



**JOINT READINESS TRAINING CENTER AND FORT POLK
CPAC, NON-APPROPRIATED FUND (NAF)
FORT POLK, LOUISIANA 71459-5341**

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



NAF NEWS BULLETIN
NUMBER 12

DECEMBER 2006

The NAF HR Office
would like to wish
all of our NAF
employees a very
Merry Christmas!



**DECEMBER
MANDATORY
TRAINING**

Mandatory Training for FY 07 should be attended during the employee's birth month. Employees and their supervisors have the opportunity to choose between two dates to complete the training. Effective October 2006, everyone, including all NAF employees, is required to attend this training. Mark your calendar and plan to attend.

The October 2006 training dates are:

**05 December 2006
13 December 2006**

The location of the training for the above is the Library/Education Center, Room 221.

The schedule of training is as follows:

0800 - 0900 ALCOHOL AND DRUG ABUSE TRAINING
0900 - 0915 BREAK
0915 - 0945 SECURITY
0945 - 1020 SAEDA
1020 - 1035 BREAK
1035 - 1115 DA ETHICS
1115 - 1215 LUNCH
1215 - 1345 EEO/POSH
1345 - 1400 BREAK
1400 - 1450 ENVIRONMENTAL
1450 - 1500 BREAK
1500 - 1630 AT LEVEL 1 AWARENESS TRAINING
PLEASE PLAN ON ARRIVING NLT 10 MINUTES PRIOR TO 0800.

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Control Your Pay With myPay!

<https://mypay.dfas.mil>

If an employee does not have a valid PIN to access myPay.dfas.mil, a new PIN may be requested at the above website. Select NEW PIN under NEED A NEW PIN option on the myPay homepage. The process will issue a new random temporary PIN number that will be mailed to the employee's house via postal mail. After they receive their PIN number in the mail, they can then log on to the myPay website, create their personalized PIN number and print out copies of their Leave & Earnings Statements (LES) as well as their W-2's come tax season. The employee must have been employed at least 30 days prior to requesting a PIN.

The NAF HR Office highly encourages ALL NAF employees to request their PIN number as soon as possible to avoid stressful, frustrating situations in the future. 2007 W-2's may not be mailed to the employee's home address. The fastest way to access 2007 W-2's will be through myPay - so don't delay!



Introducing My Biz and My Workplace

My Biz and My Workplace are innovated Self-Service HR modules that allow you to access your personal information.

Beginning soon, you will be able to log-on to My Biz to view your personnel information and to update certain personal information.

Managers and supervisors can log-on to My Workplace to view personnel information for their employees in one place.

More information coming soon!



WELCOME NAF NEW HIRES!

NOVEMBER

- Chenique Davis, Recreation Assistant, Bowling*
- Kristina Hayward, Child & Youth Program Assistant, CDC*
- Lisa Banados, Child & Youth Program Assistant, CDC*
- Michelle Schwandt, Administrative Assistant (CYS), CDC*
- Carliss Maddox, Hotel Desk Clerk, Lodging*
- Kristina Hayward, Child & Youth Program Assistant, CDC*
- Heidi Syck, Custodial Worker, Lodging*
- Kristina Horton, Custodial Worker, Lodging*
- Amber Phelps, Child & Youth Program Assistant, SAS*
- Trison Maize, Child & Youth Program Assistant, SAS*
- Yolanda Marbury, Child & Youth Program Assistant, CDC*
- Andrew Woodcox, Security Guard, Sports America*
- Amanda Marshall, Hotel Desk Clerk, Lodging*
- Lakecia Davis, Hotel Desk Clerk, Lodging*
- William Wynn, Maintenance Mechanic Helper, Services*
- Arthur Penrose, Maintenance Mechanic Helper, Services*
- Dionne McKinney, Child & Youth Program Assistant, CDC*



**Interactive
Customer
Evaluation**

IF YOU HAVE BEEN SATISFIED WITH THE SERVICE PROVIDED TO YOU AT THE NAF HR OFFICE, PLEASE LET US KNOW! GO TO THE WEBSITE BELOW, CLICK ON PERSONNEL SERVICES, THEN CPAC – NONAPPROPRIATED FUND (NAF).

http://ice.disa.mil/index.cfm?fa=site&site_id=257&service_category_id=33

YOUR OFFICIAL PERSONNEL FOLDER (OPF)

Has your address changed? If so, please stop by the NAF HRO at your earliest convenience to complete a Change of Address Memorandum and a new W-4 and L-4 for payroll. Please make sure the address we have on file for you is correct. W-2s will be mailed out soon and they will be mailed to the address we currently have on file here in our office for you.



Got a question for the NAF Staff, but you're not sure who to contact? Well, just email your question or concern to:

ftpolknafcpac@polk.army.mil



ARIMS TRAINING

ARIMS focuses on the management of long-term and permanent records and allows the business process to manage the short-term records. ARIMS also gives individuals a clear understanding of what records unique to their respective jobs are required to be saved regardless of the medium on which they are created.

ARIMS will simplify the recordkeeping process by categorizing all records into two types (short term and long term permanent), coding the disposition instructions ("K" for keep and "T" for transfer), and shifting retention and disposition burdens to records holding area personnel.

Training will be conducted 0900-1600 in Bldg. 660, Room 111 as follows:

CLASS DATE	SUSPENSE DATE
10 Jan 07	12 Dec 06
11 Apr 07	22 Mar 07
11 Jul 07	22 Jun 07

There will be 12 allocations for Civilian Employees (Appropriated Fund (AF) and Non-appropriated Fund (NAF)) in each class. Nominations (by name) are to be made NLT the suspense dates indicated above, to the CPAC, Civilian Training Office, Tami Culbreath, 531-1856.





**US ARMY NAF EMPLOYEE
BENEFITS PROGRAM**

Premiums for calendar year 2007

Bi-Weekly Premiums

Single W/Dental	Family W/Dental	Single No Dental	Family No Dental
DOD Health Benefit Plan			
\$53.74	\$125.03	\$57.29	\$133.42
Aetna US Healthcare HMO All States			
\$92.77	\$226.79	\$96.32	\$235.18
Kaiser Permanente Health Plan (NCR)			
\$63.27	\$170.88	\$66.82	\$179.27
Kaiser Permanente Hawaii *			
\$38.86	\$116.12	\$42.96	\$120.28
Keystone Health Plan			
\$62.57	\$150.79	\$66.12	\$159.18
Hawaii Medical Service Association *			
\$37.83	\$105.54	\$40.58	\$113.20
Scott & White Health Plan			
\$56.38	\$145.68	\$59.93	\$154.07
Triple S, Puerto Rico			
\$29.63	\$70.61	\$31.83	\$75.16

Basic Life Insurance
\$.14 per \$1000 of coverage for employee & employer

Dependent Life Insurance
\$5000 spouse/\$2500 child Free w/basic life

\$10,000 spouse/\$5000 child \$1.25

\$15,000 spouse/\$7500 child \$2.50

\$20,000 spouse/\$10,000 child \$3.75

\$25,000 spouse/\$12,500 child \$5.00

Optional Life Insurance
Bi-Weekly Premiums per \$10,000 coverage

Under age 35 \$.70

Age 55-59 \$5.40

Age 35-39 \$.80

Age 60-64 \$8.90

Age 40-44 \$1.40

Age 65-69 \$12.50

Age 45-49 \$2.10

Age 70 and over \$20.50

Age 50-54 \$3.50

Monthly Premiums Continuations

Single Family

Retiree Medical Plan With Dental

\$124.13 \$289.06

Retiree Medical Plan without Dental

\$116.44 \$270.89

Temporary Continued Coverage (TCC)

\$395.87 \$921.04

For 18 months, NO DENTAL

* Premium cost share is subject to existing negotiated union agreements.

US ARMY NAF EMPLOYEE BENEFITS PROGRAM



**SPECIAL ANNOUNCEMENTS
CONCERNING**

NAF EMPLOYEE BENEFITS

**U.S. Army Family & MWR Command
NAF Employee Benefits Office
4700 King Street, 3rd Floor
Alexandria, VA 22302**

US ARMY NAF EMPLOYEE BENEFITS PROGRAM



SPECIAL ANNOUNCEMENT

NAF EMPLOYEE BENEFIT PROGRAM UPDATE

Dear Nonappropriated Fund Employee;

The purpose of this brochure is to announce several new NAF Employee Benefit Program changes and initiatives and to inform you that we will conduct a Health Benefit Plan Selection Period from November 6th to December 1st, 2006. Your options during the Plan Selection Period are limited to the following:

If you are currently participating in one of our Health Benefit Plans, either the DOD NAF Employee Health Benefit Plan (DODHBP) (often referred to as Aetna) or one of our Health Maintenance Organizations (HMOs), you will be allowed to change plans at your current level of coverage or cancel your current enrollment. Plan changes will be effective January 1st 2007. You may change from the DODHBP to an HMO, from an HMO to the DODHBP, or from one HMO to another. The DODHBP is available in all locations. HMOs are available in the following locations:

Carlisle Barracks, PA	Keystone Health Plan
Fort Buchanan	Triple S
Fort Dix, NJ	Aetna US Healthcare HMO
Fort Hamilton, NY	Aetna US Healthcare HMO
Fort Hood, TX	Scott & White Health Plan
Fort Indiantown Gap, PA	Keystone Health Plan
Fort Monmouth, NJ	Aetna US Healthcare HMO
Hawaii	Hawaii Medical Service Association (HMSA)
Hawaii	Kaiser Permanente
National Capitol Region	Aetna US Healthcare HMO Plan
National Capitol Region Health Plan	Kaiser Permanente

We are pleased to announce that although the medical care cost trend for 2007 indicated an increase of 15%, premiums for 2007 will increase only 5% for medical and 8% for dental, maintaining the DOD Health Benefit Plan as the best value of all Health Benefit Plans available to government employees. This very modest increase in premiums is possible because of your judicious use of the health care plan, which has kept claims costs below the national average. The employer/employee premium share split will remain 70% for your employer and 30% for employees except where union agreements provide for a different share split. This means that HMO participants will now have cost parity with participants of the DODHBP and provide more options for employees in areas where HMO's are available. For information on the premium rates for all the health benefit plans for 2007, please consult our web site, www.NAFBENEFITS.com.

Because this is a Plan Selection Period rather than an Open Season, you will not be able to make changes that would increase your coverage.

The next Open Season will be conducted in the Fall of 2007. At that time, you will be able to enroll in the DODHBP or an HMO in your area, increase from single to family coverage, or add dental coverage.

SPECIAL ANNOUNCEMENT

***NAF EMPLOYEE
BENEFIT PROGRAM
UPDATE***

DODHBP Plan Information Packets for 2007 have been shipped to your local NAF Human Resources Office. If you are currently enrolled in the DODHBP (Aetna) or are participating in an HMO and considering changing to the DODHBP, please stop by your servicing personnel office and request a Plan Information Packet for 2007. We are pleased to announce that the liberal benefits included in the DOD Health Benefit Plan will remain unchanged for 2007. We are continuing emphasis on preventive care by enhancing the online tools available through Aetna Navigator, to help you manage your care, continuing the Healthy Outlook Program, a voluntary disease management program to help employees with certain chronic illnesses, and the Aetna Wellness Program that provides annual notification of recommended preventive care services that will help ensure that you and your family receive the preventive care necessary to promote their continued good health. To obtain your packet or additional information concerning the Health Benefit Plans available in your area, please contact your local servicing NAF Human Resources Office.

The Internal Revenue Code Section 125 Pre-Tax Health Premium Program will continue in effect in 2007. This program allows you to pay your employee share of the Health Benefit Plan premium with pre-tax dollars, thus reducing your taxable income and increasing your take-home pay. This benefit will automatically continue in effect for 2007, unless you opt out of this program during this Plan Selection Period. Because the Internal Revenue Code does not allow canceling your plan participation during the Plan year, January 1 thru December 31, 2007, you will have the option of declining participation in the program and paying your Health Benefit Plan premiums with after-tax dollars during this Plan Selection Period. If you previously opted out of the Pre-Tax Premium Program and would like to continue to pay your premiums with after tax dollars, you need do nothing and your opt out election will carry over through 2007.

If you would like to decline participation in the Pre-Tax Health Premium Program, please contact your local servicing Civilian Personnel Office for assistance. Your election will be effective January 1st, 2007.

You may not enroll or increase coverage in the Group Life Insurance Plan, during this Plan Selection Period without evidence of insurability. Your next opportunity to elect life insurance without evidence of insurability will be during the Open Season scheduled for the Fall of 2007. For additional information concerning the Group Life Insurance Plan, including how to enroll with evidence of insurability, please contact your local servicing NAF Human Resources Office.

You may not enroll or increase coverage in the Group Long Term Care Plan, during this Plan Selection Period without evidence of insurability. For information concerning the Group Long Term Care Plan, including how to enroll with evidence of insurability, please contact your local servicing NAF Human Resources Office.

In accordance with IRS Regulations, the maximum annual deferral for your 401(k) Savings Plan will be \$15,500 for calendar year 2007. Over age 50 plan participants may defer an additional \$5000 for a total of \$20,500. There is no percentage of salary limitation. Plan participants may change their deferral percentage at any time by contacting their servicing personnel office. See our web site www.NAFBenefits.com for separate 401(k) Plan Update.

SPECIAL ANNOUNCEMENT

NAF EMPLOYEE BENEFIT PROGRAM UPDATE

Beginning May 1st, 2006, ten new Life Cycle Funds were added to the selection of funds available for investment in your 401(k) Savings Plan. These funds, managed by T. Rowe Price, are designed for people who would prefer to have their investment professionally managed. The T. Rowe Price Retirement Funds offer you a single diversified portfolio that is professionally managed to a specific retirement date. These funds were created to help you meet your changing financial needs up to and throughout retirement. During your savings years, the funds are designed to help you capitalize on growth opportunities to build assets. As you approach retirement, the portfolio manager adjusts the funds' investment allocations with a goal to provide greater stability and reduced risk.

There are ten funds to choose from, numbered in five year increments from 2005 thru 2045, plus the T. Rowe Price Retirement Income Fund. The fund number you select should correspond to the year which is closest to your planned retirement year. For example, if you plan to retire in 2018, you may want to invest in the Retirement 2020 Fund, because the investment allocation of that fund would seek to provide a return, at a level of risk that would be appropriate for you. If you are already retired, you may want to consider the Retirement Income Fund, which does not shift its allocation over time but offers a diversified portfolio consisting of 60% fixed-income securities and 40% stock.

If you decide that Retirement Funds make sense for you, simply select the fund number closest to the year you plan to retire. Then contact Fidelity Investments to change your investment allocation. You may request exchanges or begin to direct new payroll contributions into these new investment options at anytime. Changes can be requested through Fidelity NetBenefits® at www.401k.com or by calling Fidelity at 1-800-835-5093. Overseas, call the AT&T Direct Access code and 877-833-9900.

Fidelity Investments continues to enhance its services to 401(k) Plan participants. In addition to the previously available web tools, Fidelity Portfolio Planner and Fidelity Retirement Income Planner, Fidelity Investments has introduced the Fidelity Retirement Income Advantage Program. Designed for over age 55 participants who are nearing retirement, the offers individual assistance in planning for your retirement. Individual online, email, telephone and even in-person retirement planning assistance is included in the program. Participants reaching age 55 are automatically notified of their eligibility to participate in this valuable financial assistance program. Fidelity Investments also continuously evaluates participant trends through the year and seeks to assist participants with their savings program through direct mailings to suggest ways to increase savings or return on investment.

During August, 2006, Fidelity Investments developed and mailed to all participants, which explains how to use these financial planning tools and introduces the new Life Cycle Funds and how they work. If you did not receive a copy, you may download this valuable brochure from www.NAFBenefits.com.

You can view and print a summary of your benefits data, including your current elections and personal information in the NAF Employee Benefits System, view and print your Personal Benefits Statement, which includes complete information on your benefit elections, the level of benefits you have elected, and an explanation of the cost and value of your benefits, and personal information, including dependent data and beneficiary designations, and submit a Service Request to correct or update your data. EMPLOYEE BENEFITS ONLINE is secure and simple to use. Simply click or type this link <https://employeebenefitsonline.cfsc.army.mil>. At the login screen, enter your Social Security Number (without dashes). Then enter your PIN to login. For your initial entry into the system, your PIN will be your birth date, configured as MMDDYYYY. For example, if your birth date is the 4th of August, 1966, you would enter 08041966. You will then be asked to enter a new PIN. Your new PIN must be eight alpha/numeric characters. Please do not use any symbols; just letters and numbers. Once you're in, all the information you need is there.

The NAF HR Office would like to thank all employees that took the time to stop by during the Limited Open Season from November 6th through December 1st to update their records. Remember next year will be a Full Open Season!



THE CPAC/NAF HRO WILL BE RELOCATING IN THE NEAR FUTURE! PLEASE BE PATIENT WHILE WE MAKE THIS TRANSITION!

