



Employee Benefits & Retirement

Module 14

National Guard
Technician Personnel Management Course



EMPLOYEE BENEFITS & RETIREMENT

- Health insurance
 - FEHB
 - FEDVIP
 - FSA
 - LTC
- Life insurance
- Retirement plans
- Thrift Savings Plan





FEDERAL EMPLOYEE'S HEALTH BENEFITS (FEHB)

- Guaranteed coverage – no medical exam
- No restrictions on pre-existing conditions
- Government contributes substantially
- Technician must enroll self only or self & family within 60 days of eligibility





FEDERAL EMPLOYEE'S **HEALTH BENEFITS (FEHB)**

Temporary employees NTE one year or less are excluded

- Enrollees may change plans or options during annual Open Season
- In certain cases, may also convert coverage when leaving government
- Can be maintained while on LWOP



Federal Employees Dental and Vision Insurance Program (FEDVIP)

- Supplemental dental and vision benefits.
- Available to federal employees
- Provides competitive premiums
- No pre-existing condition limitations
- Separate from FEHB
- 7 Dental plans / 3 vision plans with PPO networks



Flexible Spending Account (FSA)

FSA: Health & Child Care

- Voluntary Tax-favored program
- Use pre-tax salary for eligible out-of-pocket health and dependent care expenses
- Pay a variety of health care or dependent care
- May use for OTC purchases
- Key Benefit: *Saves Money!*



Long Term Care (LTC)

- Ongoing care for people who need lengthy or even lifelong assistance with daily living due to an illness, injury, or severe cognitive impairment.
- Non-skilled, custodial care
- Help with daily living activities
- Supervision due to cognitive impairment (e.g. Alzheimer's disease)



FEDERAL EMPLOYEE'S GROUP LIFE INSURANCE (FEGLI)

Basic Life: annual basic salary rounded to next highest thousand plus \$2,000 – automatic unless waived

- Technician pays 2/3 – Government pays 1/3
- Extra benefit - if age 35 or younger coverage is double, at 36 it decreases by 10 % per year until age 45
- If originally waived, a physical exam is required (at the employee's expense) in order to enroll later





FEDERAL EMPLOYEE'S **GROUP LIFE INSURANCE** **(FEGLI)**

Options:

- A: Standard – an additional \$10,000 at employee's cost based on age
- B: Additional – 1 to 5 x basic pay, at employee's cost based on age
- C: Family – 1-5 multiples (each multiple worth \$5,000; Spouse - \$25,000 max; Child – each multiple \$2,500 max \$12,500 at employee's cost based on age)



FEDERAL EMPLOYEE'S GROUP LIFE INSURANCE (FEGLI)

Options :

- A, B & C – Any combination with the Basic coverage
- Personnel should conduct a periodic review of beneficiary designation in their OPFs
- Continues 12 months LWOP free





When Can You Enroll or make Changes?

- Open Season: Monday of the 1st full workweek in November through Monday of the 2nd full workweek in December
 - FEHB, FEDVIP and FSA
- Within 60 days of a QLE (specifics may vary)
 - FEHB, FEDVIP and FSA
- FLTCIP – There are no scheduled open seasons
 - Enroll at any time however a health evaluation determines if insurable
 - If open season is announced a shorter health questionnaire is used
- FEGLI – There are no scheduled open seasons
 - Within 60 days of hire date or QLE. You can also enroll or increase coverage by taking a physical examination at the technicians expense



Army Benefits Center – Civilian (ABC-C)

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 |



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
1-877-276-9833 (TDD)

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



Army Benefits Center – Civilian (ABC-C)



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

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). For TDD assistance in the United States, call 1-877-276-9833. 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.



**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.





Army Benefits Center – Civilian (ABC-C)

- Military Deposits
- Retirements
- Links to:
 - EBIS
 - Office of Personnel Management
 - TSP
 - Social Security

<https://www.abc.army.mil>



Employee Benefits Information System (EBIS)

- Unique to you (Secure Site)
- In effect for use since 1 Oct 2010
- Self service for changes to FEHB / FEGLI / TSP
- Benefits information specific to the employee
- Available 24 hours a day
- Requires use of AKO username and password or Common Access Card (CAC) authentication
- Requires use of SSN and PIN
- Allows you to print pending benefits transactions



ABC.ARMY.MIL

THE OFFICIAL HOMEPAGE OF THE ARMY BENEFITS CENTER - CIVILIAN

Home	Benefits	About Us	Contact Us	Search
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- ### BENEFITS TOPICS
- Affordable Care Act
 - Court Ordered Benefits
 - Forms
 - Health Insurance
 - Injury Compensation (Pilot)
 - Leave Without Pay (LWOP)
 - Life Insurance
 - National Guard
 - New Employee Benefits Tool Kit
 - Non-Appropriated Fund
 - Open Season
 - Retirement
 - Social Security
 - TSP
 - Unemployment Compensation
 - Uniformed Services

- ### QUICK LINKS
- Army Knowledge Online (AKO)
 - CPOL Employee Portal
 - Defense Civilian Personnel Advisory Service (DCPAS)
 - Employment Verification
 - HealthCare.Gov Marketplace
 - myPay
 - Office of Personnel Management (OPM)
 - Social Security Administration (SSA)
 - Thrift Savings Plan (TSP)
 - U. S. Government Web Site
 - Federal Employees Dental and Vision Program (FEDVIP)
 - Federal Employees Flexible Spending Account (FSAFEDS)
 - Long Term Care Insurance (LTCI)

- ### HR Professionals
- CPAC/HR Representative Information
 - Death Reporting

ANNOUNCEMENTS

ALTESS Migration: ABC-C will be migrating to a new Datacenter/Server facility over the next few weeks. We expect the move to be transparent, but the migration requires coordination with external organizations which may introduce unexpected interruptions. Your patience is appreciated during this process, and we will post notice when this transition has concluded. Working to serve you better in these changing times.

Military Service Deposits: Military Service Deposits must be paid in full prior to the date of separation or retirement. Because processing time requires approximately 120 days, employees who are anticipating retirement should plan accordingly.

- ### WHAT'S HOT
- Retirement Overview Presentations
 - FEHB & FEDVIP Coverage for Children of Same Sex Domestic Partners
 - Affordable Care Act (ACA) Information
 - Retirement Briefings Defense Connect Online (DCO) Information/Schedule
 - Injury Compensation (Pilot)
 - New Employee Benefits Tool Kit
 - Retirement Forms Preparation Briefing

- ### RETIREMENT ESTIMATE
- Requesting a Retirement Estimate
 - EBIS Personal Statement of Benefits Sample
 - EBIS Advanced Retirement Estimate Sample



 Please tell us how we are doing. Click on the "ICE" icon and complete the survey.

HOW DO I ACCESS ?



Employee Benefits Information System (EBIS)

Problems accessing EBIS? Click [here](#) for information and assistance.

ABC-C Telephone System Menu

- ### HOW DO I ...
- Change my beneficiary?
 - Change my date of retirement?
 - Change my mailing address?
 - Current employee
 - Retiree
 - Change or reset my EBIS PIN?
 - Change my TSP contributions?
 - Contact someone after I retire?
 - ABC-C
 - OPM
 - Complete the retirement forms?
 - Enroll in dental or vision insurance?
 - Enroll in a Flexible Spending Account (FSA)?
 - Enroll in health insurance?
 - Find Open Season information?
 - Know what retirement forms to submit?
 - CSRS/CSRS Offset
 - FERS
 - Log into EBIS?
 - Make a civilian deposit/redeposit?
 - CSRS/CSRS Offset
 - FERS
 - Make a deposit for military service?
 - CSRS/CSRS Offset
 - FERS
 - Request a retirement estimate?
 - ABC-C telephone system
 - EBIS
 - HR Link
 - Talk to a Specialist?
 - Withdraw my retirement?





ARMY BENEFITS CENTER-CIVILIAN (ABC-C)
303 MARSHALL AVENUE
FORT RILEY, KS 66442-5004
(877) 276-9287

Home Site Map Contact Us

Employee Login
(with an AKO Account)

AKO Username:

AKO Password:

Login

[CAC Employee Login](#)
(Using Common Access Card)



You can use either login CAC or AKO.



RETIREMENT & THRIFT SAVINGS PLAN

Three retirement systems/plans:

- Civil Service Retirement System (CSRS)
- Civil Service Retirement System- Offset (CSRS-Offset)
- Federal Employees' Retirement System (FERS)





CIVIL SERVICE RETIREMENT SYSTEM (CSRS)

- Oldest of the three systems
- Employees and government each contribute 7% of employee's basic annual pay
- Employees may also contribute unmatched up to the IRS limit to the Thrift Savings Plan





CIVIL SERVICE **RETIREMENT SYSTEM –** **OFFSET (CSRS-OFFSET)**

Choice for employees rehired who...

- Had 5 + years previous CSRS service prior to a break of 365 days or more
- Differs from CSRS, but the unmatched employee contribution to Thrift Savings is the same



FEDERAL EMPLOYEES' RETIREMENT SYSTEM (FERS)

***Only retirement system available
to...***

- New employees hired after 1/1/84, and
- Prior service employees after a break of over 365 days – but not eligible for CSRS-Offset





FEDERAL EMPLOYEES' RETIREMENT SYSTEM (FERS)

FERS Contribution Rates

(Generally - If hired under FERS on or before 12/31/2012)

Category	FERS Contribution Rates (%)		
	Normal Cost %	Employee %	Agency %
Regular (Non Dual Status)	12.7	.8	11.9
Military Reserve Tech	15.7	.8	14.9

(.8% = \$8.00 per thousand earned)



FEDERAL EMPLOYEES' RETIREMENT SYSTEM (FERS)

FERS-RAE (Revised Annuitant Employee) Contribution Rates
(Generally - If first hired under FERS 1/1/2013 – 12/31/2013)

Category	FERS RAE Contribution Rates (%)		
	Normal Cost %	Employee %	Agency %
Regular (Non Dual Status)	12.7	3.1	9.6
Military Reserve Tech	15.7	3.1	12.6

(3.1% = \$31.00 per thousand earned)
(An increase over FERS of 2.3% = \$23.00 per thousand earned)



FEDERAL EMPLOYEES' **RETIREMENT SYSTEM** **(FERS)**

FERS-FRAE (Further Revised Annuitant Employee) Contribution Rates
(Generally - If first hired under FERS on or after 1/1/2014)

Category	FERS FRAE Contribution Rates (%)		
	Normal Cost %	Employee %	Agency %
Regular (Non Dual Status)	12.7	4.4	9.6
Military Reserve Tech	15.7	4.4	12.6

(4.4% = \$44.00 per thousand earned)

(An increase over FERS of 3.6% = \$36.00 per thousand earned)

(An increase over FERS RAE of 1.3% = \$13.00 per thousand earned)



TYPES OF RETIREMENT

- Voluntary/Optional
- Early Optional/Voluntary
- Discontinued Service
- Disability
- Special Provision for Military Reserve Technicians
- Deferred Annuity (Not Immediate)





HANDOUT





Civilian and Military Deposits/Redeposit's

- Payment/non-payment can affect the amount of annuity received
- Deposit/redeposit for civilian service is paid to OPM; not to the agency
- Deposit for military service is paid to the agency (DFAS)
- Military Deposits **CANNOT** be paid after retirement. It must be completed before separating the agency!



Civilian Deposits/Redeposit's

Non-Deduction Service: Any period of creditable civilian service during which retirement deductions were **not** taken from base pay

- Temporary Service
- FICA Only Service

Civilian Service Performed **prior** to 1/1/89:

- If deposit is **not** paid, service **is not** creditable for retirement eligibility or computation of annuity
- If deposit **is** paid, service **is** creditable for retirement eligibility and computation of annuity

Civilian Service performed **on/or after** 1/1/89:

- No** retirement credit is allowed for non-deduction service performed on or after this date
- There is **no** deposit option



Military Deposits

Deposit Calculation:

- **Service prior to 1999 equals 3% of base pay earned plus interest if applicable – *Before Technician Service***
- **Service performed during 1999 equals 3.25% of base pay earned plus interest if applicable – *Before Technician Service***
- **Interest rate charged is determined by when the non-deduction service was performed and accrues in the 3rd anniversary year of the interest accrual date (IAD)**
- **If service falls under provisions of USERRA (During Technician Service) the deposit is the lesser of the applicable base pay percentage or the amount of FERS contributions you would have paid**



Military Deposits

- Complete Form RI 20-97 *Estimated Earnings During Military Service*; send to the appropriate branch of service (addresses are on the ABC-C website). Include supporting documents (i.e.. DD 214s or orders)
- Upon receipt of estimated earnings from DFAS, complete SF 3108 page 1 and SF 3108A attach DD 214 and RI-2097 and forward to the ABC-C.
- The ABC-C will calculate an estimate of the deposit owed and forward to DFAS.
- DFAS will finalize the amount owed and advise you of payment options. Payments are made by payroll deduction or by lump sum payment directly to DFAS-Cleveland.
- Ensure “Payment In Full” notice is filed in OPF.

More information is available on the ABC-C website at
<https://www.abc.army.mil/retirements/retire.htm>



Thrift Savings Plan (TSP)





Thrift Savings Plan (TSP)

- **RETIREMENT savings & investment program that provides a choice for the tax treatment of contributions**
- **Traditional (pre-tax) contributions and investment earnings are tax deferred**
- **Roth (after tax) contributions – investment earnings are tax exempt**
- **Provides an opportunity for you to increase your retirement savings and income**
- **Return is based on type of investment**
- **Two different investment approaches**
 - **Lifecycle Funds (L-Funds) are invested in a combination of government securities, stocks and bonds**
 - **Individual Funds are the G, F, C, S and I funds**
- **Start, change, or stop contributions at any time**
 - **Civilian Federal Employees (Technicians) - through Employee Benefits Information System (EBIS)**
 - **Traditional Guardsmen through “MyPay”**



Thrift Savings Plan (TSP)

- **You can Contribute:**

- **Up to 100% of basic pay – This meets limits too fast!**
- **subject to the IRS Code annual limits**
 - **Sec 402(g), elective deferral limit (\$17,500 for 2014)**
 - **Approximately \$673.07 per pay period for 26 pay periods**
 - **Sec 415(c), annual additions limit (\$52,000 for 2014)**

- **Combat Zone Tax Exempt (CZTE) contributions**

- **Maximum Combat Zone tax exemption for enlisted and WO is up to 100% of pay**
- **Maximum Combat Zone Tax Exemption for officers is limited to the highest rate of enlisted pay. (\$7,816.20 per month for 2014)**



Thrift Savings Plan (TSP)

Agency Contribution - 1% of the “gross amount” of bi-wkly NOT based on employee contribution Subject to 3 year vesting

Employee Contribution - Eligible to contribute at hire date (Temporary employees – not eligible) contribution amount may not exceed \$17,500 total annual elective deferral

Employee Contributions and Agency matching contributions are NOT subject to vesting requirement

3% automatic contribution for new hires – may opt out



Thrift Savings Plan (TSP)

Employee Contributes:	Agency Automatic Contribution:	Agency Matching:	Total Contributions:
0%	1%	0%	1%
1%	1%	1%	3%
2%	1%	2%	5%
3%	1%	3%	7%
4%	1%	3.5%	8.5%
5%	1%	4%	10%
More than 5%	1%	4%	Employee's + 5%



Thrift Savings Plan (TSP)

Catch-up Contributions

- Available to TSP participants in January of the year they reach **age 50**
- Additional contributions are a **supplement** to regular employee contributions and are in addition to the annual elective deferral limits
- Must be in a pay status and contributing the maximum in regular elective contributions to your TSP account
- Catch-up contributions are **NOT** matched
- Contributions are made using Form TSP-1-C or EBIS
- Must be initiated every year in a whole dollar amount - doesn't carry over to next year



Thrift Savings Plan (TSP)

May begin contributions in the YEAR you turn 50

Annual Contribution Limit

2014* = \$5,500

Possible Total Annual Deferred Contribution

\$17,500 + \$5,500 = \$23,000

(Regular + catch-up)

(Note: uniform services in a combat zone: \$52,000 + \$5,500 = \$57,500)

***subject to increases to reflect inflation**



Designation of Beneficiary Forms

Review annually!

- Marriage, divorce, child, etc.
- FEGLI (SF 2823)
- TSP (TSP 3)
- Unpaid Compensation if you die while federally employed (SF 1152)
- FERS un-recovered contributions (SF 3102)
- CSRS un-recovered contributions (SF 2808)



Questions

