



BENEFITS SUMMARY FOR TEMPORARY EMPLOYEES

(Full and Limited Services)

Updated 31 Mar 04

APPLICABILITY: This benefits summary is for employees hired on temporary appointments scheduled to last LESS than one year.

EXCEPTIONS: If you meet one of the following exceptions, this brochure does NOT apply to you.

- Your temporary appointment follows, with a break in service of no more than 3 days, a position in which you were insured.
- You are a temporary employee who receives a provisional appointment.
- You are employed under an OPM-approved career-related work-study program under Schedule B lasting at least one year and in pay status for at least one-third of the total period of time from the date of your first appointment to the completion of the work-study program.

If one of the exceptions applies to you, please obtain the brochure titled “Benefits Summary for New, Rehired, and Transferred Civilian Employees” from your local Civilian Personnel office or download it from the Benefits and Entitlements Service Team (BEST) homepage at www.afpc.randolph.af.mil/dpc/best/bestbrochures.htm. If you are located at a full service base, be sure to download the one under “Full Service Employees.” Otherwise, download the one under “Limited Service Employees.” See our article titled “Full versus Limited Servicing – What Does It Mean?” on the BEST homepage if you aren’t sure whether you receive full or limited services from BEST.

Federal Employees Health Benefits (FEHB)

As a temporary employee you will be eligible to enroll in health insurance when you have completed 1 year of current continuous employment (5 U.S.C. 8906a). For this purpose, "current" means beginning with the present and counting back one full year (365 calendar days). "Continuous" means employment without a break in service of more than 5 days. A break in service occurs when you are off the employment rolls. A break in service of 1 to 5 days does not interrupt the 1-year of current continuous employment and is counted toward the service requirement. Days on which a part-time employee is not scheduled to work are not breaks in service. "Employment" means full-time or part-time service that is not excluded by law or regulations applicable to the FEHB program. The one-year requirement may be met at the end of a one-year appointment in a single agency or it may be based on a series of shorter appointments served in one or more agencies, as long as you have not had a break in service in excess of 5 days.

You have 60 days from the date you complete 1 year of current continuous employment to enroll in FEHB. You must pay both the employee and Government shares of the premium, so it is especially important that you first consult RI 70-8, Guide to Federal Employees Health Benefits Plans for Certain Temporary Employees, to see which plans you are eligible for, the basic services each plan provides, and the cost. Once you have narrowed your choices, you should review the individual plan brochures for specific coverage information. Your local Civilian Personnel office can tell you where you can view the guide and plan brochures locally, or you can find them at www.afpc.randolph.af.mil/dpc/best/fehb.htm. An election to enroll in FEHB will be effective at the beginning of the following pay period.

Premium Conversion. If you enroll in health insurance, you’ll automatically participate in FEHB premium conversion unless you specifically waive participation. Premium conversion is a “pre-tax” arrangement, meaning the part of your salary that goes for health insurance premiums is non-taxable. You will save on Federal income tax and FICA taxes. Most employees will want to participate in premium conversion; however, there are two reasons why you may not wish to participate – flexibility and Social Security. If you participate in premium conversion, you **cannot** change to self-only or cancel your coverage at any time – you

must experience a qualifying life event that corresponds with the desired change. For more information regarding premium conversion, refer to our health insurance page or speak with a benefits counselor. **If you don't want to participate in premium conversion, you must complete and fax the waiver form to BEST (DSN 665-2936 or 210-565-2936) at the time you enroll in health insurance.** You may obtain the waiver form by requesting fax document #1005 through the BEST phone system, or by downloading it from www.afpc.randolph.af.mil/dpc/best/fehb.htm.

If you decide to enroll in health insurance, you will conduct the enrollment via the Employee Benefits Information System (EBIS) web application or the BEST phone automated system.

-- **The Employee Benefits Information System (EBIS)** is a secure web program located on the AFPC Secure Web site. As a result, to access EBIS you must first log into AFPC Secure. To get started, go to www.afpc.randolph.af.mil/dpc/BEST_GRB/EBIS.htm. Once there, click on "Enter the AFPC Secure Web Sites Login." There are two ways to access AFPC Secure: via DoD PKI certificate, or the regular AFPC Secure UserID and password.

--- **DoD PKI Certificate.** You may use this method if your web browser has been configured for use with the Common Access Card (CAC) and CAC personal identification number (PIN), or a DoD PKI software certificate. Click "OK" when you see your name and certificate number in the "Client Authentication" dialog box. Insert your CAC card into the reader on your computer and enter your CAC PIN at the prompt. The AFPC Secure Main Menu page will appear - click on the "EBIS" button. Within EBIS, an additional security measure requires you to enter your SSN and BEST PIN (referenced under the phone system). Your PIN for the BEST phone system and EBIS is the same, and you may change it as often as you wish via either system. In addition, if you forget your PIN, you can select a new one - via either system.

--- **UserID and Password.** If your browser is not configured to use the CAC, or you prefer to log into AFPC Secure via UserID and password, or if you are logging into AFPC Secure from your home or another work station, click the "Cancel" button when the "Client Authentication" dialog box appears on your screen. (Say "OK" to the security prompt that pops up.) The AFPC Secure Login page will appear -- enter your UserID and password. If this is your first time accessing AFPC Secure, you'll have to create a UserID and password by clicking on the "Civilian" button and following the prompts. After logging into AFPC Secure, click the "EBIS" button. Within EBIS, an additional security measure requires you to enter your SSN and the PIN number referenced under the phone system. Your PIN for the BEST phone system and EBIS is the same, and you may change it as often as you wish through either system. In addition, if you forget your PIN, you can select a new one through either system.

-- **To use the BEST phone system**, dial 1-800-616-3775 if you are located in the United States. If located overseas, dial a toll-free AT&T direct access number for the country you're in, then 800-997-2378. (AT&T direct access numbers are available at www.att.com/business_traveler/guides_and_access/dialing_instr.html#outside.) When you dial 1-800-616-3775 the phone system will answer with "Welcome to the Air Force Customer Service Center." Press 2 for current Air Force-serviced civilian employee, then "2" for BEST benefits and entitlements services. You'll hear a few clicks and several moments of silence - don't hang up. You'll then hear "Welcome to the Air Force Personnel Center." (**Note:** This is where overseas callers enter the phone system.) Press "2" for benefits and entitlements, then "1" for current Air Force-serviced employees. The system will prompt you to enter your Social Security Number (SSN) and Personal Identification Number (PIN). We don't mail PIN numbers to our employees; instead, the system automatically sets your initial PIN as a four-digit number equivalent to your month and year of birth (MMYY). For example, if born in February 1975, your PIN will be 0275. For security reasons, the system will then require you to change your four-digit PIN to a six-digit number of your choice. If you are unable to access the phone system after your second duty day, please notify your servicing Civilian Personnel Office who will contact us on your behalf.

EBIS and the BEST phone system are available 24 hours a day, 7 days a week (except Saturdays from 8:45 p.m. - midnight Central Standard Time (CST) for systems backup, and Sundays from 7 a.m. - 10 a.m. CST

for maintenance). Detailed information on the BEST systems can be found in our Questions and Answers Booklet. Ask your local Civilian Personnel office for one, or view it on BEST web site at www.afpc.randolph.af.mil/dpc/best/bestbrochures.htm. We urge you to study the sections on the systems and customer service, and keep the brochure close for future reference. Keep in mind, though, that as long as you are on a temporary appointment the information on life insurance, Thrift Savings Plan, retirement, and survivorship do not apply to you.

Benefits counselors can be reached by calling the BEST phone line as specified above. When you reach the benefits main menu you will hear “press 1 for health benefits, 2 for retirement, 3 for TSP, and 4 for life insurance.” Press the number for the benefits area relating to your call, then zero to transfer to a counselor. Counselors are available Monday through Friday from 7 a.m. - 6 p.m. Central Time. If you are not able to access the system after your second duty day, or it tells you your SSN is not on file, please notify your local Civilian Personnel Office and they will contact us.

Hearing impaired employees may contact a benefits counselor via our toll-free Telecommunications Device for the Deaf (TDD) number: 1-800-382-0893, or commercial 565-2276 if calling within the San Antonio, Texas area.

Flexible Spending Account (FSA) Program

When you complete one year of current, continuous temporary employment, you'll be eligible to enroll in health insurance (FEHB). When you're eligible for FEHB, you'll also be eligible to enroll in the flexible spending account (FSA) program (even if you don't enroll in FEHB). FSAs are a benefit allowing employees to set aside money, on a pre-tax basis, for certain kinds of health care and dependent care expenses not paid by health insurance or claimed on your income tax return. In effect, you'll be reimbursing yourself from tax-free money. This lowers your taxes and increases your take-home pay.

The FSA program is handled entirely by SHPS, Inc., the third-party administrator selected to manage the program. Enrollment will be directly with SHPS via their FSAFEDS web site or toll-free phone. You can find general information about the program on the BEST Homepage under “Flexible Spending Accounts,” but for detailed, specific information you must go to the FSAFEDS web site or speak with a SHPS customer service representative. Web site address and phone numbers are listed on the last page of this brochure.

Federal Employees Group Life Insurance (FEGLI)

You are not eligible to elect life insurance coverage.

Thrift Savings Plan (TSP)

You are not eligible for the TSP program (including catch-up contributions), nor are you eligible to receive agency contributions.

Long Term Care Insurance

Long term care (LTC) insurance is insurance that helps you pay for long term care services, such as home care, or care in a nursing home or assisted living facility. This care may become necessary not only because of the aging process, but because you suffer an accident, have a stroke, develop multiple sclerosis, etc. The type care you would need is normally not covered by the FEHB enrollment.

You may apply for LTC insurance at any time **after** you have completed one-year current continuous temporary employment. However, an advantage to applying within 60 days after completion of one-year continuous service is you will be subject to abbreviated underwriting. After that, you will be subject to full underwriting. There are fewer questions to answer regarding your health under abbreviated underwriting.

The Office of Personnel Management (OPM) sponsored the LTC insurance program in order to obtain rates somewhat lower than what is available in the private sector; however, you will pay the full cost of the

premiums. For general information on LTC insurance and how to apply for it, please visit the BEST homepage and click on “Long Term Care Insurance.” For more detailed information, you should visit the OPM Long Term Care web site at www.opm.gov/insure/ltc/index.htm and the LTC Partners web site at www.ltcfeds.com. Certified long term care insurance specialists are available at 1-800-582-3337 or TDD 1-800-843-3557, Monday through Friday, 8 a.m. to 7 p.m. Eastern Time.

BENEFICIARY FORMS

The only beneficiary form applicable to temporary employees is the Standard Form 1152, “Designation of Beneficiary Unpaid Compensation of Deceased Civilian Employee.” If you choose to complete the form, it is your responsibility to make sure your beneficiaries stay current. A change in marital status does **not** change a beneficiary you previously designated. If die while employed and didn’t complete SF 1152, your unpaid compensation will be distributed in accordance with the following order of precedence unless you have a valid court order on file in your Official Personnel Folder: (1) the widow or widower; (2) if none, the child or children in equal shares; (3) if none, the parents in equal shares; (4) if none, the executor or administrator of the estate; (5) if none, the next of kin under the laws of the state in which the decedent was domiciled at date of death. SF 1152 can be found on the web at www.opm.gov/insure/designations/index.htm. You should submit it to your servicing Civilian Personnel office who will certify and forward it to our office. We recommend you make a copy of the SF 1152 for your records prior to submission and review it periodically to ensure it reflects your current desires.

Benefits and Entitlements Service Team (BEST)

HQ AFPC/DPCMB
550 C Street W Ste 57
Randolph AFB TX 78150-4759

BEST Phone Line

Stateside: 1-800-616-3775

Overseas: Dial a toll-free AT&T direct access number, then 800-997-2378 (AT&T Direct Access Numbers can be obtained at www.att.com/international_business/dialing_guide/country-diallist.cgi)

Hearing Impaired Employees: TDD 1-800-382-0893

Local: (Commercial) 565-2276

BEST Fax Number: DSN 665-2936 or (210) 565-2936

BEST Homepage: www.afpc.randolph.af.mil/dpc/best/menu.htm

EBIS Web Application: www.afpc.randolph.af.mil/dpc/BEST_GRB/EBIS.htm

OPM Long Term Care Website: www.opm.gov/insure/ltc/index.htm

LTC Partners Website: www.ltcfeds.com

FSAFEDS Website: www.fsafeds.com (works best if cut and pasted into web browser)

FSAFEDS (SHPS) Phone: 1-877-372-3337 TTY: 1-800-92-0450

REVIEW YOUR LEAVE AND EARNINGS STATEMENT EVERY PAY PERIOD!