

# BENEFACTS NEWSLETTER

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## Exploring your Benefit Options

During your lifetime, things can happen whether you plan for them, or not. Events such as divorce, marriage, birth of child, buying a house, etc., are few examples of unexpected changes. Although you can't always predict unexpected changes, you can plan for some life events.

*Thrift Savings Plan (TSP) Primary Residence Loan*  
When you are buying a house, you can consider applying for TSP primary residence loan. This type of loan can only be used for buying or building your primary residence. Keep in mind this is a loan not a mortgage, therefore your loan interest payments are not tax deductible. The application fee of \$100 will be deducted from the TSP account balance and your total loan amount will be reduced by amount of the fee. Repayment period for primary residence loan is from 61 to 180 months and supporting documents are required. You can borrow up to the smallest of three – Your own contributions and earnings, 50% of your total account balance, or \$50,000 minus your highest outstanding loan balance, if any, during the last 12 months. For more information - <https://www.tsp.gov/planning-for-life-events/buying-a-house/>



### *Federal Employees Group Life Insurance (FEGLI) Option C*

When you are getting married or having a child, you have 60 days to elect FEGLI Option C family coverage as a qualifying life event (QLE), if you have not already. When you elect Option C coverage, all of your eligible family members are automatically covered. You can elect \$5000 for your spouse/\$2500 for each child and you can also choose up to 5 multiples of the coverage for both spouse and dependent children. For more information - <https://www.opm.gov/retirement-center/calculators/fegli-calculator/option-c-family-insurance/>

### *Federal Employees Group Life Insurance (FEGLI) Living Benefits*

When you are terminally ill and your life expectancy is nine months or less per your documented medical prognosis, you may elect to receive a full or partial lump sum payment of your FEGLI Basic insurance (it is called living benefits). To apply for living benefits, call OFEGLI at 1-800-633-4542. See the FEGLI Handbook, which is available only in electronic format. For more information - [www.opm.gov/life](http://www.opm.gov/life)

## Exploring your Benefit Options

(Continued)

### *Federal Employees Group Life Insurance (FEGLI) Assignment*

When you are going through divorce, you can assign your FEGLI coverage to comply with the court order upon divorce. You may assign your life insurance coverage (except Option C) to an individual, a corporation, or an irrevocable trust. If you want to assign your life insurance, you can complete Federal Employees' Group Life Insurance form (RI 76-10). Your decision to assign your life insurance coverage is irrevocable that means you cannot change your mind after assignment. For more information - [www.opm.gov/life](http://www.opm.gov/life)



## Suspension of the Federal Long Term Care Insurance Program

The Office of Personnel Management (OPM) has suspended applications for coverage under the Federal Long Term Care Insurance Program (FLTCIP) as of December 19, 2022 for two years. As 5 U.S.C. 9003(b) requires, this suspension will provide OPM and the FLTCIP carrier, John Hancock Life & Health Insurance Company, time to analyze benefit packages and establish sustainable premium rates that accurately and equitably reflect the present cost of the benefits provided.

Benefits Administration Letter (BAL) 23-901 published on February 23, 2023 outlines changes coming to the FLTCIP upon reinstatement of program applications. The changes are as follows:

Abbreviated Underwriting periods for employees and their spouses will only be offered during “special enroll-

ment periods”. This is a change from previous rule of “within 60 days of first hire or marriage”. Upon reinstatement of FLTCIP enrollment application process, applicants must apply using the full underwriting rules.

Open Seasons will now be referred to as “special enrollment periods”. This was done to more accurately describe the process as something different than the routine annual open season period offered for health/dental/vision insurance programs. Special enrollment periods will only be offered when OPM determines it is appropriate to offer such abbreviated underwriting applications.

For more information, refer to [BAL 23-901](https://www.opm.gov/policy-data-communications/bal/23-901) or visit [www.ltcfeds.com](http://www.ltcfeds.com).

## Flexible Spending Account (FSA) Eligible Expenses

Could you be missing out on FSA eligible expenses and not realize? How would you know? Take the time to review what may qualify as eligible expenses for Health Care FSA (HCFSA), Limited Expense Health Care FSA (LEX HCFSA) or Dependent Care FSA (DCFSA).

In order to claim expenses, typically participants need to provide a detailed receipt as evidence of the purchase, or an Explanation of Benefits (EOB) for medical procedures. Certain other products or procedures require more documentation such as a prescription, receipt, and a Letter of Medical Necessity (LMN) signed by a doctor. See examples below of possible medical eligible expenses that you may have overlooked. These require a LMN and a detailed receipt.

<b>Vitamins</b> - (prenatal vitamins, as treatment for a medical condition)	<b>Recliner</b> (\$1000 max)
<b>Ergonomic Home Office Furniture and Accessories</b> (as treatment for a medical condition)	<b>Phototherapy - Light Therapy</b> (for treatment of medical condition)
<b>Exercise Equipment or Program</b> (as treatment for a medical condition)	<b>Service Animals</b> (with Certificate of Registration)
<b>Lodging</b> (limited to \$50 per night for patient to receive medical care and \$50 per night for one caregiver)	<b>Smart Watch</b> (Max 125.00)
<b>Mattresses</b> - Once every 10 years up to \$800 max	<b>Weight loss program</b> (for treatment of a medical condition)
<b>Protein Bars/shakes/powder</b> (not as meal replacement)	<b>Wigs</b>

If you are not enrolled in a FSA this year, consider it next Open Season, or if you have a qualifying life event. This pre-tax benefit account is used to pay for dependent care and medical expenses. Enrolling in a FSA can save you on average 30 percent on eligible dependent and health care expenses. If you are enrolled, be sure to save your receipts, claim your qualified expenses, and be aware of all program deadlines. Don't wait until the last minute to claim your expenses.

See the following links for additional information on the FSFAFEDS website:

Full list and guidelines of eligible expenses:

<https://www.fsafeds.com/support/eligibleexpenses>

Instructions for filing claims: <https://www.fsafeds.com/file#receipts>

Letter of Medical Necessity form: <https://www.fsafeds.com/support/resources/necessity>



*“Enrolling in a FSA can save you on average 30 percent on eligible dependent and health care expenses. If you are enrolled, be sure to save your receipts, claim your qualified expenses, and be aware of all program deadlines.”*

## Redefinition of Certain Appropriated Fund Federal Wage System Wage Areas

On March 23, 2023, the U.S. Office of Personnel Management issued a final rule to redefine the geographic boundaries of the following appropriated fund Federal Wage System (FWS) wage areas for pay-setting purposes: Hagerstown-Martinsburg-Chambersburg, MD; Richmond, VA; Roanoke, VA; and Washington, DC. The final rule will redefine the Shenandoah National Park portions of Albemarle, Augusta, Greene, Page, and Rockingham Counties, VA, to the Washington, DC, wage area. This change is based on a recent consensus recommendation of the Federal Prevailing Rate Advisory Committee (FPRAC). This regulation is effective April 24, 2023 and applies on the first day of the first applicable pay period beginning on or after April 24, 2023.

More information can be found by visiting the Federal Register at the link below: <https://www.federalregister.gov/documents/2023/03/23/2023-05816/prevailing-rate-systems-redefinition-of-certain-appropriated-fund-federal-wage-system-wage-areas>



## How Does Unused Sick Leave Affect Your Retirement Benefits?

Retirement may be right around the corner for some or maybe sometime away for others. Most employees already know that when they retire from federal service they will receive a payout of unused annual leave, but what happens to unused sick leave?

Annual leave has a maximum accrual limit of 240 hours; however, we can accrue sick leave without any limitations, thus growing into a substantial amount over time. Well, what happens to that leave at retirement? Good news! Your unused sick leave balance will be used to your advantage, specifically your ANNUITY!

Civil Service Retirement System (CSRS), employees will receive full credit of the sick leave balance towards the annuity computation. Sick leave is not used to meet the eligibility requirement.

Federal Employee Retirement System (FERS), employees used to receive a portion of the used sick leave towards the annuity computation, after meeting the retirement eligibility requirements, the amount depending upon the date of separation. If the employee retires with an immediate annuity from October 28, 2009 through December 31, 2013, they will receive 50 percent of the sick leave in the calculation of their annuity. For employees who are separating after January 1, 2014, 100 percent of unused sick leave will be a part of the employee's immediate annuity or death benefit.

When converting hours into days for the annuity calculation, six (6) hours of sick leave equals one day, based upon a 2087-hour work year. The annuity calculation only consist of full years and months, left over days drop. Separating employee should be cautious when trying to use up any left days, before they retire.

Retirement is both an exciting and daunting time; it is our job to provide our employees with the best information possible.



## The DoD NAF HBP provides a free biometric/metabolic screening each year to you and a covered spouse.

### Here's why....

More than one in three U.S. adults have metabolic syndrome, according to the American Heart Association.

One way to stay on top of your health is to “know your numbers” by completing a biometric screening. This screening consists of a simple blood test, a waist measurement, and blood pressure check that determines if you are at risk of having Metabolic Syndrome. This is the name given to a group of risk factors that can set the stage for heart disease, stroke, and diabetes. Results of your screening gives you the advantage of being able to take action to improve your numbers.

By making healthy changes in your diet and activity levels, you can help keep serious health conditions from developing. Your DoD NAF Health Program provides support and resources to help you improve your numbers.

The good news? Eligible members\* (including covered spouses) can earn \$150 in Health Incentives for completing this screening each year. And, the test is at no cost to you if you complete it at an in-network provider.

Metabolic Syndrome is the term used when a person has three or more of the following risk factors:

Health factor	Increased risk if:
Blood pressure	Greater than or equal to 130 over 85 mmHg. <i>If either number is out of range, the reading is considered a risk factor</i>
Blood sugar or glucose	Greater than or equal to 100 mg/dL
Triglycerides	Greater than or equal to 150 mg/dL
Central obesity (waist circumference)	Women: Greater than 35" Men: Greater than 40"
HDL cholesterol	Women: Below 50 mg/dL Men: Below 40 mg/dL

### You have 3 ways to complete your metabolic syndrome screening. You must register with Quest Diagnostics ahead of time:

- Onsite – View the [schedule of onsite screening events](#).
- At a Quest Diagnostics lab near you. Log in to [Aetna.com](https://www.aetna.com) > Find Care & Pricing to locate a Quest lab near you.
- With your doctor - Download the Physician Result Form at [My.QuestForHealth.com](https://www.myquestforhealth.com) to take along with you.  
*Note: this is the only option available for Aetna International members.*

For more information, including the link and instructions to register for your biometric screening, visit:

<https://www.nafhealthplans.com/wellness/biometric-screening-metabolic-syndrome>

\*Medicare Advantage with Prescription Drug (MAPD) plan members are not eligible for this program.



## DoD Civilian Retiree Identification Card Termination

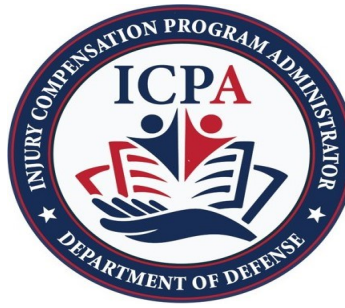
Department of Defense (DoD) Civilian Retiree Identification (ID) Cards are no longer issued pursuant to the Office of the Under Secretary of Defense for Personnel and Readiness Memorandum, "Department of Defense Civilian Retiree Identification Card Termination," dated February 17, 2023. Previously issued ID cards remain valid through August 31, 2023, and will not be reissued.

The implementation of the REAL ID Act has eliminated the requirement for the DoD Civilian Retiree ID Card authorized by the memorandum previously in effect, dated August 26, 2009. The limited use of morale, welfare and recreation activities by DoD civilian retirees will remain at the discretion of the installation commander, subject to the DoD civilian retiree meeting the requirements for installation access.

For more information on the Real ID please visit: <https://www.dhs.gov/real-id>

To read the Office of the Under Secretary of Defense for Personnel and Readiness Memorandum please visit: <https://www.dcpas.osd.mil/policy/retirement/retirementidcard>





Our 2023 employee benefits training courses at Defense Civilian Personnel Advisory Service (DCPAS) are in full gear. We are very excited to again offer our Open Enrollment Employee Benefits Courses for the Basic, Intermediate and Advanced levels this training cycle! This year we are also thrilled to offer the brand new **FERS Eligibility Workshop** which is currently available for enrollment. This workshop is a two and a half hour workshop that is designed to examine retirement coverage determination issues encountered mostly by staffing specialists when on-boarding new hires, transfers, and rehires. Therefore, the workshop will focus on how to properly determine the correct retirement coverage for FERS, FERS-RAE and FERS-FRAE employees. There are no prerequisites to attend this course.

*“This year we are also thrilled to offer the brand new FERS Eligibility Workshop which is currently available for enrollment. This workshop is a tremendous success and we highly recommend attending!”*

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 delighted to offer open enrollment for our Injury Compensation Advisor courses at the Beginner, Intermediate, and Advanced levels! Kindly note that you must have completed the DCPAS Beginner Injury course with a passing grade to qualify for the Intermediate In-jury training course. To be eligible for the Advanced Injury course, you must have completed the DCPAS Beginning and Intermediate Injury courses with a passing grade.

Lastly, we are thrilled to offer our newly created Unemployment Compensation (UC) training courses. Within the UC program, there are four training modules that cover a variety of topics. These courses are tailored for UCPAs and are presented by DCPAS UC Specialists. Courses include UC Fundamentals, UC Forms, UC Appeals, and UC Defense Injury Unemployment Compensation System (DIUCS). Our Unemployment training courses do not require any prerequisites.

For scheduling and registration please view the 2023 Open Enrollment Course links below:

**Employee Benefits:**

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

**Injury Compensation:**

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

**Unemployment Compensation:**

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

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:

**EBA:**

[dodhra.mc-alex.dcpas.mbx.dod-bwnp-employeebenefitstraining@mail.mil](mailto:dodhra.mc-alex.dcpas.mbx.dod-bwnp-employeebenefitstraining@mail.mil)

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NAF Policy Line of  
Business



**BENEFITS • WAGE • NAF Policy**  
Our Service Sustains Your Service

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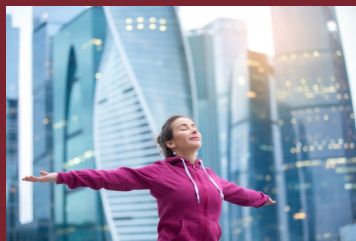
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### Employee Benefits Training Dates

Basic 15-19 May 2023	BIC 12-16 Jun 2023	FERS Eligibility Workshop 22 Jun 2023
Basic 24-28 Jul 2023	BIC 21-25 Aug 2023	FERS Eligibility Workshop 30 Aug 2023
ABW 18-22 Sep 2023		

### Injury Compensation Training Dates

Basic ICPA Level I 11-14 Apr 2023	Intermediate ICPA Level II 6-9 Jun 2023	Advanced ICPA Level III 13-14 Sep 2023
Basic ICPA Level I 11-14 Jul 2023	Intermediate ICPA Level II 19-22 Sep 2023	
Basic ICPA Level I 24-27 Oct 2023		

### Unemployment Compensation Training Dates

UC Basics 24-25 May 2023	UC Basics 25 Oct 2023	UC DIUCS 19 Apr 2023	UC Forms 26 Jul 2023
UC Basics 28 Jun 2023	UC Basics 15-16 Nov 2023	UC DIUCS 20 Sep 2023	UC Forms 13 Dec 2023
UC Basics 19-20 Jul 2023	UC Basics 6 Dec 2023		
UC Basics 23 Aug 2023	UC Appeals 21 Jun 2023		
UC Basics 27-28 Sep 2023	UC Appeals 18 Oct 2023		

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<https://twitter.com/LOB3Colleagues>