



# Dept of Army – CHRA Far East

CPAC Zama

Civilian HR Inprocessing: LOCAL HIRE BRIEFING



WELCOME TO JAPAN CAMP ZAMA CPAC

- Delivering timely, responsive and knowledgeable HR Services.





## *Civilian Human Resources Agency*



# The Oath of Office

APPOINTMENT AFFIDAVITS



I, state your name,

**DO SOLEMNLY SWEAR  
THAT I WILL SUPPORT AND DEFEND  
THE CONSTITUTION OF THE UNITED STATES  
AGAINST ALL ENEMIES,  
FOREIGN AND DOMESTIC;**

**THAT I WILL BEAR TRUE FAITH  
AND ALLEGIANCE TO THE SAME;**

**THAT I TAKE THIS OBLIGATION FREELY,  
WITHOUT ANY MENTAL RESERVATION  
OR PURPOSE OF EVASION;**

**AND THAT I WILL WELL AND FAITHFULLY  
DISCHARGE THE DUTIES  
OF THE OFFICE ON WHICH I AM ABOUT TO ENTER.**

**SO HELP ME GOD.**



**Civilian Human Resources Agency**



**CAMP ZAMA, BLDG 102/Okinawa BLDG 216 Rm 124**

## **In-processing at Military Personnel Directorate**

### **ID CARDS/DEERS & PASSPORT SECTIONS**

**Verification of Employment is required**

#### **ID CARDS/DEERS SECTION ZAMA**

(DSN 315-263-4449)

#### **ID CARDS/DEERS SECTION OKINAWA**

(DSN 315-640-1110)

**\* MON -- FRI: 0800 – 1200 and 1300 – 1630 (Camp Zama)**

*Provide following documentation (Originals) for:*

*Sponsor -- Passport /Driver license (2 picture IDs)*

*for your Spouse -- Marriage license, SSN; Passport/Driver license (2 picture IDs)*

*for your Child(ren) -- Birth Certificate(s), SSN; Passport (picture ID)*

### **PASSPORT SECTION -- SOFA application**

(DSN 315-263-4449)

**\* MON 0800 – 1200 & THU 0800 – 1200 & TUE 1300 – 1600**

**Mon – Thu (Customer Service Desk): 0800-1630 (Walk-Ins, Pick-ups, SOFA)**

***\* All hours provided are subject to change***



## Civilian Human Resources Agency



### DESIGNATION OF BENEFICIARY

#### ORDER OF PRECEDENCE:

- To your widow or widower
- If widow(er) is deceased, to your child or children
- If none of the above, to your parents
- If none of the above, to the executor or administrator of your state
- If none of the above, to your other next of kin under the laws of the State in which you live at the time of your death

### Important Benefits Forms

Forms that need to be returned to your benefits team in CPAC:

<https://www.abc.army.mil/Forms/BeneficiaryForms.htm>

☐ [Designation of Beneficiary for FERS, SF 3102](#)

☐ [Designation of Beneficiary for FEGLI, SF 2823](#)

☐ [Designation of Beneficiary, Unpaid Compensation of Deceased Civilian Employee, SF 1152](#)

**Send form to TSP in Birmingham, Alabama:**

☐ [Designation of Beneficiary for TSP, TSP-3](#)




## Civilian Human Resources Agency



### Annual Leave Accrual

(Based on Service Comp Date/ beginning with first full pay period/ AL paid out when leaving Fed Svc)

| Employee Type   | Less than 3 Years  | 3 Years - Less than 15 Years   | 15 or More Years of  |
|---|--|--|--|
| Full-time   | 4 hrs for each pay period  | 6 hrs for each pay period, (except 10 hrs in last pay period)                                | 8 hrs for each pay period  |
| Part-time   | 1 hr of annual leave for each 20 hrs in a pay status   | 1 hr of annual leave for ea 13 hrs in a pay status   | 1 hr of annual leave for each 10 hrs in a pay status   |
| Uncommon tours of duty<br> | 4 hrs times (average # of hrs per biweekly pay period) divided by 80 = biweekly accrual rate | 6 hrs times (average # of hrs per biweekly pay period) divided by 80 = biweekly accrual rate | 8 hrs times (average # of hrs per biweekly pay period) divided by 80 = biweekly accrual rate |



## Civilian Human Resources Agency



### Sick Leave Accrual

(Regardless of Years of Service/Keep LES when leaving Fed Svc)

|   |                              |
|---|------------------------------|
| Full-time - (Perm and Temp)                             | 4 hrs per pay period         |
| Part-time - (Perm and Temp)                             | 1 hr per 20 hrs worked       |
| Employee with Vet Pref 30% - full-time (eff 5 Nov 2016) | 104 hrs limited to 12 months |
| Intermittent  | Do not earn sick leave       |

### Within Grade Increases

(Waiting Period Between Steps)

| Permanent GS Employees  |                                    |
|-------------------------|------------------------------------|
| Step 2-4                | Eligible after 52 Weeks(1 year)    |
| Step 5-7                | Eligible after 104 Weeks (2 years) |
| Step 8-10               | Eligible after 156 Weeks(3 years)  |
| Temporary GS Employees  |                                    |
| Not eligible            |                                    |
| WG/WL/WS Employees      |                                    |
| Temporary and Permanent |                                    |
| Step 2                  | Eligible after 26 Weeks            |
| Step 3                  | Eligible after 78 Weeks            |
| Step 4 and 5            | Eligible after 104 Weeks           |





## Civilian Human Resources Agency



### New Beginnings – DPMAP

#### Defense Performance Management & Appraisal Program

##### Performance expectations:

- Provided within 30 days from EOD

##### New Beginnings Rating Cycle:

###### ➤ 1 April – 31 March

Provided at the end or within 90 days of below rating cycles

Level 5 – Outstanding

Level 3 – Fully Successful

Level 1 – Unacceptable

##### TAPES Rating Cycle: (previous appraisal program)

- Provided at the end or within 120 days of below rating cycles

➤ 1 May – 30 Apr GS 1 - 5/WG+WS 1 - 5

➤ 1 Feb – 31 Jan GS 6 - 8/WG+WL+WS 6 & up

➤ 1 Nov – 31 Oct GS 9 – 12

➤ 1 July – 30 June GS 13 and above

### Incentive Awards Program

#### Superior Accomplishment Awards:

- On the Spot
- Time-Off Awards
- Performance Awards
- Cash Awards
- Quality Step Increase

#### Honorary Awards:

- Decoration for Exceptional Civilian Service
- Meritorious Civilian Service Award
- Superior Civilian Service Award
- Commander's Award for Civilian Service
- Achievement Medal for Civilian Service
- Certificate of Appreciation for Patriotic Civilian Service
- Civilian Award for Humanitarian Service
- Certificate of Achievement

***Awards are not an entitlement***



## Civilian Human Resources Agency



### On the Job Injuries: Workers Compensation Program

Applies to any disability (temporary or permanent, partial or total) incurred as a result of a job-related disease or illness as well as an on-the-job injury.

Employees are eligible for these benefits:

- Medical benefits (including transportation expenses)
- Continuation of Pay (COP), Wage loss compensation
- Scheduled awards
- Vocational rehabilitation
- Death benefits

Immediately notify your supervisor for any on-the-job accident or occupational disease

Information can be found under

<https://www.abc.army.mil/HR/InjuryCompensationEmployee.html>

POC for claims - ECOMP

**Employees' Compensation  
Operations & Management Portal**

<https://www.ecomp.dol.gov/#>

### GO TO MY PAY

<https://mypay.dfas.mil/mypay.aspx>

- **CAC Login**
- **LES**
- **TAX Forms (W-2)**
- **All DoD Pay tool**
  
- **Might take 2 pay period**





## Civilian Human Resources Agency



### POST ALLOWANCE

#### Employee Responsibility Process:

- ☐ Claim is submitted via SF-1190
- ☐ If family member is step or foster child, a copy of court order is required
- ☐ If family member is over 21 years of age, medical or financial documentation is required.
- ☐ Domestic Partner, a signed statement, Certification of Domestic Partner Relationship is required
- ☐ The following changes need to be reported:
- ☐ Family member reaches age 21
- ☐ Child on educational travel leaves post in excess of 30 days
- ☐ Child returns to post for a period in excess of 14 days
- ☐ Family member accepts employment and will receive Post Allowance
- ☐ Family members departing from post

Post Allowance: <http://aoprals.state.gov/Web920/cola.asp#GABON>

#### Post (Cost of Living) Allowance (DSSR 220) Percentage of Spendable Income

Rates Effective: 02/03/2019

Previous Rates:

A B C D E F G H I J K L M N O P Q R S T U V Y Z

|       |                    |     |
|-------|--------------------|-----|
| JAPAN | Camp Zama          | 25% |
| JAPAN | Okinawa Prefecture | 25% |

Post Allowance rate subject to change every PPB



## Civilian Human Resources Agency



### POST ALLOWANCE

**An allowance to compensate for the higher price of goods and services in overseas areas**

- ☐ Amount based on one's:
- ☐ Duty station location & salary & Number of dependents
- ☐ Tax-free, paid bi-weekly in paycheck
- ☐ All full-time employees, except summer hires and employees on TQSA, are eligible
- ☐ Rates determined by State Department -- DSSR

| 229.1 Post Allowance Payment Tables (effective 01/10/2016 with TL:SR-881) |      |      |      |      |      |      |      |      |       |       |       |       |       |       |
|---|------|------|------|------|------|------|------|------|-------|-------|-------|-------|-------|-------|
| POST ALLOWANCE PAYMENT TABLES   |      |      |      |      |      |      |      |      |       |       |       |       |       |       |
| ONE PERSON  |      |      |      |      |      |      |      |      |       |       |       |       |       |       |
| POST CLASSIFICATION - ANNUAL RATES IN U.S. DOLLARS                        |      |      |      |      |      |      |      |      |       |       |       |       |       |       |
| ANNUAL SALARY   | 5%   | 10%  | 15%  | 20%  | 25%  | 30%  | 35%  | 42%  | 50%   | 60%   | 70%   | 80%   | 90%   | 100%  |
| 39,000 - 41,999   | 1010 | 2020 | 3030 | 4040 | 5050 | 6060 | 7070 | 8484 | 10100 | 12120 | 14140 | 16160 | 18180 | 20200 |
| 36,000 - 38,999   | 970  | 1940 | 2910 | 3880 | 4850 | 5820 | 6790 | 8148 | 9700  | 11640 | 13580 | 15520 | 17460 | 19400 |
| 33,000 - 35,999   | 925  | 1850 | 2775 | 3700 | 4625 | 5550 | 6475 | 7770 | 9250  | 11100 | 12950 | 14800 | 16650 | 18500 |
| 30,000 - 32,999   | 880  | 1760 | 2640 | 3520 | 4400 | 5280 | 6160 | 7392 | 8800  | 10560 | 12320 | 14080 | 15840 | 17600 |
| 28,000 - 29,999   | 845  | 1690 | 2535 | 3380 | 4225 | 5070 | 5915 | 7098 | 8450  | 10140 | 11830 | 13520 | 15210 | 16900 |
| Under 28,000  | 810  | 1620 | 2430 | 3240 | 4050 | 4860 | 5670 | 6804 | 8100  | 9720  | 11340 | 12960 | 14580 | 16200 |



## Camp Zama Japan CPAC



# 2019 Pay Chart: US Employees

| 2019 Pay Period Calendar   |    |    |    |    |    |                |   |    |    |    |    |    |                |   |    |    |    |    |    |                |                               |    |    |    |    |    |                |                                 |  |  |  |  |  |  |
|--|----|----|----|----|----|----------------|---|----|----|----|----|----|----------------|---|----|----|----|----|----|----------------|-------------------------------|----|----|----|----|----|----------------|---------------------------------|--|--|--|--|--|--|
| Beginning of Pay Period = White on Blue                            |    |    |    |    |    |                | 1st Friday Pay Day = Black on Pale Blue     |    |    |    |    |    |                |   |    |    |    |    |    |                |                               |    |    |    |    |    |                |                                 |  |  |  |  |  |  |
| End of Pay Period = Red on White (Pay Period Number for Tax Year)  |    |    |    |    |    |                |   |    |    |    |    |    |                |   |    |    |    |    |    |                |                               |    |    |    |    |    |                |                                 |  |  |  |  |  |  |
| Holiday = Green on Yellow  |    |    |    |    |    |                | 2nd Thursday Pay Day = Black on Light Green |    |    |    |    |    |                |   |    |    |    |    |    |                |                               |    |    |    |    |    |                |                                 |  |  |  |  |  |  |
| January  |    |    |    |    |    |                | February                                    |    |    |    |    |    |                | March   |    |    |    |    |    |                | April                         |    |    |    |    |    |                |                                 |  |  |  |  |  |  |
| S  | M  | T  | W  | T  | F  | S              | S   | M  | T  | W  | T  | F  | S              | S   | M  | T  | W  | T  | F  | S              | S                             | M  | T  | W  | T  | F  | S              |                                 |  |  |  |  |  |  |
|  |    | 1  | 2  | 3  | 4  | 5<br>(02)(01)  |   |    |    |    |    | 1  | 2<br>(04)(03)  |   |    |    |    |    | 1  | 2<br>(06)(05)  |                               |    | 1  | 2  | 3  | 4  | 5              | 6                               |  |  |  |  |  |  |
| 6  | 7  | 8  | 9  | 10 | 11 | 12             | 3   | 4  | 5  | 6  | 7  | 8  | 9              | 3   | 4  | 5  | 6  | 7  | 8  | 9              | 7                             | 8  | 9  | 10 | 11 | 12 | 13<br>(09)(08) |                                 |  |  |  |  |  |  |
| 13   | 14 | 15 | 16 | 17 |    | 19<br>(03)(02) | 10  | 11 | 12 | 13 | 14 | 15 | 16<br>(05)(04) | 10  | 11 | 12 | 13 | 14 | 15 | 16<br>(07)(06) | 14                            | 15 | 16 | 17 | 18 | 19 | 20             |                                 |  |  |  |  |  |  |
| 20   | 21 | 22 | 23 | 24 | 25 | 26             | 17  | 18 | 19 | 20 | 21 | 22 | 23             | 17  | 18 | 19 | 20 | 21 | 22 | 23             | 21                            | 22 | 23 | 24 | 25 | 26 | 27<br>(10)(09) |                                 |  |  |  |  |  |  |
| 27   | 28 | 29 | 30 | 31 |    |                | 24  | 25 | 26 | 27 | 28 |    |                | 24  | 25 | 26 | 27 | 28 | 29 | 30<br>(08)(07) | 31                            |    |    |    |    |    |                |                                 |  |  |  |  |  |  |
|  |    |    |    |    |    |                |   |    |    |    |    |    |                |   |    |    |    |    |    |                |                               |    |    |    |    |    |                |                                 |  |  |  |  |  |  |
| May  |    |    |    |    |    |                | June  |    |    |    |    |    |                | July  |    |    |    |    |    |                | August                        |    |    |    |    |    |                |                                 |  |  |  |  |  |  |
| S  | M  | T  | W  | T  | F  | S              | S   | M  | T  | W  | T  | F  | S              | S   | M  | T  | W  | T  | F  | S              | S                             | M  | T  | W  | T  | F  | S              |                                 |  |  |  |  |  |  |
|  |    |    | 1  | 2  | 3  | 4              |   |    |    |    |    |    | 1              |   | 1  | 2  | 3  | 4  | 5  | 6<br>(15)(14)  |                               |    |    |    | 1  | 2  | 3<br>(17)(16)  |                                 |  |  |  |  |  |  |
| 5  | 6  | 7  | 8  | 9  | 10 | 11<br>(11)(10) | 2   | 3  | 4  | 5  | 6  | 7  | 8<br>(13)(12)  | 7   | 8  | 9  | 10 | 11 | 12 | 13             | 4                             | 5  | 6  | 7  | 8  | 9  | 10             |                                 |  |  |  |  |  |  |
| 12   | 13 | 14 | 15 | 16 | 17 | 18             | 9   | 10 | 11 | 12 | 13 | 14 | 15             | 14  | 15 | 16 | 17 | 18 | 19 | 20<br>(16)(15) | 11                            | 12 | 13 | 14 | 15 | 16 | 17<br>(18)(17) |                                 |  |  |  |  |  |  |
| 19   | 20 | 21 | 22 | 23 | 24 | 25<br>(12)(11) | 16  | 17 | 18 | 19 | 20 | 21 | 22<br>(14)(13) | 21  | 22 | 23 | 24 | 25 | 26 | 27             | 18                            | 19 | 20 | 21 | 22 | 23 | 24             |                                 |  |  |  |  |  |  |
| 26   | 27 | 28 | 29 | 30 | 31 |                | 23  | 24 | 25 | 26 | 27 | 28 | 29             | 28  | 29 | 30 | 31 |    |    |                | 25                            | 26 | 27 | 28 | 29 | 30 | 31<br>(19)(18) |                                 |  |  |  |  |  |  |
|  |    |    |    |    |    |                | 30  |    |    |    |    |    |                |   |    |    |    |    |    |                |                               |    |    |    |    |    |                |                                 |  |  |  |  |  |  |
| September  |    |    |    |    |    |                | October                                     |    |    |    |    |    |                | November  |    |    |    |    |    |                | December                      |    |    |    |    |    |                |                                 |  |  |  |  |  |  |
| S  | M  | T  | W  | T  | F  | S              | S   | M  | T  | W  | T  | F  | S              | S   | M  | T  | W  | T  | F  | S              | S                             | M  | T  | W  | T  | F  | S              |                                 |  |  |  |  |  |  |
| 1  | 2  | 3  | 4  | 5  | 6  | 7              |   |    | 1  | 2  | 3  | 4  | 5              |   |    |    |    |    | 1  | 2              |                               | 1  | 2  | 3  | 4  | 5  | 6              | 7<br>(26)(25)                   |  |  |  |  |  |  |
| 8  | 9  | 10 | 11 | 12 | 13 | 14<br>(20)(19) | 6   | 7  | 8  | 9  | 10 | 11 | 12<br>(22)(21) | 3   | 4  | 5  | 6  | 7  | 8  | 9<br>(24)(23)  | 8                             | 9  | 10 | 11 | 12 | 13 | 14             |                                 |  |  |  |  |  |  |
| 15   | 16 | 17 | 18 | 19 | 20 | 21             | 13  | 14 | 15 | 16 | 17 | 18 | 19             | 10  | 11 | 12 | 13 | 14 | 15 | 16             | 15                            | 16 | 17 | 18 | 19 | 20 | 21<br>(01)(26) |                                 |  |  |  |  |  |  |
| 22   | 23 | 24 | 25 | 26 | 27 | 28<br>(21)(20) | 20  | 21 | 22 | 23 | 24 | 25 | 26<br>(23)(22) | 17  | 18 | 19 | 20 | 21 | 22 | 23<br>(25)(24) | 22                            | 23 | 24 | 25 | 26 | 27 | 28             |                                 |  |  |  |  |  |  |
| 29   | 30 |    |    |    |    |                | 27  | 28 | 29 | 30 | 31 |    |                | 24  | 25 | 26 | 27 | 28 | 29 | 30             | 29                            | 30 | 31 |    |    |    |                |                                 |  |  |  |  |  |  |
| Federal: New Years Day - 1 Jan                                     |    |    |    |    |    |                | President's Day - 3rd Mon in Feb            |    |    |    |    |    |                | Independence Day - 4 Jul                                  |    |    |    |    |    |                | Columbus Day - 2nd Mon in Oct |    |    |    |    |    |                | Thanksgiving - 4th Thurs in Nov |  |  |  |  |  |  |
| Holidays: ML King day - 3rd Mon in Jan                             |    |    |    |    |    |                | Memorial Day - Last Mon in May              |    |    |    |    |    |                | Labor Day - 1st Mon in Sept                               |    |    |    |    |    |                | Veterans' Day - 11 Nov        |    |    |    |    |    |                | Christmas - 25 Dec              |  |  |  |  |  |  |
| PPE 7 Dec 2019 - End of Tax Year for Second Week Thursday Pay Days |    |    |    |    |    |                |   |    |    |    |    |    |                | PPE 21 Dec 2019 - End of Tax Year for First Week Pay Days |    |    |    |    |    |                |                               |    |    |    |    |    |                |                                 |  |  |  |  |  |  |



## Civilian Human Resources Agency



### Separated Military (ETS)

Military time will count for Annual Leave accrual. It can also count towards FERS retirement when a deposit is made for post 56 military service. If no deposit is made retirement annuity will be reduced.

➤ Mil service may be credited under the following conditions:

- a. Before the date of separation
- b. Active duty
- c. not included in computation of military retired pay unless retired pay is based on disability incurred in combat (US Code 67, Title 10)

**NOTE:** Active duty periods, incl. training time are credited as civilian not military service.

➤ What you have to pay to “buy back”:

- FERS 3% of base pay earned during Mil Svc
- Interest free for the first two years you become subject to FERS

**More info and procedures on ABC website: type in “POST 56”**

### Retired Military

#### LEAVE ACCRUAL

Retirees get credit only for service during a war or in a campaign or expedition for which a campaign badge has been authorized. Wars have to have been declared by Congress, e.g., World War II

Exemptions are for those whose retirement was based on disability caused by armed conflict and those who become eligible for retirement while they're civilian employees

If your campaign is not listed on your DD214 (Member 4 copy) you need to complete a SF813 and send to your HR Representative



# Disabled Veteran Leave

- Disabled veteran leave (DVL) is a separate leave category and provides 104 hours of leave upfront.
- This new leave category is a one-time benefit and is limited to a 12 month period.
- DVL not used during the benefit period may not be carried over to subsequent years and will be forfeited.
- Once an employee has exhausted the leave benefit and/or the one year has passed, he or she will not have any further entitlements to the benefit.
- The leave benefit is one time only benefit for the employee's Federal civilian service career – to include return to federal service after a break in service.



## Civilian Human Resources Agency



### WELCOME TO Camp Zama CPAC IN-PROCESSING: Benefits

ARMY BENEFITS CENTER-CIVILIAN (ABC-C), 303 MARSHALL AVENUE, FORT RILEY, KS 66442-5004  
(877) 276-9287: <https://www.abc.army.mil/index.htm>

### The ABC-C provides services in the following program areas:

- Retirement (Civil Service & Federal Employees Retirement Systems)
- Thrift Savings Plan (TSP)
- Federal Employees Health Benefits (FEHB)
- Federal Employees Group Life Insurance (FGLI)
- Survivor Benefits

### What can the Army Benefits Center-Civilian do for you?

The ABC-C provides automated benefits support to Army-serviced appropriated fund employees through the Employee Benefits Information System (EBIS), the Interactive Voice Response System (IVRS), and trained benefits counselors.

- **EBIS** is a web application that allows you to access general and personal benefits information and conduct electronic transactions using a computer. The system contains comprehensive information and personalized benefits statements.
- **IVRS** is an automated self-service program you can access from a touch-tone telephone system. Unlike the web, IVRS allows you to transfer to a benefits counselor for additional assistance.

### OVERSEAS TOLL-FREE NUMBERS

Belgium.....0800-78245  
Germany.....0800-1010282  
Italy.....800-780821  
Japan.....00531-1-20378  
Korea.....00798-14-800-4766  
Kuwait.....1-877-276-9287  
Netherlands.....0800-232739  
Saudi Arabia.....1-877-276-9287  
United Kingdom.....08-000857723

Department of the Army  
Army Benefits Center-Civilian  
303 Marshall Avenue  
Fort Riley, KS 66442-5004  
1-877-276-9287  
1-877-276-9833 (TDD)

<https://www.abc.army.mil/index.htm>

ARMY ONE STOP BENEFIT CENTER





## Army Benefits Center-Civilian (ABC-C)













"Army's Benefits Counseling and Processing Service"

### Benefits Election Guide

**NEW!**

Check out the ABC-C's New Employee Orientation Briefing!

View at: <https://www.abc.army.mil/NewEmployee/NewEmployeeOrientation.htm>

| BENEFIT OPTIONS   |   | ENROLLMENT   |  |
|---|---|--|--|
|   |   | To make an election or change, visit or call:  |  |
|    | <b>Thrift Savings Plan</b><br>(retirement savings and investment plan)<br> | <b>To begin, change or stop contributions:</b><br><br><b>ABC-C</b><br><a href="https://www.abc.army.mil">https://www.abc.army.mil</a><br>1-877-276-9287<br>TDD: 1-877-276-9833 | <b>To make investment allocations, access your account, view rates of return, etc:</b><br><br><b>Thrift Savings Plan</b><br><a href="http://www.tsp.gov">www.tsp.gov</a><br>1-TSP-YOU-FRST (1-877-968-3778)<br>TDD: 1-877-847-4385 |
|    | <b>Federal Employees Health Benefits</b>  |    | <b>ABC-C</b><br><a href="https://www.abc.army.mil">https://www.abc.army.mil</a><br>1-877-276-9287<br>TDD: 1-877-276-9833   |
|    | <b>Federal Employees Group Life Insurance</b>   |    | <b>ABC-C</b><br><a href="https://www.abc.army.mil">https://www.abc.army.mil</a><br>1-877-276-9287<br>TDD: 1-877-276-9833   |
|    | <b>Flexible Spending Accounts</b><br>(pre-tax accounts for out-of-pocket health & dependent care expenses)  |    | <b>FSAFEDS</b><br><a href="http://www.fsafeds.com">www.fsafeds.com</a><br>or 1-877-FSAFEDS or (1-877-372-3337)<br>TTY: 1-800-952-0450  |
|  | <b>Federal Employees Dental and Vision Insurance Program</b><br>(supplemental dental/vision insurance)  |    | <b>BENEFEDS</b><br><a href="http://www.BENEFEDS.com">www.BENEFEDS.com</a><br>1-877-888-FEDS or 1-877-888-3337<br>TTY 1-877-889-5680  |
|  | <b>Federal Long Term Care Insurance Program</b><br>(for assisted living expenses)   |    | <b>FLTCIP</b><br><a href="http://www.ltcfeds.com">www.ltcfeds.com</a><br>1-800-LTC-FEDS (1-800-582-3337)<br>TTY: 1-800-843-3557  |

**NOTE:** Enrollment changes generally require permissible events after the initial new hire enrollment period. For more information on benefits, also visit <http://www.opm.gov/insure>.

\*Special rules apply for those hired later in the year - see <https://www.fsafeds.com/fsafeds/SummaryOfBenefits.asp#EnrollNew>.

\*\*Eligible individuals can apply at anytime subject to full underwriting.



## Civilian Human Resources Agency



### FEGLI – Life Insurance @ ABC-C

#### What is FEGLI

FEGLI provides group term life insurance. As such, it does not build up any cash value or paid-up value. It consists of Basic life insurance coverage and three options. In most cases, if you are a new Federal employee, you are automatically covered by Basic life insurance and your payroll office deducts premiums from your paycheck unless you waive the coverage. In addition to Basic, there are three forms of Optional insurance that you can elect. You must have Basic insurance in order to elect any of the options. Unlike Basic, enrollment in Optional insurance is not automatic -- you must take action to elect the options.

The cost of Basic insurance is shared between you and the Government. You pay 2/3 of the total cost and the Government pays 1/3. Your age does not affect the cost of Basic insurance. You pay the full cost of Optional insurance, and the cost depends on your age.

The Office of Federal Employees' Group Life Insurance (OFEGLI), which is a private entity that has a contract with the Federal Government, processes and pays claims under the FEGLI Program.

#### FEGLI - BASICS

Eligible employees are automatically enrolled in Basic Life insurance effective on EOD, unless waived before the end of first pay period

Must make changes within 60 days from entry date to waive Basic coverage or to elect optional life insurance

Must have Basic Coverage in order to elect Optional Insurance:

- |  |                              |
|--|------------------------------|
| <input type="checkbox"/> Option A (Standard)   | additional \$10,000          |
| <input type="checkbox"/> Option B (Additional) | up to 5 times your basic pay |
| <input type="checkbox"/> Option C (Family)     | up to 5 times your family    |

If Basic Coverage is waived;

You required to wait one year, then get a physical exam (at your own expense) to obtain the Office of Federal Employees' Group Life Insurance approval in order to elect coverage

**Note:** The Federal Government established the Federal Employees' Group Life Insurance (FEGLI) Program on August 29, 1954. It is the largest group life insurance program in the world, covering over four million Federal employees and retirees, as well as many of their family members

**FEGLI CALCULATOR:**

<http://www.opm.gov/calculator/worksheet.asp>



## Civilian Human Resources Agency



### FEHB – Health Benefits @ ABC-C

#### What is FEHB

It is the largest employer-sponsored group health insurance program in the world. A voluntary program, it is intended to assist you and your eligible family members with expenses of illness and accident, and is paid for through employee and employer contributions.

#### FEHB offers the following advantages and guarantees:

- An annual opportunity (Federal Benefits Open Season) to enroll in a health benefits plan or change enrollment selection
- A choice of plans and options with group-rated premiums and benefits
- Guaranteed protection that cannot be canceled by the insurance carrier
- Coverage without medical examination or restrictions because of age, current health or pre-existing medical condition
- No waiting periods after the effective date of enrollment
- A government contribution toward the cost of your plan (unless you are on a temporary appointment)
- A payroll deduction method of making premium payments
- A temporary 31-day extension of coverage after separation from employment, during which you may convert to a private non-group policy
- Continued enrollment for eligible family members after the death of the employee or annuitant
- Ability to pay premiums with pre-tax dollars. This is called [Premium Conversion \(PC\)](#).

#### FEHB - BASICS

▪ **Eligible employees must make initial election within 60 days of EOD in order to have health coverage, coverage is not automatic**

▪ **Election @ ABC-C and will be effective beginning of next pay period.**

▪ **Fail to elect FEHB within 60 days is considered to have declined coverage and must wait until the next open season to enroll**

▪ **Open season(Nov-Dec) provides an annual opportunity to enroll or to change coverage**

The only FEHB plans that provide coverage for overseas employees are the nation-wide/special group plans. These include: Blue Cross/Blue Shield, GEHA Benefits Plans, APWU Health Plan, Foreign Service, NALC, Mail Handlers, Alliance Health Plan, and Postmasters. There are no HMO plans available to overseas employees



## Civilian Human Resources Agency



### Benefits – Health Care: NEED-TO-KNOW

- **Federal Benefits for Federal Employees Health Benefits (FEHB), Flexible Spending Accounts (FSA) and Federal Employees Dental and Vision Insurance Program (FEDVIP): You Have 60 days from your EOD or you must hold for the next OPEN SEASON.**

**For more information, go to: <https://www.abc.army.mil/ACA/BAL10-201.htm>**

**Army Benefits Center: <https://www.abc.army.mil/index.htm>**

- **What Are the Changes to FEHB Program Dependent Eligibility Rules Under the ACA?**

| Children   | Effect of ACA   |
|--|---|
| Between ages 22 and 26   | Children between the ages of 22 and 26 are covered under their parent's Self and Family enrollment up to age 26.  |
| Married Children   | Married children (but <b>NOT</b> their spouse or their own children) are covered up to age 26. This is true even if the child is currently under age 22.  |
| Children with or eligible for employer-provided health insurance | Children who are eligible for or have their own employer-provided health insurance are eligible for coverage up to age 26.  |
| Stepchildren   | Stepchildren do not need to live with the enrollee in a parent-child relationship to be eligible for coverage up to age 26.   |
| Children Incapable of Self-Support                               | Children who are incapable of self-support because of a mental or physical disability that began before age 26 are eligible to continue coverage. Contact the Army Benefits Center - Civilian (ABC-C) for additional information. |
| Foster Children  | Foster children are eligible for coverage up to age 26.   |



## Civilian Human Resources Agency



### Vision and Dental Insurance

- Federal Employees Dental and Vision Insurance Program (FEDVIP) is available to eligible employees and their family members
- Stand alone Dental and Vision Insurance
- Can enroll in dental, vision, or both
- You may apply within 60 days of your entrance on duty date or during the Open Season
- **You do not have to enroll in FEHB to have dental and/or vision insurance.**

### Open Seasons

**FEGLI Open Season:** There is no regularly scheduled Federal Employees Group Life Insurance (FEGLI) Open Season. OPM held a Federal Employees' Group Life Insurance (FEGLI) Open Season in September 2016 with an effective date of 1 October 2017.

**Open Season:** The next Federal Employees Health Benefits (FEHB), Flexible Spending Accounts (FSA) and Federal employees Dental and Vision Insurance Program (FEDVIP) Open Season will be from **12 Nov 2018 through 10 Dec 2018**. Effective Date will be PPB 6 Jan 2019.

### Long Term Care

Federal Long Term Care Insurance Program (FLTCIP) provides long term care insurance for Federal employees and their parents, parents-in-law, stepparents, spouses, and adult children. You (and your spouse, if married) **have 60 days from entrance date of appointment for Long Term Care insurance registration**. You can enroll in long term insurance even if not enrolled in FEHB. Check with your human resources assistant for eligibility Read about the FLTCIP, and apply for it, at <http://www.opm.gov/insure/ltc>

### Affordable Care Act

Employees on temporary appointments, or seasonal schedules working a schedule of less than six months Federal Long Term Care Insurance Program (FLTCIP) provides long term care insurance for Federal employees and their parents, parents-in-law, stepparents, spouses, and adult children. You (and your spouse, if married) **have 60 days from entrance date of appointment for Long Term Care insurance registration**. Read about the FLTCIP, and apply for it, at <http://www.opm.gov/insure/ltc>



## Civilian Human Resources Agency



### Federal Employees Retirement System(FERS)

#### Social Security Benefits

Replaces a portion of earnings lost as result of retirement or disability. FERS employees have Social Security coverage and Medicare

#### Basic Benefit Plan (FERS)

Covered if you have at least 5 years of creditable civilian service (disability after 18 months) this includes Mil Svc when deposit was made.

*Social Security and Basic Benefit Plan are defined benefit programs, retirement is based on years of service and salary.*

#### Thrift Savings Plan

Contributions are voluntary, however TSP is an integral part of your retirement package. The amount you receive from this part of your retirement is up to you!!!!

### Eligibility For Retirement (FERS)

| Age                          | Years Of Service |
|------------------------------|------------------|
| Minimum Retirement Age (MRA) | 30               |
| 60                           | 20               |
| 62                           | 5                |
| MRA (Reduced Benefit)        | 10               |

### Determining the Minimum Retirement Age (MRA)

| If You Were Born In | Your MRA Is         |
|---------------------|---------------------|
| Before 1948         | 55 years            |
| 1948                | 55 years, 2 months  |
| 1949                | 55 years, 4 months  |
| 1950                | 55 years, 6 months  |
| 1951                | 55 years, 8 months  |
| 1952                | 55 years, 10 months |
| 1953 - 1964         | 56 years            |
| 1965                | 56 years, 2 months  |
| 1966                | 56 years, 4 months  |
| 1967                | 56 years, 6 months  |
| 1968                | 56 years, 8 months  |
| 1969                | 56 years, 10 months |
| After 1969          | 57 years            |





## Civilian Human Resources Agency



### Thrift Savings Plan: TSP



| Percent of Basic Pay Contributed to Your Account<br>(FERS Employees Only) |                                   |                                    |                     |
|---|-----------------------------------|------------------------------------|---------------------|
| You put in:   | Your agency puts in:              |                                    | Total Contribution: |
|   | Automatic<br>(1%)<br>Contribution | Agency<br>Matching<br>Contribution |                     |
| 0%  | 1%                                | 0%                                 | 1%                  |
| 1%  | 1%                                | 1%                                 | 3%                  |
| 2%  | 1%                                | 2%                                 | 5%                  |
| 3%  | 1%                                | 3%                                 | 7%                  |
| 4%  | 1%                                | 3.5%                               | 8.5%                |
| 5%  | 1%                                | 4%                                 | 10%                 |
| Amounts that you contribute above 5% are not matched.                     |                                   |                                    |                     |

### TSP Funds

|                                   | G Fund  | F Fund*  | C Fund*   | S Fund*   | I Fund*   | L Funds**  |
|-----------------------------------|---|--|---|---|---|--|
| <b>Description of Investments</b> | Government securities (specially issued to the TSP) | Government, corporate, and mortgage-backed bonds                           | Stocks of large and medium-sized U.S. companies                             | Stocks of small to medium-sized U.S. companies not included in the C Fund | International stocks of 21 developed countries  | Invested in the G, F, C, S, and I Funds  |
| <b>Objective of Fund</b>          | Interest income without risk of loss of principal   | To match the performance of the Barclays Capital U.S. Aggregate Bond Index | To match the performance of the Standard & Poor's 500 (S&P 500) Stock Index | To match the performance of the Dow Jones U.S. Completion TSM Index       | To match the performance of the Morgan Stanley Capital International EAFE (Europe, Australasia, Far East) Stock Index | To provide professionally diversified portfolios based on various time horizons, using the G, F, C, S, and I Funds |



## Civilian Human Resources Agency



### Thrift Savings Plan: TSP

#### Tax Treatment of Your Contributions -- Traditional and Roth Contributions

You can choose between two tax treatments for your TSP contributions:

**Traditional** (pre-tax)—You defer paying taxes on your contributions and their earnings until you withdraw them. If you are a uniformed services member making tax-exempt contributions, your contributions will be tax-free at withdrawal but your earnings will be subject to tax.

**Roth** (after-tax)—You pay taxes on your contributions as you make them (unless you are making tax-exempt contributions), and your earnings are tax-free at withdrawal as long as you meet certain IRS requirements.

If you want to make contributions, you must submit via <https://www.abc.mil> what portion of your pay you want to contribute and how you want to designate them between traditional and Roth. You cannot convert any portion of your existing traditional TSP balance to a Roth balance.

You can make both traditional **and** Roth contributions if you want. You can contribute in any percentages or amounts you choose [subject to IRC limits](#) and change your election at any time.

If you are FERS, your Agency Matching Contributions are based on the total amount of money (traditional and Roth) that you contribute each pay period. All agency contributions are deposited into your traditional balance.

#### IRC (Internal Revenue Code) limits for 2019:

**\$19,000 (Regular Contributions) & add \$6,000 (Catch-Up Contributions) if age 50 or older**



## Civilian Human Resources Agency



### Tours/ 5 Yr Rule

**Tours:** For most positions, it is necessary to sign a rotation agreement for the length of the overseas tour. Normally, the initial tour of duty is 36-months/24 months, but there are exceptions. Subsequent tours are up to two years in length. Tour extensions are NOT automatic nor are they an entitlement. Extensions must be requested by the supervisor and agreed to by the employee.

**New 5yr Rule:**

- 2 Yrs in states (nor longer 1 yr)
- Return right to ALL DOD (not just Army).
- Approval process, past 5 yrs, is with a DOD component (UR G1 working delegation issues)

### Return Rights (RR)

**Return Rights:** When the time comes for an employee to return to the CONUS, the employee may exercise Return Rights. Most current **permanent DoD employees** hired from the CONUS will have some form of return rights to either the specific position left, the installation, or a geographic area for up to five years:

- RR for DoD employees hired AFTER July 26, 2012
- RR for Army Employee (and all with signed letter) before 26 July 2012

The CONUS CPAC should explain these entitlements when an employee prepares to leave the CONUS. They will also be discussed when the employee prepares to return.

**5 Yr Rule Link:** <http://www.dtic.mil/whs/directives/corres/pdf/140025v1230.pdf>

### PPP

The employee may be eligible for registration in the [DOD Priority Placement Program \(PPP\)](#), often called the Stopper List. If an employee does not have return rights when the time comes to go home or if the return rights are to a lower grade, the employee will probably be eligible for registration in PPP for jobs back in the CONUS. There are many details about this program that will be explained by the CPAC when the time comes to return to the U.S.

### Out-Processing

While the employee is preparing to leave Japan to go to another Community or country, he/she is required to out process with several facilities in their area. There are several mandatory facilities to out-process (Vehicle Reg, Bank, Post Office, CPAC) and several facilities the supervisor can verify. An out-processing sheet is provided by your organization along with your orders.



## ***Civilian Human Resources Agency***



### **Service Now: Submission of Benefits and Entitlements**

#### **Civilian Human Resources Agency (CHRA) Public Facing Portal**

This is the CHRA public portal (website) that contains instructions for overseas benefits and allowances, information on FER Website, Army wide information, applicant inquires (No CAC Required)

Web Address: [https://portal.chra.army.mil/hr\\_public](https://portal.chra.army.mil/hr_public)

#### **HR Service Portal**

Enables employees to submit requests for HR service such as LQA, TQSA, PA, NTS, FTA and Advanced Pay (CAC Required)

Web Address: <https://service.chra.army.mil>

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Camp Zama Civilian Personnel Advisory Center



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*Civilian Human Resources Agency*

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# Questions?





## Forms

- Please complete the required forms on the left hand side of your in-processing packet and turn them in for processing.

Don't forget to complete & turn in the CPAC In-processing Survey!