

**DEPARTMENT OF THE ARMY
OFFICE OF THE DEPUTY CHIEF OF STAFF FOR PERSONNEL, G-1
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CIVILIAN PERSONNEL
BULLETIN - NAF
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01 November 2011

NONAPPROPRIATED FUND (NAF) EMPLOYEE BENEFITS FULL OPEN SEASON

1. The Family and Morale, Welfare and Recreation Command, NAF Employee Benefits Office, will be conducting a full Open Season this year. All eligible NAF employees will be able to make certain benefit program elections and make certain changes to programs in which they currently participate.

2. The effective dates of the Full Open Season will be October 31st through November 30th, 2011.

3. All Open Season changes to your life and health insurance will be effective January 1st, 2012, provided the employee is actively at work. Changes to your 401(k) plan election will be effective the first full pay period after receipt by Payroll. Retirement Plan enrollment is effective immediately on the date you sign the enrollment form.

4. During our Open Season this year, employees will be able to make benefit program elections and make changes to programs in which they currently participate. The following benefit options are available:

- Employees may enroll in the DoD Health Benefit Plan or an HMO where available. They may change plans, increase from single to family, or reduce coverage from family to single. They may add or delete dental.

- Employees may join the Life Insurance Plan or increase their Optional coverage. Note that optional coverage over \$100,000 will require evidence of insurability, even during Open Season.

- Employees, who have elected Basic Life Insurance, may purchase additional dependent life insurance coverage for their spouse and children.

- Employees will have the option of declining the feature of our health insurance plan that allows them to pay the employee share of the premium with pre-tax dollars.

- Employees are also encouraged to use this opportunity to enroll in the 401(k) Savings Plan and Retirement Plan and update their beneficiaries, mailing address and other demographic data.

5. Questions concerning the NAF Employee Benefits Full Open Season should be referred to the Civilian Personnel Advisory Center, Non-appropriated Fund Human Resources Office, telephone 531-4906/4955/6301.

FOR THE COMMANDER:

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DEYKA V. FARRAR
NAF HR Officer

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