Thrift Savings Program Briefs Offered in April

The Thrift Savings Plan Board will have a representative visit Gowen Field for two days to provide valuable information about the TSP program. These briefings are designed for all federal technicians with civilian TSP accounts as well as traditional guardsmen with uniformed services TSP accounts.

If you're thinking about participating in the Thrift Savings Plan come learn about the many advantages. Or if you're already contributing, find out about the current features and future changes to the program.

The briefings will also cover the tax benefits and contribution rules for both the traditional and new Roth features. If you are new to the technician service, details about transfers and rollovers into the TSP from your established retirement accounts will be given.

For those interested in accessing your TSP funds before retirement, the benefits of the TSP Loan Program will be contrasted with the Financial Hardship In-Service Withdrawal option. There are numerous repercussions when choosing the latter that many technicians don’t realize until it’s too late.

Also covered will be the various post-service withdrawal options, retirement planning and tax implications, spouse's rights, and death benefits. Of course, the TSP investment process, contribution allocations, interfund transfers, and an explanation of the TSP investment funds will be provided.

Please contact MSG Becky Burkhart (see back page) for more information about this opportunity.

TSP Briefing Schedule:

- 16 OR 18 April, 2013
- 2 briefings per day - morning or afternoon
- 0730 - 1130 OR 1200 - 1600
- Building 440 Auditorium

Wage Survey for 2013 Conducted in July

The 2013 Federal Wage System (FWS) Locality Wage Survey is scheduled to begin during the month of July. The Department of Defense conducts FWS wage surveys and establishes pay rates for all regular FWS wage schedules and most special FWS wage schedules.

The purpose of the wage survey is to update rates of pay for jobs matched during the last full scale survey. One of the key statutory principles underlying the FWS is that employee pay rates are to be maintained in line with prevailing levels of pay for comparable levels of work in the private sector within a local wage area.

The economy and the supply and demand of the job market determine the wage an employer is willing and able to pay. The data collected will determine whether workers are being paid a competitive wage.

Please contact 1stLt Jennifer Davis with the Manpower Branch at the HRO (see back page) for more information on this important process.

A wage Survey compares federal technician and private sector pay levels

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Responsibilities When Filing a Workers’ Compensation Claim

A wide variety of benefits are available under the Federal Employees Compensation Act for federal technicians who experience a workplace injury. Chief among them are payment of medical expenses and wage loss benefits. However, to receive these benefits, the injured technician must fulfill certain responsibilities during the claim adjudication process.

Workers’ compensation claims are sometimes assigned to a claims examiner for formal adjudication. This examiner may determine additional information is needed beyond what was initially submitted. Most routine requests for information are conveyed by regular mail.

It is imperative to answer these requests, because it’s the technician’s responsibility for establishing the essential elements of their claim. The Office of Workers’ Compensation Programs (OWCP) will help meet this responsibility, which is termed burden of proof, by requesting evidence needed to establish these elements. OWCP will also try to obtain any evidence in the possession of another federal entity, including the employment agency, but this assistance does not relieve the technician of their burden of proof.

When evidence is not submitted timely, delays in adjudicating cases and paying claims often result. To minimize delay, OWCP will ask for required evidence within a specific period, usually 30 days from the date of the request. A copy of any request to the supervisor for information will be sent to the employee, and vice versa.

Employment Verification Application is Available on MyBiz

Getting a mortgage or financing a car? If you need to verify employment information with a lender you can now do that using MyBiz from the Defense Civilian Personnel Data System (DCPDS) portal.

You can choose whether to disclose only basic employment information or to include full salary details. You and your lender will receive an e-mail with your information stored in a password protected attachment, but only you will get the password in a separate email to give to the lender at your discretion.

There is also a feature that allows you to preview your private information securely in MyBiz prior to completing the transaction. Best of all, there are no fees and no limit on the number of verifications you can transmit.

Federal Retirement Seminar

The Army Benefits Center - Civilian (ABC-C) will be conducting a benefits overview of both federal retirement systems (CSRS or FERS). The overview will include such things as how the ABC-C operates as well as covering the various federal benefits and entitlement programs available to technicians.

A special emphasis is placed on planning for your retirement; however, these sessions offer valuable information for employees at any stage in their federal career. There will also be a demonstration on how to access and use the ABC-C web site and the Employee Benefits Information System (EBIS) for online benefits elections.

Please contact MSG Becky Burkhart (see back page) for more information.

Retirement Briefing Schedule:

♦ 17 OR 19 April, 2013
♦ Briefings are for federal technicians only
♦ 0800-1630
♦ Building 440 Auditorium
Qualifying for the FERS Annuity Supplement at Retirement

The FERS Special Retirement Supplement is a pension benefit paid by the Office of Personnel Management to FERS annuitants who retire before age 62 with an immediate and unreduced annuity. This supplement temporarily provides you additional income until age 62 and is an approximation of the Social Security benefits you would receive at that age.

There are several ways to qualify to receive this supplement, including retiring at your minimum retirement age with 30 years of service, at age 60 with 20 years of service, or under one of the special provisions for military reserve technicians. Retirements that are ineligible are those that fall under disability rules; "MRA + 10" provisions, and those that receive a deferred annuity.

A word of caution for those who wish to continue working after retiring: The supplement portion of your annuity is subject to an earnings test similar to the one applied to Social Security benefits. Your FERS Supplement would be reduced $1.00 for every $2.00 that your income exceeds your Social Security earnings exempt amount (which in 2013 is $15,120).

For questions regarding qualifying to the FERS Annuity Supplement, retirements, or to schedule a records review if you are within 5 years of retiring, please contact MSgt Jeff Guzi at the HRO (see back page).

How Much Life Insurance

Life insurance elections for those who have coverage with the Federal Employees’ Group Life Insurance (FEGLI) Program are generally rare. If you haven’t taken a look at it for awhile or need to know how much coverage you have and how much you’re paying for it, an easy-to-use tool is available.

The Office of Personnel Management has an online calculator to determine the face value of various combinations of FEGLI coverage and will display the premiums for various combinations of coverage. Consider how choosing different options can change the amount of life insurance and the premiums.

A second calculation lets you see what would happen to FEGLI insurance coverage following retirement.

Look at your LES or on a Notification of Personnel Action (SF 50) for the FEGLI code so you can model the actual coverage you currently have, then go here: www.opm.gov/insure

UnitedHealthcare Takes Over TRICARE

For technicians who have a health plan with the Federal Employees Health Benefits (FEHB) Program and are going absent - Uniformed Services in the near future, there are considerations regarding TRICARE that may affect your decision to terminate your FEHB coverage.

April 1, 2013 is the first day of health care delivery for UnitedHealthcare Military & Veterans Services in the TRICARE West Region. Not all providers who were contracted through Tri-Care to participate with TRICARE, have done so with a new contract through UnitedHealthcare.

The Family Programs Office recommends checking with your medical providers to ensure they are participating with TRICARE, especially if you are considering terminating FEHB coverage. If you have TRICARE questions or need additional information, please visit the UnitedHealthcare at their new website: www.uhcmilitarywest.com or call: 1-877-988-WEST

Very high volumes of phone calls are expected so their call center hours of service will temporarily be increased to 7 AM through 7 PM across all West Region time zones. You may also call your nearest Family Assistance Center Specialist for help with TRICARE.
Are you Eligible to Make TSP Catch-Up Contributions?

Yes, if you are age 50 or older you can make supplemental TSP “Catch-Up” contributions on a traditional or Roth basis. To do this, you must already be depositing the maximum amount of regular contributions allowed by the IRS ($17,500 for 2013) and be in an active pay status. The limit to catch-up contributions is $5,500 in 2013 and there is no agency match for these deposits.

You can make an election to start catch-up contributions at any time. They will begin the next full pay period and continue until the end of the calendar year unless you reach the annual catch-up contribution limit before then or elect to stop. Remember, this supplemental election will only be valid through the end of the calendar year in which it is made, so a new one would have to be submitted for subsequent years.

Please contact the Services Section at the HRO or visit the TSP website at www.tsp.gov for additional information.

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