

BENEFACTS NEWSLETTER

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2020 Federal Benefits Open Season

It's that time of year again! The 2020 Federal Benefits Open Season is from November 9th through December 14th. During this time eligible employees can enroll, change, or cancel their enrollment for the Federal Employees Health Benefits Program (FEHB) and the Federal Employees Dental and Vision Program (FEDVIP). Employees can also newly enroll or re-enroll in the Federal Flexible Spending Account Program (FSA).

This is your annual opportunity to assess your needs and make an informed decision. DCPAS is committed to providing resources that will equip you with the information needed to do just that. We relaunched the DCPAS Open Season webpage, which serves as a resource hub providing general Open Season guidance. Visit <https://www.dcpas.osd.mil/OD/OpenSeason> to explore these resources, including Department of Defense (DoD) Benefits Open Season Contacts and pre-Open Season educational materials. Our Open Season page initially launched during the 2019 Open Season and is refreshed each year to provide you with the most relevant up-to-date Federal Benefits Open Season information. Visit this page each Open Season to stay informed.

Visit the websites in the table below for tools to help you navigate through your

FEHB, FEDVIP, and FSA options.

Program	Website
FEHB/FEDVIP Plan Comparison Tools and Other Resources	www.opm.gov/openseason
FEDVIP Enrollment	www.BENEFEDS.com
FSA Enrollment	https://www.fsafeds.com

Contact your benefits service center for assistance with FEHB transactions and processing guidance. DoD civilian employees can refer to the DoD Benefits Open Season Contacts list for the appropriate point of contact.

Keep in mind that designation of beneficiary forms and TSP employee contributions may be changed at any time. So during this Open Season and with every life event, evaluate whether changes to beneficiaries or TSP contributions are necessary. If you're a Federal Employees Retirement System (FERS) employee, consider maximizing your agency matching contributions by contributing at least 5 percent to TSP. *Don't leave free money on the table!* (To continue page 4)

The Federal Salary Council

The Federal Salary Council is an advisory body composed of representatives of Federal employee organizations and experts in the fields of labor relations and pay policy. Established by the President, it includes three seats for labor relations and pay policy experts, and six seats for employee organizations representing large numbers of General Schedule (GS) employees.

The Council makes annual recommendations to the President's Pay Agent on the locality pay program for GS employees under § 5304 of title 5, United States Code. The Council's recommendations cover the establishment or modification of locality pay areas, the coverage of salary surveys used to set locality pay, the process used for making pay comparisons between Federal and non-Federal rates of pay, and the level of comparability payments that should be paid.

The Council's recommendations for GS locality pay adjustments (if approved by the President's Pay Agent) influence Federal Wage System (FWS) pay adjustments each year through annual legislation, which mandates minimum floor and maximum ceiling restrictions based on the increases received by GS employees.



Travel during the COVID-19 Pandemic

The best way to protect yourself from COVID-19 is staying home. Travel can increase the chance of getting and spreading COVID-19. Be aware that you may spread COVID-19 to others for 14 days after you were exposed to coronavirus. Do not travel if you are sick or exposed to coronavirus.

Here are some tips for travel during the COVID-19 Pandemic:

Before your travel:

- Research the COVID-19 situation at your destination.
- Know if there are any restrictions or requirements for travelers.

During your travel:

- Protect yourself and others by wearing a filtered mask all the time to cover both nose and mouth.
- Avoid contact and maintain at least 6 feet apart.

- Wash your hands or use hand sanitizer (at least 60% alcohol) as often as you can.
- Avoid touching your face (to include eyes, nose and mouth).
- Use disinfecting wipes on any handles and buttons or carts.

After your travel:

- Observe any symptom of coronavirus
- Try not to meet anyone at least 14 days from the date you returned from travel.

For more information:

<https://www.cdc.gov/coronavirus/2019-ncov/travelers/travel-during-covid19.html>



Old Age, Survivors, and Disability Insurance (OASDI) Tax Deferral in Light of the Ongoing COVID-19 Disaster

“DFAS will implement system changes to defer employees’ withholding of 6.2% of Social Security wages.”

“The deferral will be effective the pay period ending September 12, 2020 and continue through the remainder of 2020.”

As a result of the Presidential memorandum dated August 8, 2020, and IRS guidance issued August 28, 2020, DFAS will implement system changes to defer employees' withholding of 6.2% of Social Security wages. This will apply to employees under the gross wage threshold of \$104,000 annually or \$4,000 per pay period and subject to Social Security (OASDI) tax. The deferral will be effective the pay period ending September 12, 2020 and continue through the remainder of 2020.

Applicability will be determined on a pay period-by-pay period basis depending on the wages subject to OASDI withholding. Wages subject to OASDI would include gross wages less Federal Employee Health Benefits, Dental, Vision and Flexible Spending Accounts.

Payroll providers, departments, agencies, nor employees will be able to opt-in/opt-out of this deferral. The IRS advises that the deferred amount of OASDI tax will be collected from January 1 to April 30, 2021. The temporary tax deferral does not eliminate one from being responsible for the tax payment should they separate or retire from Federal civilian employment. This will not impact employees in the Civil Service Retirement System (CSRS) since they are not subject to Social Security withholding.

Resources:

Current DFAS information
<https://www.dfas.mil/taxes/Social-Security-Deferral/>

Presidential Memoranda,
 “Memorandum on Deferring Payroll Tax Obligations in Light of the Ongoing COVID-19 Disaster,” dated August 8, 2020

<https://www.whitehouse.gov/presidential-actions/memorandum-deferring-payroll-tax-obligations-light-ongoing-covid-19-disaster/>

Internal Revenue Service (IRS) Notice 2020-65

<https://www.irs.gov/pub/irs-drop/n-20-65.pdf>



Update on Thrift Savings Plan (TSP): Temporary Acceptance of Digital Signatures and Waiver of Notary Requirements

As of August 4, 2020, the Federal Retirement Thrift Investment Board (FRTIB) temporarily accept certain digital signatures on TSP forms without requiring notarized signatures. All forms signed electronically with personal identity verification (PIV) or common access card (CAC) credentials may temporarily leave the notary section blank. TSP will also temporarily accept handwritten signatures without notarized signatures.

Eligible participants using the digital signature process must use their unexpired PIV credentials or CAC to sign their forms before they are submitted to TSP. This change will ensure that participants are able to comply with physical distancing measures during the COVID-19 pandemic. For more information:

<https://www.tsp.gov/covid-19/#pivcac>



Thrift Savings Plan

2020 Federal Benefits Open Season (Continued)

This Open Season, reflect on your health, dental, vision, child care or adult care expenses. Shop around using the Office of Personnel Management's FEHB and FEDVIP plan comparison tools. Consider plan features, premiums, and network providers. Think about your out-of-pocket expenses and how FSA can save you money. Take an active role in your well-being by using the tools referenced and making the decision best suited for you and your family.

NOTE:

The Open Season schedule and effective date of elections is not impacted or delayed by COVID-19.



Update on Thrift Savings Plan (TSP): More Lifecycle Funds are available

Starting July 1, 2020, participants now have ten Lifecycle (L) Funds to choose from instead of the five currently available. Additional L funds are added so that the target dates are separated by only five years instead of ten, allowing participants to more precisely target the time. Six more L funds are added, and the L 2020 fund, having reached its target date, is rolled into the L income Fund.

The TSP Lifecycle Funds are target retirement date funds, invested in a professionally designed mix of the five individual TSP funds (G, F, C, S, and I Fund). TSP participants choose a fund or funds based on when they expect to retire and start making withdrawals:

- The TSP L Income Fund is for participants who are already withdrawing their accounts in monthly payments, or who need their money in the near future.
- The TSP L 2025 Fund is for participants who will withdraw their money beginning 2021 through 2027.

- The TSP L 2030 Fund is for participants who will withdraw their money beginning 2028 through 2032.
- The TSP L 2035 Fund is for participants who will withdraw their money beginning 2033 through 2037.
- The TSP L 2040 Fund is for participants who will withdraw their money beginning 2038 through 2042.
- The TSP L 2045 Fund is for participants who will withdraw their money beginning 2043 through 2047.
- The TSP L 2050 Fund is for participants who will withdraw their money beginning 2048 through 2052.
- The TSP L 2055 Fund is for participants who will withdraw their money beginning 2053 through 2057.
- The TSP L 2060 Fund is for participants who will withdraw their money beginning 2058 through 2062.
- The TSP L 2065 Fund is for participants who will begin to withdraw their money in 2062 or later.

For more information, please visit:
<https://www.tsp.gov/funds-lifecycle/>



**NEW FIVE-YEAR
Lifecycle (L) Funds**

Launching July 1, 2020

[Learn More](#)

TSP Lifecycle Funds:

L Income Fund
L 2025 Fund
L 2030 Fund
L 2035 Fund
L 2040 Fund
L 2045 Fund
L 2050 Fund
L 2055 Fund
L 2060 Fund
L 2065 Fund

TRICARE Benefits for Activated National Guard and Reserve Members (UPDATED)

On March 27th, 2020, President Trump signed an executive order authorizing the Pentagon to call up individuals from the Individual Ready Reserve, Reserves, and the National Guard to assist with the national response to the novel coronavirus (COVID-19) pandemic. Over the weeks and months that followed, thousands of National Guard and Reserve service members were mobilized across the country to support the fight against COVID-19. If you were one of the many that were activated to military service in support of COVID-19, and if your active duty orders lasted for more than 30 days, you are eligible for Tricare healthcare benefits for the full length of your active-duty service.

Once your qualifying military orders of 30 or more days are updated in the [Defense Enrollment Eligibility Reporting System \(DEERS\)](#), you are then automatically enrolled in a [Tricare Prime](#) plan. This plan allows you to receive primary and specialty care with no out-of-pocket costs, but does require referrals if you need to see anyone other than your primary care provider. If you live within about 45 minutes of a military treatment facility, it could also mean that you're required to be treated on base. For additional information on Tricare health care, dental, or pharmacy options, review the *TRICARE Choices for National Guard and Reserve Handbook* [publication](#).

Although enrollment in Tricare is automatic for eligible service members, it is the service member's responsibility to ensure their dependents personal information remains current in the [DEERS system](#). By keeping your dependent data up to date, you are safeguarding yourself and your family against any obstacles that would impede access to military healthcare, delay treatment claim processing, and income tax reporting to the IRS, in the event of your activation. For more information on your eligibility for [Tricare](#) programs, contact your unit personnel office. Also, you or your dependents may check [milConnect](#) or the [DEERS web site](#) to see if you've gained TRICARE eligibility and any other benefits as an active duty service member.

Lastly, once your National Guard or Reserve orders have ended, you may be eligible to continue your Tricare coverage under the Traditional Assistance Management Program (TAMP). TAMP is a program that offers 180-days of healthcare coverage for eligible service members who are transitioning back to civilian life. If you qualify, the 180-day TAMP period begins the day after your date of separation from active duty (service members on leave continue to receive active duty benefits for themselves and their families until their leave ends).

TAMP eligibility is determined by the individual military services and is documented in the DEERS database. Your TAMP eligibility can be viewed online via [MilConnect](#). Service members should check with their unit personnel office for additional information or assistance with their [TAMP](#) eligibility.

Sources include:

Tricare Choices for National Guard and Reserve Handbook publication
<https://tricare.mil/publications>

Tricare website that discusses "The Transitional Assistance Management Program" (TAMP) that provides 180 days of premium-free transitional health care benefits after regular TRICARE benefits end <https://www.tricare.mil/tamp>



Nonappropriated (NAF) Health Benefits Program (HBP) Open Enrollment

“NAF HBP Open Enrollment will take place November 2– 30, 2020.”

“To review premium rates, plan details, how to enroll, or to find out other general information about the NAF HBP, log onto www.nafhealthplans.com”

It's that time of year again to review your current benefit elections, and think about your needs for 2021 as the NAF HBP Open Enrollment will take place November 2 to November 30, 2020. Be sure to take advantage of the benefits counselor ALEX to help compare the two plans available. Premiums for the high deductible health plan (HDHP) with a health savings account (HSA) option, new in 2020, will cost 23% less than the Choice Point Of Service (POS) II plan. With the HDHP plan, you can elect the HSA and receive a deposit from your NAF employer, as well as contribute pre-tax dollars with no “use it or lose it” requirement. The pre-tax dollars will allow members to pay for eligible health expenses and provide the ability to build a tax-free savings for future healthcare costs. To review premium rates, plan details, how to enroll, or to find out other general information about the NAF HBP, log onto www.nafhealthplans.com.

Everyone is encouraged to focus on health and wellness by taking charge of your health. Be sure to complete a metabolic screening for you and/or a covered spouse before November 30th and earn \$150 in health incentives for 2020, and then do it again for 2021! Be sure to register for this FREE screening done with Quest by visiting <https://www.nafhealthplans.com/wellness/biometric-screening-metabolic-syndrome/>.

A metabolic screening is one way to stay on top of your health and “know your numbers”. This screening consists of a simple blood test, a waist measurement, and a blood pressure check that deter-

mines if you are at risk for having Metabolic Syndrome (also known as MetS). This is the name given to a group of 5 risk factors that can set the stage for heart disease, stroke, and diabetes. Knowing your numbers gives you the advantage of being able to take action to improve your numbers. You will also receive a comprehensive report with helpful information and to share and discuss with your doctor if you'd like.

Many members registered and used Teladoc in 2020 for general medicine needs during the pandemic as it is available 24/7/365 and very convenient. There is great news for 2021 as the DoD NAF HBP plan is making Teladoc general medicine consults \$0 (the cost is currently \$10). Be sure to register ahead of time so you're all ready when you need it. For more information, check out <https://www.nafhealthplans.com/health-benefits/teladoc/>.



Workers' Compensation For Federal Employees

The Federal Employees' Compensation Act (FECA) Claims Administration adjudicates new claims for workers' compensation benefits for injured Federal employees; manages ongoing cases; pays medical expenses and compensation benefits to injured workers and survivors; and helps injured employees return to work when they are medically able to do so. FECA provides workers' compensation coverage to approximately 2.6 million federal and postal workers for employment-related injuries and occupational diseases.

In fiscal year 2019, more than 100,500 new cases were created. The program provided \$3 billion benefits to more than 217,000 workers and survivors for work-related injuries or illnesses. Of these benefits payments, more than \$1.9 billion was for wage-loss compensation, \$902 million for medical and rehabilitation services, and \$153 million for death benefits payments to surviving dependents.

Employing agencies are responsible for reimbursing the FECA for their workers' compensation expenses. This reimbursement occurs once each year through the chargeback process.

The FECA requires that these five basic criteria be met in order for an employee to be eligible to receive benefits:

Time – filed within three years of the occurrence or last exposure

Civil Employee – as specified in 5 U.S. Code §8101 (1), a person who is a civil officer or employee in any branch of the government. This includes some volunteers.

Fact of Injury – the employee must have experienced the accident or employment factor alleged and a medical condition must have been diagnosed as a result.

Performance of Duty – the injury or illness must have occurred while the employee was performing work duties.

Causal Relationship - the medical evidence must support that the injury or illness is related to work incident, either directly or indirectly (e.g. aggravation, precipitation or acceleration of a pre-existing medical condition).

Employees who have been injured on the job or who have an illness that could be related to employment duties are entitled to file a claim using a form CA-1 (Traumatic Injury) or CA-2 (Notice of Occupational Disease). Documents should be completed by the employee and routed through the supervisor for electronic submission to the Department of Labor (DOL) for adjudication. As the burden of proof rests with the claimant, employees may be asked provide additional medical and factual information in support of their claim. The DOL will issue a decision within 45 days for a traumatic injury and within 180 days for an occupational disease claim.

All forms as well as additional information can be found on the DOL website:

<https://www.dol.gov/owcp/DFEC/index.htm>



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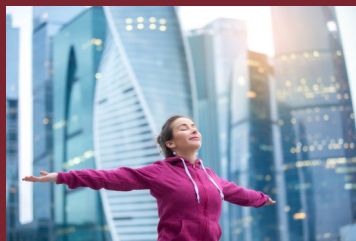
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2020 Federal Benefits Training

The Benefits and Work Life Program Division holds Basic, Intermediate and Advanced trainings on Federal Employee benefits.

For more information, please contact:

dodhra.mc-alex.dcpas.mbx.benefits-contacts@mail.mil



BASIC	INTERMEDIATE	ADVANCED
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*****NOTE: Due to COVID-19, all future trainings are subject to be changed or cancelled.**