



BENEFACTS NEWSLETTER

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FEHB QLE: Child Turning 26

When employees have qualifying life events (QLEs) and want to adjust their Federal Employees Health Benefits (FEHB), it is the employees' responsibility to make enrollment changes directly with the employing office, and ensure their leave and earnings statement (LES) reflects these steps are overlooked when reducing coverage, and employees are stuck, paying for plans with more coverage than they can use.

Life Example

Lee enrolled in a premium conversion FEHB Self and Family plan to provide health coverage for his wife and daughter. When working through a divorce 2 years ago, Lee removed his ex-wife from his FEHB plan since she could no longer receive coverage under his plan. Since divorce is a QLE, Lee contacted his local HR office and changed his enrollment with the same provider from a Self and Family plan to Self Plus One plan.

Lee's daughter turned 26 in May 2021. He received notice from his carrier stating that his daughter would no longer be covered under his FEHB plan due to her turning age 26. Lee forgot about this rule and called his carrier to double check. They confirmed with Lee that his daughter was no longer eligible for FEHB under his plan and he confirmed that she was removed from coverage. In Lee's mind, everything was taken care of; his daughter was removed from his plan and she was able to pick up her own health insurance through her job.

In December 2021, during Open Season, Lee reviewed his FEHB coverage and found that he was still enrolled in a Self

Plus One plan. He was confused and frustrated about how this happened. Lee was paying for a Self Plus One plan for all of 2021, even though after May, he was the *only* person on the plan. Lee contacted his HR office and requested a refund. HR denied his request, and offered him the option to submit a reconsideration for his request. Eventually, Lee was able to change to Self Only during Open Season, for he missed the 60 day QLE window from May of 2021. The carrier removed his daughter from coverage, but was not responsible for decreasing Lee's plan to Self Only.

Unfortunately, this example happens all too often. While a carrier automatically drops enrollees at age 26, employees must change plans with their HR office. Occasionally this also plays out with divorce QLEs, where an employee forgets to remove an ex-spouse and decrease coverage.

Tips for Employees

Know your FEHB benefits responsibility
Ultimately, employees are responsible to make sure they take ownership of their benefits, are in the proper plan, and make changes at the proper time. Read all documents and forms related to your benefits. Review the SF-2809 instructions and QLE chart https://www.opm.gov/forms/pdf_fill/sf2809.pdf and FEHB Handbook <https://www.opm.gov/healthcare-insurance/healthcare/reference-materials/fehb-handbook/>.

Make QLEs changes with your HR office
The carrier **does not** automatically change plan enrollment with ineligible family members; this must be completed with the HR office.

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FEHB QLE: Child Turning 26

(continued)

Consult with HR about QLEs so you do not miss any available benefit options.

Monitor FEHB plan changes during Open Season Plan benefits, costs, and coverages change each year. Perhaps a better plan is available at a lower cost. For couples, a Self and Family Plan might actually be cheaper than a Self Plus One Plan.

Frequently monitor your LES Employees must review their LES for proper deductions especially when making changes. Does it reflect current benefits, salary, and leave hours? View your LES at myPay - <https://mypay.dfas.mil>.



\$15 Minimum Pay Rate for Federal Employees

On January 21, 2022, the Director of Office of Personnel Management (OPM) issued Compensation Policy Memorandum 2022-02, “Achieving a \$15 Per Hour Minimum Pay Rate for Federal Employees.” The memo provides implementing guidance on adjusting pay rates for General Schedule (GS) and Federal Wage System (FWS) employees stationed in the United States (U.S.), including its territories and possessions to at least \$15 per hour by authorizing new GS and FWS special salary rates (SSRs). Under OPM authority, Department of Defense (DoD) was directed to submit SSR requests using future recruitment and retention issues as justification.

OPM has established a single, nationwide SSR pay schedule of annual rates for grades GS-1 through GS-4, applicable to all GS employees with an official worksite in the U.S., including its territories and possessions. DoD, Defense Civilian Personnel Advisory Service (DCPAS), with OPM approval, has established a \$15 per hour minimum pay rate for Appropriated Fund and Nonappropriated Fund FWS wage schedules where any pay rate would otherwise be below \$15 per hour on January 30, 2022, and does include U.S. territories and possessions, as well as foreign areas. These new schedules were effective beginning on the first day of the first applicable pay period commencing on or after January 30, 2022. Other pay systems with independent authority to administer compensation systems for employees outside of Title 5, United States Code, or otherwise authorized to set pay administratively, are encouraged to exercise administrative discretion to provide a minimum pay rate of at least \$15 per hour.

You may visit our website at <https://wageandsalary.dcpas.osd.mil/BWN/WageIndex> to view the latest FWS schedules. For additional information or questions, please contact dodhra.mc-alex.dcpas.mbx.wage@mail.mil.

Are You Burned Out?

The Employee Assistance Program's (EAP) health and wellness theme for April is "Banishing Burnout". The global pandemic, with the social isolation, worries about illness, and economic disruption, is likely to make work-life balance considerably more difficult, leading to higher levels of stress and burnout. The World Health Organization (WHO) has defined burnout as a syndrome resulting from chronic workplace stress that has not been successfully managed. WHO states that there are three components of burnout: unrelenting exhaustion, a sense of mental detachment, and poorer performance in work. This can affect other areas of your life too, making socializing more difficult, hobbies less appealing, and relationships strained as you are emotionally exhausted.

According to WHO, burnout differs from stress because it happens over a longer period of time and feels as if it cannot be alleviated. If you think that you are suffering from burnout, or want to avoid getting to that point, here are a few tips to get you headed in the right direction:

1. Learn and practice relaxation techniques.
2. Exercise on a regular basis.
3. Focus on getting enough sleep.
4. Eat healthy foods.
5. Make time to do something you enjoy.



"Burnout differs from stress because it happens over a longer period of time and feels as if it cannot be alleviated."

Take Action!

The EAP provides confidential 24/7 assistance in managing individual, family, or workplace stress before a crisis develops. EAP provides support, access to short-term behavioral health services, and referrals to ongoing care for employees. EAP not only supports employees in their personal lives, but also supports organizations by contributing to a mentally healthy culture that consist of optimized employee production and increased employee retention.

In support of this effort to maximize employee wellbeing, Magellan Healthcare is hosting a live webinar, "Self-Care Enhancement and Enrichment" on May 11, 2022. The webinar will cover the following topics:

- Explain the importance of self-care.
- Describe how to find happiness and purpose in life.
- Develop techniques to achieve an improved mindset and mood.

Employees and supervisors can learn more about EAP services and upcoming webinars by visiting megellanascend.com or feel free to reach out to the DCPAS Work-Life Team at dodhra.mc-alex.dcpas.mbx.dod-worklife@mail.mil.



Reporting a Death of an Employee Retaining Nonappropriated Retirement Coverage

When an active civil service employee covered by a NAF retirement plan dies, the civil service human resources office (HRO) contacts the applicable NAF retirement benefits office. When a civil service retiree covered by a NAF retirement plan dies, the next of kin should notify the applicable NAF retirement benefits office.

The contact information for the applicable NAF retirement benefits office are listed below:

- Air Force (210) 395-7438
- Army and Air Force Exchange Service (AAFES) (214) 312-3593
- Army (210) 466-1638
- Commander Naval Installation Command (CNIC) (901) 874-6651
- Marine Corps (703) 432-0418
- Navy Exchange Service Command (NEXCOM) (757) 440-4718



The NAF retirement benefits office provides the appropriate NAF retirement plan forms or survivor benefit forms for completion by next of kin. The NAF retirement benefits office processes the completed forms.

The civil service HRO processes the same Federal Employees Health Benefit (FEHB) and Federal Employees' Group Life Insurance (FEGLI) forms as it would for any other civil service employee. The civil service HRO processes the Request for Personnel Action (RPA) Nature of Action (NOA) Death Code 350 for the SF-50 Notification of Personnel Action. In the case of a civil service retiree, once the civil service HRO prepares and confirms eligibility, they will coordinate with the applicable NAF retirement benefits office to process the appropriate FEHB and FEGLI forms.

What's Ahead With TSP

Today's consumers continue to change their behaviors as more digital tools are easily accessible and became the new normal. Many prefer to use mobile apps or other technical tools to interact with retirement or financial systems. Consumers seek convenience and flexibility now more than any other time.

The Federal Retirement Thrift Investment Board (FRTIB) acknowledges this trend and awarded a new recordkeeping contract Converge Program (or Converge) in Nov 2020. FRTIB is preparing to launch this new service provider in the summer of 2022.

Once the Converge program becomes active, TSP participants will have access to new service channels through the "ThriftLine Service Center." With the digital tools, participants will have the flexibility and convenience of completing most transactions. They will

be able to download the TSP app and will have 24-hour access to an interactive virtual assistant along with an online chat function.

In addition, TSP will be offering paperless processing options and give more control over managing your TSP account. That includes electronic signature, rollover assistance, electronic payment options, and secure participant mailbox.

Beyond the improvements listed above, TSP will adapt new procedures and capabilities to enhance account security features, provide an enhanced "My Account" for a more intuitive user experience.

For more information, visit <https://www.tsp.gov/bulletins/21-1/>.

Healthy Retirement Packages

“A healthy retirement application is defined as a complete and accurate package that does not have to be developed for missing, inaccurate or discrepant information.”

One of the most important tasks we as HR Professionals have is to ensure that federal employees are able to transition from active employee to an annuitant as quickly as possible. This is accomplished by ensuring that the application package submitted is deemed “healthy”. A “healthy” retirement application package is defined in the Office of Personnel Management (OPM) Benefits Administration Letter (BAL)12-103 as “a complete and accurate package that does not have to be developed for missing, inaccurate or discrepant information.” Given the time it takes for an application package and Individual Retirement Records (IRR’s) to arrive at OPM after separation, it’s clear to see that even one error can delay a retiree’s annuity by one month or longer.

While the DoD wide error rates are showing an upward trend over the past year, the department still lingers behind OPM’s stated accuracy goal of 92%. Historically, the following items are frequently considered the most commonly occurring errors:

1. Form documents not signed or missing information (applications, SF2818 etc.)
2. Supporting documentation not provided (i.e. marriage certificate, proof of military honorable military service etc.)
3. Lack of proof of 5 years of FEHB and/or FEGLI coverage prior to retirement
4. Unacceptable corrections on application documents (i.e., SF3107-2)
5. Missing application forms (SF2818 etc.)

Solutions to fix these errors are multifaceted but need not be complicated. Tips in alleviating these errors can include:

1. Improved employee outreach initiatives to provide employees with information regarding their benefits entitlements and options for retirement as well education on the information required to achieve a “healthy” application package. This may be achieved through one on one counseling and group seminars, either in person or virtually.
2. Ensuring that supporting documentation for health and life insurance show a complete history and that documentation shows previous coverage as well as new coverage with effective dates. If forms in the personnel folder are not sufficient, information can be generated from automated benefits and payroll systems such as GRB and DCPDS.
3. Thoroughly auditing submitted applications upon receipt for missed signatures, unauthorized corrections or incorrectly requested coverages (i.e. FEGLI SF2818). Implementing processes that give packages multiple reviews, use of a checklist or a simple “buddy check” system with a co-worker can be helpful in catching mistakes.

While it is true that all retirement packages deemed “unhealthy” can be fixed using these tips, using a blend of them will go a long way to ensure that more retirement applications will be quickly adjudicated and help retirees better navigate a major life transition.



Get a Free Metabolic Screening and Earn \$150

The DoD NAF Health Benefits Program with Aetna offers a free metabolic screening to eligible employees and their covered spouses. Your NAF employer covers the cost of the screening as a commitment to your health. The screening consists of a simple blood test that measures your cholesterol and blood sugar. It also includes a check of your height, weight and blood pressure to give you a snapshot of your overall health. Your results determine your risk for metabolic syndrome. You and your covered spouse can each earn \$150 in incentive credits that help reduce your out-of-pocket health care costs.

What is metabolic syndrome?

Metabolic syndrome refers to the group of conditions that lead to an increased risk of heart disease, type 2 diabetes and stroke. Nearly one in three Americans is at high risk, and many of us don't even know it. A metabolic screening measures five things:

1. **Waistline.** People who gain weight, specifically in the belly area, have a higher risk of developing heart problems.
2. **Blood pressure.** If your blood pressure is high, your arteries can become damaged, which can cause heart disease.
3. **HDL cholesterol.** HDL is often called the "good" cholesterol. It helps remove LDL or "bad" cholesterol from your arteries. If your HDL cholesterol is too low, you are at a higher risk of developing health problems.
4. **Triglycerides.** This is a type of fat found in blood. People who have a high triglyceride level have a greater risk of developing heart disease.
5. **Fasting blood sugar.** If you have high levels of sugar in your blood, you have a greater risk of developing diabetes. A fasting blood test, usually done in the morning before breakfast, will give the most accurate measurement.

Why should I get screened?

Knowing your numbers, and sharing them with your doctor, lets you identify your health risks so you can create a plan to improve your health. If your results

show you have metabolic syndrome — don't panic. Consider it your early warning alarm. By acting now, it's likely you can avoid a serious health crisis like a heart attack or stroke down the road. Share your results with your doctor. Discuss lifestyle changes and possible medications that can help improve your numbers.

Why do we offer this program for free?

Since we all share in the cost of health care, we'll also save when we're at our healthiest!!!



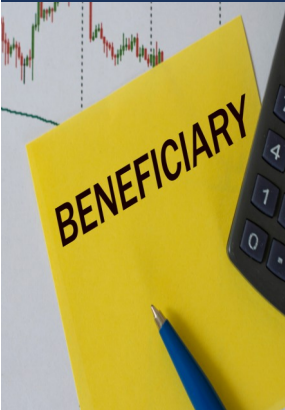
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Determining Who is Eligible For FERS Retirement Survivor Benefits

“The FERS retirement system will also provide a children’s benefit, this benefit is provided by law, and is shared among all eligible children”



Planning for your survivors can be a very difficult undertaking, death is one of the few things in life that is certain. As a federal employee covered under the Federal Employee Retirement System (FERS), there are several retirement survivor benefits: Basic Employee Death Benefit (BEDB), Survivor Annuity, Children’s Benefits, and Lump Sum Benefits. What are the requirements that employees must meet for survivors to be eligible for these benefits?

The BEDB is a benefit payable upon the death of certain FERS employees. The BEDB consist of a base amount, which may change from year to year, the amount increases each year by CSRS COLA, plus the greater of either the 50% of the high-3 average salary or 50% of the employee’s final salary. The employee must have completed at least 18 months of creditable “civilian” service and died while under FERS deductions.

Survivor annuity benefits are calculated as if the employee had retired as of the date of death. The benefit that is payable is 50% of the annuity that the employee is entitled to as of the date of death. In order for the survivor benefit to be payable the employee must have completed a minimum of 10 (ten) years of creditable service with 18 (eighteen) months minimum of civilian service, and died under FERS deductions.

The BEDB and survivor annuity are benefits payable to either current or possibly former spouses (with a court order approved by OPM). If the former spouse has been granted the full survivor benefit, the current spouse will not receive any benefits.

The FERS retirement system will also provide a children’s benefit, this benefit is provided by law, and is shared among all eligible children. Keep in mind that the employee must meet the eligibility requirement: 18 months of creditable civilian service. The children’s benefit may be reduced by any Social Security entitlement. Remember to visit www.opm.gov for the annual changes Benefits Administration Letter that identifies changes to interest rates and cost of living adjustments.

What happens if the employee dies without a surviving spouse, children, or former spouse with a court order approved by OPM? If the employee was subject to FERS deductions, the contributions cannot remain in the fund. FERS will payout the contributions and interest earned in a lump sum payment, in order of precedence. This is reason enough to keep beneficiary designation forms current.

Although these are not easy decisions, we should consider these survivor options when career and/or retirement planning.

Benefits, Wage, and
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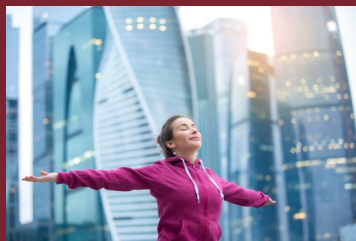
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EMPLOYEE BENEFITS Training

DEPARTMENT OF DEFENSE | BASIC. INTERMEDIATE. ADVANCED

The DCPAS Benefits Training Branch has completed two Basic Benefits Courses so far for the 2022 Employee Benefits Training Session. The first class was conducted February 7-11, 2022 for participants from the Defense Logistics Agency (DLA). The second class was conducted February 28-March 4, 2022 for participants from the Department of Veterans Affairs (VA). At this point, a total of 48 participants have attended the Basic Benefits Course for 2022.

If you are interested in attending one of our Employee Benefits Training Courses, we have several courses available at the Basic, Intermediate, and Advanced Levels for 2022. Remember, to qualify to take the Benefits Intermediate Course (BIC), you must have successfully completed the DCPAS Basic Benefits Course. To take the Advanced Benefits Workshop (ABW) you must have successfully completed the DCPAS Basic Benefits Course and Benefits Intermediate Course. Once you complete each level of Benefits Training, you also qualify to take the DoD Credentialing Exam at that level. The available Open Registration Courses for 2022 are:

Basic Benefits Course—July 18-22, 2022
August 1-5, 2022

Benefits Intermediate Course—August 22-26, 2022

Advanced Benefits Workshop—July 11-15, 2022

To view the schedule and register for these courses please visit the DCPAS Employee Benefits Training Program schedule/registration website:

<https://www.dcpas.osd.mil/hrfunctionalcommunity/benefitsworklife/employeebenefitstraining>

If you have any questions or would like more information about the DCPAS Employee Benefits Training Program, please send your inquiries to the Benefits Training inquiry Inbox:

dodhra.mc-alex.dcpas.mbx.dod-bwnp-employeebenefitstraining@mail.mil



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