The HR Advisor

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Contents

THE 2009 FEDERAL BENEFITS OPEN SEASON IS COMING!

The 2009 Federal Benefits Open Season begins Monday, November 9, 2009, and runs through Monday, December 14, 2009. This is the time for you to think about your health, dental, vision, and tax-saving needs and make changes to your current enrollments or enroll in one of the programs.

The programs that participate in the annual Open Season are the:

- Federal Employees Health Benefits Program (FEHBP)
- Federal Employees Dental and Vision Insurance Program (FEDVIP)
- Federal flexible Spending Account Program (FSAFEDS)

Open Season is the only time you will be able to make changes to your enrollments during the calendar year. All health, dental, and visions plans are not alike. Open season is about exercising your right to choose the plan that best suits your health needs. Failure to consider your health plan choice could leave you without the services or supplies needed or a premium you cannot afford.

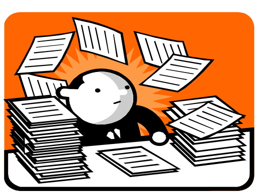
If you are currently enrolled in FEHBP and FEDVIP, those enrollments will continue automatically but the benefits and premiums may change. If you have a FSAFEDS account, you will need to reenroll each year; this program does not continue automatically.

For more details on what is covered under your benefits plan visit the following links:
FEHBP go to www.opm.gov/insure/health

FEDVIP go to www.opm.gov/insure/dental/index.asp or www.opm.gov/insure/vision/index.asp,

FSAFEDS go to www.FSAFEDS.com, or call 1-877-372-3337,

How to Obtain your DD-214



NPRC is working to make it easier for veterans with computers and Internet access to obtain copies of documents from their military files. Military veterans and the next of kin of deceased former military members may now use a new online military personnel records system to request documents. Other individuals with a need for documents must still complete the Standard Form 180, which can be downloaded from the online web site. Because the requester will be asked to supply all information essential for NPRC to process the request, delays that normally occur when NPRC has to ask veterans for additional information will be minimized. The new web-based application provides efficient service.
http://vetrecs.archives.gov/

FEDERAL LONG TERM CARE INSURANCE PROGRAM (FLTCIP)

The Federal Long Term Care Insurance Program is an important benefit that helps enrollees pay for long term care costs that are not covered by health insurance. In May 2009, The U.S. Office of Personnel Management signed a contract with John Hancock Life and Health Insurance Company to provide insurance for the Federal Long Term Care Insurance Program's second 7-year contract term. John Hancock has been a 50 percent joint Program insurer since the Program's 2002 inception.

The new contract includes new benefit options with increased home health care reimbursement, new benefit periods and higher daily benefit amounts, and increased payment limits on informal care provided by family members. New benefit options and the accompanying updated premium structure will become available for new applicants starting October 1, 2009. The new benefit plan, called “FLTCIP 2.0,” features several benefit enhancements and the elimination of some less-popular features. Anyone whose application for coverage is received by Long Term Care Partners on and after October 1, 2009 will be applying for coverage under FLTCIP 2.0. The benefit plan offered during the first contract term, which OPM is now calling “FLTCIP 1.0,” is no longer offered. Enrollees with FLTCIP 1.0 may keep their coverage or move to the new benefit plan, if they wish.

In August, Long Term Care Partners sent a letter to each current enrollee with general information about the changes to the Program. This letter enclosed formal documentation noting the change to John Hancock as the insurer for the second contract term and provided information for the enrollee on what to expect in the next several months as the program transitions to the new contract. Enrollees in claims status and enrollees in the alternative insurance plan received a slightly different letter.

The general notification letter also informed enrollees that OPM and John Hancock have determined that a premium rate increase is necessary for current FLTCIP enrollees (those insured under FLTCIP 1.0) with the Automatic Compound Inflation option (ACIO) whose age at purchase was 69 or younger. This premium increase will take effect on January 1, 2010, although enrollees can downgrade their coverage to avoid the increase if they wish. The amount of the increase depends on the person’s age when the insurance was purchased:

Age at Purchase	**Percentage Increase**
65 and younger	25%
66	20%
67	15%
68	10%
69	5%
70 and older	No increase

The increase will not apply to enrollees with ACIO whose age at purchase was 70 or older or to enrollees who have the Future Purchase Option (FPO). Long Term Care Partners will be sending more detailed information to enrollees in October and November. If you have questions about your coverage and new plan options you must contact Long Term Care Partners at www.ltcfeds.com or you can call and speak directly with a Long Term Care Representative at 1-800-582-3337 (TTY 1-800-843-3357) to discuss changes, including the premiums for coverage and underwriting requirements.

Thrift Savings Plan (TSP) Elections

The Internal Revenue Service (IRS) has announced that the elective deferral limit for 2010 will remain unchanged.

This means that the contribution limit for regular TSP will remain at $16,500 and TSP Catch-up will remain at $5,500 for 2010. For more information on the IRS Announcement go to: http://www.irs.gov/newsroom/article/0,,id=214321,00.html.

TSP elections can be made at any time with no percentage or dollar limits on employee contributions. The only limits are those imposed by the Internal Revenue Code for elective deferral limits.

When the elective deferral limit is reached, your employee contributions must be suspended for the remainder of the year. The TSP will not accept any contributions that exceed this limit unless you are over age 50, in which case your contributions cannot exceed the sum of the Internal Revenue Code elective deferral limit and the "Catch-up" contribution limit for that year.

Employees should access EBIS at https://hqw3.dodea.edu/ to make their elections**.** To determine the maximum amount you should contribute each pay period use the online calculator available on the TSP website http://www.tsp.gov/calc/contributions/index.html.

Employees may elect TSP contributions for calendar year 2010 through the Employee Benefits Information System (EBIS) beginning December 6, 2009.

If you need further assistance with making your election through EBIS, please contact your local HR Representative, email the Benefits Unit at Benefits@hq.dodea.edu or call the Benefits Unit directly at 703-588-3981 or DSN 425-3981. For additional information on the Thrift Savings Plan visit the TSP website at www.tsp.gov.

As a reminder, employees only have three full pay periods left for which they can make TSP regular and/or Catch-up contributions toward this calendar year. The last day employees can elect TSP contributions and have them credited toward the tax year 2009 is December 5, 2009.

Leave Credit For Outside Work Experience

Section 202(a) of the Federal Workforce Flexibility Act of 2004, amends 5 U.S.C. 6303 to provide OPM with the authority to prescribe regulations under which a newly appointed or reappointed employee may receive service credit for prior experience that otherwise would not be creditable for the purpose of determining his or her annual leave accrual rate. The Office of Personnel Management (OPM) recently issued interim regulations implementing this new provision. The guidance serves as DoD's interim policy on this new hiring flexibility which gives the Secretary of Defense the discretionary authority.

An employee who is covered by the Federal annual and sick leave program established under chapter 63 of title 5, United States Code, may receive service credit for prior non-Federal work experience or experience in a uniformed service that otherwise would not be creditable for the purpose of determining his or her annual leave accrual rate. An employee may receive credit if the experience was obtained in a position with duties that directly relate to the duties of the position to which the employee is being appointed and if it is determined by the head of the agency that the use of this authority is necessary in order to achieve an important agency mission or performance goal.

All written documentation must be approved by the authorizing official prior to the effective date of the employee's entry on duty.

For additional information on this provision go to the following links:
http://www.opm.gov/oca/leave/html/annual.asp
http://www.opm.gov/oca/compmemo/2005/2005-07_QA.asp

Retirement Planning

Early planning is the key to a successful retirement. Start inquiring early with your local Human Resources servicing representative by requesting an annuity estimate at least 5 years prior to your projected date of retirement to ensure you know when you are eligible to retire. Oftentimes employees use their Service Computation Date-leave (SCD-Leave) to project their date for retirement. While this date is good for leave purposes, it cannot be used to determine retirement eligibility as all Federal service may not be creditable for retirement purposes. You may retire under the Civil Service Retirement System (CSRS) at the following ages, and receive an immediate annuity, if you have the minimum amount of ***creditable*** Federal service shown in the table below:

Type of Retirement	Age	Service
Optional/Immediate **Voluntary**	55 60 62	30 20 5
Early Optional * **Voluntary** (VERA)	50 Any	20 25
Discontinued Service * **Involuntary** (DSR)	50 Any	20 25
Disability	Any	5

*Annuity is reduced by 2% for each year you are under age 55 or 1/6 of 1% for each full month you are under age 55.

Retirement eligibility under the Federal Employees Retirement System (FERS) is determined by your age and number of years of ***creditable*** service. In some cases, you must have reached the Minimum Retirement Age (MRA) to receive retirement benefits as stated in the chart below:

Type of Retirement	Age	Service
Optional/Immediate/Voluntary *Annuity will commence on the first day of the following month following your retirement separation.*	MRA 60 62 MRA	30 20 5 10*
Early Optional - Voluntary *(VERA)*	50 Any	20 25
Discontinued Service – Involuntary (DSR) *Annuity commences the day after the date of the involuntary separation.*	50 Any	20 25
Disability *Annuity will commence the first day in a non-pay status and you meet first eligibility.*	Any	18 mos.

**Reduction of 5/12 of 1% for each month (5% per year) you are under age 62.*

For those ready to retire, submit your application to your local Human Resources office at least 120 days before your effective date of retirement. To learn more about the Federal retirement systems and all Federal employee benefits visit the Office of Personnel Website at www.opm.gov.