2817; some agencies may have electronic enrollment.	Complete and submit an application at www.LTCFEDS.com or by calling 1-800-582-3337.
When does my coverage as a new or newly eligible employee become effective?	The first day of the first pay period that begins after your enrollment request is received and that follows a pay period during any part of which you are in pay status.	The first day of the first pay period that begins after your enrollment request is received.	The next day after you enroll.	Basic: The day you enter on duty in pay status. Optional: The first day you enter on duty in pay status on or after the day your agency receives your election.	If your application is approved, the first day of the month after approval. Certain medical conditions or combinations of conditions will prevent some people from being approved.
Which of my family members are eligible?	-Spouse, including a valid common law marriage (marriage means only a legal union between one man and one woman as husband and wife). -Unmarried dependent child under age 22, including adopted child, recognized natural child, stepchild/foster child (if living with employee/annuitant in regular parent-child relationship); and -Child age 22 or over incapable of self-support, if disabling condition happened before age 22.				Your spouse, adult children, parents, parents-in-law, and stepparents may apply (whether or not you apply).
Do I Have To Re-Enroll Each Year?	No.		Yes.	No.	No.
When can I make changes to my coverage?	During the annual open season (mid-November through mid-December) or if you experience a program-specific qualifying life event (QLEs differ for each program).			Provide satisfactory medical information on an SF 2822 or experience a FEGLI-specific QLE.	At any time, but changes to coverage may require additional underwriting.
Can I Continue Coverage if I Leave Federal Service	-31-day free extension of coverage; -Temporary Continuation of Coverage is available for separating employees for up to 18 months; and -Opportunity to convert to an individual policy	No.	No.	-31-day free extension of coverage; and -Opportunity to convert to an individual policy	Yes, as long as premiums are paid timely.
Can I Continue Coverage Into Retirement?	Yes, if you meet certain requirements.	Yes.	No.	Yes, if you meet certain requirements.	Yes.

How will you know if your transaction has processed? Most transactions are processed overnight. You can verify your transaction by revisiting the website or calling the ABC-C. You can also verify your transaction by reviewing your LES.

ABC-C is good for you!

- Fast, easy access to current and complete information.
- Automated system ensures accuracy.
- Convenience – You are in control of *your* benefits and entitlement transactions.
- Knowledgeable and trained counselors available to provide assistance.

ABC-C VISION

Provide responsive quality service that allows Army serviced civilian employees to manage their benefit and entitlement portfolios.

Timely Accurate
Efficient Beneficial
Automated Consistent
Modern Caring

Handout #3



Army Benefits Center- Civilian

OVERSEAS TOLL-FREE NUMBERS

Belgium.....0800-78245
 Germany.....0800-1010282
 Italy.....800-780821
 Japan.....00531-1-20378
 Korea.....00798-14-800-4766
 Kuwait.....1-877-276-9287
 Netherlands.....0800-232739
 Saudi Arabia.....1-877-276-9287
 United Kingdom.....08-000857723

Department of the Army
 Army Benefits Center-Civilian
 301 Marshall Avenue
 Fort Riley, KS 66442-5004
 1-877-276-9287

**Need Assistance?
 It's As Easy As
 ABC...**

America's Army: The Strength of the Nation

January 2014



ARMY BENEFITS CENTER- CIVILIAN

What can the Army Benefits Center-Civilian do for you?

The ABC-C provides automated benefits support to Army-serviced appropriated fund employees through the Employee Benefits Information System (EBIS) and trained benefits counselors.

EBIS is a web application that allows you to access general and personal benefits information and conduct electronic transactions using a computer. The system contains comprehensive information and personalized benefits statements.

Benefits counselors are knowledgeable on life and health insurance, Thrift Savings Plan, and retirement issues. They are available to assist you in completing your benefits transactions in EBIS.

The ABC-C provides services in the following program areas:

Retirement (Civil Service & Federal Employees Retirement Systems)
Thrift Savings Plan (TSP)
Federal Employees Health Benefits (FEHB)
Federal Employees' Group Life Insurance (FEGLI)
Survivor Benefits

Handout #3

How Do You Use ABC-C?

You can access EBIS through the ABC-C website at <https://www.abc.army.mil>. From a government computer, you are able to log into EBIS using your Common Access Card (CAC). Click on "Employee Benefits Information System (EBIS)," then enter your Social Security Number and ABC-C PIN. To access EBIS from home, you must have an installed and operational CAC reader. Information on CAC readers and installation instructions are available on the Army Knowledge Online (AKO) website, <https://www.us.army.mil>.

Customers in the 50 states can reach a benefits counselor by calling the toll-free number 1-877-ARMY CTR (1-877-276-9287). Overseas customers, see the back of this brochure for toll-free numbers accessed through a commercial/civilian telephone. For additional information, visit the ABC-C website. EBIS is available seven days a week, 24 hours a day. Benefits counselors are available Monday through Friday from 6:00 a.m. to 6:00 p.m. Central Time (CT).

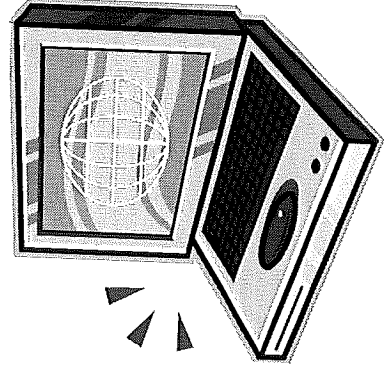
How Do You Get Your PIN?

Initially, your ABC-C PIN will be a four-digit number equivalent to your month and year of birth (MMYY). For security purposes, once you access EBIS, you must change it to a new six-digit number. Your ABC-C PIN will not expire.

Benefits

For Health Benefits, Life Insurance & Thrift Savings Plan services, you will:

- Log on to EBIS through the ABC-C website with your Social Security Number and ABC-C PIN.
- Select the tab for the desired topic
- Review general information available in each subject area.
- Review personal information from your records.
- Make changes to your benefits.
- Verify the action on your Leave and Earnings Statement (LES).
- Speak to a benefits counselor.



LISTS OF ACCEPTABLE DOCUMENTS

All documents must be unexpired

LIST A

Documents that Establish Both
Identity and Employment
Authorization

LIST B

Documents that Establish
Identity

LIST C

Documents that Establish
Employment Authorization

	OR	AND
1. U.S. Passport or U.S. Passport Card	1. Driver's license or ID card issued by a State or outlying possession of the United States provided it contains a photograph or information such as name, date of birth, gender, height, eye color, and address	1. Social Security Account Number card other than one that specifies on the face that the issuance of the card does not authorize employment in the United States
2. Permanent Resident Card or Alien Registration Receipt Card (Form I-551)		
3. Foreign passport that contains a temporary I-551 stamp or temporary I-551 printed notation on a machine-readable immigrant visa	2. ID card issued by federal, state or local government agencies or entities, provided it contains a photograph or information such as name, date of birth, gender, height, eye color, and address	2. Certification of Birth Abroad issued by the Department of State (Form FS-545)
4. Employment Authorization Document that contains a photograph (Form I-766)	3. School ID card with a photograph	3. Certification of Report of Birth issued by the Department of State (Form DS-1350)
	4. Voter's registration card	
5. In the case of a nonimmigrant alien authorized to work for a specific employer incident to status, a foreign passport with Form I-94 or Form I-94A bearing the same name as the passport and containing an endorsement of the alien's nonimmigrant status, as long as the period of endorsement has not yet expired and the proposed employment is not in conflict with any restrictions or limitations identified on the form	5. U.S. Military card or draft record	4. Original or certified copy of birth certificate issued by a State, county, municipal authority, or territory of the United States bearing an official seal
	6. Military dependent's ID card	
	7. U.S. Coast Guard Merchant Mariner Card	
	8. Native American tribal document	5. Native American tribal document
	9. Driver's license issued by a Canadian government authority	
6. Passport from the Federated States of Micronesia (FSM) or the Republic of the Marshall Islands (RMI) with Form I-94 or Form I-94A indicating nonimmigrant admission under the Compact of Free Association Between the United States and the FSM or RMI	For persons under age 18 who are unable to present a document listed above:	6. U.S. Citizen ID Card (Form I-197)
	10. School record or report card	7. Identification Card for Use of Resident Citizen in the United States (Form I-179)
	11. Clinic, doctor, or hospital record	
	12. Day-care or nursery school record	

Illustrations of many of these documents appear in Part 8 of the Handbook for Employers (M-274)

Handout #5 – Mobilization Guidance

Mobilization Guidance

Entering Military Service (Absent-US):

If on military orders for any period not covered by leave, HR **must receive an Absent-US packet 10 days prior to the effective date of Absent-US Personnel Action**. The effective date would be the start date of the military orders **OR** after you have used any leave that you elect to use; military leave, annual leave, time off award or comp-time for travel only. List the type of leave and the dates on the back of the SF52. HR has SF52 templates that may be used on MOGUARD website.

REMEMBER, any unused time off award or comp-time balances after 365 days from date earned will be lost if not used before AUS.

The Absent-US Packet must include:

- SF52 (Samples provided on website)
- Copy of military active duty orders
- USERRA Checklist* (MONG HRO Form 1)

*HR will process your benefits according to the information provided to us on the USERRA Checklist. It is **YOUR** responsibility to make sure you understand your options and make the correct elections. Failure to complete the checklist properly can cause you and your family significant payroll and/or benefit issues.

THINGS TO CONSIDER WHEN ENTERING MILITARY SERVICE:

Allotments - when in Absent-US, all technician pay stops and all allotments will stop as well. If you have loan payments, child support, or other obligations deducted from your technician payroll, then you **MUST** make other arrangements. You are still responsible for all payments even if not receiving a technician payroll check.

Review Official Personnel Folder to make sure beneficiary forms are completed properly.

While in Absent-US, if something happens to you, your beneficiary or spouse is entitled to CSRS/FERS death and disability benefits.

IMPORTANT NOTE: We recommend making arrangements to contribute to TSP on the military side before you are deployed. If you contribute into TSP on the military side and equate those contributions to the same percentage that you would have contributed to TSP on the technician side, you are eligible to receive agency matching on those contributions, up to 5% of your civilian base pay. Military LES' are used to verify these contributions and must be provided to HR with your TSP Make-up contribution request form within 60 days of RTD.

IMPORTANT NOTE: MUST make military deposit for the time in Absent-US status whether you are under CSRS or FERS retirement, in order for the time to count towards your creditable service.

RETURN TO DUTY FROM DEPLOYMENT:

It is important to get with supervisor as soon as possible upon Return to Duty to establish the effective date and complete the SF52 and RTD Checklist.

Return to Duty Packet must include:

- SF52 (Samples provided on website)
- DD214/REFRAD Orders
- USERRA Return to Duty Checklist*
- Waiver of Immediate Reinstatement of FEHB (Optional)
- TSP Make-up Contribution request (Include military LES' if you contributed on military side)**

*HR will process your benefits according to the information provided to us on the USERRA RTD Checklist. It is **YOUR** responsibility to make sure you understand your options and make the correct elections. Failure to complete the checklist properly can cause you and your family significant payroll and/or benefit issues.

**DFAS requires military LES' as verification of TSP contributions while in military status. Failure to provide LES' within 60 days from RTD will result in delay in processing or possible forfeiture of agency matching contributions. If you did not contribute to TSP on the military side, HR will process the TSP Make-up request without them so the technician will still receive the Agency Automatic 1% for the time period.

PDMRA Leave – in addition to Terminal Leave, PDMRA Leave is Leave accrual for military members who have been deployed more than one time. The active duty component will determine if you are eligible.

- Under PDMRA, you are still considered on active duty. Under current law, members of the reserve component who are also federal civilian employees may not be allowed to receive civilian pay on the same days they are serving on active duty. Therefore, if entitled to PDMRA Leave, you cannot return to duty unless you have used or been paid for your PDMRA Leave.
- If you are entitled to PDMRA Leave, you must provide a copy of the DA Form 4187. If you do not have a DA Form 4187, then you are not entitled to PDMRA.

Handout #6 Retirement Info

FERS ELIGIBILITY REQUIREMENTS FOR RETIREMENT

Type of Retirement	Year of Birth	Minimum Age	Minimum Service for Unreduced Benefits Years	Minimum Service for Reduced Benefits **	Special Requirements
Optional And Deferred	N/A	62	5	N/A	None
	N/A	60	20	N/A	None
	Before 1948	55	30	10	** Reduction is 5% for each year the employee is under Age 62
	1948	55 & 2 mos	30	10	
	1949	55 & 4 mos	30	10	
	1950	55 & 6 mos	30	10	
	1951	55 & 8 mos	30	10	
	1952	55 & 10 mos	30	10	
	1953-1964	56	30	10	
	1965	56 & 2 mos	30	10	
	1966	56 & 4 mos	30	10	
	1967	56 & 6 mos	30	10	
	1968	56 & 8 mos	30	10	
1969	56 & 10 mos	30	10		
1970 & After	57	30	10		
Optional	N/A	50	20	N/A	The employee must retire in accordance with special provisions for air traffic controllers, or agency must be undergoing major reduction in force, reorganization as determined by OPM
	N/A	Any	25	N/A	
Discontinued Service	N/A N/A	50 Any	20 25	N/A N/A	The separation must be involuntary and not for misconduct or delinquency. The employee must not have declined a reasonable offer with the agency.
Disability	N/A	N/A	18 months	N/A	Military membership loss or rendered disabled

Handout #7 Retirement Info

CSRS ELIGIBILITY REQUIREMENTS FOR RETIREMENT

Type of Retirement	Minimum Age	Minimum Service for Unreduced Benefits Years	Special Requirements
Optional	62	5	None
	60	20	None
	55	30	None
	50	20	You must retire under a special provision for law enforcement officers or firefighters
	Any Age 50	25 20	Your agency must be under going a major reorganization, transfer of function or reduction-in-force as determined by the Office of Personnel Management; or you must retire under a special provision for air traffice controllers.
Discontinued Service	Any Age 50	25 20	Your separation must be involuntary and not for misconduct or delinquency. You must not have declined a reasonable offer with the agency.
Disability	Any Age	5	You must be disabled for useful and efficient service because of disease or injury or suffered a loss of military membership due to medical disqualification