

BENEFACTS NEWSLETTER

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Consider the Best Dates to Retire in 2023

When planning for retirement, there are certain calendar dates to choose that will help an employee maximize federal benefits. The *best* dates to retire involve many factors including the employee’s retirement system, the end of the pay period, and total accrued annual leave.

First, since annual and sick leave accrue when 80 hours of work are completed for a pay period, it is best to retire on the last day of a leave period ensure that leave is forfeited. If an employee retires in the middle of a pay period, they will not receive any leave credit nor will they receive earned income for the entire pay period.

Secondly, it is best to retire towards the end of the year to maximize the benefit of accumulating additional annual leave hours on record. If an employee retained the maximum 240 hours of annual leave from the previous year, they could be paid up to a maximum of 448 hours of unused annual leave. Any annual leave balance at the time of retirement will be paid in a lump sum in accordance with 5 CFR 550.1203. Annual lump sum payout = the total hours x hourly salary. The lump sum payout could potentially be a substantial sum of money. For instance, a person with a \$60,000 salary (\$28.75 per hour) with 448 hours has a lump sum payout of \$12,880!

Federal Employees Retirement System (FERS) employees should retire no later than the last day of a month in order for the annuity payment to begin immediately the following month. Civil Service Retirement System (CSRS) employees have a few extra days, and can retire no later than the third day of any month to have the annuity payment begin the next day of that same month.

CSRS employees can also retire at the end of the month in still have to have the annuity payment begin immediately the following month. The closer the date to the end of the month, the better.

For CSRS and FERS, December 30, 2023, is the best date to retire for reasons described above. Ultimately, the decision rests with the employee on which day is best to retire. Review the pay period calendar and chart for the *best* retirement dates for 2023. If you have additional questions, reach out to your servicing Component Benefits Center.



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Healthy Retirement Application BAL 12-103 Update

It is imperative agencies take notice of all the updates to a “Healthy” Retirement Application Package and implement them as quickly as possible. In doing so agencies can ensure their employees will have a smooth transition into retirement.

BAL 12-103 was recently revised and rereleased to provide updated guidance to agencies on how to submit a “healthy” retirement application package. A “healthy” retirement package is defined as a complete and accurate package that does not have to be developed for missing, inaccurate, or discrepant information. There are instances where unhealthy retirement packages are not a result of incomplete submissions from the agency, however in many cases the agency is at fault. Below lists the retirement documents and forms that are subject to changes from the BAL. Agencies must take notice of these recent changes to ensure proper retirement processing.

BAL 22-01, Changes to Acceptable Signature Requirements on Retirement Processing Forms: Made changes to acceptable signature requirements. The newly revised BAL 12-103 speaks to the updated electronic signature allowances in addition to wet or pen and ink. It is important for agencies to remember to keep the associated record that reflects the process by which the signatures were created.

Certified Summary of Service SF 2801-1 and SF 3107-1: All pay rates including FICA only for CSRS and FERS retirees must be listed on the Certified Summary. Copies of all SF 50s for each period of non-deducted service must be included in the package. All Certified Summary of Service Forms must be signed and dated by HR (Section D) and signed and dated by the employee (Section E) verifying the information is accurate.

Spousal Consent Form, SF 2801-2 and SF 3107-2: If a marriage certificate is prepared in another language it must be translated to English. A complete list of acceptable information as proof of marriage for the purpose of obtaining retirement benefits is located at www.opm.gov.

Checklist: SF 2801 Schedule D and SF 3107 Schedule D: In accordance with BAL 12-102, documents contained within a retirement or death in service application package must include an agency checklist that clearly indicates the document/s in question.

If a special retirement is indicated, then a *certified* RI 20-124 for an Air Traffic Controller (ATC), Law Enforcement Officer (LEO), Firefighter, Nuclear Material Carrier or Customs and Border Protection Officers (CBPO) under Section 535 of PL 110-161, establishing the employee’s eligibility must be included in the package according to the requirements provided on BAL 21-104.

Federal Employees Health Benefits (FEHB): A signed memorandum from the agency detailing the continuous coverage of the employee is needed to prove the 5-year FEHB requirement at retirement (corroborating documentation showing payroll deductions for at least 5 years should also be submitted).

SF 2823/SF 54, FEGLI Designation of Beneficiary: Two valid witnesses, may witness the signature through a virtual environment, Agency personnel may witness the execution of the SF 2823 as long as they are not named as beneficiaries. It is important to note FEGLI errors are among the top errors encountered on retirement applications and accounted for over 7% percent of all total errors in 2021.

Military Service: Military Service documents that do not annotate the character of service continues to be one of the top errors encountered in retirement application packages, which further delays the final adjudication process. Agencies must ensure all periods of *creditable* active military service must be documented.

“It is imperative agencies take notice of all the updates to a “Healthy” Retirement Application Package and implement them as quickly as possible”.

FSA: The Importance of April 30, 2023

Even though the Federal Employee Benefits Plan year just came into effect on January 1, 2023, employees who participate in either of the FSAFEDS Accounts have until midnight on April 30, 2023 to file all eligible unreimbursed claims from the 2022 plan year.

Here is what you need to know:

The Health Care Flexible Spending Account (HCFSA), reimburses for qualified medical expenses. The 2022 plan year runs **January 1 – December 31, 2022**, all claims must have occurred during this period.

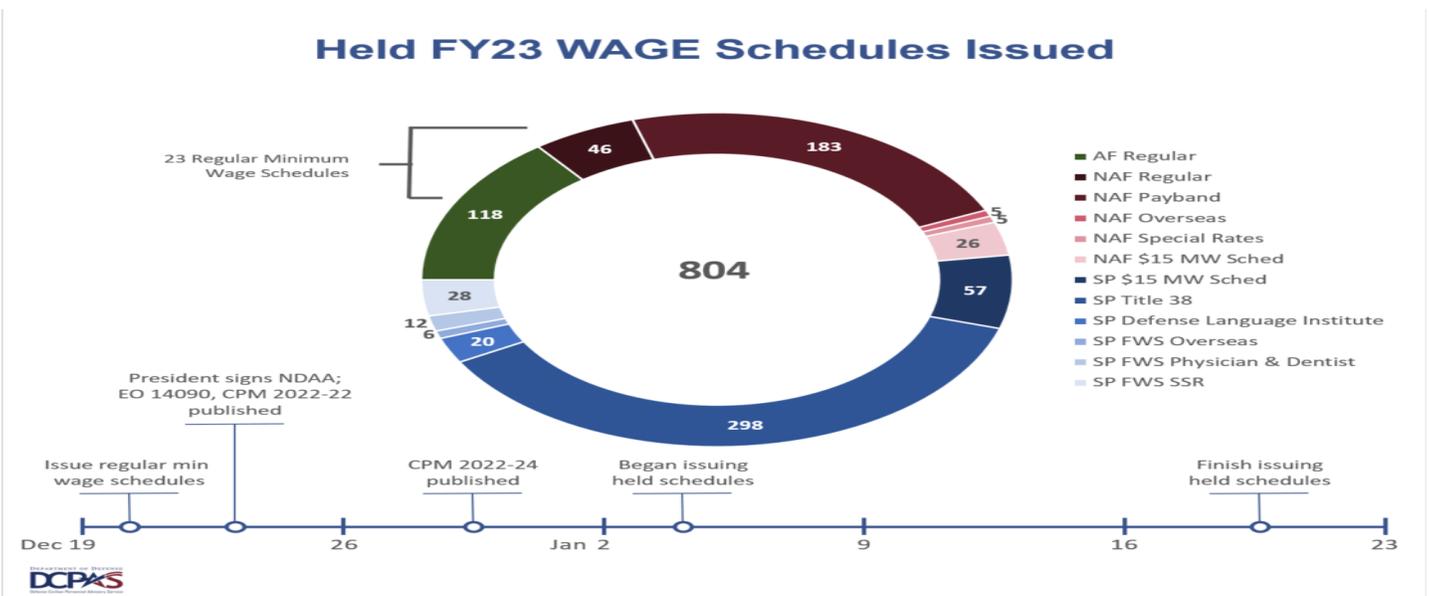
The Limited Expense Flexible Spending Account (LEX HCFSA) shares the same plan year dates as the HCFSA. The eligible expenses for the LEX HCFSA is limited to vision and dental care only for individuals who are enrolled in a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA).

Finally, the Dependent Care FSA (DCFSA) pays eligible expenses to care for dependent children under the age of 13, or family members who are above the age of 13, who are physically or mentally incapable of self-care who the employee claims as a dependent on their Federal tax return. The care must be in order for the employee and spouse to work or look for work. Now here is where the plan year dates are slightly different. The DCFSA plan year runs from **January 1, 2022 through March 15, 2023** and participants have until mid-night on April 30, 2023 to submit claims for all eligible expenses.

Expenses must be considered eligible under the plan guidelines; the list of eligible expenses is expansive and can be found on the FSAFEDS website: <https://www.fsafeds.com/support/eligibleexpenses> Participants are able to carry over up to \$570.00 if they reenrolled for the 2023 plan year. Please do not leave any money on the table, remember this is a use-or-lose program.

FY 23 Held Federal Wage System Pay Schedules Issued

In our last Wage and Salary article, we discussed the delay of prevailing rate pay adjustments for some Appropriated and Nonappropriated Fund employees. Since then, all held or delayed pay schedules have been published to our website at <https://wageandsalary.dcpas.osd.mil/BWN/WageIndex>. The chart below illustrates the timeline followed once the new pay legislation passes, and the total number of schedules issued by the DCPAS Wage and Salary staff during that time.



DoD NAF Health Benefits Program Preventative Care

Here's to the New Year!

As a NAF employee, you make a difference every day, and we're truly grateful. We wish you and your loved ones a healthy, happy new year ahead.

Make the most of every moment. Remember that each day is an opportunity to reset and renew. To set new goals, make more time for self-care, and become the best version of yourself.

Take Care of You

Kick off the new year right by scheduling your preventive care. These important services can make the year – and the years to come – happier and healthier. Check the chart below for recommended guidelines, and ask your doctor what's right for you.

Screening	For	Age
Annual Physical Exam	Men and women	18+
Cervical Cancer Screening (Pap Test)	Women	21+
Mammogram	Women	35+
Prostate Cancer Screening (PSA Test)	Men	40+
Colonoscopy	Men and women	45+

Remember: Preventive care is no cost to you when you visit a network provider or facility.

Learn more about the resources available through the DoD NAF HBP plan and how to access them at: NAFHealthPlans.com

Nurture Your Overall Well-Being

Your NAF employer and Aetna care about your well-being. That's why you have resources to support you on your health journey.

Work With a Health Coach

When you join the Healthy Lifestyle Coaching program, you will have a health coach who can help you make changes, such as eating healthier, starting an exercise routine, quitting tobacco, and managing stress. You will start with a one-on-one session, then meet regularly with your coach and a group of people who want to make similar changes. And it is free!

Get a Metabolic Screening

This free screening includes a simple blood test that measure your cholesterol and blood sugar. It also includes a measure of your height, weight, and blood pressure to give you an overall snapshot of your health. This screening is not only free to you and your covered spouse, but you can also each earn \$150 in health incentive credits by completing it.



DoD NAF Health Benefits Program Preventive Care

(continued)

Speak With a Doctor Virtually

Teladoc Health is a convenient and affordable option for non-emergency medical services (including skin conditions) and mental health concerns. Teladoc Health offers quality health care in minutes from the comfort of home, during your lunch break, or while traveling. You can even get a prescription sent to your local pharmacy, when medically necessary.



What To Remember With Your TSP Account

As FERS Employees, most of you are contributing to TSP to safeguard your retirement. However, there are some things to remember to keep your retirement savings growing.

- Make sure to contribute at least 5 percent of your salary to avoid leaving free money on the table. The government matches up to 5 percent of your salary (1 percent automatic contribution + up to 4 percent matching contribution). If you contribute less than 5 percent, that means you are not getting some of matching contribution from the government.
- Do not put all of your money into the G fund unless you plan to withdraw your funds immediately. Especially with today's unstable market, the G fund looks like to be the best choice because it produces the guaranteed return, despite of the stock market fluctuations. However, the G fund has a big exposure of inflation risk, which the low guaranteed return may not keep up with the higher inflation rates.
- Do not take out a loan unless it is your last resort. Your loan decreases your investment and you will lose the opportunity to grow your money.
- Do not forget to update your beneficiary. Now, you can update your beneficiary easily using the App or website under "My Account." Also, remember that the death benefits will not be paid to contingency beneficiary (ies) until all of primary beneficiary (ies) are deceased.
- Understand TSP features and options. There are new features and options available in "My Account". There are more ways to communicate – AVA (Virtual Assistant), THRIFTLINE, Secure message system and most of these transactions can be done via the App or TSP website.

EMPLOYEE BENEFITS Training

DEPARTMENT OF DEFENSE | BASIC. INTERMEDIATE. ADVANCED

The 2023 DCPAS Benefits Training cycle is now underway and we are extremely excited about our Open Enrollment course offerings this cycle! Remember, to qualify to take the Benefits Intermediate Course (BIC), you must have **successfully completed** the DCPAS Basic Benefits Course. To qualify to take the Advanced Benefits Workshop (ABW), you must **have successfully completed** the DCPAS Basic Benefits Course and Benefits Intermediate Course. *Once you successfully complete each level of Benefits Training, you are qualified to take the DoD Credentialing Exam at that level.*

We are also offering a new course titled “**FERS Eligibility Workshop.**” This is a two-hour workshop designed to examine retirement coverage determination issues encountered mostly by staffing specialists when on-boarding new hires, transfers, and rehires. Therefore, the workshop will pinpoint how to properly determine the correct retirement coverage between FERS, FERS-RAE and FERS-FRAE. There are no prerequisites to attend this course and there are four course offerings in 2023.

The 2023 [Open Enrollment Course link below](#) will allow viewing and registration for the following employee benefits training:

Employee Benefits:

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

The below links will allow viewing and registration for the [2023 Open Enrollment Courses](#) for Injury Compensation and Unemployment Compensation training courses.

Injury Compensation:

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

Unemployment Compensation:

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

If you have any questions or would like additional 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

Benefits, Wage, and
NAF Policy Line of
Business



BENEFITS • WAGE • NAF Policy
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HR



Employee Benefits Training Dates

Basic 13-17 Mar 2023	BIC 10-14 Apr 2023	FERS Eligibility Workshop 22 Mar 2023
Basic 15-19 May 2023	BIC 12-16 Jun 2023	FERS Eligibility Workshop 26 Apr 2023
Basic 24-28 Jul 2023	BIC 21-25 Aug 2023	FERS Eligibility Workshop 22 Jun 2023
ABW 18-22 Sep 2023		FERS Eligibility Workshop 30 Aug 2023

Injury Compensation Training Dates

Basic ICPA Level I 7 Feb 2023	Intermediate ICPA Level II 7 Mar 2023	Advanced ICPA Level III 22 Mar 2023
Basic ICPA Level I 11 Apr 2023	Intermediate ICPA Level II 6 Jun 2023	Advanced ICPA Level III 13 Sep 2023
Basic ICPA Level I 11 Jul 2023	Intermediate ICPA Level II 19 Sep 2023	
Basic ICPA Level I 24 Oct 2023		

Unemployment Compensation Training Dates

UC Basics 22 Feb 2023	UC Forms 22 Mar 2023	UC DIUCS 19 Apr 2023	UC Appeals 21 Jun 2023
UC Basics 22 Mar 2023	UC Forms 26 Jul 2023	UC DIUCS 20 Sep 2023	UC Appeals 18 Oct 2023
UC Basics 24 May 2023	UC Forms 13 Dec 2023		
UC Basics 23 Aug 2023			
UC Basics 15 Nov 2023			



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