

# EMPLOYEE INFORMATION LETTER

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## *Thrift Savings Plan Loans vs. Financial Hardship Withdrawals*

Be sure you understand the consequences of an in-service hardship withdrawal before you take money out of your TSP account. If you're in a pay status and are eligible for a TSP loan, you may want to take out a loan rather than make a withdrawal.

When you take a TSP loan, you are borrowing your own contributions and the earnings on those contributions. When your loan is approved, the amount of the loan is removed from your TSP account. As you repay your loan, your loan repayments restore the amount of your loan, plus interest, to your account.



The interest rate is the interest rate for the G Fund at the time your loan application is processed.

If you can demonstrate financial hardship, you can make an in-service withdrawal regardless of age. You must certify, under penalty of perjury, that you have a financial hardship as a result of a recurring negative cash flow, legal expenses for separation or divorce, medical expenses, or a personal casualty loss.

The amount withdrawn must be at least \$1,000; however, you cannot withdraw more than the amount of your own contributions and earnings or the amount of your demonstrated need, whichever is smaller. There is no limit to the number of financial hardship withdrawals you can have; however, each



**CAREFULLY CONSIDER THE PROS AND CONS OF TAKING A HARDSHIP WITHDRAWAL BECAUSE A TSP LOAN MAY BE THE BETTER OPTION**

time you make a financial hardship withdrawal, you cannot make another one for 6 months.

Unlike a TSP loan, you can't repay the amount you withdraw, so you're permanently depleting your retirement savings. Because you're removing money from your account forever, you're also forfeiting any future earnings you would have accrued on that money.

The overall impact is even greater because you cannot contribute to the TSP for 6 months following your withdrawal; so if you're a FERS employee, that means you'll also not receive any Matching Contributions during that time. These are contributions that can never be recaptured for your retirement savings.

Please contact the Services Section at the HRO or visit the TSP website at [www.tsp.gov](http://www.tsp.gov) for additional information.



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## *Supervisor Hierarchy Updates*

All supervisors should review your MyWorkplace accounts to verify that all of the information is accurate for the employees you are supervising.

If you notice a discrepancy please submit an SF 52 Request for Personnel Action, to HRO so that a correction can be made to the Supervisor Hierarchy.



Also, both supervisors and employees should be reviewing their current Posi-

tion Descriptions on a yearly basis. HRO can provide copies of any Position Descriptions to the employee and/or employee supervisor upon request.

Please contact Capt. Jennifer Davis with the Manpower Branch (see back page) for more information on these and other Classification issues.

## Insurance Coverage for Same-Sex Spouses

On June 26, 2013, the Supreme Court ruled Section 3 of the Defense of Marriage Act is unconstitutional.

This decision affects coverage under the Federal Employees Health Benefits (FEHB) Program and the Federal Employees Dental and Vision Insurance Program (FEDVIP), which is governed by Federal law. Same-sex spouses of FEHB/FEDVIP enrollees are now eligible for benefits, regardless of his or her state of residency. This decision does not extend coverage to registered domestic partners or those employees or annuitants in civil unions.



In general, an enrollee may change enrollment up to 60 days after June 26, 2013, due to a change in family status. If the enrollee is only adding a spouse, the change to Self and Family will take effect on the first day of the first pay period following the date when the employing office receives an enrollee's change request.

In addition, the children of same-sex marriages will be eligible family members according to the same eligibility guidelines. This includes coverage for children of same-sex spouses as eligible stepchildren.

Automated systems are being updated to allow inputting same-sex information directly into the Employee Benefits Information System (EBIS). Until completed, eligible employees who want to make a change to their FEHB must call the Army Benefits Center-Civilian (ABC-C) at 877-276-9287 and speak to a counselor who will process the transaction for the employee.

“COMPLETION OF THIS COURSE IS IMPERATIVE FOR ALL NEW SUPERVISORS TO ESTABLISH A FIRM BASE FROM WHICH TO GROW AND FOR EXPERIENCED SUPERVISORS TO LEARN OF CRITICAL CHANGES WITHIN THE TECHNICIAN PROGRAM.”

## Rule Change for Completing Service Credit Deposits

In the past, retiring technicians were allowed to make service credit deposits for periods of creditable military service after their date of separation and up to the date their retirements were finalized. The Office of Personnel Management (OPM) has changed their policy so all deposits must now be paid in full prior to the date of your separation or retirement.

You should allow at least 120 days of processing time for your service credit deposits to be completed. This timeframe is dependant on the volume of requests that Defense Finance and Accounting Service (DFAS) has and could actually be longer.

If you're anticipating retirement or separation within the next six months, and you want to receive civilian retirement credit for your

military service, you should initiate the process immediately. So bring a copy of your DD 214 with the characterization of service on it (usually Member 4 or Service 2) to the HRO.

Retirements immediately after a re-deployment where there is no opportunity to make a service credit deposit will be handled on a case by case basis as an exception to policy.

## New or Refresher Federal Technician Supervisor Training

The next iteration of Supervisors Training is scheduled for 20-23 August 2013. If you're a newly appointed supervisor who supervises Federal Technicians or need refresher training please plan on attending.

The first three days of class covers many aspects of supervisory duties, such as: ethics, labor relations, pay administration, adverse actions, position man-

agement, leave administration, and EEO issues.

The final day is devoted to improving interpersonal communications and conflict resolution skills. Completion of this course is imperative for all new supervisors to establish a firm base from which to grow and for experienced supervisors to learn of critical changes within the technician program.

Please contact 1SG Becky Burkhart (see back page) for more information.

### FEDERAL TECHNICIAN SUPERVISOR TRAINING:

- ◆ 20-23 August, 2013
- ◆ 0800-1630
- ◆ Building 441 (HRO Training Annex)



## Workers' Compensation Restrictions and Timekeeping

While working as a federal employee you can request to be carried in an annual leave, sick leave, or leave without pay status when you're absent from work due to a non-work related injury.



**COMMUNICATION IS KEY TO EVERYONE'S SUCCESS**

Although your supervisor may need documentation in order for you to take sick leave, it is required that you request a leave status when you're expecting to be absent from work due to a military (LOD) injury or a personal medical issue that is not technician work related.

An important reminder - as an Idaho Guard Federal Technician you are required to give your immediate supervisor and/or the Injury Compensation Program Administrator (ICPA) at the HRO all current work related physical restrictions for any claimed OWCP injury or illness.

This will allow your supervisor and the ICPA to ensure your limited duty is documented with a start and end date for follow-up as required. It is your responsibility to be forthcoming on the progress of your recovery or rehabilitation and the changing limitations of any work restrictions.

For questions regarding Office of Workers' Compensation (OWCP) claims, please contact SSgt Melissa Loepp at the HRO (see back page).

## New FEDVIP Options for Open Season

Over the last six and a half years, the FEDVIP program has allowed Federal employees, retirees, and their families to access quality vision and dental coverage. You'll now have an increased number of carriers participating in the program to

choose from, offering more choices and flexibility. Final premium rates and benefits will be announced later this year before Open Season begins. Last year, there were seven contracts for dental coverage and three for vision coverage offered

- this year there will be ten contracts for dental and four for vision. Please visit the FEDVIP page for more detailed information and plan comparisons:

[www.opm.gov/healthcare-insurance/](http://www.opm.gov/healthcare-insurance/)

“BE SURE TO SIGN YOUR RESUME OR OF 612 BECAUSE APPLICATIONS WILL NOT BE ACCEPTED WITHOUT A SIGNATURE.”

## What to Include With a Technician Job Application

To ensure thorough consideration when you turn-in an application package for technician hire please submit the following:

- A resume or OF 612 (resume is recommended) and be sure to include ALL experience/qualifications whether military related or not. Be sure to sign your resume or OF 612 because applications will not be accepted without a signature.
- All DD 214(s) because a past MOS/AFSC you may hold might qualify you for the posi-

tion based on skills you've already acquired.

- Explain all your specialized experience and be as thorough as possible.
- Other documents that will support your qualifications, e.g. transcripts, job related certificates, etc.



- Air Guard applications must also include:
  - Personnel Records Review (RIP) from your vMPF
  - Physical Profile Serial Report (AF Form 422)
  - Duty Limiting Conditions Report (AF Form 469) only if applicable

Please contact TSgt Yvonne Howard (see back page) for more information on job applications and other Staffing issues.





**Mailing Address for  
Job Applications:**

Idaho National Guard HRO  
4794 General Manning Avenue -  
Building 442  
Boise, ID 83705-8112

Federal Faxes (208) 422-3339  
State Faxes (208) 422-3348

**VISIT THE IDAHO  
HRO HOMEPAGE:**

<http://inghro.state.id.us/>

FOR INFORMATION ABOUT

**- EMPLOYEE RELATIONS**

EMPLOYEE BENEFITS  
RETIREMENTS  
WORKERS' COMPENSATION  
INCENTIVE AWARDS

**- CLASSIFICATION / STAFFING**

POSITION MANAGEMENT  
DESK AUDITS  
WAGE DEVELOPMENT  
VACANCY ANNOUNCEMENTS  
FEDERAL PAY SETTING

**- EMPLOYEE DEVELOPMENT**

ARMY TECHNICIAN TRAINING  
ARMY TECHNICIAN TRAVEL  
INDIVIDUAL DEVELOPMENT PLANS  
PERFORMANCE MANAGEMENT

**- STATE PERSONNEL**

EMPLOYEE BENEFITS  
EEO OFFICER  
VACANCY ANNOUNCEMENTS  
SALARY ADMINISTRATION  
PERFORMANCE APPRAISALS

**- ARMY / AIR AGR BRANCHES**

AGR TOURS  
ADOS/TEMPORARY AGR  
AGR MEDICAL  
ARMY AGR TRAVEL  
VACANCY ANNOUNCEMENTS  
AGR RETIREMENTS



**Idaho National  
Guard**

*How do I carry my health and life insurance into Technician retirement?*

*An important part of retirement planning is considering the Federal Employees Health Benefits Plan (FEHB) or the Federal Employees Group Life Insurance (FEGLI) coverage you may want to keep. A critical item to pay attention to, that can surprise many federal employees before they retire, is the "five year requirement" for each program.*

*Federal retirees and their surviving spouses retain their eligibility for FEHB health coverage at the same cost as current employees. In order to carry your FEHB coverage into retirement you must be entitled to retire on an immediate annuity and have been continuously enrolled in any FEHB plan for 5 years of service immediately before your annuity starts. For FEGLI coverage, you must meet the five year requirement for Basic and each type of Optional insurance in order to continue it into retirement. Breaks in service (separations) longer than three days are counted as interruptions in coverage.*

*Please contact MSgt Jeff Guzi at the HRO (see below) for additional retirement information.*

***Idaho National Guard Human Resources Office Contacts***

*Human Resources Officer – Col Kevin Dawkins 422-3333*

*Deputy Human Resources Officer – LTC Judy Knoelk 272-3809*

*Supervisory Human Resources Specialist - Gayle Hinrichs (Civ) 422-4210*

*Classification Specialist – Capt Jennifer Davis 422-3334*

*Staffing Specialist – TSgt Yvonne Hopper 422-3342*

*Employee Development Specialist – 1SG Becky Burkhart 272-4226*

*Employee Relations Specialist (and Last Name M-N) – 1LT Jerad Johnson 272-4224*

***Federal Technician Services Section***

*Last Name A-G – SSgt Melissa Loepp 422-3338*

*Last Name H-L and O – MSgt Jeff Guzi 422-3337*

*Last Name P-Z – SSG Jeff Renon 422-3339*

*Personnel System Manager – Tracy Mortenson (Civ) 422-3335*

*Personnel System Assistant – Roger Gleason (Civ) 422-3336*

*State Personnel Manager – Paula Edmiston (Civ) 422-3345*

***State Personnel Assistants***

*Wendy Ackley (Civ) 422-3346*

*Torsen Wilkins (Civ) 422-3347*

*Air AGR Manager – SMSgt Rod Elson 422-3344*

*Army AGR Manager – MSG John Van Horn 272-4215*

*Army AGR Assistant – SSG Jackie White 272-4214*