

Permanent Employee Benefits & Entitlements Information



ARMY BENEFITS CENTER - CIVILIAN (ABC-C)

The Army Benefits Center-Civilian (ABC-C) located at Fort Riley, Kansas, provides automated benefits support to Department of the Army appropriated fund employees through the Internet (Employee Benefit Information System - EBIS), telephone (Interactive Voice Response System - IVRS), and trained counselors.

ABC-C automated systems give you unlimited access to your benefits and entitlements. You can receive personal counseling, process transactions and obtain general information on retirement, life insurance, health benefits, survivor benefits and the Thrift Savings Plan. You must handle some TSP and Long Term Care transactions through those respective offices.

ABC-C automated systems are available 21 hours a day, 7 days a week. Both systems are unavailable from 11:00 pm to 2:00 am (Mountain Time) for systems maintenance.

Counselors are available from 5:00 am to 5:00 pm Mountain Time, Monday thru Friday to assist you with any issues regarding your benefits and entitlement.

You can access the website immediately to obtain general information regarding your benefit and entitlement options, but must wait 10-14 days after you start work to access your personal benefit account.

If you do not provide completed benefit election forms to the CPAC on your first day of work, you must make all benefit and entitlement elections by using the automated systems (except where otherwise stated).

Approximately 10-14 days after you begin working, you will be able to access either system to make your initial benefit elections.

ACCESSING THE ABC-C WEB SITE (EBIS): <https://www.abc.army.mil>.

When you first log into the system the ABC-C home page will be your first screen. To view your personal benefits and conduct transactions you will need a Point of Entry (POE) password and a Personal Identification Number (PIN). The following explains how to create the password and PIN.

- To create a POE password, select *Benefit Change* from the menu. New users will be prompted to create a password.
 - To establish a password you will be asked for your Social Security Number, Service Computation Date for Leave, Date of Birth, Civilian Pay Plan, Grade, Step, E-Mail. You can best obtain this information from your most recent Leave and Earning Statement (LES) or Notification of Personnel Action (SF 50).
 - After entering the above information, hit *continue* and you will be prompted to establish a password and enter it twice.

- Your password must contain 8-10 characters, cannot match any portion of your SSN, and must contain at least 3 of the following 4 characters: an upper or lower case letter, a number, or a special character.
- If you have problems creating your POE, please contact an ABC-C benefits counselor at 1-877-276-9287 or call the Help Desk at 1-785-239-2000 or DSN 856-2000 during normal business hours.
- To create your PIN select the EBIS tab and then select *PIN*. A screen will come up with the Personal Identification Number (PIN) Main Menu.
 - Select the option "Create My PIN". You will be instructed to input your social security number (SSN) and PIN. Your initial PIN will be your birth month and year, (e.g. if you were born July 1965, your PIN would be 0765).
 - You can then create your personal six-digit numerical PIN.
 - Your SSN and PIN constitutes your electronic signature and should be safeguarded.

ACCESSING IVRS (TOLL-FREE TELEPHONE SYSTEM): 1-877-276-9287. Hearing impaired (TDD) customers can call 1-877-276-9833.

IVRS is designed so that voice prompts guide you through the various transactions and/or information processes. Listen carefully to the instructions to make appropriate selections.

- You will be prompted to input your social security number and PIN. Your initial PIN will be your birth month and year, (e.g. if you were born July 1965, your PIN would be 0765).
- Your SSN and PIN constitutes your electronic signature and should be safeguarded.

If you receive an error message on the web system that states "Invalid Login" or an error message on the IVRS that states, "The SSN you are using is not in the database", you should contact the Southwest Civilian Personnel Operations Center Help Desk at (785) 239-2000 or DSN 856-2000.

NOTE: You can use your same six digit PIN to access both the IVRS and EBIS systems.

ABC-C MAILING ADDRESS: ABC CENTER
301 MARSHALL AVE
FORT RILEY, KS 66442

For general benefit information: www.opm.gov/insure/

FEDERAL EMPLOYEE HEALTH BENEFITS PROGRAM (FEHB)

For information: www.opm.gov/insure/health/

You have 60 calendar days from your entrance on duty date to enroll or not enroll in a health plan through the ABC-C. If you fail to make an FEHB election within the 60 days allowed you are considered to have declined coverage, and cannot get health coverage until the next open season or after a qualifying life event. Premiums are automatically deducted from your paycheck.

You can elect coverage or change your coverage through ABC-C during the annual Open Season (late November to early December every year) or within 60 calendar days after a qualifying life event, i.e. marriage, divorce, death of a spouse, or birth of a child.

There are national and El Paso area health plans. CPAC employees cannot advise you as to which is the "best" plan; you will need to decide which plan is best for your situation. There are differences in coverage and cost among the plans, read the plan booklets carefully before deciding. You can elect Self Only or Self and Family coverage. Some may require associate membership in an organization.

Unless otherwise specified, your coverage will begin on the first day of the following pay period after the ABC-C receives your enrollment request. Thus, the earliest that your health insurance can become effective is the beginning of the pay period after the pay period in which you are hired - and only if the ABC-C received your enrollment prior to the beginning of that pay period. There is no retroactive coverage of your medical expenses prior to the effective date of your coverage, so it is to your advantage to make an election as soon as possible.

Premium Conversion: Premium Conversion (PC) is a tax benefit whereby the part of your salary that goes to pay FEHB premiums is not-taxable, which saves you money on Federal income tax and FICA taxes. Participation in PC is automatic unless you waive it at the time of your appointment or during an FEHB open season. PC saves money, but it imposes two restrictions. Employees can normally drop FEHB coverage or change coverage from "self and family" to "self only" at any time. However, employees participating in PC may take these actions only during an FEHB open season or at the time of a special PC "qualifying life event." In addition, if you pay Social Security taxes on your salary, PC may result in somewhat lower Social Security benefits. This loss of flexibility and lower benefits is usually of less value than the tax savings of PC, but this depends on your personal situation and only you can decide whether participating or not participating is most beneficial. Information is at <http://www.opm.gov/insure/health/pretaxfehb/index.asp> Information on waiving PC is on the ABC-C web site (select *information*, then *health*)

FEDERAL EMPLOYEES' GROUP LIFE INSURANCE (FEGLI)

For information: www.opm.gov/insure/life/

You are automatically enrolled for Basic life insurance effective the day you enter on duty unless you waive it. *You have 31 calendar days from your appointment date to waive your basic coverage or elect optional life insurance through the ABC-C. You cannot elect optional insurance if you waive basic insurance. If you do not make an election, you are considered to have waived optional insurance.* Premiums are based on your age and are automatically deducted from your paycheck.

Types of Life Insurance available are basic and optional life insurance:

- Basic: Pays your salary rounded to the nearest \$1,000 plus \$2, 000.
- There are three types of optional life insurance:
 - Option A - Standard = pays \$10,000 (on yourself)
 - Option B - pays 1 to 5 times your annual salary (on yourself)
 - Option C - Family insurance
 - Can choose 1 to 5 multiples on your spouse and children
 - Each multiple pays \$5,000 for the death of a spouse, \$2,500 for the death of a child

You can drop or lower life insurance coverage at any time. But, if you do not enroll for coverage upon being hired, you can elect or increase coverage only:

- During an Open Enrollment Period. This rarely happens.
- At your request later on. You will be required to take a physical exam at your own expense and get special approval from the Office of Personnel Management.
- Within 60 days after a qualifying life event - marriage, divorce, birth of a child, death of a spouse

RETIREMENT

For information: www.opm.gov/retire/html/retirement/index.asp

There are two retirement systems for permanent employees. The system that covers you is not your choice; you will automatically be placed in the appropriate system.

- **Federal Employees Retirement System (FERS):** Covers most employees hired after 1983. You contribute to Social Security, and approximately 1.5% of your base pay into the FERS system. Upon retirement you will receive the regular social security annuity, a small civil service annuity, and supplemental money from your TSP investments.
- **Civil Service Retirement System (CSRS):** Covers most employees hired before 1983. You contribute approximately 7% of your base pay into the retirement system each pay period; you do not contribute to Social Security but do pay Medicare. Upon retirement you will receive an annuity based on your years of service and the average of your high three years of salary.

To be eligible for regular retirement, you must be:

- At least age 55 with at least 30 years of service.
- At least age 60 with at least 20 years of service.
- At least age 62 with at least 5 years of service.
- At the Minimum Retirement Age (MRA) with at least 10 years of service. This applies only to employees covered under FERS. The MRA depends on your year of birth, but will not be less than 55 years of age.

All retirement information and counseling is done through ABC-C.

Military Buyback is when you pay a deposit into the civilian retirement system for your military time to be able to use your military service time toward your civilian retirement. The deposit amount depends on your military service earnings. To determine military earnings, send your DD214(s) and RI Form 20-97 to the appropriate finance center. Upon receiving the completed RI 20-97, send it and a SF 3108 to the ABC-C. ABC-C will let you know how much you must deposit. You can pay what you owe as a lump sum or through payroll deductions. Forms and mailing addresses are available at the CPAC

THRIFT SAVINGS PLAN (TSP)

For information: www.tsp.gov

TSP is a tax-deferred retirement savings and investment plan available to Federal employees covered by FERS or CSRS. You may enroll in TSP through the ABC-C up to 60 calendar days after your appointment day. After that, you can enroll during the bi-annual TSP Open Season (15 April - 30 June and 15 October - 31 December). Contributions are voluntary and are separate from contributions made to your regular retirement plan. TSP plays a different role in each retirement plan, but TSP benefits are essentially in addition to your retirement annuity.

- **For employees covered by FERS:** *TSP is a major part of FERS. You should seriously consider participating in TSP to ensure that you have an adequate supplement to your basic Federal and Social Security annuity.*
 - You can contribute up to 14% of your basic pay (15% in 05, IRS limit only thereafter)
 - The Agency will automatically contribute 1% of your basic pay to your TSP account and will match up to 5% of your contributions.
- **For employees covered by CSRS:** TSP is mainly a supplement to your retirement annuity
 - You can contribute up to 9% of your basic pay (10% in 05, IRS limit only thereafter)
 - There is no matching government contribution

You enroll or change the amount you are contributing through ABC-C. To change the distribution of your current or future contributions among the 5 funds go through TSP at WWW.TSP.GOV or (505) 255-8777 (not a toll free number). You must use your SSN and a 4-digit PIN that the TSP office will mail to you once they receive notice that you have enrolled in the TSP. You may also mail the hardcopy TSP Form 50 to the TSP office to make your allocations, but TSP encourages employees to use the web site for faster processing.

You can choose from among 5 investment funds. TSP contributions are not taxed. Taxes are deferred on your investment earnings until they are withdrawn. You can stop your contributions at any time; the agency 1% contribution will continue. Stop contributions through the ABC-C. You can get a loan from your contributions and earnings while you are in the Federal service. If you transfer to another agency without a break in service, both your agency and personal contributions continue without interruption.

You can leave your money in TSP up until age 70 1/2, at which time you must begin withdrawing it. If you leave Federal service before retiring, you can leave your TSP account intact or withdraw your funds after you have been separated for 31 days. If under age 59 1/2, there will be a 10% penalty for the amount withdrawn unless you roll it over to an IRA.

When you retire, or at age 59 1/2 or older, you can: Receive your investment as a life annuity, receive a lump sum payment, or receive your investment in a series of monthly payments. All TSP money is taxed as income for Federal tax purposes in the year you receive it.

FEDERAL LONG TERM CARE INSURANCE PROGRAM (FLTCIP)

For information: www.ltcfeds.com or 1-800-582-3337

You must be eligible for health benefit coverage to be eligible to apply for long term care insurance. Certain family members of eligible employees are also eligible to apply. You do not have to enroll in the FEHB program to apply for long term care insurance. You apply for long-term care insurance through LTC Partners at the above web site or telephone number. If you apply for long term care insurance within 60 days of being hired you only have to answer a few questions about your health using the abbreviated underwriting application. If you apply for this insurance after the initial 60 days, you will have to use the full underwriting application which contains more questions about your health. Not everyone who applies for this insurance will be approved for coverage.

Long Term Care Insurance is intended for on-going help with day-to-day living, such as help with dressing, eating, bathing, etc. It is NOT medical care to cure a medical problem. Long term care is provided in a number of settings such as a nursing home, an assisted living facility, an adult day care, or even in a person's own home. Normally a nurse or other caregiver provides the care, not a medical doctor. Medicare and most health insurance programs such as the Federal Employees Health Benefits and TRICARE do not cover long-term care.

To get information and apply for long term care insurance you must deal directly with LTC Partners, a company established by John Hancock and Metropolitan Life Insurance to administer the FLTCIP. The above web site and telephone number are for LTC Partners. The Office of Personnel Management also has information on this program at www.opm.gov/insure/ltc/

DESIGNATION OF BENEFICIARY

For information: <http://www.opm.gov/insure/designations/index.htm>

If you die while you are a Federal employee, FEGLI payments will be made in a particular order set by law, as well as any unpaid salary and your Thrift Savings Plan funds. There may also be lump sum payments due from your retirement program. Standard rules for each program determine who is eligible to receive these payments. You should check the above web site to ensure you understand the order of payment for each program, but normally, it is widow/widower, equal share among children (share of deceased child distributed among descendants of that child), equal share among parents (entire amount to a sole surviving parent), the executor of your estate. For life insurance, other factors such as an Assignment of Life Insurance or a valid court order enter into the order of payment. If you are satisfied with the order of payment rules, you do not have to take any action. But if you want these funds to go to someone else, you need to file a Designation of Beneficiary for that program.

NOTE: Complete designation of beneficiary forms at the Civilian Personnel Advisory Center, not through the ABC-C.

Because you are in control of your benefits and entitlements, you should:

- **Obtain and retain a copy of each transaction for your records. This can be done by requesting a copy of your transaction through the Fax-Back feature in IVRS or by printing the transaction screen on EBIS.**
- **Verify your transactions within 48 hours of making them; by revisiting the website or calling the toll-free telephone number.**
- **Make a note of the effective date of your transaction. Both the IVRS and EBIS will inform you of the effective date.**
- **Review your LES covering the period in which the action is effective to verify the withholding(s). If this information is incorrect, call ABC-C and press "0" for a counselor.**

ANNUAL & SICK LEAVE, HOLIDAYS

(There are 26 pay periods in a leave year)

All employees accrue (earn) 4 hours of sick leave per pay period. The accrual rate will not change.

Full time employees accrue annual leave at the following rate:

- Up to 3 years of service 4 hours per pay period
- 4-15 years of service 6 hours per pay period
- After 15 years of service 8 hours per pay period

Part time employees accrue annual leave on a pro-rated basis

You must request, and your supervisor must approve, sick and annual leave in advance of you taking the leave. You should follow the procedures established by your supervisor to request leave. Supervisors usually recognize that unforeseen circumstances may not allow you to request leave in advance, but you should contact your supervisor as soon as possible to request leave when you cannot do so in advance. You should also familiarize yourself with any applicable employee bargaining unit agreement as some contain provisions on requesting and using leave.

We observe 10 Federal holidays: New Years Day, Martin Luther King's Birthday, Presidents' Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans' Day, Thanksgiving, and Christmas

Many Fort Bliss organizations also observe "training holidays" tied to Federal holidays, which often allow for a 4-day weekend. Civilian employees must take leave to be off on a training holiday. Supervisors are encouraged to be liberal in approving leave for training holidays, mission and workload permitting.