



# Benefits Information for New Army Employees

July 2005

**Welcome to Federal employment with the Department of the Army (DA).  
Your appointment may provide valuable benefits for you and your eligible family members.**

This information is intended for employees who are eligible for Federal benefits. Generally, employees hired on, or converted to appointments described as permanent or indefinite, are eligible for Federal benefits.

This information is very important to you personally, as it is your responsibility to understand and manage your Federal benefits. Benefit elections have firm time limitations. Opportunities to enroll or change enrollment are infrequent. (Note: Benefits and entitlements as described in this chart may be different for certain groups of employees, such as reemployed annuitants or those on a part-time or intermittent work schedule.)

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

Army serviced employees obtain benefits counseling and processing services from the ABC-C. You may access the ABC-C by website at <https://www.abc.army.mil> – from the ABC-C Homepage, click on *Benefits/EBIS*. If you have not created your Point-Of-Entry (POE) password, you will need to click on *Set Password*. You must enter your SSN, Service Computation Date (SCD) for Leave, Date of Birth (DOB), civilian pay plan, grade, step, and email address. Most of these items are found on your SF 50-B, Notification of Personnel Action (NPA) and the Leave and Earnings Statement (LES). You will then be prompted to create your POE password. Upon your first access, click on the *New User* button. You will enter a temporary four-digit Personal Identification Number (PIN\*), and then enter and verify your custom six-digit PIN.

You may also contact the ABC-C by phone at 1-877-276-9287 toll-free (TDD: 1-877-276-9833). You will be prompted to enter your SSN and temporary PIN\* and create your custom six-digit PIN. You may press zero (0) within any menu such as FEHB, TSP, etc., to speak with a benefits counselor Monday through Friday from 6:00 a.m. to 6:00 p.m. Central Time (CT). (OCONUS phone numbers are available on the ABC-C website.)

\*For the web and phone systems, your temporary four-digit PIN is equal to the month and year of your birth (e.g., if your birth date is 05-03-1965, your temporary PIN will be 0565). Do not share your ABC-C POE password or PIN with anyone. Do not allow others, such as office administrative personnel, to have access to your account or make benefit changes for you. You are responsible for the security of your account; change your PIN immediately if you believe that it has been compromised.

<b>BENEFIT OPTIONS</b>	<b>ELECTION PERIOD</b> <i>(From the effective date of the appointment)</i>	<b>INFORMATION</b> <i>To learn more, visit the ABC-C web site as well as the following:</i>	<b>ENROLLMENT</b> <i>To make an election, contact:</i>
<b>Federal Employees Group Life Insurance (FEGLI)</b>	31 days	<a href="http://www.opm.gov/insure/life/">http://www.opm.gov/insure/life/</a>	<b>ABC-C</b>
<b>Federal Employees Health Benefits (FEHB)</b>	60 days	<a href="http://www.opm.gov/insure/health/">http://www.opm.gov/insure/health/</a>	<b>ABC-C</b>
<b>Thrift Savings Plan (TSP)</b> <i>(Retirement savings plan)</i>	Employees can enroll or make changes at any time	<a href="http://www.tsp.gov">www.tsp.gov</a>	<b>ABC-C</b>
<b>Long Term Care (LTC) Insurance</b>	60 days (For abbreviated underwriting application)	<a href="http://www.opm.gov/insure/ltc">www.opm.gov/insure/ltc</a> or <a href="http://www.ltcfeds.com">www.ltcfeds.com</a>	<b><a href="http://www.ltcfeds.com">www.ltcfeds.com</a></b> or call <b>1-877-LTC-FEDS</b> <b>(1-877-582-3337)</b>
<b>Flexible Spending Accounts (FSA)</b> <i>(for health care and dependent care expenses)</i>	60 days (Or by October 1 <sup>st</sup> , whichever occurs first)	<a href="http://www.opm.gov/insure/pretax/fsa/">www.opm.gov/insure/pretax/fsa/</a> or <a href="http://www.fsafeds.com">www.fsafeds.com</a>	<b><a href="http://www.fsafeds.com">www.fsafeds.com</a></b> or call <b>1-877-FSAFEDS</b> <b>(1-877-372-3337)</b>
<b>Election of FERS</b> <i>(CSRS/CSRS Offset only)</i>	6 months	<a href="http://www.opm.gov/fers_election/fersh/h_toc.htm">www.opm.gov/fers_election/fersh/h_toc.htm</a> <a href="http://www.opm.gov/fers_election/html/3109.pdf">www.opm.gov/fers_election/html/3109.pdf</a>	<b>Your local Civilian Personnel Advisory Center (CPAC)</b>

## New Hire Benefits And Entitlements Information

The Army Benefits Center-Civilian (ABC-C) located at Fort Riley, Kansas, provides automated benefits support to the Department of Army (DA) appropriated fund employees through the Employee Benefits Information System (EBIS), the Interactive Voice Response System (IVRS), and trained benefit counselors.

The ABC-C automated systems gives you unlimited access to your benefits and entitlements. You can receive personal counseling, process transactions and obtain general information on retirement, life insurance, health benefits, survivor information, and the Thrift Savings Plan (TSP). The ABC-C automated systems are available nearly 24 hours a day, 7 days a week. **Counselors are available from 6:00 am to 6:00 pm Central Time (CT), Monday thru Friday to assist you with any issues regarding your benefits and entitlements.**

The ABC-C homepage can be accessed immediately to obtain **general** information regarding your benefit and entitlement options.

Shortly after you begin working, you will be able to access EBIS and/or IVRS to make your initial benefits election(s).

**All benefits and entitlement election(s) must be made using the automated systems (except where otherwise stated).**

**Accessing ABC-C website (EBIS):** <https://www.abc.army.mil>

When you log into the system, the ABC-C homepage will be your first screen.

Select any of the tabs shown at the top or left-hand side of the screen.

Select the *Benefits/EBIS* tab to view, make a benefit election, or get a retirement estimate. An Army Knowledge Online (AKO) login screen will come up. If you have not created an AKO account, you will need to visit the AKO website at <https://www.us.army.mil/suite/login/welcome.html>.

On the EBIS homepage, you will need to create your six-digit Personal Identification Number (PIN).

Your SSN and PIN constitutes as your electronic signature and should be safeguarded.

**Accessing IVRS (Toll Free Telephone System):**

You can access this system by calling 1-877-276-9287; or hearing impaired (TDD) customers will call 1-877-276-9833.

IVRS is designed with voice passages and prompts to guide you through the various transactions and/or information processes.

Listen carefully to the instructions in order to make the appropriate selection(s).

You will be prompted to input your SSN and PIN. Your initial four-digit PIN will be your birth month and year, (e.g. if you were born July, 1955, your PIN would be 0755). You will then be prompted to create a six-digit PIN.

Your SSN and PIN constitutes as your electronic signature and should be safeguarded.

If you receive an error message on the web system that states "Invalid Login" or an error message on IVRS that states, "The SSN you are using is not in the database", you should contact the Southwest Civilian Personnel Operations Center Help Desk at (785) 239-2000 or DSN 856-2000.

**NOTE:** The same six-digit PIN is used to access both the IVRS and EBIS systems.

**Because you are in control of your benefits and entitlements you are encouraged to:**

Obtain and keep a copy of each transaction that you make for your records. This can be done by printing your **pending** transaction form in EBIS. You may also obtain your latest SF2809 via the FAX-Back feature in IVRS.

Verify your transactions within 48 hours of making them by revisiting the website or calling the toll-free telephone number.

Make a note of the effective date of your transaction. Both EBIS and IVRS will inform you of the effective date.

Review your Leave and Earnings Statement (LES) covering the period in which the action is effective and verify the withholding(s). If this information is incorrect, call the ABC-C and press "0" when prompted to speak with a benefits counselor

## **New Hire/Rehire/Transfer And Your Federal Employees' Group Life Insurance (FGLI)**

Eligible employees are automatically enrolled in **Basic Life**, and the premiums are paid through payroll deductions.

You have **31 days** from the date you start work to waive your Basic coverage or to elect Optional coverage.

If an election is made at the time of inprocessing, the effective date of the election will be your entrance on duty date.

If an election is made within the first pay period and you are not in the ABC-C systems, you can mail a completed SF 2817 to the **Army Benefits Center-Civilian, Bldg 301 Marshall Ave, Ft. Riley, KS 66442**. The SF 2817 must be postmarked prior to the end of your first pay period, in order for your election to be effective on the date the SF 2817 is postmarked. If you are in the ABC-C systems, then you are required to make your election over the phone or website.

If the election is made after the first pay period and within the 31 days allowed, it must be completed using our automated systems.

Declination to elect optional coverage is considered a waiver of these options.

You must have Basic coverage in order to elect Optional insurance, i.e. Standard (Option A), Additional (Option B) and Family (Option C).

If you waive Basic coverage you may be required to wait one year, get a physical exam (at your own expense), and obtain the Office of Federal Employees' Group Life Insurance (OFEGLI) approval in order to elect coverage.

Review the RI 76-21, *FEGLI Program Booklet*, for more detailed information. This booklet can also be found on the Office of Personnel Management's (OPM) website at <http://www.opm.gov/insure/life/index.htm>.

If you are a rehire and you return to work after a break in service of **less** than 180 days, you will automatically be enrolled in the same coverage that you had in your prior position. You are **not eligible to elect** more coverage.

If you are a rehire and you return to work after a break in service of 180 days or **more**, you will automatically be enrolled in Basic and the same optional insurance that you had in your prior position. You may elect more coverage (if you don't already have the maximum) within 31 days of your new appointment.

If you transfer without a break in service, you will automatically keep the same coverage you had in your prior position. You are not eligible to elect more coverage

## **New Hire/Rehire/Transfer and Your Federal Employees Health Benefits (FEHB)**

Eligible employees must make an initial election (enroll or not enroll) within **60 days** of their entrance on duty date in order to have health coverage.

If you fail to elect FEHB within the **60 days** you are considered to have declined coverage. You will have to wait until the next open season to make your election.

Open season provides you with an annual opportunity to enroll in FEHB or to change your coverage. It will be annotated on your Leave and Earnings Statement (LES) and advertised through your local Civilian Personnel Advisory Center (CPAC).

Review the Federal Employees Health Benefits Plan Brochure (RI 70-1) information on FEHB carriers. This brochure can be found on the Office of Personnel Management's (OPM) website at <http://www.opm.gov/insure/index.html>.

Plan brochures and claim forms can be obtained directly from the carrier by using the telephone number indicated on the Plan Comparison Chart found in RI 70-1. Forms and brochures can also be found on OPM's website at <http://www.opm.gov/insure/index.html>.

After making an election, your coverage will begin the first day of the following pay period.

If you are a rehire and have a break in service of more than 3 calendar days, you must elect either to enroll or not to enroll (the same as a new hire) within 60 days of employment.

If you transfer without a break in service, you do not have an opportunity to elect a new plan unless you were enrolled in an HMO which is not available in the new area.

## New Hires and Their Thrift Savings Plan (TSP)

TSP is a tax deferred retirement savings and investment plan for Federal civilian and military employees.

Contributions are voluntary and are separate from contributions made to your Federal Employees Retirement System (FERS) or Civil Service Retirement System (CSRS) plan.

TSP elections can be made at anytime on the ABC-C website at <https://www.abc.army.mil> by clicking the *Benefits/EBIS* button. You may also make a TSP election via the Interactive Voice Response System (IVRS) at 1-877-ARMY-CTR (1-877-276-9287).

Review TSPBK08 – *Summary of the Thrift Savings Plan for Federal Employees*.

For detailed information regarding TSP, visit our TSP section on the ABC-C website or the TSP website at [www.tsp.gov](http://www.tsp.gov)

## Retirement Systems For New Hires

Newly hired, first time Federal employees, with some exceptions, participate in the Federal Employee Retirement System (FERS). However, some employees may be covered under the Civilian Service Retirement System (CSRS). Your servicing Civilian Personnel Advisory Center (CPAC) will advise you of your retirement system.

Both retirement systems provide you the option to buy back certain civilian and/or military service performed prior to this appointment. Below is a synopsis of the provisions that are available based on your specific situation:

### **Post-56 Military Deposit:** (Active military service performed after 1956)

FERS- deposit must be made to receive retirement credit. Deposit is generally 3% of basic military pay received for the Post-56 military deposit.

CSRS- If first employed under CSRS before 1 Oct 82, you have a choice. Your decision will be based on your eligibility for Social Security benefits at age 62. Credit will be received, however, if you are eligible for Social Security at age 62; your annuity would be recomputed if the deposit was not made. Deposit is generally 7% of basic military pay received for the Post-56 military deposit.

Under both retirement systems, no interest will be charged if a deposit for military service is made within two years after the date you first became employed. If the deposit is not completed in the two-year period, interest will be accessed one year after the two year period.

You are responsible for requesting the military earnings by obtaining OPM Form [RI 20-97](#) and submitting it to the appropriate military finance office. This form can be found on the ABC-C website or the FAX-Back through IVRS.

If you are interested in making the Post-56 deposit, obtain and complete SF 2803/3108 and forward it along with the completed [RI 20-97](#) to your CPAC.

**Deposit:** (Period of service during which retirement contributions were not withheld from your salary i.e. temporary service).

**CSRS – Nondeduction service performed prior to 1 Oct 82:**

If a deposit is made, service is creditable for eligibility and annuity computation

If a deposit is **not** made, service is creditable for eligibility and annuity computation, **BUT** the annuity will be reduced by 10% of the deposit due.

**CSRS – Nondeduction service performed on or after 1 Oct 82:**

If a deposit is made, service is creditable for eligibility and annuity computation.

If a deposit is **not** made, service is creditable for eligibility, **BUT** service is **NOT** creditable for annuity computation.

**FERS – Nondeduction service performed prior to 1 Jan 89:**

If a deposit is made, service is creditable for eligibility and annuity computation.

If a deposit is **not** made, service is **NOT** creditable for eligibility or annuity computation.

**FERS – Nondeduction service performed on or after 1 Jan 89:**

**NO** credit or deposit is allowed.

**Redeposit:** (Service in which you contributed to the retirement fund and later received a refund of those contributions)

If **CSRS** and a redeposit is made, service **is** creditable for eligibility and annuity computation.

If **CSRS** and a redeposit is **NOT** made for refunded service ending prior to 1 Oct 90 (other than disability retirement or death in service) – service **is** creditable for eligibility and annuity computation, with an annuity reduction based on actuarial tables.

If **CSRS** and a redeposit is **NOT** made for refunded service ending on or after 1 Oct 90 (other than disability retirement or death in service) – service **is** creditable for eligibility but **NOT** creditable for annuity computation.

If **FERS** and the refunded service is **PRIOR** to **FERS** and redeposit **is** made – service.

**is** creditable for eligibility and annuity computation.

If **FERS** and the refunded service is **PRIOR** to **FERS** and a redeposit is **NOT** made – service is **NOT** creditable for eligibility **NOR** annuity computation.

If **FERS** and the refunded service is **AFTER** implementation of **FERS** – **NO** credit or redeposit is **ALLOWED**.