

# BEST NEWSLETTER

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BEST Homepage: [www.afpc.randolph.af.mil/dpc/best/menu.htm](http://www.afpc.randolph.af.mil/dpc/best/menu.htm)

EBIS: [www.afpc.randolph.af.mil/dpc/BEST\\_GRB/EBIS.htm](http://www.afpc.randolph.af.mil/dpc/BEST_GRB/EBIS.htm)

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## **Thrift Savings Plan (TSP) Establishes Toll-Free Phone Number**

The Federal Retirement Thrift Investment Board recently announced that, **beginning 1 Jul 04**, toll-free telephone service will be available to Thrift Savings Plan (TSP) participants and beneficiaries calling from the 50 United States, Canada, Puerto Rico, and the Virgin Islands. The new toll-free number is 1-877-968-3778 and the TDD number for hearing impaired is 1-877-847-4385. International callers will continue to use the current number, 1-504-255-8777, which is not toll-free. The cost of the new toll-free service is an administrative expense and is borne exclusively by TSP participants.

As with the current non-toll-free number, callers using the new toll-free number will be able to obtain TSP account or transaction information via the ThriftLine's automated telephone service 24 hours a day, 7 days a week, and speak to a participant service representative between the expanded hours of 7 a.m. to 9 p.m. Eastern Time, Monday through Friday.

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## **Other TSP Information and Reminders**

**TSP Website Changes.** Have you looked at the TSP Website lately? It has a new design that is simpler and easier to use. Take a moment to view the changes and navigate the links. The TSP Website is located at [www.tsp.gov](http://www.tsp.gov).

**TSP Open Season Ends 30 Jun 04.** Very little time is left for those of you who wish to enroll in or change the amount of your bi-weekly TSP contributions. Employees covered by the Federal Employees' Retirement System (FERS) may contribute up to 14% of basic pay and those covered by the Civil Service Retirement System (CSRS) may contribute up to 9%. Air Force-serviced civilian employees will submit enrollment elections or changes via the Employee Benefits Information System (EBIS) web application or the BEST phone system. Additional information on the TSP program is located on the BEST homepage under Thrift Savings Plan and on the TSP Website at [www.tsp.gov](http://www.tsp.gov).

**New Rules on TSP Loans Go Into Effect 1 Jul 04.** We included the new rules in the Feb 04 issue of the BEST Newsletter. All loans disbursed on or after 1 Jul 04 are subject to the \$50 fee. Take the time and check out the related information on the TSP Website at [www.tsp.gov/curinfo/loanprogram.html](http://www.tsp.gov/curinfo/loanprogram.html). You'll be glad you did!

**Proposed Legislation to End TSP Open Seasons.** Both the House and Senate have introduced legislation to do away with TSP open seasons. If passed, eligible participants would be able to enroll or make changes to their regular TSP accounts at any time during the year. The waiting period for agency contributions may also be dropped. We'll keep you posted on the status of these bills.

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## LIFE INSURANCE LONG TERM CARE INSURANCE

### Federal Employees' Group Life Insurance (FEGLI) Open Season 1-30 Sep 04

To celebrate the 50<sup>th</sup> anniversary of the FEGLI program, which began on 29 Aug 54, the Office of Personnel Management (OPM) has announced a FEGLI Open Season will be held 1 – 30 Sep 04. This is the first FEGLI Open Season since 1999.

During the open season, Federal employees on eligible positions may enroll in the FEGLI program or increase or change current coverage without having a physical or answering any questions about their health. Open season elections will be effective on the first day of the first full pay period beginning on or after 1 Sep 05, which will be 4 Sep 05 for most Air Force-serviced employees, providing they meet the pay and duty status requirements.

As with all benefits elections, Air Force-serviced employees will submit FEGLI Open Season elections via the web-based Employee Benefits Information System (EBIS) available at [www.afpc.randolph.af.mil/dpc/BEST\\_GRB/EBIS.htm](http://www.afpc.randolph.af.mil/dpc/BEST_GRB/EBIS.htm) or the BEST automated phone system. We're working the system changes necessary to allow for the enrollment.

We'll provide more specifics in the Aug 04 issue of the BEST Newsletter, but for now we recommend you check out the information already posted on the BEST Homepage, which includes information on eligibility, persons on workers' compensation or in a nonpay status, pay and duty requirements and exceptions.

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### Get Answers to Your Questions About the Federal Long Term Care (LTC) Insurance Program

Having difficulty understanding the Federal Long Term Care Insurance program? Need assistance? Well, certified LTC Insurance Consultants are available at LTC Partners, the Program's administrator. With a toll-free phone call, you can get professional input to guide decision making, compare plans, and help in completing an application for coverage, all at no charge.

One of the services offered is personalized rate quote letters that demonstrate the wide range of benefits available and the costs of each. In addition, if you have an existing private or group long term care insurance policy, LTC Consultants will compare the differences between that coverage and the Federal LTC program. Consultants can also offer some assistance in understanding benefits available under Medicare, Medicaid, and other health insurance coverage.

The Federal LTC Program also offers care coordination benefits. What's so great about that? Well, have you ever had a problem determining which medical provider will provide the best care? As you know, the quality of care can vary greatly. The care coordination services offered by the Federal LTC program will help you find high quality providers in your area as well as provide the results of state survey reports regarding service availability, quality, costs, and licensing. Gaining access to this level of detail allows you to make a knowledgeable decision about which provider is best for you or your loved one.

Even if you don't think you're interested in LTC insurance, we recommend you take advantage of these services. It's a good idea to know the types of coverage available and the costs, and having the information will help you in making a wise decision. Best of all, the information is free!

So don't wait – call today! LTC Consultants are available Monday through Friday from 8 a.m. to 7 p.m. Eastern Time. The toll-free number is 1-800-582-3337 and the TTY number for hearing impaired is 1-800-843-3557.

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## HEALTH INSURANCE

### Reservists and Retroactive Reimbursement of Federal Employees Health Benefits (FEHB) Premiums

[BEST Benefits Bulletin 2004-1](#), issued 2 Jun 04, announced the procedures for reservists to claim retroactive reimbursement of FEHB premiums paid while on active duty in support of a contingency operation on or after 8 Dec 95. A link to the procedure is located on the BEST Homepage at [www.afpc.randolph.af.mil/dpc/best/menu.htm](http://www.afpc.randolph.af.mil/dpc/best/menu.htm).

Only FEHB premiums paid while in a leave without pay status from your civilian job are eligible for retroactive reimbursement. Premiums withheld during periods of paid leave, including but not limited to military leave, annual leave, and credit hours, are **not** eligible for reimbursement.

It has come to our attention that some employees have asked when the retroactive procedures should be used, versus the current procedure.

The new retroactive reimbursement procedures should be used only by employees who entered military service for more than 30 days in support of a contingency operation on or after 8 Dec 95 and returned to their civilian position before 17 May 02. We contacted all employees on active duty in support of a contingency operation during May 02 as well as those who returned to their civilian position during that time and advised of their option regarding reimbursement of FEHB premiums.

Employees currently on military active duty in support of a contingency operation, as well as those who enter on active duty in support of a contingency operation in the future, should **not** use the retroactive reimbursement of FEHB premium procedures. Instead, these employees should continue to follow the information and instructions in our handout "Information for Employees Entering Military Active Duty" and complete the included "Checklist for Employees Entering Extended Military Active Duty." To find the handout, go to [www.afpc.randolph.af.mil/dpc/best/res-emp-info.htm](http://www.afpc.randolph.af.mil/dpc/best/res-emp-info.htm), click on Full Service Employees or Limited Service Employees (whichever applies), and click on the handout.

If you're still not clear which procedure to follow to claim retroactive reimbursement of FEHB premiums, please call BEST and speak with a benefits counselor (if you're currently an Air Force-serviced civilian employee).

Only military service performed while employed by an agency of the Department of Defense (DoD) is eligible for retroactive reimbursement under this procedure. File your claim with BEST if you are currently employed by the Air Force, even if you worked for a different DoD agency (such as the Department of the Navy) at the time you were on active duty. If you work for a non-DoD agency now (such as the Department of Agriculture), file your claim with the last DoD agency you worked for. If that was the Air Force, then you'll file with BEST.

Please read the retroactive reimbursement procedure before taking action.

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### *Calendar of Events*

Federal Employees' Group Life Insurance Open Season - 1-30 Sep 04

Federal Employees Health Benefits Open Season - 8 Nov-13 Dec 04

Flexible Spending Account Open Season - 8 Nov-13 Dec 04

Thrift Savings Plan Open Season - 15 Oct-31 Dec 04

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## HEALTH AND LIFE INSURANCE, RETIREMENT, AND THRIFT SAVINGS PLAN

### How Leave Without Pay Affects Your Benefits

It's important to know how leave without pay (LWOP) will affect your benefits. The following provides the basics you should keep in mind if you are planning to enter a LWOP status.

- **Health Insurance.** On entering LWOP you must elect one of two choices: 1) terminate your enrollment, or 2) continue the enrollment for up to 365 days. If you elect to terminate, the enrollment will terminate at the end of the pay period in which premiums were last withheld. If you continue the coverage you are responsible for paying your share of the premium either on a current basis or by incurring a debt that will be withheld from your pay on return to work. When the 365 days is exhausted, the enrollment will terminate effective at the end of the pay period which includes the 365<sup>th</sup> day. Regardless of the option you choose, if your coverage terminates, you have 60 days on return to pay and duty status to re-enroll if you want health insurance coverage.
- **Life Insurance.** Coverage continues for up to 12 months in a LWOP status without cost to you. At the end of 12 months, the coverage will automatically terminate, effective at the end of the day you complete the 12 months. You'll receive a free 31-day extension of coverage during which you may apply to convert to a private policy. When you return to a pay and duty status, your coverage will be automatically reinstated, as long as you return to a position they conveys eligibility for life insurance.
- **Retirement.** LWOP up to six months in a calendar year is creditable for retirement. You don't have to make a deposit for that time to be creditable. LWOP in excess of six months in a calendar year is not creditable for retirement, and deposit is not possible. Example: If you are on LWOP eight months in 2004, then two of those months are not creditable for retirement.
- **Thrift Savings Plan.** You may not make contributions to your TSP account while in LWOP status, and employees covered by the Federal Employees' Retirement System (FERS) will not receive agency contributions. There is no opportunity to make up these missed contributions on return to work.

Remember, these are just the basics. There are many other things you need to know if you enter a LWOP status, so please obtain and read our brochure "Benefits Summary for Civilian Employees on Leave Without Pay," located on the [BEST Homepage](#) under LWOP Employees. The brochure also contains the election form you need to complete and submit concerning your health insurance.

**PLEASE NOTE:** If you enter **LWOP for active military duty**, the rules are different (with the exception of life insurance). Please obtain and read our brochure "Information for Employees Entering Active Military Duty," located on the [BEST Homepage](#) under Employees Entering/Returning Military Active Duty.

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