Please stand by for realtime captions.

Hello everybody. This is called. Cole. If you can hear me come up please select the agree option from the drop-down. If you cannot hear me, select that disagree option. I am not seeing anybody. If you have audio problems, you may want to call in the telephone information in the upper left-hand corner, it is one 800-767-1750. If you click that down arrow, you will get a menu that will let you select either agree or disagree. If you click on the guy itself, I get a message that someone has raised their hand. It does not tell me if your audio is working or not. I have not seen anyone with the disagree option, so I am assuming everybody's audio is working. I will let you all get back to some classical music for the next 3 1/2 minutes. Then we will get started. Thank you. [Music]

Thanks for sitting tight and waiting through all of that. We've got a few things to go over before we get started with today's meeting. Just some quick how to use this classroom stuff, we have a download pod at the bottom. You will be able to download the PowerPoint slide for today from the pod at the bottom of the screen. You can select the file itself and a button showing download file will appear. After the new window opens, you would click on a link that says click to download. If you click that link, you will download it, it will get you directly underway. It is important to note that we will be taking attendance for today. If you want your attendance to be properly noted, make sure that your name, that you signed in with his last name, first name, and their location. For today, if your audio is choppy or you are unable to hear the speaker, just double check the connection status on the top right corner. If it is green, that means you have good connection. Obviously, you are losing some. Ready, you will have a negative experience, or it will have large gaps. Basically, the thing we would generally recommend is to keep in mind that you can always connect via telephone in the upper left-hand corner, or you can drop out of the classroom and rejoin. I also wanted to remind everybody that there is a set status will that is the guy with hand raised at the top of the screen. You will get a series of different options, you can raise your hand to let us know that you are experiencing issues, that you need attention. You can also select any of the things below the line, speak louder, speak softer, speedup, slowdown, and we will be able to see those and relay that to the people presenting. That is just about it. I am going to go ahead and go over to the lesson and open it up for whoever wants to kick off.

Thank you, Cole. Good afternoon everyone. My name is Victoria Evans . I, along with Kevin Green other training coordinators . This session will ensure you can provide accurate information and advice to new, current, and separating employees providing benefits. Just as a quick reminder, you will be receiving credit for today's session via TMS. Are facilitators today are Stephanie Edinger and Rachael Resau. I will pass it on to Stephanie. Stephanie, whenever you are ready, you may begin.

Good afternoon, everyone. My name is Stephanie Edinger. Before I go on, I want to make sure that everyone can hear me.

You are loud and clear.

Great. I just wanted to verify, thank you. I wanted to thank Kevin and Victoria for inviting us today. I have my teammate, Rachael Resau , we were asked to provide a presentation, hopefully this is going to be a better overview for those of you on the line. We do ask that you type questions into the chat box. Whoever is not presenting, we will do our best to answer them. If you have in-depth questions, or any scenario-based questions, we can provide you with the best resources. We will be sure to get this to Victoria and Kevin so they can get you guys that were on the call today. I want to introduce you to our team, my teammate Rachel. Rachel, are you there?

Yes I am, thank you. Hopefully everybody can hear me okay. We have a number of items.

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Okay, thanks. We do have a number of items that we are going to be covering, as you can see, our agenda is full. I am just going to jump right ahead. If you can get the slide, we are going to go over the federal employee health benefits program. What we are going to be discussing his eligibility, the cost, and how to enroll into the program. In general, most employees are eligible for the program unless there position is excluded by a law or regulation. There are a couple of categories that employees fall into, that would be the full-time employee, and approximately 75% of the government subsidies towards their premiums. We do have the part-time employees, these are the employees that are working between 32 and 64 hours. Their subsidy is going to be dependent on the number of hours that they work within that pay period. The last set of employees would be the temporary or intermittent, there eligibility is determined, they were hired with the expectation to work at least 130 hours for 90 days. These employees receive the same type of subsidy as the full-time employees. On the next life, we are going to be covering premium conversion. When employees enroll, they are automatically placed in the premium conversion. This is paying for the premiums on a pretax basis. If you are participating in the premium conversion, it is going to be lowering your taxable income, so you got it, the IRS is going to have the determination of any changes that you are going to be making to your FEHB plan. There are employees that do decide to waive their premium conversion, and this provides them with a little more flexibility to drop or decrease their coverage for whatever reason they would like. We do find that most employees like to take advantage of paying for the premiums on a pretax basis, because it takes them a little bit of money. On the next slide, we are going to be talking about the different types of plans and enrollment. The FEHB program is one of the largest employer offered health insurance programs in the world but we have a variety of options available to us. The first one is the fee-for-service. Just to give you an idea about what each of those are, under the PPO, there is a network of doctors. They have an agreement with insurance companies to pay services at a negotiated cost. These are typically less expensive and you wouldn't have to file any type of paperwork. The one problem that they do have with these plans is that PPOs are not available in every area. That is something you want to make sure employees are researching whenever they are going to select a plan. The other one under the fee-for-service is the non-PPO insurance plan. These are where employees have the option to visit a doctor or facility of their choice. These can typically be a little more expensive because there is not a network set up like there is with the PPO plan. The next one is the health maintenance organization, also known as the HMO. This requires a Perry may care vital and -- Provider. Usually whenever employees are enrolling for this program, the PCP has to have been already determined by the employee. The next one we are going to go into is the high deductible health plan. The neat thing about these, they are coupled with some sort of vehicle whether it's at a HSA or reimbursement account. Whenever -- Determination will be made about which account they would be eligible for. With the HSA's, you can make payroll deductions into this account and they are also portable. If you leave that carrier, you can take those funds with you. You can use them with whatever qualified medical expenses are able to be used. The other would be the health reimbursement account, these are more difficult, you are not able to add additional funds. If you leave the federal government, it stays with the carrier. You will have access to those funds, however if you do return to federal employment and have with that carrier. The next type of plan that employees have an option for it would be the consumer driven health plan. These are similar to the high deductible health plans, in a sense that you are provided with the funds, but they don't have the HSA or HRA. There is an automatic amount that the carriers put into the account for your care. Now we are going to move onto the next slide, it is going to be talking about the enrollment.

There are three different options -- I'm sorry, I am back on that slide. The employee does have cells only options. They have the self plus one option, that would cover themselves and one eligible dependent, and they have the family option. When an employee is on board, they will have to select what plan they want to enroll in and what they want to cover. For FEHB, what they can consider dependence, are children, and they can also cover children over the age of 26 but only if they are incapable of self-support.

On the next slide, slide seven, we are going to briefly cover some of the considerations an employee should take whenever they are trying to select the plan. First and foremost, is the cost. Benefit plans can be relatively expensive. We also noticed that some of the premiums for the self and family coverage may be cheaper, or not cheaper, but less expensive than the self plus one coverage. If you are looking into a self +1 plan, you may want to just look into the self and family plan as well, those premiums may be less expensive. You also want to see what types of benefits are available in your plan, in your area, and we highly recommend all employees to go to the OPM plan comparison tool. It will help them make a selection that will be best for them and their family if they are going to be covering any dependents under their plan. The summary guides are available on the website, so you can go through those and see what kind of information is provided on any particular carrier that they may have an idea of enrolling with. On slide eight, we are going to be talking about how to enroll in the FEHB program. Upon higher, employees have 60 days to enroll in the FEHB program. Once they complete the 2809 form and submit it to the HR office, it is going to be effective the next day of the pay period. They have two other opportunities to enroll, if they experience a qualifying life event, that could be the birth of a child, a marriage, a divorce, there's a number of other qualifying life events that can be identified on the form. We just want to encourage employees to look at the dates that they have to make that election so they can be cognizant of if they fall in the appropriate timeframe. They do have the open season. Open season is a very important time of year. We are currently experiencing open season. All of these changes would need to be made by the second week in December for this year's purpose, it is ending on December 14th. Those plans will go into effect for the beginning of the full Perry. -- Full pay period. The next slide we are going to be covering is about the federal dental and vision insurance program. I'm going to be referring to it as FEDVIP. They don't have to be enrolled in the FEHB program in order to enroll in the FEDVIP. I just want to make sure that I am clear on that portion. Similar to the FEHB plan, employees have 60 days to enroll in the FEDVIP program. That would be the one opportunity for dental, and one opportunity for the vision. Just like the FEHB program, they have options outside of the new hire, that would be open season or if they experience a qualifying life event. The FEDVIP is managed through benefits, employees would need to go to an external website in order to enroll into those types of programs. I do want to make note that they do have a plan comparison tool similar to the one that they have for the FEHB program that has been very beneficial for employees to help select a plan that would be best suited for them and their family.

On the next slide, we are going to talk about the three different types of enrollment. They are very similar to the FEHB program. You have a self only coverage, the self plus one, and the self and family. The only difference between the FEHB and the FEDVIP program is an employee, or child, dependent child can be covered up to the age of 22. Unless they are incapable of self-support, and that is something the employee needs to work out with the carrier. We are going to move over to slide 11. We are going to be talking about the flexible spending account, FSA. FSA's are not health insurance, but they are a great way to save money on a pretax basis. Similar to the FEDVIP program, you don't have to enroll in the FEHB program, but you need to be eligible to participate in the FEHB program in order to have a FSA account. The first one is the dependent care flexible spending account. This account reimburses you

for nonmedical expenses, that getting anything from childcare, to adult day care. There is minimum contribution amount of $100, and a maximum contribution of 5000. That would be for married, filing jointly. The good thing about the dependent care FSA committee have a grace period that allows you to incur expenses up to March 15th of the following year. You can actually submit claims by that April 30th of the following year. That is a nice feature that allows you to make sure that you can exhaust all of the money in that account. There are two other flexible spending accounts that I'm going to assess. These can be used for any medical expenses that aren't covered by your FEHB or FEDVIP plan. It's a minimum contribution of $100 and a maximum contribution of 2750. These can cover any types of expenses, as we had mentioned, they are covered by your plans, such as the co-pay. If you go to the doctor and you have a co-pay, you can use your health care flexible spending account to cover the cost. The other is the limited expense healthcare FSA. These are available for those that have a high deductible health plan. Since they already have that savings vehicle, whether it's an HSA or HRA, they can actually get this one to cover dental and vision expenses. The minimum contribution to enroll in this type of account is $100. The maximum account, amount you can have in this account is 2750. They do have it where if you don't spend all of the money, you can carry it over up to $550 into the next benefit year. There are two requirements a require employee must meet. One, they have to be actively employed and contribute to the flexible spending account through December 31st. The second is they have to make sure that we are reenrolled during open season for the next benefit period. If they don't reenrolled, they are going to forfeit the funds in that account. The one thing really nice about the flexible spending account is that employees, when they make the election, they are going to -- The flexible spending account deductions are going to be spread out over the number of pay periods left in that year, or if they do during open season, it is going to be spread out over the pay period.

On the next slide, we are going to be discussing the enrollment, similar to the other federal benefits. They have 60 days within the date of hire to enroll into this plan. This is also done by external sites. Employees will need to make sure that they enrolled in this plan every year. This is not something that are not medically rolls over. That is really important to take into consideration. The other thing that we also like to mention, especially for the employees who are hired in the latter part of the year, after September 30th, they are not able to enroll as a normal new hire word, they have to enroll as an open season election. These are all owing to be effective on January 1st of the following year. On slide 13, you can see all of the contact information for the FSA account. Employees can call there if they have any particular questions that they would want to ask us about those types of accounts.

On the next slide, slide 14, we are going to be going over the federal long-term care insurance program. Long-term care insurance program is a great program that can help you with any assistance that you may need. These can include types of services like in-home assistance, assisted-living facilities, adult day care centers, or even a nursing home. When we discussed the eligibility for this, it is quite different from the other benefit programs that we mentioned earlier. This actually extends not only to the employee, but the spouse can enroll. A partner, whether there same-sex or opposite sex can enroll. Parents can enroll, parents of the employee, the parents-in-law, and stepparents as well. People who aren't able to enroll our children under the age of 26 or dependent children. I just wanted to make sure that you are aware that seems to be the only category of individuals who are not eligible to enroll in that program. On slide 15, we are just going to talk about the enrollment process for the federal long-term care insurance programs. It is administered by a third party. We just have to direct employees to that website where they can obtain additional information on whatever plan they are interested in participating in. They would need to go to the website to complete the form, as a new hire, the employee can do this within 60 days. As a new hire, your subject to a minimal limited underwriting. There is no guaranteed approval. One thing about that, if an employee decides not to enroll within the 60 days, it doesn't mean

they can't get try to enroll at a later date, they can still do so, but they are subject to the full underwriting, as would any qualified relative that would be interested in participating in the program. One important thing about the federal long-term insurance program, premiums are not covered -- Premiums are covered by the employee 100% for this is not something the government would contribute to. The federal long-term care insurance is portable, so if you leave the VA, as long as you continue to pay your premiums, you will have the coverage available to you. Now I am going to turn it over to Stephanie after I cover the FEGLI program. In general, all employees are going to be eligible for this unless they are excluded by law or regulation. This is a group life insurance program, it doesn't hold any cash value. Some people, there is confusion about that with the FEGLI program when they first come on board but employees are automatically enrolled into basic coverage whenever they do begin employment with the VA. If an employee does not want to have any type of coverage, then they would need to make sure that they waive that and they would do that by completing the 2817 and submitting it to the HR office. If the employee reaches not -- If they want to remain enrolled in the basic coverage, they have the option to enroll in different optional coverages as well. Let's talk about what the basic coverage is so that employees can get an idea of how much coverage they would have under that category. An employee's salary up to the nearest thousand +2000. This includes the accidental death and dismemberment. I like to look at them, the numbers. For the purpose of an example, just to put numbers to what I just said, if an employee makes $49,000, we are going to round that up to $50,000, and then we are going to add $2000, that is going to the bay that is going to be the basic insurance amount. Let's say the employee wants to go on and explore the options of other coverage that they can obtain within the 60 day window, they can certainly do that. If they would like to select to have option A, that would provide them with $10,000 additional in coverage. You can also look at option B. Using the previous example, we are going to round that up to 50,000, and they can have an opportunity to enroll in one to 5 multiples of 50,000. The last option that they do have available to them is very similar to option B, although it's going to be for the dependent. The dependent under the purpose of this program, they recognized up into the age of 22. You can pick a number of multiples just as you could in option B to cover dependents. If the spouse would be $5000, so if you and any child that you cover would be 2500. If you would choose three multiples of option C, you are going to be covering yourself for $15,000, and the child would be 7500. The one thing that employees should be aware of whenever they are selecting the multiples under this category, they would -- That will double would apply to each area. We briefly touched on this, but to enroll in the basic and FEGLI, the employee would need to complete the 2817. In order to do optional coverage, they would need to do that within 60 days of their insurance date. If the employee doesn't elect the optional coverage within the 60 days, they are considered to have waived the optional coverage. There are three options that an employee has to elect or increase their coverage. One is going to be during the FEGLI open season. We do tell people not to wait for this, because we never know when it is going to happen. We did most recently have one in September of 2016. The effective date was 2017. We don't have a crystal ball, we don't know when OPM is going to authorize another open season, so we tell people not to bank on the open season to make an election. If employees do experience a qualifying life events such as marriage, or having a child, you can refer to the handbook. The other option would be to request approval for an increase based on medical certification. The provider is going to submit it to the FEGLI office. They are going to make a determination of whether you can increase your insurance. I know that was a lot of information. Hopefully, you were able to obtain as much information from that as possible. At this time, I will hand it over to Stephanie, she can continue on to the second portion of the presentation.

Thanks, Rachel. We only had one question come into the chat box and I answered it. We are going to move on to the retirement for new employees. I first want to point out that it is centralized. We will put that information into the chat box if anybody needs it. There are two types of retirements, since this

presentation has a new hire -- FERS is a three-tiered retirement plan. It takes into account your TSP. We will cover all three in the next few slides. The FERS basic retirement is calculated [Indiscernible - muffled] for FERS specifically, the controller employee contribution rates [Indiscernible - low volume] after that, FERS revised annuity -- [Indiscernible - low volume] The last one that they did was the FERS-FRAE where they [Indiscernible - low volume] their contribution is 4.4%. It's important to use the coverage determination table. At the end of the presentation, I will link those coverages, they are helpful for rehire's. It's just to make sure that we are offering the right coverage and there are no issues long-term.

On the next slide, we are going to talk about eligibility determined by age and years of service. If an employee was to retire at the minimum retirement age, that leaves -- The benefit will be reduced by 5% a year for each year you are under age 62 unless you have 20 years of service and your benefit starts when you reach age 60. [Indiscernible - low volume] As you can see, it does show you if you are born in 1948, retirement is at 55. 1970 and after is age 57. On the next slide, we are going to talk about four types of retirement for FERS. We have immediate, volunteer , we have deferred, which means you leave your -- [Indiscernible - low volume] You can leave the government at your minimum retirement age and return later. If you wait till you are age 52, you won't have that issue of the 5% reduction. Last, we have disability retirements. That is not something we are going to get into depth with today. Those employees must have 18 months of credible civilian service in order to qualify for a disability retirement.

Your FERS benefit is calculated by your high three average salary, which is your highest pay over three consecutive year. [Indiscernible - low volume] There is more information online, you can always go there. Next, we are going to talk about TSP. That is a defined contribution plan, it depends on how much you going to contribute to your account which will determine how much view VA will match. It changed from 3% on 5% on October 1st. [Indiscernible - low volume] This is one of those things you are enrolled in. If you're covered by FERS, TSP is one of your retirement packages which include Social Security. Most employees are eligible to participate in the thrift savings plan. All new employees are automatically enrolled with that 5%.

We are going to talk about TSP agency matching. TSP agency matching is free money for those who contribute 5% of their pay. The chart on the side [Indiscernible - low volume] for those employees currently in the military, let's say they go on some kind of extended deployment, or extended military duty, and they are contributing to TSP, the VA will match those contributions, you just have to provide your earnings statements.

Next we are going to talk about traditional TSP versus Ross TSP. The next line provides a little more in depth comparison when you are choosing your Roth or traditional. Again, one is pretax versus after-tax, and there is information on transfers in, and transfers out, and then obviously whether it is taxable when you withdraw, versus tax-free when you withdraw. [Indiscernible - low volume] Nobody can really advise you what you can do. If you want to do traditional, you can do that. You can switch those if you need to do that, or you decide you don't like the way [Indiscernible - low volume]

Next we are going to talk about the TSP contribution list. I think it was last week or the week before, for 2021, the effective deferral limit is $19,500. This is not taking into account [Indiscernible - low volume] it is important to ensure that your election is made no later than Saturday December 19th 2020. This election is going to be effective December 20th, and then it will be paid out in January, therefore, it's going to affect your contribution for the calendar year, 2021. I know it's a little confusing. The last pay period of this calendar year [Indiscernible - low volume]

The next slide provides information on the basic funds that are available. As you can see, we have the G fund and the F the fund, the C fund , the S fund, the I fund, and the L fund. Up until September 4th of 2015, all funds for TSP automatically went into the G fund. That is something, you signed up for TSP, everything was going to go into the TSP fund for contributions now go into the age-appropriate L fund. They are based on your birth year. Again, that is something you have to decide. You can do a little bit more research on TSP.gov. When you do enroll in TSP, TSP will email your account number within 30 days but you can log on to MyPay to change your dollar amount or percentage. It's a little bit easier to submit some kind of change. It's automatic, I think it's three business days and then it will make that change and you will see the change directly. [Indiscernible - low volume]

Next, we are going to talk about military service deposits. Military service deposits, [Indiscernible - low volume] this includes honorable service. If the service was after June 30th of 1960, commissioners of the national oceanic and atmospheric administration [Indiscernible - low volume] then also military Academy service. Anything like that is eligible for [Indiscernible - low volume] at the age of 14, you may have an employee [Indiscernible - low volume] uncharacterized does not mean bad service. It just means the service number did not [Indiscernible - low volume] that's just something to take into consideration. It's just not meeting Craig -- The criteria. The first two years of the deposit are interest-free. If you are an employee who has military corps of duty, and you make this deposit within the first three years, you're not going to pay any interest. If you drag your feet or you just don't want to do all of the legwork, you are going to start incurring interest on the military service deposit. I always recommend, as soon as you get done with that tour of duty, get that military deposit, don't wait. The deposit is usually about 3% of your military basic pay. You can kind of figure that out yourself. We are going to get into how that is separated.

We are going to talk about the waiver of military retired pay. Let's say you are in the military, and you have 20+ years of active duty service, you have to waive that dietary retired pay in order to get access to civilian retirement. There are a few caveats for that. You have to take into account Evie service connected disability incurred in combat. We have a lot of experience in the past where people think that they have a disability incurred in combat, because they had an injury while on combat deployment, but it wasn't actually in direct combat. The employee will specifically [Indiscernible - low volume] if they meet that criteria that is listed. We have an example of what those orders look like as well. We can send it to anybody who wants it. It shows exactly that statement on the bottom. [Indiscernible - low volume] I just want to make sure that criteria is met.

On the next slide, we are going to talk about documentation for military service deposits. Active duty orders, a lot of people bring retirement points, those are great when you were trying to calculate what you have on the military side to recover, they are not acceptable as proof of service, unfortunately. They are not accepted as proof of service. 214 or military orders cannot be located and all measures to obtain have been exhausted, the employee can reach out to the military personnel branch. This memo has to state dates of service, the nature of discharge, and the call to duty citation which is why they were called in the first place. If employees need to obtain a copy of their 214, they can request to the national personnel records Center. [Indiscernible - low volume]

We are going to talk about the military service deposit in the process, how you go about getting your estimated deposit amount. The employee must complete an estimated earnings for each branch of service. Each branch of service, they have to do a separate 20-97. The link on the slide, on the second bullet is the link which provides the information on each of the branches. Each of the offices are going to [Indiscernible - low volume] the HR office is going to give an estimate of the military deposit amount

due. Remember, we talked about interest, if we get this military service deposit on time, really quickly, we won't have to worry about interest rate they are also going to provide instructions.

On the next slide, we are going to talk about how employees can make payments. They can make payments directly to the agent cashier or online. There is a certain amount of their paycheck every month they can do as well. After an employee pays their military service deposit in full, if the deposit is made by a payroll deduction, the paid in full letter must be requested via remedy. There is a little bit of difference. If an employee plays their service deposit through pay.gov, that generates the fast. Unfortunately, the HR office must reflect that pay paid in full letter via remedy.

On the next slide, we are going to talk about civilian service deposits. We are moving forward on our time, so I'm just to touch on this really quickly. Civilian services, remember we talked about employees actually being rehired. It's important, if you think you have previous service, a deposit should be made. The same goes for re-deposits, which is on the next slide. [Indiscernible - low volume volume] For these types of employee deposits, [Indiscernible - low volume] HR will calculate the deposit and notify once the receipt is paid in full. Employees should contact the HR office if they believe they have any kind of service involving either of these categories. If you have specific retirement questions, reach out to the email. We will put that information into the chat box.

We have the forms for each of these accounts. Beneficiary forms on the next slide are payable, they are an employee responsibility. It's up to the employee to fill those out. If no forms are submitted, the benefits are payable in order of precedence. It's important to make sure the beneficiary form is up-to-date.

Next we're going to talk a little bit about childcare subsidy. It's a program that VA employees whose total household income is less than $90,000. Right now, we have it temporarily up to 104,000. That was due to COVID-19 regulations. In order for you to be eligible for the childcare subsidy program, you have to be a full-time VA employee, and your household income has to be less than $90,000. You have to be a employee a minimum of 60 days and children must be placed in a licensed state or locally regulated daycare. There is a list on the childcare subsidy program website which is on the next slide.

Children from birth under the age of 13 and children under the age of 18 F disabled are eligible. Anyone who bears any of the following relationships to the employee, employee's spouse, or employees domestic partner. If you have a child in your house, they probably meet these requirements.

On the next slide, this outlines the percentage of childcare the VA will pay. There is 25, 30, 35, 40, and 45%.

The next slide is a little bit about the application process for childcare subsidy program. It's completely online, no paper applications will be accepted. I do encourage you, if you have questions on the childcare subsidy program, please visit the link that is on the slide. It gives information on the form, how to apply, and then on the childcare facilities that are allowed. That is all the information there. Quickly, I'm going to go over the benefits. [Indiscernible - low volume] This authorizes a United States flag to be furnished to a beneficiary on behalf of an employee who died of injuries incurred in connection with their employment under specific circumstances. [Indiscernible - low volume] Qualified beneficiaries who receive the flag may also request the deceased employee's name be added to the opium wall of honor. It is important to note that a flag will not be furnished when death is the result of unlawful or

negligent action of the employee. I know we covered a ton of information in the last 20 minutes, I'm going to pass it over to Rachel to wrap up on the last topics that we have.

Thank you, Steph. There were quite a few questions that came in. I don't know if you want to try to provide responses, or we can do that in the follow-up to this meeting. I know we are quickly approaching the 2:00 p.m. Eastern time hour. The next item we are going to discuss is the professional liability insurance. We call this the PLI purpose of the law enforcement officers, supervisors, and managers, and they will cover up to one half of the cost of the PLI program, but not to exceed $150 per calendar year. This is basically something that can help protect them from having liability attorney fees that our actions rising out of their official duties bit if you meet that criteria, you can go and look on the O HRM website. This is something you need to complete the SF at 388 one form. That is where you would go to to have all of the financials facilitated. Quickly, I am going to cover to type of electronic systems the VA has access to, amongst many, you have -- These are ones applicable for benefits. The MyPay systems allow employees to make changes. You can change your address, increase and decrease any types of TSP contributions. You can change your tax withholdings, create another account where you want money allotted to and so forth. As we mentioned earlier, you can see on the screen, this is where you would go, you can make the election and put an allotment to make it into that fund. These accounts are typically set up within 4 to 5 weeks.

The other thing that employees have access to is the electronic official personnel folder. This is a great resource for employees to have. HR folks, you may be really busy, and employees ask you what did I make this selection for, did I submit that? This is a great thing you can direct them to so that they can be proactive and see the documents that are on file for their particular career. This is another one, I believe, that you can get access to this within 4 to 5 weeks of your on boarding date. Although it may not include all of the information that you have included once you are on board it, I know that we covered a lot of information. The staff, if you could please put our group mailbox, thank you, yeah, the employee responsibilities. We kind of skipped over that, but I think we hit it various times throughout the call today. As far as the employee's responsibility's, we always encourage this employees to check the earnings on a regular basis. Some of us get into the mindset where we don't really need to look at it, but it is very important. If there is an error within the pay, it is easier to take care of it as soon as it happens, instead of worrying about doing retroactive correction to an employee's account. Just to review your U.P.S. -- On a regular basis. It is 1:59, I am sorry we stuck up to the hour there, we will make sure that we get all of the questions responded to in the group box and we will include our group email account, so if anybody has any additional questions after this meeting is over, we will provide you with a response. I am going to turn it over to Victoria or Kevin so that they can do the conclusion of the call.

Thank you so much, Stephanie, and Rachel. We greatly appreciate the information you provided to us today. I just wanted to say to everyone who has joined us, thank you for attending the session. We look forward to seeing you again next month. If you have any other questions, you can put them in the chat box. For now, that is the end of today's session. Thank you again, and I hope everyone has a great day. [Event concluded] This message is intended only for the use of the Addressee and may contain information that is PRIVILEGED and CONFIDENTIAL. If you are not the intended recipient, you are hereby notified that any dissemination of this communication is strictly prohibited. If you have received this communication in error, please erase all copies of the message and its attachments and notify us immediately.