



CPAC Newsletter

June 2004

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CPAC Personnel Changes

Fort Detrick CPAC wishes Irma Grazdan a fond farewell as she leaves to join her family in Dallas, Texas. Irma joined our staff in 1998 and during her tenure she served in several positions. We will miss her and wish her the very best.

We are also happy to welcome Barbara Johnson, who joins us as a Human Resource Specialist. She brings many years of experience in the human resource area. Her previous assignment was with HQ Department of Army,

Assistant G1 for Personnel Policy located in Alexandria, Virginia. She will provide support to both USAG and tenant organizations (both local and remote sites). We hope you will join us in welcoming Barbara to Fort Detrick.

Making Up TSP Contributions

You may make up contributions to your civilian TSP account for the period of time you missed as a result of your military service. The amount of these contributions will be determined by your TSP contribution election that was in effect immediately before your entry into military service.

However, you may also make a retroactive contribution election to terminate the contributions or

retroactive contribution election(s) for any open season that occurred during this period. If you had made an election to terminate contributions within two months before your entry into military service, you may make a contribution election for the first open season that occurred after the termination election was effective, even if the termination was made outside an open season. If you contributed to the TSP during your period of military service, the amount of employee

contributions that you may make up must be reduced by the amount of the employee contributions you made to your uniformed services account.

If you choose to make up employee contributions, you need to go into the ABC-C website at <https://www.abc.army.mil>. Once you're at the main page, do the following: Click on **Uniformed Svcs** (at the top of the

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page)

Click on **Forms**.

Click on **Employee Request for TSP Make-Up Contributions**.

Once this form is

completed, enclose a copy of your DD 214(s) or military orders showing the 'to and from' dates of activation and any military LES for verification of TSP contributions while on

active duty, and then mail to ABC-C at the address at the top of the form. If you need assistance, you may call the ABC-C center at 1-877-276-9287.

Thrift Savings Plan Readies for New Investment Fund

The Federal Retirement Thrift Investment Board voted Monday to officially endorse a plan that would offer federal workers an automatically diversified retirement investment option.

Board members strongly supported the "life cycle" plan, which Gary Amelio, executive director of the Thrift Savings Plan, wants to offer early next year. The life cycle plan would be a collection of existing funds, automatically diversified and adjusted over time to account for each federal worker's investment preferences. A young worker, for example, could opt for a more aggressive investment strategy to increase potential returns. The program could automatically shift the investments to lower yield,

lower risk funds, as the worker grew closer to retirement.

In an April 14 memo, Amelio said the plan was "the best way to provide professionally managed asset allocation to TSP participants, particularly those who do not have the time, knowledge or interest to actively manage their accounts."

The option will be voluntary, and TSP participants can choose to invest any percentage of their retirement assets in the plan.

To launch the life cycle option, the Thrift Board will hire a contractor to develop the asset allocation program and a communications program to educate participants. A request for vendor

proposals is expected by next month's TSP board meeting.

Board members supported Amelio and said the plan was necessary to encourage participants to diversify.

The 401(k)-style Thrift Savings Plan currently offers five funds: the C, F, G, S and I funds. The latter two were added to the plan in May 2001. The C Fund invests in stocks of large companies, the F Fund in bonds, the G Fund in government securities, the S Fund in small- and mid-size companies and the I Fund in international stocks.

We will keep you posted on further developments in this proposed change.



Temporary Continuation of Coverage Under FEHB

What is TCC?

TCC (temporary continuation of coverage) is a feature of the Federal Employees Health Benefits (FEHB) Program that allows certain people to temporarily continue their FEHB coverage after regular coverage ends.

How much does TCC cost?

TCC enrollees must pay the full premium for the plan they select (that is, both the employee and Government shares of the premium) plus a 2 percent administrative charge.

Who is eligible for TCC?

Federal employees and members of their families who lose their FEHB coverage because of a qualifying event may be eligible for TCC. The qualifying event must have occurred on or after January 1, 1990.

What is a qualifying event?

For **employees**, the only qualifying event is separation from the Federal service. However, employees are not entitled to TCC if the separation is involuntary due to gross misconduct. Your employing office is responsible for deciding whether conduct that leads to an involuntary separation is "gross

misconduct." If your employing office decides that you were separated because of gross misconduct, it must notify you of that fact and explain what you can do to appeal the decision. For **children**, the qualifying events are:

- Marriage,
- reaching age 22,
- loss of status as stepchild, foster child, or recognized natural child, and
- in the case of children whose coverage has continued beyond age 22 because of their inability to support themselves due to a disability occurring before they reached age 22, recovering from the disability or becoming self-supporting.

Spouses are not eligible for TCC in their own right, even if you separate and decide not to elect TCC or you die. However, if your marriage ends other than by death, your **former spouse** is eligible for TCC. The qualifying events are:

- divorce, and
- annulment of the marriage.

Who is covered under a TCC family enrollment?

For a former employee, a TCC family enrollment covers the same family members as were covered under the regular family enrollment and the family members must continue to meet the same requirements as under a regular family enrollment. A new family member, such as a new spouse or a newborn child, who is added during the period of TCC enrollment is also covered as a family member.

For "children" who have a TCC family enrollment, the enrollee's spouse and children are covered family members. For former spouses, family members are limited to those individuals who are children of both the Federal employee and the former spouse. The new husband or wife of a remarried former spouse is not covered as a family member.

How long can coverage continue under TCC?

Separating employees can continue TCC for up to 18 months after the date of separation.

Children and former spouses can continue TCC for up to 36 months after:

- the date of the

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"TCC is a feature of the FEHB program that allows certain people to temporarily continue their FEHB coverage after regular coverage ends."

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qualifying event if the qualifying event occurs while the child or former spouse is covered as a family member of an employee or annuitant under a regular FEHB enrollment, or

- the date of the employee's separation if the qualifying event occurs while the child or former spouse is covered under the TCC enrollment of a former employee.



If your child's or former spouse's qualifying event occurs while you are enrolled for family coverage under TCC, the child or former spouse may elect TCC in his or her own right; however, the TCC coverage may not continue beyond 36 months after the date of your separation.

How to obtain TCC if you are a separating employee

If you lose your FEHB coverage because you leave your Federal job, you are eligible for TCC unless your separation is involuntary due to gross misconduct. Otherwise, the reasons for your separation don't matter. Your employing office must notify you within 61 days after your regular FEHB enrollment terminates of your opportunity to enroll under TCC. Generally, you have

60 days after getting the notice to enroll under TCC, but never less than 60 days after your separation date. It's a good idea to ask your agency to give you your TCC information on the day you separate. TCC enrollments -and premiums- always begin on the 32nd day after your regular coverage ends (which happens on the last day of the pay period in which you separate). The earlier you submit your enrollment form, the earlier your agency can process it, and the less likely it will be for you to receive a large bill for retroactive TCC coverage.

However, if you retire and you are eligible to continue your regular FEHB coverage as a retiree, you aren't eligible for TCC because your regular FEHB coverage doesn't stop. If you are retiring and you aren't sure whether you are eligible to continue regular FEHB coverage as a retiree, ask your employing office.

How to obtain TCC for children who lose FEHB coverage

If your child wants TCC, it is **your responsibility** to notify your employing office within 60 days after the qualifying event and supply the child's mailing address. (Since the enrollment will be in the child's name, the child must complete the election

form and the child will be billed for the coverage.) Within 14 days after it receives the information about the child, the employing office must notify the child of his or her TCC rights. The child must make his or her election within 60 days after the later of:

- the date of the qualifying event, or
- if you notified the employing office within 60 days after the qualifying event, the date the child receives the notice about TCC rights from your employing office.

If you don't notify your employing office within the 60-day time limit, the opportunity to elect TCC ends 60 days after the qualifying event.

If someone other than you (the employee) notifies the employing office about your child's eligibility, your employing office will notify your child of his or her TCC rights, but your child's 60-day time limit to elect TCC begins with the qualifying event, not the date of the employing office's notice of TCC rights.

What Events Allow You to Change FEHB Enrollment?

During the annual FEHB open season, you may enroll, cancel an enrollment, change plans or options, and waive or begin participation in premium conversion. Outside of open season, you can make changes due to certain events, called qualifying life events. Outside of open season, you can enroll in the FEHB Program, change your enrollment, change to self-only or cancel coverage only in connection with certain events called qualifying life events. The major qualifying life events that permit enrollment or change in enrollment are:

A change in family status:

- **Marriage**
- **Birth or adoption of a child**
- **Acquisition of a foster child**
- **Legal separation**
- **Divorce**
- **Death of a spouse or dependent**
- **A change in employment status:**

You are reemployed after a break in service of more than 3 days; you return to pay status after your coverage terminated during leave without pay status or because you were in leave without pay status for more than 365 days;

your pay increases enough for premiums to be withheld; you are restored to a civilian position after serving in the uniformed services; you change from a temporary appointment to an appointment that entitles you to a Government contribution; you change to or from part-time career employment; you or a family member lose FEHB or other coverage: under another FEHB enrollment because the covering enrollment was terminated, canceled, or changed to self only; under another federally-sponsored health benefits program; under Medicaid or similar State-sponsored program for the needy; because your membership terminates in the employee organization sponsoring the FEHB plan under a non-Federal health plan.

When one of these events occur, you may: enroll; change your enrollment from self only to self and family; change your enrollment to another FEHB plan or option; change your enrollment to self only*; cancel your enrollment*; * A change to

self only may be made only if the qualifying life event causes the enrollee to be the last eligible family member under the FEHB enrollment. A cancellation may be made only if the enrollee can show that as a result of the qualifying life event, he or she and all eligible family members now have other health insurance coverage.

If you waived participation in premium conversion, you can change from self-and-family enrollment to a self-only enrollment or cancel your enrollment at any time. You can make other changes during open season or due to certain events. Your Human Resources Office can give you more information about these events.

When you change plans, the dates that they will be effective are?

Open season - changes for most Federal employees are effective the first day of the first full pay period that begins in January.

Generally, mid-year changes are effective on the first day of the pay period.

“During the annual FEHB open season, you may enroll, cancel an enrollment, change plans or options, and waive or begin participation in premium conversion.”

What is an “MRA”?

If you are a FERS employee and are wondering what “MRA” means, LOOK NO FURTHER !

MRA means Minimum Retirement Age. When applying this to retirement eligibility, it means you must meet the MRA in order to be eligible for retirement. Under Public Law 99-335, the establishment of the Federal Employees’ Retirement System was enacted. It declares that benefits payable under the System are in addition to those payable under the Social Security Act.

MRA applies only to employees under the Federal Employees’

Retirement System. The MRA is the earliest age at which an employee may retire with an immediate reduced annuity after 10 to 29 years of service or with an unreduced annuity after 30 years of service. The reduction is 5% for each year the employee is under age 62. The reduction is permanent and does not stop when the retire reaches age 62. For example, if you were born prior to 1948, then your MRA is 55 years of age. If you were born in the years noted in the list below, then your MRA is adjusted.

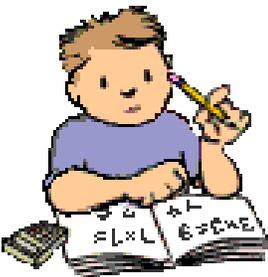
FERS employees are eligible for retirement using their respective MRA with a minimum of

10 years of creditable civilian service.

<u>Birth Year</u>	<u>MRA</u>
Prior 1948	55yrs
1948	55yrs 2mo
1949	55yrs 4mo
1950	55yrs 6mo
1951	55yrs 8mo
1952	55yrs 10mo
1953-1964	56yrs
1965	56yrs 2mo
1966	56yrs 4mo
1967	56yrs 6mo
1968	56yrs 8mo
1969	56yrs 10mo
After 1970	57yrs

If you have any questions, contact the ABC-C at the toll-free number: 1-877-276-9287.

Student Educational Employment



The Federal Government has always looked to educational institutions to find people who have the skills needed to meet its future employment needs. That's why we created the Student Educational Employment Program to attract talented students to Federal public service.

It's an opportunity to earn money and continue your education, to train with people who manage the

day-to-day business of the national Government, and to combine your academic study with on-the-job experience.

Most Federal agencies use this program. Some develop additional student, intern, or fellowship programs to meet their specific business needs.

No matter what agency you choose, the Student

Educational Employment Program will introduce you to the advantages and challenges of working for the United States Government.

What is the Student Educational Employment Program?

The Student Educational Employment Program has two components student temporary employment and student career

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experience. It is available to all levels of students: high school, vocational and technical, associate degree, baccalaureate degree, graduate degree, and professional degree students.

1. Student Temporary Employment Component

Job opportunities under this component offer you temporary employment. Employment can range from summer jobs to positions that can last for as long as you are a student. These employment opportunities need not necessarily be related to your academic field of study.

2. Student Career Experience Component

This component offers you valuable work experience directly related to your academic field of study. It provides formal periods of work and study while you are attending school. It requires a commitment by you, your school, and the employing Federal agency. You may be eligible for permanent employment under this component after successfully completing your education and meeting work requirements.

Program Features Under Both Components:

- Students may be

employed year round.

- Flexible schedule of work assignments.
- Open to all students... high school, undergraduate, graduate, and vocational/technical

Eligibility Requirements

You are eligible under the Student Educational Employment Program if you are:

- A student enrolled or accepted for enrollment as a degree-seeking student (diploma, certificate, etc.)
- At least the minimum age required by Federal, state or local laws and standards governing the employment of minors,
- Taking at least half-time academic or vocational and technical course load in an accredited high school, technical or vocational school, 2-year or 4-year college or university, graduate or professional school, and
- A U.S. citizen or a national (resident of American Samoa or Swains Island). Non-citizens may be eligible for employment if:
 1. (1) permitted by a Federal agency's appropriation act, and
 2. (2) eligible to work under U.S. immigration laws.
- U.S. citizenship is required for conversion to permanent

employment under the Student Career Experience Component

Employment Outlook

"Highly competitive" and "talented" both describe the current and future employment needs of the Federal public service. Like the private sector, organizations throughout Government are undergoing streamlining and restructuring to become more efficient and less costly to operate. This means that fewer jobs are available in most industries, including Government.

However, many Federal agencies are still recruiting for specific occupations where Government needs to provide critical services, maintain its technical expertise, and attract students who demonstrate the skills and abilities the Government needs.

Next Steps....

Students may contact their school guidance office, career planning and placement office, teachers, or Federal agency employment office where they are interested in working. They may also visit the OPM website at this address: <http://www.opm.gov/employ/students/index.htm>

"The Student Educational Employment Program is an opportunity to earn money and continue your education, to train with people who manage the day-to-day business of the national government, and to combine your academic study with on-the-job experience."

Education Updating



The NECPOC has updated their standard operating procedure for entering education data on current and newly hired civilian employees. New employees will be required to complete an Education Coding Sheet when they are brought on board, during in-processing at the CPAC. The CPAC will then forward the completed Education Coding Sheet to the NECPOC for data entry

into the MODERN system, which is the automated civilian personnel database system.

Current employees who continue to advance their education after their initial hire date may update their education data in the MODERN system by completing the attached Education Coding Sheet and mailing it to the Northeast Civilian Personnel Operations

Center, 314 Johnson Street, Aberdeen Proving Ground, MD 21005-5283. Upon receipt of the employee's completed Education Coding Sheet, the NECPOC will enter the updated education information for that employee, into the MODERN system.

Any questions should be referred to your servicing human resource specialist.

Reemployed Annuitant Update

Good news! The freeze on hiring of civilian annuitants has been lifted. The Secretary of the Army has delegated the authority to managers and supervisors to appoint re-employed annuitants at GS-15 and below (and equivalent). All hiring of annuitants must be made in accordance with the new DoD annuitant policy.

1. As a reminder, please note that the application of this authority to reemploy an annuitant with full salary has restrictions and is allowed under the following criteria: (Enclosure 1)

a. In positions that are hard-to-fill as evidenced by historically high

turnover, a severe shortage of candidates or other significant recruiting difficulty; or positions that are critical to the accomplishment of the organization's mission; or to complete a specific project or initiative

b. Who have unique or specialized skills, or unusual qualifications not generally available

c. For not more than 2,087 hours to mentor less experienced employees and/or to provide continuity during critical organizational transitions.

2. In addition, please note that specific documentation must be provided by managers and supervisors:

a. Organizations must document the basis and criteria for employment of annuitants on the RPA.

b. If the manager or supervisor elects to reemploy an annuitant in the same organization and in the same or similar position as the position from which the annuitant retired, the action must have prior approval from the next level supervisor. The next level supervisor must

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certify in writing that one or more of the conditions exist and this certification must be submitted with the RPA.

3. Although the delegation holds the manager or supervisor accountable for the use and oversight of this authority, your staff needs to be aware of the proper use and documentation required in

order to reemploy annuitants under this authority.

4. DOD is working on Q&As to be published in the near future. We anticipate additional guidance from DOD on how to handle those re-employed annuitants hired after November 24, 2003, who are currently receiving a reduction in pay.

5. Since management has been delegated the authority to apply this policy, any request for waivers currently in the pipeline will not be processed.

If you have any questions, please send them to the CHRA POC, Lyn Krout, linda.krout@chra.army.mil, DSN 4580-1755 or 410-306-1755.

Diploma Mills in 2004

The OPM held the second in a series of seminars on diploma mills last week, May 5 & 7, 2004, in Washington, D.C. There is currently high Senate and congressional interest in diploma mills--their impact on determining individuals' qualifications for jobs, general suitability for employment, and acts of fraud and falsification. Degrees from diploma mills devalue regular education and legitimate educational institutions. The General Accounting Office is investigating diploma mills. Congressional hearings are scheduled May 11 and 12. The concerns are not new to OPM; they have been addressing them for over 20 years in concert with the Federal Bureau of Investigation (FBI).

Diploma mills impact our

staffing and human resource development programs. Distinguishing valid credentials for basic qualification determinations, to meet positive education requirements, and to substitute for specialized experience may be the most obvious source of concern. However, agency funding of academic degree programs and repayment of student loans also require close scrutiny.

Stephen Benowitz, OPM Associate Director, Human Resources Products & Services, stated four principles concerning the acceptance of diploma mill credentials:

- **Basic Qualification for a Particular Position and/or Grade.** Accept NO diploma mill

certificates for use as credentials for Federal employees and applicants when performing basic qualification or grade standard determinations.

- **It is Law.** Title 5, United States Code, (5 USC) Chapter 51, Section 5105, directs OPM to publish standards that define qualification requirements for positions. The OPM Qualifications Standards Operating Manual establishes position qualification and education requirements. In accordance with this manual, only degrees from an accredited college or university recognized by the

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“Diploma mills impact our staffing and human resource development programs.”

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Department of Education are acceptable to meet positive education requirements or to substitute for experience.

- **Student Loan Repayment.** Federal agencies may repay all or part of an employee's Federal student loans in order to address recruiting and/or retention problems (5 USC, Section 5379). Such loan repayments are only allowable for tuition paid to colleges or universities accredited by a nationally recognized accrediting agency or association recognized by the Department of Education (20 USC, Sections 1085, 1071, and 1001-1002).
- **Payment for Academic Degrees.** Federal agencies may

not pay for degree training at diploma mill institutions (5 USC, Section 4107(a)(3) and Title 5, Code of Federal Regulations, Part 410).

Note: 5 USC, Section 4101, allows agencies to fund individual training courses for employees that are provided by private vendors, including non-accredited institutions. Approval of such training requires participation by supervisors and human resources personnel. The training must be clearly job related and the provider actually delivers the quality and quantity of training purchased.

Other presentations at the half-day seminar included OPM Training Requirements and Qualifications Policy, Department of Education Accreditation and Diploma Mills, and Guidance for Adjudicating Bogus/ Inflated Education Credentials.

For your use, distribution, and retention, the attached document contains:

- OPM Guidance for Adjudicating Bogus/ Inflated Education Credentials.
- Red Flags of Diploma Mills.
- FBI-Identified Bogus Educational Institutions.
- Sample Notice of National Agency Check and Inquiries (NACI) investigation completion.

Additional OPM seminars on diploma mills will be available at the upcoming September 2004 Federal Workforce Conference: Working for America, in Baltimore, Maryland. The points of contact for Staffing and Human Resources Development are listed below, respectively.

Non-Appropriated Fund Vacancies

Recreation Aid - \$7.00/hour, Flex positions at the CAC

Recreation Aid - \$6/hour, Flex positions at the Bowling Center



Civilian Personnel Advisory Center

**810 Schreider Street, Suite 106
Fort Detrick, MD 21702**

**Phone: 301-619-2247
Fax: 301-619-2465**
