



# BEST NEWSLETTER

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2002 Edition, Issue 1 – January 2002



## COMMENTS FROM OUR DIVISION CHIEF

Happy New Year from BEST! I can't help but feel a sense of gratification on the many challenges and goals we met in 2001. Our goal for 2002 is to continue providing quality customer service to the approximately 133,000 employees serviced by BEST.

Starting 15 Feb 02, the Benefits and Entitlements Service Team (BEST) will provide "full services" for the appropriated fund civilian employees of Pacific Air Forces (PACAF). Under "full service", PACAF employees will receive personnel services from BEST in the areas of retirement and survivor benefits in addition to the personnel services they currently receive in health insurance, life insurance, and Thrift Savings Plan (TSP) under "limited services." BEST welcomes PACAF employees to "full servicing."

Also, in Feb 02, we will be converting from the current civilian personnel data system that has been in existence for over 20 years to the "Modern" personnel data system. Our automated systems will be up and running during the conversion to take care of all your benefit transactions.

We welcome another year of new challenges and goals. We will continue to provide you with information you need as Federal employees; however, we need your feedback and any suggestions you have for future articles. We look forward to hearing from you. Have a great 2002!

CINDY BIRGE  
Chief, Special Operations Division  
Directorate of Civilian Personnel

## LEAVE AND EARNINGS STATEMENT (LES) AND MORE AVAILABLE ON THE WEB

Tired of waiting for your LES to come in the mail? Need to change your mailing address with payroll? Use the Defense Finance and Accounting Service's (DFAS) Employee/Member Self Service (EMSS) web site at <https://emss.dfas.mil> to view your current (and two previous) LES online, stop receiving your LES through the mail, change your mailing address with payroll, change your tax withholding, sign up for or change your direct deposit, view and print your W-2, and much more.

Once you access the DFAS EMSS web site, if you know your EMSS PIN, just click on "Request Access" and follow the instructions. If this is your first time to use EMSS, just click on "Forgot Your Pin" and follow the instructions to set up your account.

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# ISSUES, SYSTEMS PROBLEMS AND ENHANCEMENTS

## HEARING "TECHNICAL DIFFICULTIES?" HAVING PROBLEMS WITH THE BEST AUTOMATED PHONE SYSTEM? EXPERIENCING TROUBLE WITH THE BEST WEB?



Yes, yes, and yes! Don't let the automated systems create frustration. Should you experience problems, let us help you. That is our job! One day you may call the BEST automated phone system and just when you think you're about to complete a transaction, you hear, "we are experiencing technical difficulties, please try your call again at a later time." Don't despair! Here's what you can do:

1. Call back into the automated phone system
2. Once you've gotten past the security piece; i.e., entering your SSN and PIN, you will hear the system voice a list of choices; such as for FEHB, press 1; for Retirement, press 2; Thrift Savings Plan, press 3; and Life Insurance, press 4. This is what we call the Main Menu.
3. Choose the number for the Benefits area in which you encountered the "technical difficulties" message.
4. Whichever number you choose, you will hear another list of choices, including "to transfer to a Benefits Counselor, press 0". This is your opportunity to speak to a live person, so press "0."
5. Once a Benefits Counselor has answered, give a detailed explanation of where, in your first call, you experienced "technical difficulties". The Benefits Counselor will be happy to assist you during our normal customer service hours, Monday - Friday from 7 a.m. to 7 p.m. CST. Your "technical difficulties" description will assist us in trouble shooting any automated system issues.

If you experience similar problems while in the Web automated system, (Employee Benefits Information System), please call a Benefits Counselor as described above.

If you are unable to access the BEST automated phone system at all, please call your Civilian Personnel Flight (CPF). Your CPF will contact BEST and one of our Benefits Counselors will contact you.

## FAX-BACK DOCUMENTS

Would you like to have a concise and easy to understand document that explains your benefits and entitlements? Well, BEST provides them for you. We research information from many different resources then compile it in one document for a comprehensive answer to employee concerns; for example, "Preparing for Retirement." We have many such documents available to you through our Fax-back system. We invite you to try this tool. Here is how you do it:

- Call the BEST Telephone Automated System:
- Press 2 for Benefits and Entitlements Services; press 1 for Current Serviced Air Force Employee,
- Follow voice prompt to input your Social Security Number and PIN,
- Verify that your current 10-digit duty phone number is correct,
- Press 6 at the Main Menu for Fax-back documents,
- Press 2 to get an index of available documents. Enter your 10-digit commercial fax number where you want to receive the document when prompted,
- When you get the index, select the documents you want and repeat the process, except Press 1 to order the documents, and enter the document number from the index when prompted.



These same documents are available via our BEST Homepage.

At this time, the automated phone system cannot fax documents to foreign overseas area phone numbers. We are working the issue and hope to have it completed soon.

## HEALTH INSURANCE, LIFE INSURANCE AND THRIFT SAVINGS PLAN

### **BENEFITS & ENTITLEMENTS PROCESSING DURING CONVERSION TO THE MODERN DEFENSE CIVILIAN PERSONNEL DATA SYSTEM (DCPDS)**

**10 FEB 02 – 8 MAR 02**

Employees will continue to use the BEST automated web and phone systems to make benefit and entitlement elections during this period. Since there can't be any projected actions in the system during the conversion, the BEST automated systems will hold all health and life insurance, and Thrift Savings Plan (TSP) transactions beginning 10 Feb 02. Once Modern DCPDS is available, the held transactions will process, update the employee's personnel record, and flow to payroll.

So how exactly does this affect you and any benefit elections you make between 10 Feb 02 and 8 Mar 02? If you make a health insurance election, your election will flow to the insurance carrier via our automated carrier feed and the carrier will mail out your health insurance enrollment cards. You can request a copy of your health insurance election form, Standard Form 2809, through the automated phone system as soon as you make your election. Any health insurance, life insurance, and TSP elections you make between 10 Feb 02 and 8 Mar 02 will not update your personnel record or flow to payroll. To verify any health insurance, life insurance, and TSP elections you make during this period, access the corresponding personal/projected area of the phone system or personal transaction, view/void area of the web system. You won't see any new benefit elections reflected on your Leave and Earnings Statement (LES) until after Modern DCPDS updates, and your transaction flows to and updates the payroll system. The effective date of any benefit elections will be based on the date you made the election, and you will be responsible for any retroactive benefit premiums, if applicable. Depending on the effective date of your transaction, your election will be reflected on your 15 Mar 02 or 29 Mar 02 LES. Please review the appropriate LES carefully and contact BEST immediately if your deductions aren't correct.

Retiring employees (full service only) should continue to send their retirement packages to BEST 90 to 120 days prior to their retirement date. BEST will continue to process retirements during the period the personnel system is down, 10 Feb 02 – 8 Mar 02. We will send payroll a hard copy of your retirement Notification of Personnel Action (Standard Form 50), along with your retirement package, for processing.

### **FEHB/TSP EFFECTIVE DATES AND CHECKING YOUR LES**

Your Federal Employees Health Benefits (FEHB) open season changes/elections are effective the pay period beginning 13 Jan 02. The LES dated 1 Feb 02 will reflect your new FEHB plan code and the correct deduction for the plan. That information will appear on your LES in the block marked "DEDUCTIONS." If you made an FEHB open season change and the change is **not** shown on your 1 Feb 02 LES, or is not the code number you expected, please call the BEST automated phone system, go to the health benefits module, and press 0 to transfer to a Benefits Counselor.

The Thrift Savings Plan (TSP) open season runs from 15 Nov 01 through 31 Jan 02. TSP elections submitted through 12 Jan 02 are effective 13 Jan 02 and will be reflected on your 1 Feb 02 LES. TSP elections made during the 13-26 Jan 02 pay period will be effective 27 Jan 02 and reflected on your 15 Feb 02 LES. And finally, TSP changes made between 27 and 31 Jan 02 will be effective 10 Feb 02 and reflected on your 1 Mar 02 LES. If your TSP election does not appear on the appropriate LES, call the BEST automated phone system, go to the TSP module, and press 0 to transfer to a Benefits Counselor.

Benefits Counselors are available Monday through Friday, 7:00 am to 7:00 pm CST, to assist you. Please have your LES handy so you can discuss it with the Benefits Counselor. We encourage you to review your LES carefully every pay period.

# HEALTH INSURANCE, LIFE INSURANCE AND THRIFT SAVINGS PLAN

## PHYSICIANS' COMPARABILITY ALLOWANCES AND BENEFIT ISSUES

If you are a "physician," defined as a doctor of medicine, osteopathy, or dentistry, you may be eligible for an allowance. Agencies have been authorized for a number of years to make comparability allowance payments, known as physicians' comparability allowances (PCAs). PCAs previously were not considered as basic pay for the purpose of the Civil Service Retirement System (CSRS) and the Federal Employees Retirement System (FERS). However, with the enactment of Public Law 106-571, PCAs are considered as basic pay for "retirement purposes." This means deductions for CSRS, FERS, and the Thrift Savings Plan (TSP) are affected. In particular, some FERS employees who receive a PCA may reach the IRS annual limit on elective deferrals (\$11,000 in 2002) too soon. For information on how to spread your employee contributions over the entire year, please refer to TSP's website at <http://www.tsp.gov>. It is interesting to note that although the PCA is treated as basic pay for retirement and TSP, it is not treated as basic pay for life insurance purposes.



### ***HAVE YOU PAID YOUR HEALTH CARRIER'S MEMBERSHIP DUES?***

Are you enrolled in Mail Handlers or another health plan that requires payment of membership dues? Some Federal Employees Health Benefits (FEHB) plans are sponsored by unions or employee organizations and require employees to be a member or associate member, paying membership dues each year. Some of the FEHB plans requiring payment of membership dues are the Mail Handlers (MH), Postmasters Benefit Plan (PBP), National Association of Letter Carriers (NALC), American Postal Workers Union (APWU), and the Alliance Health Benefit Plan (AHP). It is extremely important you pay your membership dues and pay them on time. If you fail to pay the dues, the plan will request your enrollment be terminated. If you have a change of address, be sure to contact not only your carrier but also the union or employee organization that sponsors your plan.

If you have questions regarding your plans' membership dues or need information about where to send those dues, you should contact the carrier directly.

## **COMBINING CIVILIAN AND UNIFORMED SERVICES THRIFT SAVINGS PLAN (TSP) ACCOUNTS AFTER SEPARATION FROM CIVILIAN SERVICE OR THE UNIFORMED SERVICES**

If you have both a civilian TSP account and a uniformed services TSP account, your accounts are maintained separately by the TSP for most purposes. You must make fund allocations and Interfund transfers for each account. Once you separate from either civilian service or the uniformed services, you may request to have your accounts combined. If you separate from civilian service and you have a uniformed services TSP account, you may ask the TSP to transfer your civilian account to your uniformed services account. If you separate from the uniformed services and you have a civilian TSP account, you may ask the TSP to transfer your uniformed services account to your civilian TSP account. However, the TSP will not transfer tax-exempt combat zone contributions to a civilian TSP account.

To request the transfer, you must complete Form TSP-65, Request to Combine Uniformed Services and Civilian TSP Accounts. There is one version of the form; there will not be a separate form for civilian employees and uniformed services members. The Form TSP-65 will only be available from either the civilian or uniformed services section of the TSP web site, [www.tsp.gov](http://www.tsp.gov), or from the TSP Service Office, 504-255-6000. Instructions for completing the form are on the back of the Form TSP-65.

## **HOW DO I CHANGE MY NAME WITH MY HEALTH CARRIER?**

If your name changes, you must report the name change and provide documentation to your health benefits carrier by phone or mail immediately. Your carrier will ask that you provide documentation; i.e., marriage certificate, court order, before they can process the change. Although carriers are required to accept the change directly from you, on occasion, a carrier may refuse to accept the change unless a "Notice of Change in Health Benefits Enrollment," Standard Form (SF) 2810, is provided. If your carrier insists on receiving this form from BEST, call the BEST automated phone system, select the health benefits module, and press 0 to transfer to a Benefits Counselor. Benefits Counselors are available Monday through Friday, 7:00 am to 7:00 pm CST, to assist you. We will remind the carrier it is their responsibility to accept the name change directly from you as the enrollee.

# HEALTH INSURANCE, LIFE INSURANCE AND THRIFT SAVINGS PLAN

## ANNUAL LIMIT ON ELECTIVE DEFERRALS

If you are a Federal Employees Retirement System (FERS) employee whose annual basic pay will exceed \$91,666 in 2002, you may be affected by the annual limit on elective deferrals. For Thrift Savings Plan (TSP) participants, elective deferrals are employee contributions made on a tax-deferred basis that you choose to contribute to TSP instead of receiving as pay. In 2002, the elective deferral limit is \$11,000. The limit will increase each year by \$1,000, until it reaches \$15,000 in 2006. After 2006, the increase will be indexed to the annual cost-of-living adjustment referred to in Section 402 of the Internal Revenue Tax Code. When the annual limit is reached, your employee contributions are suspended for the remainder of the year. This means your agency matching contributions are also suspended since agency matching contributions are based upon the amount of employee contributions you make each pay period. If you are affected or may potentially be affected by the limit on elective deferrals, you should read the revised TSP Fact Sheet dated 10/2001 that includes work sheets to assist you in determining how to spread your contributions over the entire year. This document is located on TSP's website at <http://www.tsp.gov/curinfo/whatsnew.html>, then, click on TSP Bulletin 01-48.



## THRIFT SAVINGS PLAN (TSP) ERRORS

If you find an error on your LES in the amount withheld for your TSP contribution, you have up to six months to request a correction. You should notify BEST immediately by phone, fax, or mail, and we will work directly with payroll to correct the error.

Should you find an error in how your TSP contributions are being invested, you have 30 days from either the date you receive your confirmation notice from TSP (for a fund allocation change or Interfund Transfer) or your TSP participant statement, whichever is earlier, to report the error and request a correction. Since Interfund Transfers and changes to how you invest your money are made directly with TSP, you will need to contact the TSP Service Office directly at 504-255-6000.

## I NEED MORE INFORMATION ---WHERE CAN I FIND IT???



When you visit our BEST Homepage, along with the information we provide, you will also find links to other agency websites. We encourage you to access each site for additional legislative, regulatory, and procedural information regarding your benefits and entitlements as a Federal employee. These pages are updated on a daily-to-weekly basis.

- Office of Personnel Management (OPM) - <http://www.opm.gov> provides a link to "What's New" and an alphabetized index to any personnel subject matter you may want to review.
- Thrift Savings Plan (TSP) - <http://www.tsp.gov>. You can learn how to get a TSP PIN, or if you already have one, use your current TSP PIN for reviewing your account, designating contribution allocations between the five available funds, and making Interfund transfers. You will find all the information you need to help you make decisions about your TSP investments. By clicking on "Current Information" you can get a snapshot of the latest TSP information.
- Social Security Administration - <http://www.ssa.gov>. In addition to the ability to access more information than you ever wanted to know about the Social Security Administration, you can apply for Social Security retirement benefits online, request statements, and use their planners and calculators for retirement, disability, and survivors benefits estimates - <http://www.ssa.gov/planners>.

# HEALTH INSURANCE, LIFE INSURANCE AND THRIFT SAVINGS PLAN

## FEDERAL LONG TERM CARE – A NEW BENEFIT

**What new benefit can employees apply for in 2002?** The Federal Long Term Care Insurance Program will be available in 2002. It's a program to provide insurance to help you pay for chronic, long-term care (such as help getting out of bed or help eating or dressing) that you may develop due to an illness, accident, or the normal aging process. You may be healthy now, but who knows what will happen next year, in 5 years or even in 20 years or beyond. About half of us will need long-term care at some point in our lives and you can't count on Medicare and Federal Employees Health Benefits to provide it.

**Who is sponsoring this new program?** The U.S. Office of Personnel Management (OPM) sponsors the program, established by Public Law 106-265, the Long-Term Care Security Act.

**What companies are providing the insurance?** OPM just announced that two of the nation's premier insurance companies joined ranks and won the competition to provide coverage under this program – Metropolitan Life Insurance Company and John Hancock Life Insurance Company. They formed a partnership named Long Term Care (LTC) Partners, devoted exclusively to the Federal Long Term Care Insurance Program. After LTC Partners conducts some final market research with members of the groups eligible to apply for this insurance, OPM will announce final rates and benefits.

**Who is eligible to apply for the insurance?** Federal employees and members of the uniformed services, annuitants, survivor annuitants, retirees of the uniformed services, spouses of employees and annuitants, adult children of employees and annuitants, and parents, parents-in-law, and stepparents of employees.

**Will all employees be guaranteed coverage?** All employees who apply for the insurance will not be eligible for the standard insurance. However, all employees who apply will be offered something, perhaps non-standard insurance (different benefits and/or higher premiums) or a non-insurance product. It is not like the Federal Employees Health Benefits program where everyone eligible who applies for a given policy gets the same coverage and pays the same premium.

**Do I need to do anything now?** No, you don't. OPM and LTC Partners will be providing an extensive educational and marketing program to introduce you to this new program and help you make informed decisions about whether to purchase a policy and what type of coverage you may need. You don't need to worry if you currently know little or nothing about long term care insurance or the Federal Long Term Care Insurance Program. There will be informative booklets and brochures, interactive websites, etc. All that will take place in 2002, with an open season to apply for the program 01 Jul - 31 Dec 02.

**Will there be an early enrollment?** Yes. Individuals who don't need the educational program can apply for the insurance during an early enrollment opportunity, 25 Mar - 15 May 02. OPM will announce more details soon.

**How will I apply for the insurance?** LTC Partners will provide details on the application process; you will apply for the insurance directly to them. You will not apply through BEST.

**Should all employees look into an early enrollment?** No. OPM is not encouraging early enrollment unless you have already informed yourself about long term care insurance. Most employees should wait for the educational and informational materials that will be available this spring and throughout the open season, 01 Jul - 31 Dec 02. OPM wants people to make informed decisions and long term care insurance is not a product that everyone should buy.

**Will all of the benefit choices available during the open season also be available during the early enrollment?** Probably not. During the early enrollment period, individuals may have more limited choices of benefits than during the open season. And, payroll deduction will not be available during the early enrollment period.

**Can early enrollers change their coverage later during the open season?** In most cases, yes. If additional options are available during the open season, they will also be available at that time to early enrollees who want to change their coverage during the open season. Premiums for early enrollees who change coverage during the open season will be based on their age when they acquired coverage. Additional underwriting may be required for some changes (meaning there might be more questions about status of health).

**Have more questions about the Federal Long Term Care Insurance Program?** LTC Partners, the contractor for the Federal Long Term Care Insurance Program, has established a toll-free phone number, 1-800-582-3337, and a website, [www.ltcfeds.com](http://www.ltcfeds.com) where you can find more information. You can also visit the OPM website at [www.opm.gov/insure/ltc](http://www.opm.gov/insure/ltc). It contains extensive frequently asked questions and the proposed product design (benefits). Premiums aren't available yet.

# RETIREMENT

## Full Service Employees

### THE FEDERAL ERRONEOUS RETIREMENT COVERAGE CORRECTIONS ACT (FERCCA)

In 2001, BEST received requests from 2,303 employees who identified themselves as being qualified for relief under FERCCA. BEST reviewed their personnel records to determine if the employees qualified for relief under FERCCA; only 136 actually met FERCCA requirements. Those individuals were registered in the Office of Personnel Management's (OPM) FERCCA database and advised to monitor OPM's progress in implementing FERCCA at OPM's FERCCA website, <http://www.opm.gov/benefits/correction>.

Good News! In October of 2001, OPM began processing current employees registered in the FERCCA database. Priority, however, has been given to employees who are within 12 months of retirement. The FERCCA database will remain open for registration until at least October 2002. So, if you believe you may have a retirement coverage error and have not identified yourself, please identify yourself by completing and faxing to BEST the "Request for Review of Official Personnel Records." This document can be found on our web page at <http://www.afpc.randolph.af.mil/dpc/BEST/FERCCA.htm>, click on "Employee Letter for Full-Service Employees," or by Fax-back via the BEST automated phone system. To be informed and to keep up-to-date on FERCCA, be sure to read "FERCCA Matters" and "Frequently Asked Questions" on OPM's website located at <http://www.opm.gov/benefits/correction>. Now that the case processing is moving ahead, OPM has asked that we remind employees with FERCCA errors to keep their mailing address, home and work telephone, and E-mail address current in the FERCCA database. To ensure you receive your notification package from OPM, please make any necessary changes to the database quickly. You may verify changes to the database via the FERCCA Hotline (1-888-689-3233) by E-mail, (FERCCA@OPM.gov), or by FAX (202-606-1108 ATTN: FERCCA Implementation).

### RETIREMENT INFORMATION

In our continuing efforts to keep you well informed about retirement, we are including two more websites for you. OPM has a website located at <http://www.opm.gov/retire/html/faqs/faq11.html> that details the retirement eligibility requirements under the Federal Employees Retirement System (FERS) and Civil Service Retirement System (CSRS). The second OPM website is located at <http://www.opm.gov/retire/html/faqs/faq1.html>. This website addresses issues you may have when you retire, such as, when will I get my first payment, how much will my interim payments be, what kind of things are withheld from my interim pay, how much of my retirement benefit is taxable, and many other questions you may have. If you have questions about the information on these websites, please call the BEST automated phone system and speak with one of our Benefits Counselors. Benefits Counselors are available Monday through Friday, 7:00 am to 7:00 pm CST, to assist you.

### UNDERSTANDING DISABILITY RETIREMENT

If your health will not allow you to continue working and you do not meet the requirements for a voluntary retirement, what are your options? You may qualify for a disability retirement.

Federal Employee Retirement System (FERS) requirements:

- 18 months of creditable civilian service
- TOTALLY disabled for useful and efficient service in current position or any vacant positions in the agency



Civil Service Retirement System (CSRS) requirements:

- 5 years of creditable civilian service
- TOTALLY disabled for useful and efficient service in current position or any vacant positions in the agency

Disability retirements are not guaranteed. A determination of total disability will be made by the Office of Personnel Management based on medical and performance documentation submitted by the employee, in coordination with physicians, management, and the employee's Civilian Personnel Flight.

You may contact a Benefits Counselor through the BEST automated phone system for counseling regarding disability retirement. Benefits Counselors are available Monday through Friday, 7:00 am to 7:00 pm CST, to assist you. Information on disability retirement is also available on the BEST website under "Retirement" and through the BEST automated phone system via Fax-Back documents #2012 for CSRS and #2011 for FERS.