

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



*“ARMY CIVILIAN PERSONNEL PROFESSIONALS--
HELPING LEADERS MEET THE MISSION”*

CPAC INFORMATION BULLETIN
NUMBER 27

AUGUST 2000

**ARMY BENEFITS CENTER -
CIVILIAN (ABC-C)
DEPLOYS
SEPTEMBER 11, 2000**

The Army's new innovative approach to providing program information for health and life insurance, TSP, retirement, and survivorship is the Army Benefits Center - Civilian (ABC-C) and will deploy at Fort Polk on 11 September 2000. The center can assist eligible Appropriated Fund employees in obtaining up-to-date information and processing changes in the following program areas:

- ✓ Retirement (Civil Service Retirement System and Federal Employees' Retirement System)
- ✓ Thrift Savings Plan (TSP)
- ✓ Federal Employees Health Benefits (FEHB)
- ✓ Federal Employees Group Life Insurance Coverage (FEGLI)
- ✓ Survivor Benefits (Death and Dismemberment)

The new system has many advantages including:

- ✓ The ABC-C is easily accessible by computer or telephone. Automated

services are operational 21 hours a day, 7 days a week.

- ✓ There are no cumbersome, confusing forms.
- ✓ Employees make transactions, eliminating clerical error and increasing data accuracy. Most actions are processed overnight. Transactions can be verified within 48 hours by revisiting the Web site or calling the ABC-C toll free number and reviewing their LES.
- ✓ Complete, current and consistent guidance. Trained benefit counselors are available weekdays from 7 a.m. to 5 p.m. CST (only via telephone).
- ✓ Employees control their benefits and entitlements. They have all the necessary tools to make informed decisions. They can process transactions when and where it is convenient for them.

Employees can find out about their benefits, make changes, and keep up-to-date on legislative issues simply by accessing the Employee Benefit Information System (EBIS) at www.abc.army.mil or the Interactive Voice Response System (IVRS) by calling the toll free number 1-877-ARMY CTR (1-877-276-9287) or 1-877 ARMY TDD (1-877-276-9833). Access to the system requires that employees enter their social security number (SSN) followed by a Personal Identification Number (PIN).

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Initially the PIN will be the four-digit date of birth (MMYY). For security purposes, once employees access the system, they must change their PIN to a new six-digit number.

The system was developed for employees and the ABC-C is committed to providing quality customer service and empowering employees to have more control of their benefits and entitlements. Also, systems security is a high priority at the ABC-C.

For services pertaining to health benefits, life insurance, and Thrift Savings Plan, employees:

- ✓ Access the system via the web site or toll free number.
- ✓ Select the appropriate prompt for desired information.
- ✓ Obtain general benefits information or personal information from their records.
- ✓ Speak with a benefits counselor, if additional information is required.
- ✓ Conduct benefits and entitlements changes (if eligible).
- ✓ Verify personnel action on leave and Earnings Statement (LES)

All thrift savings plan changes cannot be made with the ABC-C. The ABC-C will process future contributions and bi-weekly payroll contributions associated with open season changes and cancellations. The TSP THRIFTLINE 1-504-255-8777 processes changes to existing account(s), interfund transfers, and provides account balance(s). Note: ABC-C pin numbers are used only with ABC-C transactions; employees must continue to use their TSP PIN numbers for TSP transactions on the TSP THRIFTLINE.

For Retirement Planning Services, employees:

- ✓ Access the system via the web site or toll free number.
- ✓ Select the prompt for on-line estimates
- ✓ Receive annuity estimates.

- ✓ Speak to a benefits counselor, if additional information is required.

For Retirement Counseling and Processing Services, employees:

- ✓ Notify supervisor of intent to retire.
- ✓ Call the toll free number and receive retirement information from the automated system or from a benefits counselor. General retirement information may also be obtained from the web site.
- ✓ Receive a personal voice-to-voice retirement counseling session.
- ✓ Complete retirement forms downloaded from:
<http://www.opm.gov/forms/index.htm> or obtained from the CPAC.
- ✓ Send retirement forms to the ABC-C for processing. The Center will then send the retirement package to the payroll office and also to the Office of Personnel Management (OPM) for final adjudication.

The ABC-C personnel also provide survivor advisory services and claims processing services. They personally contact survivors and provide counseling on benefit eligibility and how to apply for benefits. They assist survivors as long as necessary to ensure receipt of entitled benefits.

The processing of beneficiary forms has not changed with deployment of the ABC-C. Employees will continue to obtain, complete, and submit the FEGLI/FERS or Unpaid Compensation forms to the CPAC, TSP forms to the National Finance Center (NFC) and CSRS forms to the Office of Personnel Management (OPM).

In circumstances where employees are incapacitated, it is permissible for the CPAC or the supervisor of the employee to contact the ABC-C for them. To the maximum extent feasible, the CPAC should obtain the prior written consent of the individual

concerned, or his/her authorized representative, before obtaining and releasing benefits information that is personal to the specific employee. Judgment must be used in determining the proper time to intervene for an employee or family member. As always, the privacy rights of the employee must be balanced against the situation at hand.

The implementation of the ABC-C is a positive change. If we all work together to educate ourselves, we can help ensure that the transition to the ABC-C goes smoothly. Employees are encouraged to visit the ABC-C web site for information regarding this new program. However, no transactions can be processed on the system until the deployment date of September 11, 2000.

Laminated E.B.I.S and I.V.R.S wallet-size cards (as shown below) will be made available to the workforce in the near future.

Army Benefits Center-Civilian (ABC-C) Frequently Asked Questions (FAQ)

When can I access the ABC-C?

You can access the system on or after 11 September 2000. Since Army incurs a cost for each call, please do not attempt to contact ABC-C through the toll free number until that date. When you are authorized to use the system, you will be able to access it using a touch-tone telephone 7 days a week, 21 hours a day from the comfort of your work station, your home, and even while you are on vacation. The automated system will be down between 12:00 a.m. and 3:00 a.m. Central Time for system maintenance.

Do you have a chart or diagram that outlines the ABC-C features in the system?

Yes, we do! We have developed a short-cut menu to help you navigate throughout our automated telephone system. Using the ABC-C Menu, which is located in our brochure, you can access various parts of the automated system quickly. You can also view our brochure on the ABC-C web site in the **General Information** section.

What kinds of information can I obtain from the ABC-C?

The system provides program information for health and life insurance, TSP, retirement, and survivorship. In addition to general program information, you can obtain personal information about your current benefits coverage, as well as information regarding projected business transactions.

Conducting & Verifying Business Transactions

Can I cancel a projected business transaction?



★ABC-C WEB SITE★
[http:// www.abc.army.mil](http://www.abc.army.mil)

YOU WILL NEED YOUR SSN & PIN TO ACCESS E.B.I.S.
Create or replace your ABC-C Personal Identification Number.
▶ Conduct on-line benefits transactions ◀

FEHB - View Current Enrollment; View and/or Void Projected Actions; Cancel/Waive; Open Season Enroll/Change; Change from Self and Family to Self Only; Non-Open Season Enroll/Change; New Perm Employee and Temp Employees Completing One Year of Continuous Federal Service Enrollments; Foster Child Statement; Print SF-2809 for TCC
FEGLI - View current coverage; View and/or Void Projected Actions; Cancel/Waive; Open Season Enrollments
Retirement - Request a Personal Employee Benefits Statement; Retirement Annuity Estimates
TSP - Enter Account Balance Data (to be used in the following transactions as well as in the Personal Employee Benefits Statement); Project Future Account Balances; Annuity Estimates; View Current Enrollment; View and/or Void Projected Actions; Open Season Enroll/Changes; Stop Contributions.
Have a problem completing a transaction? Please call ABC-C at 1-877-276-9287.



★I.V.R.S.★
Toll Free Number = 1-877-276-9287
TDD Number = 1-877-276-9833

YOU WILL NEED YOUR SSN & PIN TO ACCESS ABC-C

1 = **FEHB** - Gen Info = 1, Personal Info = 2, Self & Family to Self Only = 4, Open Season = 5, Non-Open Season = 6, Cancel = 7, Faxback = 8, Prev Menu = 9, Counselor = 0
2 = **Retirement** - Gen Info = 1, Personal Info = 2, Estimate = 3, Prev Menu = 9, Counselor = 0
3 = **TSP** - Gen Info = 1, Personal Info = 2, Open Season Enroll/Change = 3, Cancel = 4, Previous Menu = 9, Counselor = 0
4 = **FEGLI** - Gen Info = 1, Personal Info = 2, Non-Open Season Enroll/Change/Stop = 3, Open Season Enroll/Change = 4, Prev Menu = 9, Counselor = 0,
5 = **Benefits News** - FEHB = 1, Retirement = 2, TSP = 3, FEGLI = 4, Other = 5, Prev Menu = 9, Counselor = 0
6 = **Faxback Documents** - Request Document = 1, Index = 2, Prev Menu = 9
9 = **Exit System**

REMEMBER TO ALWAYS RETURN TO THE PREVIOUS MENU
BEFORE HANGING UP TO ENSURE COMPLETION OF YOUR TRANSACTION!

Yes, you can cancel projected FEHB, FEGLI, and TSP business transactions at any time. However, TSP regulations only allow you to make one TSP change per Open Season. If you cancel your projected TSP Open Season change, the system will not allow you to make another change.

How can I confirm that I completed a business transaction in the automated system?

Most Benefits & Entitlement (B&E) business transactions are effective at either the beginning or end of a pay period. These transactions are referred to as projected actions. The automated system holds projected actions in a projected action area until the effective date. If you make the business transaction prior to the end of the business day, you can call the ABC-C the next business day and inquire in the appropriate program's personal information area and request projected enrollment information. If you make the business transaction after the end of the business day, you can inquire into the appropriate personal information area and request the projected enrollment information on the second business day.

How do I obtain forms to complete transactions?

Since health, life and TSP changes are completed telephonically or through the web, you no longer need to complete forms to conduct these benefits and entitlements transactions. However, you will still need forms to: designate beneficiaries; make deposits, re-deposits, and voluntary contributions; and apply for retirement. Currently, you obtain forms from appropriate sources within your organization. Now, you will be able to obtain TSP forms from the TSP web site <http://www.tsp.gov> and most *standard* forms from the OPM web site <http://www.opm.gov>.

How do I verify the business transactions I requested in the ABC-C actually occurred?

Your Leave and Earnings Statement (LES) documents all business transactions affecting your salary. We highly recommend you make it a habit to verify your LES every pay period. Additionally, you can contact ABC-C to hear the updated information voiced back to you as mentioned in the paragraphs below referring to confirming completion of a business transaction.

How long will it take for my automated transactions to process?

Benefits business transactions are processed daily.

How will I know the automated system has accepted my business transaction?

The ABC-C voices one of two things, "Your transaction will be effective on" (along with an effective date) or "your transaction has been successfully completed". Once you hear this, the system has accepted your business transaction and automatically returns you to the previous menu. Always return to the previous menu before you hang up. Hanging up before receiving this notice will void your transaction.

How will I know when the action is effective?

When you complete a business transaction, the automated system tells you the effective date of your transaction and reminds you to check the LES applying to that effective date.

What backup procedures are in place to protect my electronic data if the system crashes?

Every night we back up all daily transactions on tape. If the system crashes, we can recover all transactions back to the beginning of the business day. Once a week, we perform a full systems backup. Actually, electronic data is safer than paper data. One

copy of the electronic tape is stored at the ABC-C with an additional copy stored off-site. In the case of fire or other disaster, only one copy is destroyed.

What kinds of business transactions can I process in the ABC-C?

The ABC-C allows you to make health benefits, life insurance, and TSP transactions to include Open Season changes, cancellations, and non-Open Season changes based on certain life events such as marriage, divorce, death of a spouse, or birth/adoption of a child. New employees will elect their initial benefits using the system. You can request and obtain retirement estimates. Historically, the Civilian Personnel Advisory Center (CPAC) required you to provide verification documentation before making non-Open Season changes. When using the ABC-C, you are not asked to provide documentation before the transaction; however, as a part of our quality verification procedures, we may ask you to provide documentation following the transaction.

Information & Customer Feedback

How can I get additional information about my benefits and entitlements?

Every employee should have the benefits and entitlements basic program brochures. If you don't, you may obtain them from your CPAC. We recommend you thoroughly familiarize yourself with this material. The ABC-C also has an area called Benefits News that you can access from the main menu. Benefits News contains current benefits information, such as legislative updates, open season information, and TSP current rates of return. The system also has fax-back documents or fact sheets available by fax.

We place informational brochures and fact sheets about your benefits and entitlements in this area. To order a particular document, you will need its fax-back number. You can

request our index of fax-back documents from the ABC-C. Once you have received your faxed documents index, you can reenter the system and request a particular document.

How can I provide ABC-C with feedback about the ABC-C system?

I'm glad you asked the question! We want and need your comments to ensure the system is easy to use and meets your needs! There are three ways you can provide us with feedback. First, we will give you a customer feedback form to complete at your leisure, We hope you will take the time to complete it once you have used the ABC-C. Second, you can share your feedback with your local CPAC who will in turn share it with us. Third, you can provide feedback while using the ABC-C by pressing zero (0) for a Benefits Counselor at the appropriate prompt. We hope, along with your constructive ideas on how we can improve the system, we'll also hear about some of the good things we are doing. So, if you are happy with us, please tell us that too!

Long Distance Servicing from the ABC-C

How does long distance servicing work?

You call a toll free number from a touch tone telephone to connect you with the ABC-C Automated Interactive Voice Response System (IVRS). Using a series of prompts, you obtain information, process business transactions, and request retirement estimates. The automated system is similar to your bank's or credit union's which allows you to check your balance, determine if your checks have cleared, and transfer money between your accounts.

What types of services can I receive from the ABC-C?

The ABC-C provides benefits servicing in the following five program areas: Federal

Employees' Health Benefits (FEHB), Federal Employees' Group Life Insurance (FEGLI), Thrift Savings Plan (TSP), retirement, and survivorship.

Why is the automated system good for me?

This system enables you to become self-sufficient in managing your Federal benefits and entitlements. It allows you to take more responsibility and gain a better understanding of how decisions concerning the various programs impact you and your family. Now, answers to questions are prompt and consistent--assuring an accurate response each time. Even with all this automation, remember you always have the option to speak to a counselor at the appropriate prompt if you are in the automated telephone system.

System Access-Hours of Operation & Deployment

How do I access the ABC-C?

You can access the ABC-C at: www.abc.army.mil or using a touch-tone telephone, you can dial the toll free number 1-877-ARMY CTR (276-9287) or 1-877 ARMY TDD (276-9833).

How long will I have to wait for assistance?

Your call directly accesses the ABC-C. You hear "Welcome to the Army Automated Civilian Personnel System." After you input your Social Security Number (SSN) and Personal Identification Number (PIN), you can obtain program information or conduct business transactions. If you wish to talk to a Benefits Counselor, you press zero (0) and the system places you in a waiting queue for the next available counselor. As we bring more customers onto the system, we will continuously monitor and evaluate the system to ensure wait times to reach a counselor are minimal.

I am hearing impaired, can I use the ABC-C?

You cannot access the automated WRS services but you can communicate with our Benefits Counselors directly using Telephone Device for the Deaf (TDD) equipment. The TDD toll free number is 1-877-ARMY TDD (276-9833).

I don't have a touch tone telephone. Can I use a rotary phone?

No, you must use a touch tone telephone to access the telephone automated system, conduct business transactions, and receive on-line retirement estimates. You are authorized to call the ABC-C from your duty station.

What if I only need to talk to a Benefits Counselor? Do I still call the toll free number?

If you want to talk to a Benefits Counselor directly, you must use the toll free numbers 1-877 ARMY CTR (276-9287) or 1-877 ARMY TDD (276-9833). Throughout the automated system there are prompts where you can press zero (0) to transfer to a Benefits Counselor.

When is a Benefits Counselor available?

Benefits Counselors are available Monday through Friday during normal duty hours, Central Time. Once the system has been deployed to all regions, counselors will be available from 6 a.m. to 8 p.m. Central Time.

Will I be able to talk to a real person?

We tried to design the system to offer you as much self-help services as possible, so that you won't need to talk with a Benefits Counselor. If you run into problems or need to talk to a Benefits Counselor, you can press zero (0) at the appropriate system prompt to transfer to a Benefits Counselor.

Web Site Transaction Security

What browsers can I use?

We have tested both Internet Explorer Version 3.02 and higher and Netscape 4.0 on our web site. However, if your browser is configured with SSL and 128-bit encryption it should work.

What does Secure Sockets Layer (point-to-point encryption) mean?

Secure Sockets Layering is nothing more than point-to-point encryption. Encryption means your password and all information relating to you and your account is scrambled and locked with a mathematical key during the electronic transfer. In point-to-point encryption, the information is scrambled and locked to represent an encrypted mode or session. A broken key, open lock, or no lock indicates the session or mode is not encrypted.

What if I get a timed-out response?

You will get this error if your browser is not configured to accept cookies. To change this in Internet Explorer, click on "View on the Toolbar." This will activate an "Internet Options" Dialog Box with tabs. Click on the "Advanced Tab." Scroll down until you see the "Security" bullet. Under this bullet, you will see a sub-bullet called "Cookies." Click on either "Prompt before accepting cookies" or "Always accept cookies", then click on OK. To change in Netscape, click on "Edit" on the toolbar. This will activate a "Preferences" Dialog Box. Click on Advanced. Click on "Accept all cookies." If you prefer, you may click on "Warn me before accepting a cookie." Click on OK. This operation will set your browser so you shouldn't get the "Timed-Out" response.

What is a browser?

A browser is the mechanism used to surf the web. Your browser must have Secure

Sockets Layers (SSL) and 128-bit encryption in order to operate within our site.

What kinds of security measures safeguard this site?

There are three processes included in the web procedures providing protection against unauthorized disclosure: Secure Sockets Layer (point-to-point encryption), the USER-ID and password authentication before you enter EBIS (the web application), and SSN and PIN authentication before being allowed into the personal (i.e., For Official Use Only (FOUO) or Privacy Act) transaction area.

FEDERAL EMPLOYEE HEALTH INSURANCE BECOMES MORE AFFORDABLE

U.S. Office of Personnel Management Director, Janice R. Lachance, has announced that starting in October, federal employees can use pre-tax dollars to pay health insurance premiums to the Federal Employees Health Benefits Programs.

Lachance said that the government's new plan will let Executive Branch employees save money through premium conversion. Premium conversion uses Federal tax rules to let employees deduct their share of health insurance premiums from their taxable income thereby reducing their taxes. This plan is similar to the private sector, which has allowed their employees to deduct health insurance premiums from their taxable incomes for many years.

"I am delighted that premium conversion is being made available to federal employees. It is money in their pockets and one way to lessen the effects of rising medical costs on federal employees and their families," said Lachance. "We will continue to look for

ways to make the Federal Employees Health Benefits Program (FEHBP) more affordable, while maintaining the high service and benefits levels of a program that is consistently cited as a model employer-sponsored health plan."

Premium conversion for federal employees enrolled in the FEHBP takes effect October 1, 2000. The new rules will be published in Wednesday's Federal Register.

The method for calculating the tax savings is to multiply an employee's annual FEHBP premium by that employee's tax bracket. For example, an employee who pays \$1600 in premiums for self and family in a year and whose income places him or her in the 28 percent tax bracket and who also pays 7.65% FICA will save \$570.40.

WHAT IS PREMIUM CONVERSION?

Premium conversion is a tax benefit. It allows you to allot a portion of your pay to your employer, who will in turn use that amount to pay your contribution for Federal Employees Health Benefits (FEHB) coverage. This allotment is made on a pre-tax basis, which means that the money is not subject to Federal income, Medicare, or Social Security taxes. The allotment reduces your taxable income, so less tax is withheld, and your paycheck will be larger.

The Government will still pay the Government share of premiums as provided in the Federal Employees Health Benefits Act. Premiums are not affected; however, paying health insurance premiums pre-tax will make FEHB coverage more affordable for you.

Who is Eligible?

All employees in the Executive Branch of the Federal Government who are participating

in the FEHB Program, and whose pay is issued by an Executive Branch agency, are eligible to have their FEHB premiums paid under the premium conversion plan. Also, individuals enrolled in the FEHB Program who are employed outside the Executive Branch, or whose pay is not issued by an agency of the Executive Branch, may be eligible if their employer agrees to offer participation in the plan.

WILL THIS PRE-TAX BENEFIT APPLY TO RETIREES, SURVIVORS, AND FORMER SPOUSES?

No. Under section 125 of the Internal Revenue Code (IRC 125), pre-tax benefits are only available to employees.

IF I'M A RE-EMPLOYED ANNUITANT, AM I ELIGIBLE FOR PREMIUM CONVERSION?

Yes, if you are re-employed in a position that conveys FEHB eligibility, you may participate in premium conversion. Full-time and part-time career and career-conditional employment offers the opportunity to enroll in FEHB; temporary and intermittent employment does not.

WHY IS OPM OFFERING THIS BENEFIT NOW?

OPM will achieve two objectives by offering this benefit:

- Equal treatment for Federal employees. Currently the majority of private sector employees and state and local government employees pay their health insurance premiums with pre-tax dollars. Employees of the United States Postal Service, the Federal Judiciary, and a number of smaller Federal agencies also have this tax advantage. This action enables all employees of Executive Branch agencies to have the same tax benefit as private sector employees, State and local government employees, and

Federal employees who already have premium conversion.

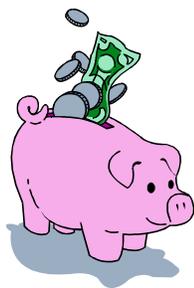
- Improving the government's ability to recruit and retain staff. OPM's plan will enhance the Government's competitive position as an employer by making the Federal benefits package more attractive.

WILL THIS AFFECT ME IF I ALREADY HAVE PREMIUM CONVERSION?

No, if you already have premium conversion you are not affected. The United States Postal Service, the Federal Judiciary, the Comptroller of the Currency, the Federal Deposit Insurance Corporation, the Office of Thrift Supervision, and the Federal Reserve System are among the entities that already have health insurance premium conversion for their employees.

HOW MUCH MONEY WILL I SAVE?

Based on information from the Department of the Treasury, the average Federal employee who participates in the FEHB Program will save \$434 per year in Federal income, Social Security and Medicare taxes. In most jurisdictions, state and local income taxes also will be reduced.



EXAMPLE CALCULATIONS

To determine the amount of money you will save yearly, calculate your combined tax rate multiplied by the total amount of your health insurance premiums. These examples show the savings for a typical employee in the 28% tax bracket:

	Self-only	Self-and-Family
Yearly FEHB premium	\$700.00	\$1,600.00
Federal income tax savings:	\$196.00	\$448.00
FICA tax savings (7.65%)	\$53.55	\$122.40
Annual Savings	\$249.55	\$570.40

These examples do not include savings on state and local taxes.

ARE STATE AND LOCAL TAXES REDUCED BY PREMIUM CONVERSION?

Yes, taxes in 49 states and most localities will be reduced; exceptions include the state of New Jersey and the Commonwealth of Puerto Rico. Our Financial Policy staff will monitor changes in state and local tax regulations, and provide guidance to Federal agencies as needed. Regardless of where you live, FEHB premiums are not subject to Federal taxes.

HOW DO I ENROLL?

Participation in premium conversion is automatic for eligible employees.

CAN I CHOOSE NOT TO PARTICIPATE IN PREMIUM CONVERSION?

Yes, but you need to opt-out, or waive participation in premium conversion. Waiver forms will be available soon at your agency's human resource office or on Employee Express. If you want to opt-out, you must file a waiver form by the date set by your employing office, but not later than the day before the effective date of coverage.

ARE THERE ANY DISADVANTAGES TO PAYING FOR PREMIUMS WITH PRE-TAX MONEY?

Premium conversion is clearly a great benefit for the vast majority of employees. However, for a very small number of individuals it may make sense to waive premium conversion. OPM's Insurance Policy and Information Division will provide guidance and information to allow you to make the right decision for yourself and your family.

WILL PREMIUM CONVERSION HAVE ANY EFFECT ON CSRS, FERS, TSP, OR FEGLI BENEFITS?

No. All Federal retirement, thrift savings and life insurance benefits are based upon gross or unadjusted salary, and are not affected by participation in premium conversion.

IS THIS AN ONGOING BENEFIT?

Yes, once you participate in premium conversion, your participation continues automatically until you elect not to participate. Each year during FEHB Open Season you may decide whether or not to participate for the following year.

CAN I CHANGE MY PREMIUM CONVERSION PARTICIPATION STATUS?

You may change your participation status in premium conversion during the annual FEHB open enrollment period, or during the calendar year upon experiencing a qualifying life event. Qualifying life events include marriage, birth of a child, or change in spouse's employment.

PAPERLESS LEAVE AND EARNINGS FROM DFAS (E-LES)

In a move to save printing and postage costs,

the Defense Department announced the electronic leave and earnings statements initiative due to be implemented this September. Initially, DoD civilians and active duty and reserve Marines will have access to E-LES with the Army, Navy, and Air Force personnel added later in the year. Participation in the program is on a voluntary basis. When implemented in September, E-LES will be accessible through the Internet at <http://emss.dfas.mil> or <http://www.dfas.mil/emss>.

There are several benefits of the E-LES:

- (1) Employees can access E-LES while still receiving their hard copy LES in the mail.
- (2) Employees can view statements several days earlier than the existing hard copy LES that comes in the U.S. Mail.
- (3) Once employees access E-LES, they can opt to terminate receipt of the hard copy LES, helping DoD save money used for printing and postage.
- (4) E/MSS will display the last three-pay period LESs for viewing or printing.

E-LES mirrors the existing hard copy LES and is protected by a secure protocol that protects data between the user's PC and the E/MSS server. E-LES transmissions use a 128-bit encryption and Secure Socket layer technology, which means information is highly secure, and only the user can view and print personal statements. Systems requirements for using E/MSS and E-LES are the industry-standard browsers Netscape Navigator version 3.0, 4.01 or higher; Microsoft Internet Explorer version 4.0 or higher or Netscape Communicator.

Employees are reminded that E-LES will only succeed if they customize their E/MSS temporary PINs, which were mailed to employees' address of record with DFAS. Temporary PINs are only good for 120 days after issuance, and all employees are required to customize PINs when using

E/MSS for the first time. User friendly menus will guide users through the system and online assistance is available throughout the entire process. Once a new PIN is chosen, users should remember it. Employees who have lost their temporary PIN or who have not received a temporary PIN should call the E/MSS Customer Support Unit (CSU) at 1-800-390-2348 from 7 a.m. until 7 p.m. EST, Monday through Friday to secure another PIN.

TSP RATES OF RETURN

Rates of Return as of August 7, 2000.

The monthly C, F, and G Fund returns represent the actual total rates of return used in the monthly allocation of earnings to participant accounts. The returns are shown after deduction of accrued TSP administrative expenses. The C and F Fund returns also reflect the deduction of trading costs and accrued investment management fees. The most current C, F, and G Fund rates of return are shown below. Percentages in () are negative. RETURNS ARE UPDATED AFTER THE MONTHLY ALLOCATION OF EARNINGS, USUALLY BY THE 7th BUSINESS DAY OF THE MONTH.

	<u>C Fund</u>	<u>F Fund</u>	<u>G Fund</u>
July 2000	(1.56%)	0.89%	0.53%
<u>Last 12 Months*</u> (8/1999 - 7/2000)	8.85%	6.00%	6.56%

*The C, F, and G Fund returns for the last twelve months assume, except for the crediting of earnings, unchanging balances (time-weighting) from month to month and assume earnings are compounded on a monthly basis. Additional information on the TSP can be obtained by accessing the Army Civilian Personnel Online at <http://cpol.army.mil> home page, clicking on

PERMISS, then click on the Master Index of topics, click on T, click on Thrift Savings Plan. For the monthly returns for the last 12 months, see the C, F, and G Fund Monthly Returns Fact Sheet. For the monthly returns from January 1988 through December 1999, see Historical Rates of Return. If you have questions about the information presented on the Rates of Return page, read Questions about Rates of Return.

ARTICLES FOR BULLETIN

If you have suggested topics or articles you would like addressed in future bulletins, submit them to:

Civilian Personnel Advisory Center
7041 Radio Road
Fort Polk, LA 71459-5341
ATTN: Bill R. Chance or
Nora Fletcher

Or you can call 531-4020/4708. If at all possible, suggested topics will be addressed.

//ORIGINAL SIGNED//
DONALD R. MALLETT
Director, Civilian Personnel
Advisory Center

