



Department of Navy
Human Resources Service Center

**Information for Employees
Entering Military Active Duty**

Name:

Date of this Notice:

This document discusses how your civilian federal benefits will be affected while you are on leave without pay (LWOP) to perform active duty in the military for 30 days or more. **Please read this information, make your elections on the attached form and return it to the Human Resources Benefits Call Center (HRBCC).**

If you have any questions about your benefits, please call The Benefits Line at 1-888-320-2917. Select option 4 to speak to a Customer Service Representative (CSR). CSRs are available 7:30 a.m. to 7:30 p.m., Monday through Friday (Eastern Time). Hearing impaired employees should call the TTY line for their servicing Human Resources Service Center (HRSC).

Overseas employees who have access to DSN service can connect to The Benefits Line by dialing the DSN number to Randolph AFB (RAFB), 487-1110. Once the RAFB operator answers please indicate that you want to make an "official off net call." The employee must provide The Benefits Line number, 888-320-2917.

FEDERAL EMPLOYEES HEALTH BENEFITS (FEHB)

Continuation Of FEHB. If you are covered by the federal health insurance and are either separated or placed in a LWOP status to perform military service you may continue to be covered by the federal health insurance for up to 18 months, unless you elect in writing to have the enrollment terminated. At the end of the 18 months of coverage, your FEHB coverage will terminate. You will have a free 31-day extension of coverage during which you can convert to a non-group policy. You will not be eligible for Temporary Continuation of Coverage (TCC) at the end of the 18-month period.

If you are enrolled in premium conversion, you have 60 days from the start of your LWOP to terminate premium conversion, which would allow you to terminate your federal health insurance coverage at any time. If you do not cancel your premium conversion within the 60-day limit, you cannot terminate your federal health insurance except during the annual federal health insurance open season or 60 days after another qualifying life event.

To continue your federal health insurance coverage make your election on the attached election form and return it to the HRBCC with a copy of your written military orders.

In Support of Contingency Operations. If you choose to continue the federal health insurance and you have been called to active duty in the military in support of a contingency operation, the agency will pay the employee share of the premium. To be eligible to continue federal health insurance coverage at no cost you must:

- Be enrolled in FEHB and elect to continue that enrollment.
- Be a member of a Reserve component of the armed forces. The Reserve components are: The Army National Guard of the US, the Army Reserve, the Naval Reserve, the Marine Corps Reserve, the Air National Guard of the US, the Air Force Reserve, and the Coast Guard Reserve.

- Be called or ordered to active duty (voluntarily or involuntarily) in support of a contingency operation as defined in Section 101(a)(13) of Title 10, USC.
- Be placed on LWOP or separated from civilian service to perform active duty.
- Serve on active duty for a period of more than 30 consecutive days.

Not In Support of Contingency Operations. If your military service is not in support of a contingency operation, you are responsible for paying the employee share of the premium for the first 12 months and 102% for the final 6 months of continued coverage. You may pay currently (generally with after-tax monies) or incur a debt to be paid upon your return (generally on a pre-tax basis if you participate in premium conversion).

If you elect to pay directly, mail a check or money order payable to DFAS-CL DSSN 8522. Include on the check your name, social security number, a note that the payment is for "FEHB PREMIUM", and the pay period for which the payment is being made. Mail to your DFAS payroll office listed on page 6.

Terminating Your FEHB Enrollment. If you elect to terminate your enrollment before you go on active duty, the termination will be effective at the end of the day before you are separated, furloughed, or placed on leave of absence. If you do not terminate your coverage prior to entering on active duty and are participating in premium conversion, you may not terminate your coverage at any time. However, the start or end of an unpaid leave of absence by you or your spouse is a qualifying life event (QLE) for premium conversion. This means that within 60 days of beginning your leave of absence, you have the option to terminate your coverage and/or waive your participation in premium conversion. If you terminate your coverage, it will be effective at the end of the pay period in which your employing office receives the request for termination. If you waive participation in premium conversion during those 60 days, you may terminate your coverage any time during the 18 months, and it will be effective at the end of the pay period in which you complete the transaction. If you do not terminate your coverage or waive participation in premium conversion during the 60 days immediately following your entry on active duty, you must wait for a QLE or the next open season to request termination. **If you decide not to continue your coverage, your enrollment is terminated by the agency, not cancelled by you.** This means that you are entitled to a 31-day extension of coverage and have the right to convert to an individual policy offered by the carrier of your plan. The termination is not considered a break in the continuous coverage necessary for continuing FEHB coverage into retirement. The period during which the termination is in effect does not count toward satisfying the required 5 years of continuous coverage; however, coverage under CHAMPUS, CHAMPVA, or TRICARE does count toward the 5 years of continuous coverage.

When you return to pay and duty status, your enrollment will be automatically reinstated. However, under the National Defense Authorization Act for 2002 (P.L. 107-107), you may waive your right to an immediate reinstatement of your FEHB coverage to take advantage of "transitional" TRICARE benefits. This means if you were covered under TRICARE, (and entitled to either 60 or 120 days of transitional TRICARE coverage after separation from active duty) you may delay your reinstatement until after your TRICARE transitional coverage ends.

If you choose to waive your right to immediate reinstatement of your FEHB coverage to take advantage of "transitional" TRICARE benefits, check the appropriate option on the election page.

FEHB Coverage When You Return To Your Civilian Position.

Exercise of Reemployment Rights. When you are released from active duty and exercise your reemployment rights you will automatically be placed in the same health insurance coverage that you had before you entered active duty.

The reinstatement of your enrollment is effective on the day you return to civilian duty (the same date of the restoration action shown on SF 50, Notification of Personnel Action) and is not retroactive to the date you separated from military service. If there is a gap between your separation from military service and return to

active civilian duty, there will also be a gap in health benefits coverage because the coverage under the Uniformed Services Health Benefits Program generally ends on the day of discharge without any extension of coverage.

If you return to civilian duty in the exercise of reemployment rights, you may change your reinstated enrollment from self only to self and family, and to either option of any plan available, within 60 days after you return to civilian service. If you weren't enrolled when you entered military duty, you may enroll within 60 days after your return to civilian service. Health insurance elections are effective on the first day of the first pay period that begins after you have made your election through the automated benefit systems and that follows a pay period during any part of which you were in pay status.

Not in Exercise of Reemployment Rights. If you return from military duty after your enrollment terminated, but not in the exercise of reemployment rights, you must (if eligible for coverage) elect to enroll within 60 days after returning to civilian duty, the same as a new employee. You may elect to enroll for self only or for self and family in either option of any plan available.

TRICARE/FEHB. If you are eligible for the TRICARE program, you may obtain more information by calling 1-888-DOD LIFE (1-888-363-5433) or by going to the TRICARE web site at <http://www.tricare.osd.mil>.

FEDERAL EMPLOYEES' GROUP LIFE INSURANCE (FEGLI)

Continuation Of Life Insurance Coverage While On Active Duty. While you are in a LWOP status from your civilian position to perform active duty military service you can keep your FEGLI coverage for up to 12 months.

The FEGLI coverage is free during the first 12 months of LWOP. At the end of 12 months LWOP the coverage terminates. You will have a free 31-day extension of FEGLI coverage and have the right to convert to a nongroup policy.

If you have FEGLI coverage and die within the first 12 months of LWOP, death benefits are payable to your designated beneficiaries. In addition to regular death benefits accidental death and dismemberment benefits are payable under Basic insurance (and Option A, if applicable) for accidental death unless you die in actual combat.

FEGLI Coverage When You Return To Your Civilian Position. When you return to a civilian position you will automatically be placed in the same life insurance coverage that you had before you entered active duty (unless the position is excluded from coverage).

RETIREMENT

While you are in a LWOP status to perform active duty military service you will be covered by your current retirement system either the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS). If you die while on active duty, death benefits will be paid as if you were still in the civilian position. If you become disabled for your civilian position while in a LWOP status and meet minimum civilian service requirements (5 years for CSRS, 18 months for FERS) you can apply for disability retirement benefits.

When you return to a civilian position the period of military service is creditable under either CSRS or FERS, but you must make a deposit subject to the rules for crediting military service. The deposit is the lesser of:

1. 3% for FERS employees or 7% for CSRS employees of the military base pay or
2. Whatever the employee contribution would have been for the civilian service had the individual not entered into the military.

Interest begins to accrue each year subsequent to a 2-year interest-free grace period from the date of your return to a civilian position. You can eliminate the additional interest cost of such a deposit by making the deposit during the interest free grace period.

Deposit Only Required for Periods Not Covered by Civilian Pay and Retirement Deductions.

Employees who perform active military duty during a period of leave without pay (LWOP-US) sometimes receive civilian pay subject to retirement deductions during their active military duty (using annual or military leave). If this applies to you, when you return to work and apply to pay a military deposit, you will only owe a deposit for the period of active military duty not covered by civilian pay and retirement deductions.

THRIFT SAVINGS PLAN (TSP)

TSP While On Active Duty. You cannot make TSP contributions or receive agency contributions to your civilian TSP account while on active duty. For more information, please review the TSP Fact Sheet – Effect of Nonpay Status on TSP Participation at <http://www.tsp.gov/forms/oc95-4.pdf>.

You may be eligible to participate in TSP as a member of the uniformed service. Information about TSP for military personnel is available at <http://www.tsp.gov/uniserv/forms/tspbk-u-08.pdf>. If you elect to contribute to both your civilian and military account during the same calendar year your total contributions to both accounts cannot exceed the applicable IRS annual deferral limits.

TSP Coverage When You Return To Your Civilian Position. When you return to a civilian position covered by the FERS or CSRS you may make up missed TSP contributions. The amount of make up contributions you can make to your civilian account will be offset by the contributions you made to your military TSP account. If you are interested in making up missed TSP contributions, please contact the Benefits Line at 1-888-320-2917 within 60 days of your return to your civilian position, in order to establish a repayment schedule.

If you are a FERS employees you are entitled to receive retroactive Agency Automatic (1 percent) Contributions and, if you make up your own contributions, retroactive Agency Matching Contributions.

If you separated and forfeited your Agency Automatic (1 percent) Contributions and associated earnings because you did not meet the TSP vesting requirement, you are entitled to have these funds restored to your account after you are reemployed. In addition, if you separated and your TSP account was disbursed as an automatic cash-out, you may return to the TSP an amount equal to the full amount of the payment after you are reemployed.

If you have a TSP Loan, please provide the Thrift Board with a copy of your SF 50 Notification of Personnel Action that documents the beginning of your LWOP. When you return from LWOP please provide the Thrift Board with a copy of your DD Form 214, Certification of Release or Discharge From Active Duty that verifies the dates of your military service. If you do not have a copy of your SF-50, you may contact The Benefits Line to request a TSP-41 be submitted to the TSP Board.

TSP Catch Up Contributions. If you go into nonpay status, your TSP Catch Up contributions will also stop. If you want to resume your contributions (e.g., when you return to pay status), you **must** submit a new election through the EBIS or The Benefits Line.

BENEFITS WHILE ON MILITARY ACTIVE DUTY

Please complete this form and return with a copy of your orders to:

Human Resources Benefits Call Center
P. O. Box 456
Machias, ME 04654

Fax: (207) 255-4329

Name:	SSN:	Activity:
Address:		
Telephone Number:	Last day worked in civilian position:	

ELECTION REGARDING HEALTH INSURANCE

I elect to continue my FEHB and am being called to active duty in support of a contingency operation.

I elect to continue my FEHB while on active duty not in support of a contingency operation and incur a debt to be paid upon my return.

I elect to continue my FEHB while on active duty and pay the premiums on a continuing basis during my absence. I will make a check or money order payable to my DFAS payroll office for the biweekly premium and mail it to the address provided on page 6. I will include my name, social security number, a note that the payment is for "FEHB premium" and the pay period for which the payment is being made.

I elect to terminate my FEHB. I understand that if I terminate before I go on active duty, the termination is effective at the end of the day before I separate, furlough or am placed on leave of absence entering military service. My date of separation, furlough or placed on leave of absence is _____.

I waive my right to immediate reinstatement of FEHB to take advantage of transitional TRICARE benefits, and request my agency reinstate my FEHB on _____ after my return to duty in my civilian position.

N/A, I am not enrolled in the FEHB.

OTHER BENEFITS

If enrolled, I understand that my FEGLI coverage will continue for 12 months with no cost to me.

I understand that if I am placed on LWOP, death and disability benefits will continue under my current retirement system.

I understand that the military service is potentially creditable service and is subject to the CSRS or FERS rules for crediting military service and I must make any necessary deposits.

If enrolled, I understand that if I am restored to my civilian position, I may make retroactive contributions and elections to TSP and I will contact the Benefits Line at 1-888-320-2917 within 60 days of my return to my civilian position. I understand that if I have a TSP loan, I will provide the Thrift Board with a copy of my SF 50 Notification of Personnel Action that documents the beginning of my LWOP. When I return from LWOP I will provide the Thrift Board with a copy of my DD Form 214, Certification of Release or Discharge From Active Duty that verifies the dates of my military service. If you do not have a copy of your SF-50, you may contact The Benefits Line to request that a TSP-41 be submitted to the TSP Board.

EMPLOYEE ACKNOWLEDGMENT

I have read the information provided regarding my benefits while on military active duty and understand the election that I have made regarding my health insurance.

Signature	Date
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PAYROLL OFFICE ADDRESS LISTING

Your payroll office identification number is located in the "Remarks" section of your Leave and Earning Statement (LES).

PAYROLL OFFICE	PAYROLL OFFICE #	ADDRESS	MAKE CHECK TO:
Charleston	97-380600 97-380700 97-381000	DFAS CLEVELAND P.O. BOX 998010 CLEVELAND, OH 44199-8010	DFAS-CL DSSN 8522
Denver	97-380800	DFAS-CLEVELAND P.O. BOX 998005 CLEVELAND, OH 44199-8019	DFAS-CL DSSN 8522
Pensacola	97-380100 97-380500	DFAS CLEVELAND P.O. BOX 99555 CLEVELAND, OH 44199-9555	DFAS-CL DSSN 8522