

# BENEFACTS NEWSLETTER

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## TSP Update: The Coronavirus Aid, Relief, and Economic Security (CARES) Act

The CARES Act allows temporary loan and withdrawal options to TSP participants affected by COVID-19.

Both the loan and withdrawal options are available to you only if you can certify that you meet one or more of the following criteria:

- You have been diagnosed with the virus SARS–CoV–2 or with coronavirus disease 2019 (COVID–19) by a test approved by the Centers for Disease Control and Prevention.

- Your spouse or dependent (as defined in section 152 of the Internal Revenue Code of 1986) has been diagnosed with such virus or disease by such a test.

- You are experiencing adverse financial consequences as a result of being quarantined, being furloughed or laid off or having work hours reduced due to such virus or disease, being unable to work due to lack of child care due to such virus or disease, closing or reducing hours of a business owned or operated by the individual due to such virus or disease, or other factors as determined by the Secretary of the Treasury (or the Secretary's delegate).

- ◆ **Increased maximum loan amount**

The maximum loan amount is increased from \$50,000 to \$100,000, and the portion of your available balance you can borrow is raised from 50% to 100%. The deadline for applying for a loan with this increased maximum will be in September 2020.

- ◆ **Temporary suspension of loan payments**

You may suspend your obligation to make payments on your TSP loan or loans for 12 months, which will also extend the term of your loan by 12 months.

- ◆ **CARES Act withdrawal options**

You may make a one-time withdrawal of up to \$100,000 from a civilian or uniformed services account. For those still in federal service, the usual requirements that you be at least 59 ½ years old or certify that you meet specific financial hardship criteria are waived. This withdrawal will be eligible for the favorable tax treatment with all of the same options and restrictions. The deadline for applying for this withdrawal will be in December 2020.

For more information, please visit:

<https://www.tsp.gov/whatsnew/Content/coronavirus/index.html>



## Impact of COVID-19 on Federal Wage System (FWS) Wage Schedules

The Deputy Secretary of Defense first implemented the travel ban for Department of Defense civilians on March 13, 2020 due to COVID-19. Since then, Wage and Salary Division personnel have been unable to collect wage data by personal visit to private sector companies for full-scale surveys as required by part 532 of title 5, Code of Federal Regulations (CFR).

As a result, FWS wage schedule adjustments for full-scale surveys provide only the minimum increase mandated through Fiscal Year (FY) 2020 appropriations law. This is commonly referred to as the “pay floor increase” provision. Each impacted FWS wage schedule contains the following special wording annotating this change: *“Due to COVID-19 restrictions, the FY 20 wage survey could not be conducted in conformance with 5 CFR 532 requirements. Per OPM guidance, only the FY 20 pay floor increase provision identified in CPM 2019-26 has been applied to these schedules.”*

By the end of June, Wage and Salary Division issued 28 FWS wage schedules applying only the FY 20 pay floor increase provision. These schedules impact approximately 8,500 blue-collar employees. It is worth noting that wage change surveys, which are conducted in the interim years during which full-scale surveys are not, currently allow for data collection by telephone or mail under 5 CFR 532.247. At this time, no wage change surveys have been impacted and FWS wage schedules continue to be issued as normal for those areas.



## Cancel FEGLI Before Retirement? Think Twice

The Federal Employees' Group Life Insurance (FEGLI) Program offers many life insurance options for employees and retirees. Aging participants often decrease or cancel coverage due to cost increases over time. Canceling FEGLI before retirement may cause an annuitant to miss a substantial free benefit for family members.

Allen is 64 years old, retirement ready, and had FEGLI for his entire federal career. Due to the extra cost of FEGLI Optional coverage, he recently chose to decrease his coverage to Basic. Allen called his local HR benefits center to begin the process of retirement and spoke with Jon. Allen mentioned that he was thinking about canceling his FEGLI coverage completely because of a discussion he had with a retirement service company that advised him. Surprised by what he heard, Jon asked about this retirement service company and Allen was sure the advice was from a valid federal retirement group.

As a result, Jon shared some valuable information to help Allen make an informed decision. Allen did not realize that the company he was talking with was not the federal government, but a private company offering retirement services. This company advised Allen to cancel his FEGLI coverage and enroll in their program. He was confused, bothered, and felt pulled in many directions. Jon was able to counsel Allen and help him sort through his thoughts to make the right decision. Allen decided to keep his FEGLI coverage and not listen to the biased advice. Now Allen's family will benefit in the future at minimal to no cost. *(continue to next page)*



# Cancel FEGLI Before Retirement?

## (continued)

### FEGLI Conclusions and FAQs

Be careful of private companies that disguise themselves as official federal government entities. While they may offer valid services, they often try to sell insurance and do not always give complete information.

Many life insurance policies are available. Anyone can have FEGLI and another life insurance policy at the same time. An annuitant is permitted to have multiple life insurance policies, federal or non-federal.

A retiree can elect to keep FEGLI coverage at no reduction, or at 50% or 75% reduction. See FEGLI calculator for details on cost and options.

<https://www.opm.gov/retirement-services/calculators/fegli-calculator/>

Once turning 65, FEGLI Basic coverage at a 75% reduction is FREE for retirees! Example: \$100,000 Basic coverage reduced by 75% = a \$25,000 life insurance policy at no cost for the life of the retiree.

Many retirees have paid into FEGLI for their entire federal career. Taking the 75% reduction at age 65, allows the retiree's family to benefit from years of premium payments with no additional cost.

### What are the requirements to take FEGLI into retirement?

Must be insured 5 years prior to the date of retirement or earliest opportunity to enroll. This applies to each FEGLI Option.

Must be enrolled on the date of retirement.

Must retire on an immediate annuity.

Must not have converted FEGLI coverage to an individual policy.

### What if I am 63 when I retire and choose a Basic FEGLI coverage 75% reduction?

You will pay the Basic premium monthly and have no reduction until you reach age 65. After your turn 65, you will pay nothing and your coverage will decrease 2% each month until it reduces 75%.

### What if I am still working at 65, can I reduce my coverage to 75% and pay nothing?

No, the reduction options are available only to retirees.

Talk with your local HR specialist if you have questions about your FEGLI. Do not be swayed by non-federal companies eager for your business. Know your options before retirement to avoid throwing away a free benefit for your family.

For specific details on FEGLI in retirement see instructions on SF2818:

[https://www.opm.gov/forms/pdf\\_fill/sf2818.pdf](https://www.opm.gov/forms/pdf_fill/sf2818.pdf)



*“Think twice before you cancel FEGLI prior to retirement”*

*“Use FEGLI calculator for your cost and options”*

*“Avoid throwing away a free benefits”*

## DCHRMS and COVID-19



Amid the COVID-19 pandemic, the Defense Civilian Human Resources Management System (DCHRMS) migration is still underway!

The talented minds behind this massive transition is comprised of personnel representing Human Resources (HR) services department wide. The team includes individuals with diverse expertise and top level experience working toward a common vision. The vision is to deliver a system that supports the ever changing need of the HR services.

Throughout the course of this transition, the DCHRMS working groups have experienced and overcome several challenges along the way. Challenges are expected for a project of this magnitude and with various complexities. Each challenge was necessary in order to identify, plan for and mitigate issues prior to implementation Department of Defense (DoD) wide.

The team rapidly adjusted to a virtual work environment and is still making remarkable progress. Despite connectivity problems, the team continues to make extraordinary progress through daily stand-ups and breakout sessions in an attempt to align, manage and prioritize work.

The new DCHRMS Webpage is now Live! The webpage was designed to provide the most up to date DCHRMS information, keeping you informed every step of the way. For more insight, visit <https://www.dcpas.osd.mil/OD/DCHRMS>. This new website features DCHRMS Newsletters, a fact sheet and many other resources to keep you in the loop!

Next Step:  
 Conference Room Pilots scheduled for July 2020  
 Next DCHRMS Newsletter publishes in July 2020

## TSP loan options for COVID-19 affected participants now available!



As of 15 June, 2020, TSP loan options for COVID-19-affected participants now available.

TSP participants affected by COVID-19 (as defined by the CARES Act, P.L. 116-136) may now apply for a TSP general purpose loan with an increased maximum loan amount (lessor of \$100,000 or 100% of vested account balance). These participants may also temporarily sus-

pend payments on TSP loans they currently have and on loans taken between now and November 30, 2020.

The deadline for applying for a loan with an increased maximum is September 18, 2020. The deadline for requesting suspension of loan payments is November 30, 2020. Loan payment suspensions will last for the rest of calendar year 2020.

For more information, please visit:

<https://www.tsp.gov/whatsnew/Content/coronavirus/loans.html>

<https://www.tsp.gov/PDF/formspubs/tsp-46.pdf>

## Protecting Employees, Enabling Reemployment (PEER)

*“PEER Initiative serves as an opportunity for workforce to receive needed timely benefits though a modern and efficient worker’s compensation system”*

Earlier this year the Department of Labor provided implementing guidance for the Protecting Employees, Enabling Reemployment (PEER) Initiative. The PEER initiative serves as an opportunity for heads of federal departments and agencies to recommit to a safety-and health-conscious federal workforce—a workforce that can receive needed timely benefits through a modern and efficient workers' compensation system. The PEER Initiative supports the President's Management Agenda – Modernizing Government for the 21st Century, as well as the President's Initiative to Stop Opioid Abuse and Reduce Drug Supply and Demand.

The PEER Initiative provides performance goals in seven areas:

1. Reducing total injury and illness case rates;
2. Reducing lost-time injury and illness case rates;
3. Increasing the timely filing rate for workers' compensation claims (forms CA-1/CA-2);
4. Increasing the timely filing rate for wage-loss claims (form CA-7);
5. Increasing the rate of return-to-work outcomes during the initial 45-day post-injury period for traumatic injury cases (Continuation of Pay – COP);
6. Improving the rate at which employees return to work in cases of moderate to severe injury or illness; and
7. Implementing and fully using the U.S. Department of Labor's (DOL) electronic filing system, the Employees' Compensation Operations and Management Portal (ECOMP) by September 30, 2020.

The goal set for each of the items is challenging to meet and it is expected that performance will improve over years. The Department of Labor is using 2020 as the baseline year for Goal 5 so no performance targets will be set for this year.

For 2020, the Department is meeting targets for Goals 1, 2, and 7. The target for Goal 3 is 98% timely filed claims. The Department is currently filing timely at a rate of 97%. The target for Goals 4 is 94% timely filed claims and the Department is currently filing at a 93% timely rate.

The PEER initiative should help the Department maintain its success at containing workers' compensation costs, which have gone down for the last seven consecutive years.



# TRICARE Benefits for Activated National Guard and Reserve Members

On March 27<sup>th</sup>, 2020, President Trump signed an executive order authorizing the Pentagon to call up individuals from the Individual Ready Reserve, reserves, and the National Guard to assist with the national response to the novel coronavirus (COVID-19) pandemic. Over the weeks and months that followed, “thousands of National Guard and Reserve service members” were mobilized across the country to support the fight against COVID-19.

If you were one of the many that were activated to military service in support of COVID-19, and if your active duty orders lasted for more than 30 days, you are eligible for Tricare healthcare benefits for the full length of your active-duty service.

Once your Active Guard Reserve (AGR) Title 32 or Title 10 orders of “30 or more days are updated in the Pentagon's personnel system, known as the [Defense Enrollment Eligibility Reporting System \(DEERS\)](#), you are then automatically enrolled in the [Tricare Prime](#) plan. This plan allows you to receive primary and specialty care with no out-of-pocket costs, but does require referrals if you need to see anyone other than your primary care provider. If you live within about 45 minutes of a military treatment facility, it could also mean that you're required to be treated on base. That could be a big change if you already have medical care in your community that you know and like.”

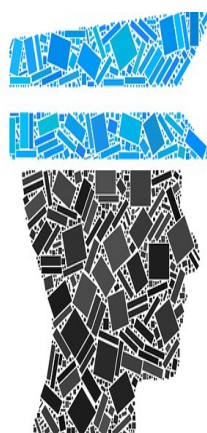
Besides Tricare Prime, servicemen may also enroll in [Tricare Select](#). Enrollment in Tricare Select allows you to be seen off base at a civilian doctor of your choice, and does not require referrals for specialty care. However, you will be required to pay cost shares, with a \$1,000 cap each year. How much you pay for visits depends on when your service member first joined the military and whether your doctor is in-network. Since your enrollment defaults to Tricare Prime, if you want to instead use the Tricare Select plan, you'll need to call your regional contractor.

However, it is important to note that if you are “eligible for or enrolled in the Federal Employees Health Benefits ([FEHB](#)) program” you may not participate in the Tricare Select option.

Although enrollment in Tricare is automatic for eligible service members, it is the service member's responsibility to ensure their dependents personal information remains current in the [DEERS system](#). This safeguards yourself and your family against any obstacles that would impede access to military healthcare, delays with claims processing, and income tax reporting to the IRS, in the event of your activation.

For more information on your eligibility for [Tricare](#) programs you may visit

<https://www.military.com/benefits/tricare/everything-you-need-know-about-tricare-and-national-guard-and-reserve-activation.html>



## The Hatch Act: Do's and Don'ts

*“The Hatch Act prohibits from engaging in some forms of political activities for less restricted and further restricted federal employees”*

It is, once again, an election year, and federal employees are subject to the Hatch Act. The Hatch Act of 1939 (officially known as An Act to Restrict Pernicious Political Activities) is a federal law that applies to all executive branch employees (with the exception of the President and Vice-President). Pursuant to the Hatch Act, executive branch employees are prohibited from engaging in some forms of political activity.

Under the Hatch Act, federal employees fall within two categories: less restricted and further restricted. Further restricted employees are those employees who work for intelligence and law enforcement agencies; within the Department of Defense (DoD), further restricted employees are employed by the National Security Agency (NSA), Defense Intelligence Agency (DIA), National Geospatial Agency (NGA), Office of the Director National Intelligence (ODNI), and Senior Executive Service (SES) employees. Within DoD, all other employees fall under the less restricted category.

In accordance with the Hatch Act, less restricted employees may take an active part in partisan political management and/or partisan political campaigns. They may not: use their official authority (or influence) to interfere with or affect the result of an election; use their official titles or positions while engaged in political activity; invite subordinate employees to political events (or suggest to subordinates that they attend political events or undertake any partisan political activity); solicit (to include acceptance/reception) donations or contri-

butions for a partisan political party, candidate for partisan political office, or partisan political group; be candidates for partisan political office; solicit or discourage the political participation of anyone who has business pending before their employing office; and/or engage in political activity while on duty, in any federal room or building, while wearing a uniform or official insignia, or using any federally owned or leased vehicle. (This includes distributing or displaying campaign materials, performing campaign related work, wearing or otherwise displaying partisan political buttons, t-shirts, signs, or other paraphernalia, making contributions to a partisan political party, candidate, or group, posting a comment to a blog or social media site that advocates for or against a partisan political candidate, office, or group, sharing email account or distributing social media that advocates for or against a partisan political party, candidate, or group).

In contrast to less restricted employees, further restricted employees are prohibited from taking an active part in partisan political management or campaigns.

Like less restricted employees, further restricted employees are subject to the same base prohibitions.

Unlike less restricted employees, further restricted employees are also subject to other, more stringent prohibitions, such as, they cannot:

*(continue to page 9)*



## Live a Healthier Life! Free Programs available through the DoD NAF Health Benefits

One-on-one support from your health coach to manage your health and your way!

Take advantage of FREE one-on-one health coach support through the Aetna Health Connections Disease Management Program. This program provides support for more than 35 conditions such as diabetes, heart disease, asthma, and low back pain and many others, so it's likely it will help with your condition, too. It's a powerful step to be your healthiest – your way. This program helps you follow your doctor's treatment plan and do what's best as you are in charge of your health care journey.

You choose why, when, or how often to speak with your one-on-one health coach as you can stay in touch by phone, email, or chat. You will also get healthy tips through a newsletter which sent straight to your mailbox. Your coach is not only a registered nurse, but also a personal support system for your health. Your coach can help you understand a doctor's treatment plan, recognize any medicinal side effects, and help you to take healthy steps, like becoming active or making good food choices.

Of course, only you and your doctor can decide on the best course of action for you. But your health coach is right there with a supportive tips and ideas to help.

Three easy ways to get started: 1) You may receive a call or letter from Aetna to join the program; or 2) Your doctor or care management nurses may be alerted based on your pharmacy and medical claims; or 3) You can reach out to Aetna directly.

This FREE program provides support for more than 35 conditions. To find out more, just call 1-866-269-4500.

What is Metabolic Syndrome?

One way to stay on top of your health is to “know your numbers” by completing a metabolic screening. This screening consists of a simple blood test, a waist measurement, and blood pressure check that determines if you are at risk for having Meta-

bolic Syndrome (also known as MetS). This is the name given to a group of 5 risk factors that can set the stage for heart disease, stroke, and diabetes. Knowing your numbers gives you the advantage of being able to take action to improve your numbers.

Eligible members, including covered spouses, can earn \$150 in Health Incentives for completing this screening each year (must be completed by 30 November each year). Be sure to register for this FREE screening done with Quest by visiting <https://www.nafhealthplans.com/wellness/biometric-screening-metabolic-syndrome/>.

Work with a wellness coach for FREE!

With Aetna's Healthy Lifestyle Coaching program, you choose what healthy changes you want to make. Is it time to shed some pounds, eat a healthier diet, exercise more, quit smoking or manage stress? A wellness coach will guide and support you every step of the way. You will meet regularly in virtual meetings with a group of people who want to make similar changes.

Plus, the program is already part of your health plan, so there is no cost to you! Covered spouses and dependents are also eligible to participate. To get started, call 1-866-213-0153 or visit <https://nafhealthplans.com/wellness> to learn more.





## The Hatch Act (continued)

Run as a candidate for nomination or election to a political office in a partisan election; actively participate in partisan political campaigns; hold office in political clubs or parties; organize/manage political rallies or meetings; assist in partisan voter registration drives; use their official authority or influence to interfere with or affect the result of an election; and engage in political activity.

Penalties for Hatch Act violations include removal from federal service, reduction in grade, being debarred from federal employment for a period not to exceed five years, suspension, official reprimand, and/or a civil penalty that does not exceed \$1,000.

Let's test your knowledge of the Hatch Act with these common situations:

**Situation #1:** Letitia is an administrative assistant within a DoD component; she is a less restricted employee. Letitia is aware she cannot wear the t-shirt she bought at Political Candidate Alf Schnader's political rally yesterday to work. Letitia decides to hang the t-shirt ("Elect Alf Schnader: Whigs 2020!") in her cubicle. Has she committed a Hatch Act violation? Would it make a difference if she gave the shirt to her supervisor, instead?

**Answer #1:** Yes, Letitia has committed a Hatch Act violation because she is displaying campaign materials in a federal workplace. No, it would make no difference under the Hatch Act if she gave her supervisor the shirt because she is still committing a Hatch Act violation through distributing campaign

materials in her workplace. Under the Hatch Act, less restricted federal employees are prohibited from distributing or displaying political campaign materials in the workplace.

**Situation #2:** Felix is the SES in charge of a DoD agency's line of business. Felix is very excited to discover that Will Picard, the nominee of the Surrealist Party, is holding a political rally tonight. Felix wants to become Will Picard's running mate for office on the Surrealist Party ticket, and plans to announce his candidacy at the rally tonight. Will Felix commit a Hatch Act violation by running for office?

**Answer #2:** Yes, Felix will commit a Hatch Act violation by becoming Will Picard's running mate, and running for office. As a SES employee, Felix is a further restricted employee, and is specifically prohibited from running for office.

*The Office of Special Counsel's website (<http://www.osc.gov>) has additional information on the Hatch Act, including advisory opinions and guidance, for federal employees.*



*“Penalties for Hatch Act violations include removal from federal service, suspension, and/or a civil penalty that does not exceed \$1000”*

## An Apple a Day Does Keep the Doctor Away... Sort Of

Most people are familiar with the old adage – “An apple a day keeps the doctor away”. Although often regarded as an old wives’ tale, it may be a little more steeped in truth than once thought. A *healthy diet in conjunction with other positive lifestyle choices* plays an important role in disease prevention. According to the Centers for Disease Control and Prevention (CDC), chronic diseases are defined broadly as conditions that last 1 year or more and require ongoing medical attention or limit activities of daily living or both. A whopping six in ten adults in the US have a chronic disease and four in ten adults have two or more.

Many chronic diseases are caused by a short list of risk behaviors: tobacco use and exposure to secondhand smoke, poor nutrition, lack of physical activity, and excessive alcohol use. The CDC recommends eight healthy choices to improve your quality of life and reduce the likelihood of developing a chronic disease:

- ◆ **Eat Healthy** – Maintain a balanced diet of fruits, vegetables, whole grains, lean meats, and low-fat dairy products. Visit [www.ChooseMyPlate.gov](http://www.ChooseMyPlate.gov) for recommended servings.
- ◆ **Quit Smoking** – Access free support at 1-800 -QUIT-NOW. Also, many FEHB plans offer smoking cessation programs at no charge! Check with your health plan provider for details.
- ◆ **Get Regular Physical Activity** – Aim for moderate physical activity for at least 150 minutes a week. Be active; incorporate more

physical activity into your daily life like taking the stairs instead of the elevator, or taking walking meetings.

- ◆ **Avoid Drinking Too Much Alcohol** – Visit [www.cdc.gov/alcohol/](http://www.cdc.gov/alcohol/) for dietary guidelines and other resources.
- ◆ **Get Screened** – Early detection is key. Utilize the preventive healthcare services offered by your health plan. Remember, under the FEHB program in-Network preventive services are free! Visit [www.cdc.gov/prevention/](http://www.cdc.gov/prevention/) for recommended clinical preventive care.



- ◆ **Get Enough Sleep** – Adults should get at least 7 hours. Visit [www.cdc.gov/sleep](http://www.cdc.gov/sleep) for more information.
- ◆ **Know Your Family History** – A family history of chronic disease may mean you’re more likely to develop that disease yourself. Discuss family health history with your doctor to take

steps to prevent these conditions or detect them early.

- ◆ **Make Healthy Choices in School, at Work, and in the Community** - Promote healthy behaviors as part of your and your family’s daily life.

Take these steps to cultivate a healthier existence for you, your family and community. Start with an apple a day and a brisk walk to your local farmers market.

Benefits, Wage, and  
NAF Policy Line of  
Business



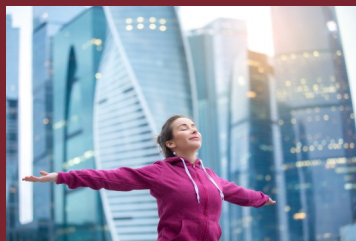
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**BE**  
Knowledgeable

**BE**  
Informed

**BE**  
Reliable



**CONNECT WITH US!**

**Follow the Benefits, Wage, and NAF Policy  
Line of Business, DCPAS on Twitter**

**@Lob#3**

**#DCPASExcellence**

**<https://twitter.com/LOB3Colleagues>**

## 2020 Federal Benefits Training

The Benefits and Work Life Program Division holds Basic, Intermediate and Advanced trainings on Federal Employee benefits.

For more information, please contact:  
[dodhra.mc-alex.dcpas.mbx.benefits-contacts@mail.mil](mailto:dodhra.mc-alex.dcpas.mbx.benefits-contacts@mail.mil)



<b>BASIC</b>	<b>INTERMEDIATE</b>	<b>ADVANCED</b>
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**\*\*\*NOTE: Due to COVID-19, all future trainings are subject to be changed or cancelled.**