



3. **FEDERAL EMPLOYEES HEALTH BENEFITS (FEHB):** Technician- initial **only one** election and follow any additional instructions if necessary. See EOB #3

\_\_\_\_\_ I am not currently enrolled in FEHB

\_\_\_\_\_ I elect to **TERMINATE** my FEHB

\_\_\_\_\_ I elect to **CANCEL** my FEHB (employee must Call ABC-C at 877-276-9287 to have a Benefits Counselor process this request – HRO cannot do this) You have 60 days from TRICARE notification to do this.

\_\_\_\_\_ I am on contingency operations and elect to **CONTINUE** my FEHB

\_\_\_\_\_ I am **NOT** on a contingency operation. I am entitled to up to 24 months of continued FEHB coverage. I elect to **CONTINUE** my FEHB and elect to pay for my FEHB by: (initial one option)

\_\_\_\_\_ Incurring a debt to be paid upon my return to civilian duty (on a pre-tax basis) for the first 12 months. If I choose to continue FEHB for an additional 12 months, my share will be 102% of the cost and it must be paid on a current basis.

\_\_\_\_\_ Making current payments on a continuing basis during my absence (after-tax). After the first 12 months, I will pay 102% of the cost; the final 12 months must be paid on a current basis.

4. **FEDERAL EMPLOYEE'S GROUP LIFE INSURANCE (FEGLI):** Technician-read and initial or, if not enrolled or statement doesn't apply, mark N/A. See EOB #4, additional instructions.

\_\_\_\_\_ I understand that my FEGLI coverage will continue for 12 months while in a non-pay status (Absent-US) at no cost. P.L. 110-181 allows employees to continue FEGLI enrollment for an additional 12 months, for a total of 24 months. If I choose to continue enrollment for the additional 12 months, I am responsible for paying both the employee and agency share of the premiums for basic and any Optional insurance. **There is NO agency share.**

\_\_\_\_\_ I elect to continue FEGLI coverage for **12 / 24** months (circle one)

\_\_\_\_\_ If I **separate** from employment, my FEGLI coverage will continue at no cost for up to 12 months or until 90 days after my military service ends, whichever date comes first, and then my coverage terminates with an automatic 31-day free extension of coverage and the right to convert to a private policy.

\_\_\_\_\_ If I have a **qualifying life event (QLE)** while on Absent-US, such as marriage, divorce, death of spouse, acquiring an eligible child, I must contact ABC -C no later than **60 days** after the event if I wish to elect or increase Options B and/or C coverage as appropriate for the QLE. Option B is effective the first day the employee returns to pay **and** duty status. Option C is effective the date of the event, if reported during the required time-frame and before the coverage terminates after 12 months.

5. **THRIFT SAVINGS PLAN (TSP):** Technician- read and initial **ALL** TSP statements:

\_\_\_\_\_ **I do** or **I do not** (Circle One) currently have an outstanding TSP loan. If I do have a TSP loan, I understand that interest will accrue while my loan payments are suspended.

\_\_\_\_\_ I understand that if I am restored to my civilian position under USERRA, I may make retroactive TSP contributions and elections, including missed catch-up contributions, if otherwise eligible.

\_\_\_\_\_ I understand that if I choose to make retroactive TSP contributions and elections upon my return to duty, they will be reduced if I contributed to TSP as a uniformed service member while on active duty. I understand that if I contribute to my uniformed services TSP account while on active duty, I am responsible for providing ALL of those military LESs as documentation of those contributions upon my return to duty.

NOTE: The TSP 1% automatic agency contributions is automatically given upon your RTD

**6. RETIREMENT:** *Technician-read and initial: See EOB #6*

\_\_\_\_\_ I understand that if I am placed on Absent-US, death and disability benefits continue under my retirement system.

\_\_\_\_\_ I understand that a military deposit is required to receive credit for this period of military service toward civilian retirement, and the deposit must be paid in full prior to retirement.

**7. EMPLOYEE'S DENTAL AND VISION INSURANCE PROGRAM (FEDVIP):** *Technician- read and initial or, if not enrolled, mark N/A. See EOB #7*

\_\_\_\_\_ I understand that in order to continue my FEDVIP enrollment, I must have contacted BENEFEDS prior to entering a non-pay status in order to set up accelerated payments; I may not incur a debt. **It is my responsibility** to contact a BENEFEDS Representative at 1-877-888-3337 to notify them of my non-pay status, or to arrange accelerated deductions and to discuss my payment options.

**8. FLEXIBLE SPENDING ACCOUNTS (FSAFEDS):** *Technician- read and initial or, if not enrolled, mark N/A: See EOB #8*

\_\_\_\_\_ I understand that **it is my responsibility** to notify **FSAFEDS** of my entrance into a non-pay status (Absent-US) by calling 1-877-372-3337

**9. NGAUS DISABILITY INSURANCE:** *Technician- circle one and initial: See EOB #9*

\_\_\_\_\_ I am or I am not enrolled in NGAUS

**10. FEDERAL LONG-TERM CARE (LTC) INSURANCE:** *Technician- read and initial. If not enrolled, mark "N/A".*

\_\_\_\_\_ I understand that in order to continue my LTC insurance, I must keep my premium payments current to avoid cancellation of my coverage; I may not incur a debt. I understand that it is my responsibility to contact a LTC Representative at 1-800-582-3337 to discuss my payment options.

**11. RESERVIST DIFFERENTIAL:** *Technician-read and initial: See EOB #11*

\_\_\_\_\_ I understand that if I feel I am entitled for Reservist Differential, I must submit my complete Application for Reservist Differential (RD) payments to HRO including all military LESSs and civilian LESSs, and technician time cards upon my return to duty.

_____	_____
<b>TECHNICIAN SIGNATURE</b>	<b>DATE</b>
_____	_____
<b>SUPERVISOR SIGNATURE</b>	<b>DATE</b>

**For questions or further assistance please call/email:**

HR Technician Benefits (410) 576-6121 or DSN 496-6121, [usaf.md.175-wg.list.hor-services@mail.mil](mailto:usaf.md.175-wg.list.hor-services@mail.mil). Air Personnel contact your local HR Remote representative.

## Explanation of Benefits (EOB)

### 1. While Performing Military Duty:

- ❖ **Absent-Uniformed Service:** You should request Absent-Uniformed Service if you intend to return to technician employment at the end of your tour. While on Absent-US you will accrue technician seniority and benefits, including military leave. You must request employment restoration from HRO in writing prior to the end of your Active Duty tour. You will retain reemployment rights under the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA)—reference United States Code Chapter 43, Part III, Title 38, dated 13 Oct 94, URL <http://www.dol.gov/elaws/userra.htm>.
- ❖ **Separation-Uniformed Service:** You should request Separation-US if you do not intend to return to technician employment at the end of your tour. You will be separated from technician employment upon payment of current annual leave balances. You will not accrue technician seniority and benefits during your military tour, including death benefits other than FEGLI. Your FEGLI coverage will continue, at no cost to you, for 12 months from your separation date. You will retain restoration rights to technician employment according to USERRA. To restore, you must request restoration in writing from HRO 30 days prior to the end of your Active Duty tour. (Reference 20 CFR Part 1002.115, URL <http://www.dol.gov/elaws/userra.htm>).

#### Timeframes for Re-employment:

- Activated less than 31 days - First scheduled regular work day after orders end.
- Activated 31 to 180 days - NLT 14 calendar days after orders end.
- Activated more than 180 days - NLT 90 calendar days after orders end.

### 2. Leave Status:

Paid annual or military leave may be used while you are in an Absent-US status. To request leave while on Absent-US, submit a completed OPM 71 with copy of orders attached through your technician supervisor. All paid leave must meet applicable legal, regulatory and administrative requirements. *\*\*\*You are responsible for the entire amount of any and all premiums for all of your benefits (FEGLI, FEHB, etc.) if you receive any technician pay, including pay for leave, while you are in an Absent-US status. If the amount of pay is not enough to cover the amount of all of your premiums you will incur a debt.\*\*\**

### 3. Federal Employees Health Benefits (FEHB): Leaving for military duty gives you several options depending on what type of military orders you are on.

*If you are going on a Contingency Operation:*

- a) You can elect to keep FEHB while serving on contingency operations at no cost for up to 24 months.
  - a. If you choose this option and want to use only the Transitional Assistance Management Program (TAMP) benefits\*\* after deployment (for 180 days) – You must call the Army Benefits Center – Civilian (ABC-C) upon your return to duty in order to cancel your FEHB enrollment.
  - b. If you use any technician leave with this option you will be responsible for the entire amount of your FEHB premium for that pay period.
- b) You can elect to cancel FEHB. If you elect to cancel, you must call ABC-C at (877) 276-9287 to process the request. Your family will not retain FEHB eligibility in case of death if you choose this option. You can re-enroll after you return by calling ABC-C during the pay period prior to your TAMP benefits ending. You can also enroll by using the EBIS system.
- c) You can elect to terminate FEHB. If you elect to terminate, coverage will continue for 31 days. Coverage will be automatically reinstated upon your return unless you request to waive reinstatement to use TAMP benefits. Your family will retain FEHB eligibility in case of death if you choose this option. **Non-contingency:** (i.e. military school, Active Duty tour, AGR tour, etc.)
  - a. You can elect to keep FEHB while serving on non-contingency military orders for up to 24 months. For premiums during the first 12 months, you will owe only the regular premium amount. During the remaining 12 months you will owe the government share as well as the individual share of premiums plus a 2% processing fee. This total premium amount can be found at <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums/> (Select Non-US Postal Rates and look at the bi-weekly premium table under the “total premium” and add 2% to that cost).
  - b. You can elect to make current payments on a continuing basis during your absence (after-tax).

Payments should be made by check or money order to "Deputy Director for Finance". Your payment must have your name and social security number on it. Also include a brief letter explaining you are paying for your FEHB premium, and the dates (by pay period) that you are paying for. Payments should be mailed to: DFAS Cleveland, DFSN 8522, PO Box 99555, Cleveland, OH 44199-2056.

- c. You can elect to incur a debt to be paid upon your return to civilian duty (on a pre-tax basis) for the first 12 months. Your premiums will be double-deducted upon your return. During the remaining 12 months, your share will be 102% of the cost and it must be paid on a current basis following the instructions in paragraph b above.
- d) You can elect to cancel FEHB. If you elect to cancel, you must call Army Benefits Center – Civilian (ABC-C) at (877) 276-9287 and speak with a Benefits Counselor to process the request. If you elect to cancel FEHB, your family will not retain FEHB eligibility in case of death. You can re-enroll in FEHB after you return by calling ABC-C during the pay period prior to my orders ending. You can also enroll by using the EBIS system.
- e) You can elect to terminate FEHB. If you elect to terminate, coverage will continue for 31 days. Coverage will be automatically reinstated upon your return. Your family will retain FEHB eligibility in case of death if you choose this option.

**4. Federal Employees Group Life Insurance (FEGLI):** FEGLI coverage will automatically continue for 12 months while in a leave without pay status without any cost. You can elect to continue coverage for an additional 12 months, but you will be responsible for your share as well as the government's share of the premium plus a 2% processing fee. If you elect to continue enrollment for the additional 12 months, you will be responsible to coordinate these payments directly with DFAS for that period of time. You must request payment information from HRO if this is your election. If FEGLI coverage is terminated, it is subject to a 31 day extension and the right to convert to an individual policy. FEGLI coverage will be automatically reinstated upon your return. If you are not enrolled in FEGLI, this will not apply to you.

**6. Retirement Service Credit:** Periods of Absent-US directly impact your technician retirement, whether you are under FERS or CSRS. If you are under FERS, a deposit is required for credit toward retirement. If you are under CSRS, a deposit is not required—however, at age 62, your annuity will be reduced for this period of military service if no deposit is made.

Instructions on how to make a deposit for your military service to be creditable towards your federal civilian retirement are available on the Army Benefits Center website, located at <https://www.abc.army.mil/retirements/FERSPost56.htm>. All deposits must be paid before your retirement date in order to be creditable.

**7. Federal Employees Dental and Vision Insurance Plan (FEDVIP):** You as the employee are responsible for contacting BENEFEDS at (877)-888-FEDS in order to notify them of your non-pay status from your technician position for military duty. If you call well in advance of entering a non-pay status, you can request accelerated payments which will be deducted from your paycheck immediately until the full amount has been reached. **HRO cannot call on your behalf**. If you do not set up accelerated payments, once BENEFEDS sees that you in a non-pay status (AUS), they will send you bills directly.

After not receiving 2 payments, BENEFEDS will terminate your coverage. If your coverage terminates, you will have 60-days to re-enroll once you return to a pay status.

If you have a qualifying life event (QLE) while on Absent-US, such as marriage, divorce, death of spouse, acquiring an eligible child, you must call Army Benefits Center – Civilian (ABC-C) at (877) 276- 9287 and speak with a Benefits Counselor no later than *60 days* after the event if you want to elect or increase Options B and/or C coverage as appropriate for the QLE. Option B is effective the first day the employee returns to pay and duty status. Option C is effective the date of the event, if reported during the required time frame and before the coverage terminates after 12 months.

**8. Flexible Health Care and/or Dependent Care Accounts (FSAFEDS):** Your agency will not withhold your allotment during the period you are on Absent-US. If you go on Absent-US and have not pre-paid your allotment, your FSA account will be frozen and you will not be eligible for reimbursement of any health care expenses incurred during that period until you return to pay status and your allotments are successfully restarted. However, if you have a DCFS, dependent care expenses you incur during your leave that meet IRS guidelines for eligible expenses (i.e., you must incur the expenses in order to allow you and your spouse to work, or for your spouse to attend school full-time) may be reimbursed up to your account balance. When you return to pay status, your allotments will be recalculated based on the number of paydates remaining in the Benefit Period.

a. During your period of Absent-US, you can **continue coverage** that reflects your current election so that allowable expenses you incur during your period of Absent-US will be eligible for reimbursement. This can occur in one of two ways:

- *Prepay your election by accelerating your allotments prior to your period of LWOP.* Allowable health care expenses incurred during your leave will be eligible for reimbursement. *You may only elect to accelerate your allotments during your actual enrollment to your FSAFEDs account by choosing that option when you enroll.*

o If you have a DCFSA, dependent care expenses you incur during your leave will not be eligible for reimbursement unless they meet IRS guidelines for eligible expenses. To meet these criteria, you must incur the expenses as a result of you and your spouse, if married, needing to work, looking for work, or attending school full-time during the leave. Eligible expenses may be reimbursed up to your account balance.

- *Freeze your account.* You will not be eligible for reimbursement of any health care expenses incurred during that period until you return to pay status and your allotments are successfully restarted. You have until midnight Eastern Time on April 30 following the end of the Benefit Period to submit claims for eligible health care expenses incurred prior to your period of LWOP. If you return to pay status during the same Benefit Period your LWOP began, your allotments will be based on the number of pay periods remaining in the Benefit Period.

b. You have the additional option of **canceling** your election for the remainder of the year and reducing your coverage to the amount deposited as of the start of your leave. Expenses you incur during your leave will not be eligible for reimbursement under any of your FSAs. To make a change, you must notify FSAFEDS anywhere from 31 days before to 60 days after the date of the event, using the [Qualifying Life Eventform](#) or you may submit a QLE request via [www.FSAFEDS.com](http://www.FSAFEDS.com) by clicking on the Qualifying Life Event link under Enrollment and following the instructions.

c. If you are called to active duty for a period of **180 days or more**, you may want to request a Qualified Reservist Distribution (QRD) if you have a balance in your HCFSA or LEX HCFSA and think you might not be able to incur sufficient eligible expenses to deplete your account. Rather than forfeit those funds (remember the use-or-lose rule for FSA accounts), you can have your balance refunded to you. The drawback is that the distribution will be taxable wages, and you also give up your ability to submit eligible expenses for the remainder of the Benefit Period. You would request this by going to the Quick Links menu on the home page at [www.FSAFEDS.com](http://www.FSAFEDS.com) or by calling 877-FSAFEDS (372-3337). Simply complete and sign the form, then fax or mail the completed forms, along with a copy of your call to duty papers to FSAFEDS.

**9. National Guard Association of the United States (NGAUS) disability insurance:** You must notify the HRO if you are enrolled in NGAUS. HRO will notify ReliaStar to suspend your payments while you are on Absent-US. The disability portion of NGAUS will be discontinued while you are gone, and restored when you return. If you have Term Life coverage, it will continue for 90 days at no cost. You also have the option to make payments directly to ReliaStar to continue your Term Life or you can elect to suspend it while you are gone. All coverage will be reinstated upon your return.

**11. Reservist Differential (RD):** Reservist Differential is the difference between an employee's adjusted civilian basic pay (basic pay plus locality) and their military pay and allowances to include: basic allowance for housing (BAH), basic allowance for subsistence (BAS), family separation allowance (FSA), hostile fire pay (HFP), etc. Federal employees called/ordered to active duty under one of the following authorities are eligible for Reservist Differential (RD), if they also have USERRA rights:

10 USC 331, 10 USC 332, 10 USC 333, 10 USC 688, 10 USC 12301(a) \*\*\*, 10 USC 12302, 10 USC 12304, 10 USC 12305, 10 USC 12406

If an employee believes he/she may be due RD, he/she must provide copies of military and civilian LESs for the entire period of active duty, along with the technician time cards (proving the employee was coded "KG"), their military orders, and their DD214 upon return to duty. HRO will then calculate the RD due (if any) and notify the employee. If RD is due to the employee, HRO will submit the RD packet to DFAS. See [www.opm.gov/reservist](http://www.opm.gov/reservist) for more information.

\*\*\*Only (a) is qualifying. However, an employee called under one of these nine authorities who changes to 10 USC 12301(h) due to a **combat injury** continues to be eligible for RD.