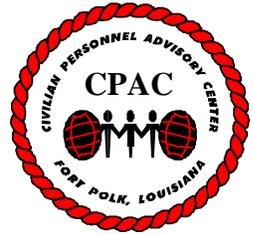




**JOINT READINESS TRAINING CENTER AND FORT POLK
CIVILIAN PERSONNEL ADVISORY CENTER
FORT POLK, LOUISIANA 71459-5341**



“A Return to Prominence – One Satisfied Customer at a Time”

**CPAC INFORMATION BULLETIN
NUMBER 145**

March 2012



**Time changes March 11th at 2 AM ...
clocks “spring” forward one hour**



Retirement

I'm retiring on disability

Health – Federal Employees Health Benefits (FEHB) Program

For general information on disability retirement and FEHB eligibility, please visit the [FEHB Handbook](#). If your disability retirement application is approved (FERS or CSRS), your employing office will follow the same procedures as it would for a regular retirement. For more information, please visit the [Retirement website](#).

Dental or Vision – Federal Employees Dental and Vision Insurance Program (FEDVIP)

If you are currently enrolled in FEDVIP, your coverage

will automatically continue into your disability retirement. You cannot enroll, cancel or change FEDVIP coverage just because you retire on disability. If you are not already enrolled in FEDVIP, you will be eligible to enroll during the annual Federal Benefits Open Seasons.

Life – Federal Employees' Group Life Insurance (FEGLI) Program

You may be eligible to continue your FEGLI coverage if you have had it for the five years immediately preceding retirement or for all periods it was available to you if less than five years. If you have had coverage LESS THAN five years you cannot continue it. Unlike FEHB, there is no waiver of this regulation. Please refer to the [FEGLI Handbook](#) for more information.

Flexible Spending Accounts – Federal Flexible Spending Account Program (FSAFEDS)

If you are currently enrolled in FSAFEDS your coverage will end when you retire. Annuitants cannot enroll in FSAFEDS.

Long Term Care – Federal Long Term Care Insurance Program (FLTCIP)

This will not affect your FLTCIP coverage. Your coverage will remain in effect as long as you continue to pay premiums. If you pay your premiums through payroll deduction, you will need to contact Long Term Care Partners at 1-800-LTCFEDS (1-800-582-3337) to make other billing arrangements. In most cases, you can have your premiums deducted from your annuity once it has been finalized.

CONTENTS

Retirement	Page 1	Holiday/Liberal Leave Schedule	Page 5
Pay Corner	Page 2	Employee Wellness	Page 5
Thrift Savings Plan	Page 2	Safety Boudreaux's Den	Page 6
Benefits	Page 4	Articles for Bulletin	Page 8

THERE IS SPRING

Where there are love and generosity, there is joy.
 Where there are sincerity and sacrifice, there is friendship.
 Where there are harmony and simplicity, there is beauty.
 Where there are prayer and forgiveness, there is peace.
 Where there are moderation and patience, there is wisdom.
 Where there are conflicts and crises, there is opportunity.
 Where there are wonder and adventure, there is growth.
 Where there are adoration and confession, there is worship.
 Where there are compassion and concern, there is God.
 Where there are faith and hope, there is spring.

~~By William A. Ward. ~~



*First day of spring
 Tuesday, March 20th*



Control Your Pay With myPay!

Click on MyPay Key above to be linked to the MyPay System

Or

Type into your browser:

<https://mypay.dfas.mil/mypay.aspx>



myPay Goes Mobile!

DFAS has announced that many myPay on-line services can now be accessed from mobile devices with a built in web browser such as Android, BlackBerry, iPhone, or other Smartphone, or iPod touch device.

Simply visit <https://mypay.dfas.mil> and start accessing your account anytime, anywhere!



What is the Thrift Savings Plan (TSP)?

The Thrift Savings Plan (TSP) is a retirement savings and investment plan for Federal employees and members of the uniformed services, including the Ready Reserve. It was established by Congress in the Federal Employees' Retirement System Act of 1986 and offers the same types of savings and tax benefits that many private corporations offer their employees under 401(k) plans.

The TSP is a defined contribution plan, meaning that the retirement income you receive from your TSP account will depend on how much you (and your agency, if you are eligible to receive agency contributions) put into your account during your working years and the earnings accumulated over that time.

How Does the TSP Fit into My Retirement Package?

If you are covered by the [Federal Employees' Retirement System \(FERS\)](#), the TSP is one part of a three-part retirement package that also includes your FERS basic annuity and Social Security.

If you are covered by the [Civil Service Retirement System \(CSRS\)](#) or are a member of the [uniformed services](#), the TSP is a supplement to your CSRS annuity or military retired pay.

If you are not certain which retirement system you are covered under, you should check with your personnel or benefits office.

Who Administers the TSP?

The Federal Retirement Thrift Investment Board (FRTIB or "Board") Administers the TSP

The assets of the TSP are held in trust in the Thrift Savings Fund. The [financial statements](#) of the Thrift Savings Fund are required by law to be audited annually.

The FRTIB is an independent Government agency that is managed by [five presidentially appointed board members and an Executive Director](#) who are required by law to manage the TSP prudently and solely in the interest of the participants and their beneficiaries.

The FRTIB also consults with the [Employee Thrift Advisory Council \(ETAC\)](#), a statutorily created Advisory Committee comprising representatives of employee organizations, unions, and the uniformed services. The Council provides advice to the Board and the Executive Director on matters relating to the investment policies and administration of the TSP.

The FRTIB Is Also Supported by Private Sector Companies

The record keeper handles the day-to-day maintenance and administration of all TSP accounts, processes requests for benefits, and provides call center support.

Your Agency or Service Plays an Important Role in the TSP

Your agency or service is responsible for determining your retirement coverage and reporting to the record keeper the dollar amount of contributions to your account each pay period. It also distributes TSP materials and answers your questions about the TSP.

While you are employed, your agency or service is your primary TSP contact. You should inform your agency or service representative about any changes or corrections to personal information that might affect your TSP account including address changes.

After you separate from Federal service, the TSP becomes your primary point of contact.

Employee Contributions — There are no longer any percentage limits on employee contributions to the TSP. TSP contributions are limited only by the restrictions imposed by the [Internal Revenue Code](#).

Elective Deferral Limit (I.R.C. Section 402(g)) — The elective deferral limit for 2012 is \$17,000. For 2011 it was \$16,500. See the Fact Sheet "[Annual Limit on Elective Deferrals](#)."

I.R.C. Section 415(c) Limit — The limit for 2012 is \$50,000. For 2011 it was \$49,000.

Catch-up Contributions — The limit on catch-up contributions for 2012 is \$5,500. If you are at least age 50 (or will become age 50 during the calendar year) and if you have made or will make the maximum amount of employee contributions for the calendar year (e.g., \$17,000 in 2012), you may also make catch-up contributions to your TSP account. See the Fact Sheet "[Catch-up Contributions](#)."

Participant statements are on-line in [Account Access](#) on this Web site. Click on [Your TSP Participant Statement](#) for more information.

Loan interest rate for new loans is 1.625%.

Annuity interest rate index: 2.125% for annuities purchased in March 2012 and 2.125% for annuities purchased in February 2012. [Click here](#) for historical annuity interest rates.

Your account balance is updated each business day. To access your account balance on this Web site, you will need your TSP 13-character account number and your 8-character [Web Password](#). To obtain your account balance from the [ThriftLine](#), you will need your TSP account number and 4-digit TSP Personal Identification Number (PIN).

Civilian TSP participants who are members of the Ready Reserve — If you are a civilian TSP participant with an outstanding TSP loan and are placed in non-pay status to perform military service, make sure your agency provides the TSP with documentation to certify your status and suspend loan payments. The Internal Revenue Code allows the TSP to suspend loan payments for all participants placed in non-pay status for up to one year of non-pay. However, participants placed in non-pay status to perform military service for more than one year are authorized suspension of loan payments for the entire period of military service. For more information, see the Fact Sheet [Effect of Nonpay Status on TSP Participation](#).

TSP RATES OF RETURN

Rates of Return were updated on March 1, 2012

(**Figures in parenthesis indicate a negative return**)

	G Fund	F Fund	C Fund	S Fund	I Fund
Feb 2012	0.12%	0.05%	4.34%	3.99%	5.14%
Last 12 Months	2.24%	8.48%	5.16%	2.16%	(7.68%)

(03/01/2011 - 02/29/2012)

*The G, F, C, S, and I Fund returns for the last 12 months assume unchanging balances (time-weighting) from month to month, and assume that earnings are compounded on a monthly basis.

	L Income	L 2020	L 2030	L 2040	L 2050
Feb 2012	0.98%	2.53%	3.10%	3.54%	3.99%
Last 12 Months	2.86%	2.46%	2.35%	2.15%	1.57%

(03/01/2011 - 02/29/2012)

*The monthly G, F, C, S, and I fund returns represent the change in their respective share prices for the month. The changes in share prices reflect net earnings after accrued TSP administrative expenses have been deducted. The F, C, S, and I fund share prices also reflect the deduction of trading costs and accrued investment management fees.

.....

The TSP is a retirement savings plan for civilian federal employees. The monthly G, F, C, S, and I Fund returns represent the actual total rates used to allocate monthly earnings to participant accounts. Allocations are usually completed by the fourth business day of the month. The returns are shown after deduction of accrued TSP administrative expenses. The F, C, S, and I Fund returns also reflect the deduction of trading costs and accrued investment management fees.

The TSP performance history for the past 12 months can be accessed through the following link:
http://www.tsp.gov/curinfo/annuity_history.html



FEHB FAQ

Q: I am the child of an FEHB enrollee. Can I continue health insurance coverage after my parent enrolled in FEHB dies?

A: If you are a surviving child of the enrollee and the enrollee also has a surviving spouse or child eligible to receive a CSRS or FERS survivor annuity benefit, you can

be covered under the survivor annuitant’s Self and Family enrollment until age 26. You can continue coverage beyond age 26 if you are incapable of self-support because of a mental or physical disability that existed before age 26.

If you are a surviving child of the enrollee who is eligible for a CSRS or FERS survivor annuity benefit and the enrollee has no other survivors, the enrollment will be changed to a self only enrollment in your name. You will be responsible for paying the premiums either by having them withheld from your survivor annuity or through direct billing. You can continue this FEHB coverage until your survivor annuity ends at age 18, or age 22 if you are a full-time student. You can continue coverage beyond age 18 if you are incapable of self-support because of a mental or physical disability that existed before age 18.

Your coverage will continue for 31 days after eligibility ends, unless the enrollment is cancelled. During that time, you may enroll in Temporary Continuation of Coverage (TCC) or convert to an individual policy offered by your FEHB plan.

Q: My child is in school and isn’t living with me anymore. Can she still be covered under my FEHB plan?

A: Your child is covered under your Self and Family enrollment until age 26. There is no ‘live with’ requirement other than for foster children. If you are enrolled in an HMO, your child will only be covered for emergency care while outside the HMO’s service area. If your child is living outside your HMO’s service area, you may want to change to an FEHB plan that provides coverage both where your child is living and where the rest of your family is living. Your plan brochure describes your HMO’s service area. You can download your plan brochure by [clicking on your state](#).

Foster children must live with you and meet all of the requirements below:

- the child must be under age 26;
- the employee must be the primary source of financial support for the child;
- the parent-child relationship must be with the enrollee, not the child’s biological parent; and
- the employee must expect to raise the child into adulthood.

You must sign a certification stating that your foster child meets all the requirements. Contact your agency or Retirement System for more information.

FSA Grace Period Reminder

Federal employees who had flexible spending accounts last year and who did not spend down all the money in those accounts still have until **March 15** to **incur reimbursable expenses** against last year's accounts. Money in FSA accounts not used by the end of the grace period is "use or lose"--that is, the money can't be carried over from one plan year to the next. [Reimbursement claims related to expenses to be charged to last year's accounts must be filed no later than April 30.](#)

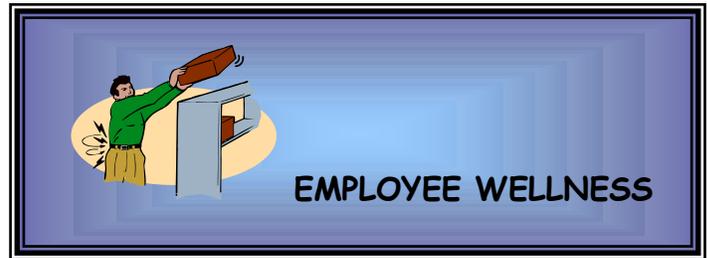
HOLIDAY/LIBERAL LEAVE SCHEDULE FOR FY 2012

DAY/DATE	HOLIDAY	Training/Liberal Leave Day
Monday, 10 October 11	Columbus Day	Friday, 7 Oct *
Friday, 11 November 11	Veterans Day	Monday, 14 Nov*
Thursday, 24 November 11	Thanksgiving Day	Friday, 25 Nov *
Monday, 26 December 11	Christmas	Friday, 23 Dec*
Monday, January 2, 2012	New Year's Day	Friday, 30 Dec*
Monday, January 16, 2012	Birthday of Martin Luther King, Jr.	Friday, 13 Jan*
Monday, February 20, 2012	Washington's Birthday	Friday, 17 Feb*
Monday, May 28, 2012	Memorial Day	Friday, 25 May*
Wednesday, July 4, 2012	Independence Day	NONE DESIGNATED
Monday, September 3, 2012	Labor Day	Friday, 31 Aug*
		*DESIGNATES TRAINING HOLIDAY FOR MEDDAC

BRAIN TEASER

What can you catch but not throw?

Answer on page 8



Back Pain - The Basics

The best way to prevent back pain is to keep your back muscles strong. Follow these steps to help protect your back and prevent back pain:

- Do back strengthening and stretching exercises at least 2 or 3 times a week.
- Sit and stand up straight.
- Avoid heavy lifting. If you do lift something heavy, bend your legs and keep your back straight.
- If you are overweight, lose weight to help lower the strain on your back.

[Learn more about back pain and how to prevent it.](#)

There are different kinds of back pain.

Back pain can feel like a dull, constant ache or a sudden, sharp pain. Back pain often gets better without any treatment. [Find out when to call a doctor or nurse.](#)

What is the difference between acute and chronic back pain?

Acute ("ah-KYOOT") back pain lasts less than 6 weeks. It's often caused by an accident, a fall, or lifting something too heavy. Acute back pain usually lasts from a few days to a few weeks and gets better without any treatment.

Back pain that lasts for more than 3 months is called chronic ("KRAH-nik") back pain. Chronic back pain is much less common than acute back pain. Most chronic back pain can be treated without surgery.

[Find out about ways to treat back pain.](#)

Who gets back pain?

Almost everyone has back pain at some point in their lives. It's one of the most common reasons people visit the doctor or nurse. People are more likely to experience back pain as they get older.

Many people hurt their backs at work when they lift, push, or pull something too heavy. People may also be at risk for back pain if they:

- Have poor posture (don't stand or sit up straight)
- Aren't physically active
- Are overweight

- Fall or have an accident
- Have a health problem that causes back pain (like arthritis or cancer)
- Smoke

Take Action!

Take care of your back to avoid back pain. Preventing back pain is easier than treating it.

Strengthen your back.

There are things you can do to make your back stronger and lower your risk of back pain:

- [Do back strengthening and stretching exercises](#) at least 2 or 3 times a week. Always stretch before you begin any physical activity.
- [Try a yoga class](#). It can help stretch and strengthen muscles and improve your posture.
- [Stay active](#). Regular physical activity can help keep your back muscles strong. Try to get 2 hours and 30 minutes of moderate activity a week.

If you have a health condition, your doctor can help you choose the best activities for you. [Get tips on staying active with a disability](#).

Focus on good posture.

Good posture can help prevent back pain.

- Try not to slouch when sitting or standing.
- Sit up straight with your back against the back of your chair and your feet flat on the floor. Keep your knees slightly higher than your hips.
- Stand tall with your head up and shoulders back.

[Find out how to have good posture while sitting at a computer](#).

Lift correctly.

Lift things with your legs, not your back. Keep your back straight and bend at the knees or at the hips. Get help if the load is too heavy for you to lift alone. [Get more tips on safe lifting](#). 

Watch your weight.

If you are overweight, losing weight can put less strain on your back.

Get enough calcium.

Strong bones can help prevent osteoporosis (“os-tee-oh-puh-ROH-sis”), a leading cause of back pain. Be sure to get enough calcium and vitamin D every day.

Prevent back injuries at work.

Take steps to protect your back on the job. Back injuries are the most common type of workplace injury.

Printed from <http://www.healthfinder.gov>

Problems are not stop signs, they
are guidelines.

~ Robert H. Schuller ~



Safety Boudreaux's Den

Lawn and Garden Care Dangers

- Children should never be in the yard while you're mowing, and they should never ride on the mower. More than 800 young children get run over or backed over by riding mowers each year. This happens when children fall while being given rides, or when they approach the operating mower.
- Never assume children will remain where you last saw them. Be alert and turn off the mower if children enter the mowing area. Use extra care when backing up or going around corners, shrubs, trees or other obstacles.
- Many children suffer serious burns to their hands and arms when they touch the hot muffler of running or recently running engines. Keep children away from power equipment.
- Be sure you know how to operate the equipment. Know where the controls are and what they do. Make sure the equipment is in proper operating condition and guards or other safety devices have not been removed or disabled.
- Dress appropriately for the job. This includes: sturdy shoes with slip-resistant rubber soles, long pants and long-sleeved shirts, close-fitting clothes, eye protection, heavy gloves, hearing protection when needed, and no jewelry, which can get caught in moving parts.
- Before mowing, walk around the area in which you will be working to remove any objects like sticks, glass, metal, wire, stones and string that could cause injury or damage equipment. Nails and wire are the

most hazardous objects thrown by mowers, capable of killing bystanders.

- Never work with electric power tools in wet or damp conditions. For protection against electrocution, use a ground fault circuit interrupter (GFCI). GFCIs come in several models, including portable plug-in types and as part of some extension cords.
- Be sure that extension cords are in good condition, are rated for outdoor use, and are the proper gauge for the electrical current capacity of the tool.
- Before making adjustments or clearing jams near moving parts, unplug electric tools and disconnect spark plug wires on gasoline-powered tools.
- Be sure that power tools are turned off and made inoperable if they must be left unattended. This will help prevent use by children.
- Handle gasoline carefully. Remember never to fill gas tanks while machinery is operating or when equipment is still hot. Do not fuel equipment indoors. Wipe up spills. Store gas in an approved container away from the house. Finally, never smoke or use any type of flame around gasoline.



Saturday, March 17th

St. Patrick's Day is an enchanted time - a day to begin transforming winter's dreams into summer's magic.

--Adrienne Cook--

Did You Know?

The first St. Patrick's Day parade was not in Ireland. It was in Boston in 1737.

34 Million Americans have Irish ancestry, according to the 2003 US Census. That's almost nine times the population of Ireland, which has 4.1 million people.

According to the Guinness Book of World Records, the highest number of leaves found on a clover is 14.

One estimate suggest that there are about 10,000 regular three-leaf clovers for every lucky four-leaf clover.

Legend says that each leaf of the clover means something: the first is for hope, the second for faith, the third for love and the fourth for luck.

Many bars in the United States, and abroad, serve green beer to celebrate St. Patty's Day.

Nine of the people who signed our Declaration of Independence were of Irish origin, and nineteen Presidents of the United States proudly claim Irish heritage – including our first President, George Washington.



BRAIN TEASER ANSWER

A cold.

ARTICLES FOR BULLETIN

If you have any suggestions on topics or issues that you would like addressed in future bulletins, please call **531-1847**.

Suggestions will be reviewed and addressed if at all possible.

// original signed//
DONALD R. MALLETT
Director, Civilian Personnel
Advisory Center