



# WVNG HRO NEWSLETTER

FROM THE DESK OF COL RUNYON

October 2008

Can you believe it, FY 09 has begun with the same hurried pace as FY 08 ended? Before we get to deep into the New Year, allow me to pass on my personal thanks to all for a successful year in the HR Arena.

From an HR perspective, for FY 08 *change* was a constant across our GUARD, everything from NSPS being on and then off, to redeployments and deployments, growth in our Full-Time Support authorizations, retirements, birth of children, ....

A new year brings many challenges and opportunities. One such opportunity is to further develop ourselves as leaders, supervisors, or simply as members of the greatest team in America's Armed Forces, the WVNG. Challenge your Human Resource Office to help you in this development. I look forward to hearing from you and welcome the opportunity to help each of you grow professionally and make our Guard even better in FY 09.

For supervisors and leaders looking for tools to help you be a better "boss", consider reading Trust and Betrayal in the Workplace; Building Effective Relationships in Your Organization by Dennis and Michelle Reina. I personally have found it to be both insightful and useful.

## TECHNICIAN BENEFITS

### **OPEN SEASON**

OPEN SEASON DATES FOR FEDERAL EMPLOYEE BENEFITS (Federal Employees Health Benefits, Flexible Spending Account, and Federal Employees Dental and Vision): 11 November – 09 December 2008. Benefits become effective 4 January 2009. See 2009 information at <http://www.opm.gov/insure/index.asp>

### **HEALTH FAIRS**

The Human Resource Office will be hosting two Open Season Health Fair Events this year. The first will be conducted at Joint Forces Head Quarters –Main Armory on November 5, 2008. The second will be located at the Williamstown Armory on November 13<sup>th</sup>, 2008.

### **FLEXIBLE SPENDING ACCOUNTS**

If you participate in the Flexible Spending Account, an employee benefit program that allows you to set aside money on a pre-tax basis for certain health care and dependent expenses, you MUST REENROLL during Open Season if you wish to participate in 2009. You can either enroll online at [www.fsafeds.com](http://www.fsafeds.com) or by calling an FSAFEDS Benefits Counselor at 1-877-FSAFEDS

### **FSA-"USE IT OR LOSE IT"**

Due to IRS regulations, if you currently participate in FSAFEDS and you have money remaining in your account, you will have until March 15<sup>th</sup>, 2009 to "use it or lose it". Please plan accordingly in order to make the most of this benefit plan.

### **TSP LOAN RISKS**

With increases in gas prices and the corresponding increased prices of other commodities; technicians may be tempted to take a loan from their TSP Savings. Unfortunately, many employees may not recognize how they may be hurting their own future. Here are some reasons why you should only consider a TSP loan as a last resort.

1. While it is true that you may repay your TSP loan without incurring penalties; the lost opportunity for account growth is quite difficult to recover because the loan amount that is subtracted from the basis of accrued interest. An example: a \$2,500 loan could result in a loss of nearly \$15,000 over the lifetime of the account - even if the loan is repaid in full and on time.

2. Technicians who take out a TSP loan get taxed twice. The loan itself isn't taxed, but the repayments come from regular taxed payroll dollars, then the account will be taxed when it's cashed out upon retirement. If you take a TSP loan, you'll end up paying taxes twice on the same money.

3. If you think it would be easier to repay your loan by reducing your contributions, you actually reduce your retirement savings even further – and if your contributions fall low enough, you may even forfeit agency matching dollars which will further decrease the ultimate value of your TSP account.

4. What happens if you can't repay the balance of your TSP loan? On top of the lost earnings, the IRS treats the remaining balance like a cash-out or earned income. Now you have increased the basis for your income taxes for the year and in addition there is a 10% penalty for your early withdrawal.

While you can't be prevented from taking TSP loans, you should know that just because you can doesn't mean you should. As a matter of fact, only in case of severe hardship should a technician even consider a TSP loan – it generally isn't worth the potential risk and harm to long-term savings.

### **ELECTRONIC MYPAY DOCUMENTS**

Effective immediately, Leave and Earning Statements (LES) and Wage and Tax Statements (W-2) for Department of the Army non-bargaining civilian employees will be provided in electronic format via the Defense Finance and Accounting Service (DFAS) myPay website. This policy changes the delivery method of LES and W-2's from printed and mailed hard copies to electronic copies. Non-bargaining employees may still elect to receive hard copies of these documents and may "turn on" receipt of the hard copy by selecting that delivery option via the MyPay website. Please visit the HRO website for more information.. <http://www.wvang.af.mil/hro/DCPS%2008-27A.pdf>





## RETIREMENT/WORKERS COMPENSATION

### RETIREMENT INFORMATION

#### SPECIAL EXTRA EARNINGS FOR YOUR MILITARY SERVICE:

You qualify for a higher social security payment because of your Military service, for active duty any time from 1940 through 2001 (the program was stopped in January 2002). Up to \$1200 per year of earnings credit credited at time of application, which can make a substantial difference in social security monthly payments upon your retirement. You must bring your DD-214 to the Social Security Office - and you must Ask for this benefit to receive it!

Visit the Social Security website at: <http://www.ssa.gov/retire2/military.htm>. This is something to put in your files for when you apply for Social Security down the road. It is NOT just for retirees, BUT anyone who has served on active duty prior to January 2002. This benefit is not automatic, you must ask for it!

### Annuitant (Retirees) Information

#### Open Season for Annuitants

During the Open Season, OPM will send open season material to all those enrolled in the FEHBP plus those who have suspended their enrollments to enroll in a Medicare-sponsored plan or TRICARE. During Open Season, OPM provides Open Season Express, an operator supported toll-free telephone service to retirees to call and request brochures, health benefits satisfaction surveys, and to make enrollment changes via the telephone. The number is 1-800-332-9798. OPM will also provide an interactive Open Season Website at <http://www.opm.gov/retire/fehb>. Annuitant Open Season changes **ONLY** are effective January 1, 2009.

### Workers Compensation

#### Injured Workers:

*What form do I submit to get reimbursed for traveling to and from my medical appointments?*

Complete the OWCP-957 "Medical Travel Refund Request" form to request reimbursement for your transportation/mileage expenses. This form is available online at <http://owcp.dol.acs-inc.com> - click on the "Forms and Links" link. Write your OWCP claim number on the top right side of the form. You may record 3 trips on each form. The section requiring a Doctor's signature for each trip does not apply to OWCP claimants. Mail the completed OWCP-957 to:

U.S. Department of Labor  
DFEC Central Mailroom  
PO Box 8300  
London, KY 40742-8300

*How do I learn the status of a bill or claim for reimbursement?*

Injured Workers, Providers, and Employing Agencies can check on the status of bills and reimbursements at <http://owcp.dol.acs-inc.com>. Claimant eligibility, bill status, and medical authorization inquiry functionality is also available 24 hours a day via our Interactive Voice Response (IVR) system. To access the IVR, please dial 866-335-8319. To speak with a Customer Service Representative regarding a bill or reimbursement, you may call 850-558-1818 which will be a toll call. This number is available Monday - Friday, 8am - 8pm, EST.

## UPCOMING EVENTS



October 31, 2008- *Halloween*

November 5, 2008- *HRO Health Fair at JFHQ Main Armory*

November 13, 2008- *Open Season Health Fair at the Williamstown Armory*

November 11, 2008- *Veterans Day*

November 27, 2008- *Thanksgiving Day*

December 25, 2008- *Christmas Day*

## SYSTEMS MANAGEMENT

### MY BIZ & MY WORKPLACE

MY BIZ offers Federal Technicians the opportunity to view information from their official personnel records and update certain information - real-time, on-line and secure - which will save time and effort. MY WORKPLACE, for managers and supervisors of Federal Technicians, brings key information about personnel together in one place, streamlining the human resources decision-making process and balancing managerial tasks with day-to-day demands more easily. MY WORKPLACE keeps managers and supervisors up-to-date with employees' personnel actions. Log-on today, and realize the power of Internet-based access to key personnel information. Just follow the link below for instructions on how to register your CAC, <http://www.wvang.ang.af.mil/hro/MB-MW-CAC%20Reg.pdf>

For additional assistance call 304-561-6427 or e-mail [PSM.WVHQ@wvchar.ang.af.mil](mailto:PSM.WVHQ@wvchar.ang.af.mil)

## CONTACT NAMES AND NUMBERS

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SPC Whitney Pomeroy- AGR Assistant: 561-6425

PFC Brittany Allen- AGR Assistant: 561-6679

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