Please stand by for realtime captions.

Good afternoon everyone. My name is Marissa, I am the program specialist with HR TT. I would like to welcome you to September HR community of practice. We have a great topic today. Federal employee benefits, and how it relates to open season. As you know, open season is right around the corner. This topic is really important for us. Our facilitators today are

Rich and Stephanie, and they come from the work life and benefits section, they have a wealth of information to share with us today. At the end of the presentation we will have a Russian and answer window open. Please use this for any questions that you may have for the presenters. Before I turned it over, please take a moment to ensure that you use the correct convention to sign in. This will be your last name, first name, and location. This helps ensure that you receive credit into your mask for today's session. With that I will now turn it over to Stephanie.

Good afternoon everyone, can you hear me okay?

Yes, We can.

I am getting green thumbs up, thank you so much. Good afternoon, as Marissa said, I am Stephanie Yocum and I am here with Mike teammate Rachel, I want to thank Kevin and Rachel for inviting us back this year. We are in the final day of September, I can't even believe it. I think I looked at my calendar and it was September sixth, and the next day it was September 26th. So September has flown by and the fall season is upon us. That means open season is coming up. We wanted to do a quick benefits session, for all of us. Next slide, please. As you can see, we will cover some of our well-known benefits, the FSA, FDG LI, and we will get into those that are a little less well know such as the childcare subsidy, the PLI, the flag recognition benefit and we will finish out with beneficiary forms, my pay and EOP have access. If you have questions that will be a Q&A box at the end of the presentation. So go ahead and put your questions in there, we will be sure to get those answers. If you do happen to have a more specific case related question or a case you having issues with, we recommend emailing our group box and that is benefits retirement 058 VA.gov. With that being said I will go ahead and turn it over to Rachel, and she will get us started with this.

Hello everybody, I hope everyone is able to hear me okay. Thank you so much, Marissa and Stephanie for leading us into this presentation today. Yes, as they both have mentioned, open season is right around the corner, I like to use that one too, Marissa. It's good to have a benefits refresher and also some information coming in just so that you can refresh and new employee orientation that you may have on hand. The first benefit we will be speaking about is the federal employee health benefits program, often referred to as the FD HB program.

What we will be covering in this presentation, is we will go over the different types of plans that are available, some enrollment options, the rates, premium conversion, and some things that employees should consider when going into a plan. And finally, how an employee would go about enrolling in a plan. We all know that the FEHB is one of the best benefits that the federal government does have to offer in regards to health. It is one of the largest employer offered health insurance plans in the world. As we all know, it can be extremely overwhelming. Especially when you're not really well-versed in what plans are to select from. We will give you a little bit of information about those specific plans, and that we will move on with the rest of the presentation. The first one is going to be the fee for service plan, those are going to be the preferred provider organizations, often referred to as the PPO. There are also non-PPO options. What a PPO is, is a network of doctors and they have an agreement with different insurance companies to provide services at a negotiated cost. These are typically less expensive than the non-PPO and you don't really have to fill out any additional paperwork. Nothing is perfect, so it doesn't necessarily guarantee that a PPO will be available in your area. The non-PPO health insurance plans will give you the option to visit a doctoral facility of choice. And the drawback with this is it will be a little more expensive and also require a little bit more paperwork, because it is not in the network. Like it is with the PPO plan. A lot of employees would have to have out-of-pocket expenses and then go to the, to a claim with the insurance company. The next type of category is the health maintenance organization. Often referred to as the HMO. These plans require a primary care provider, and the utilization of a network hospital. Usually when you are enrolled and you have to make a determination on your PCP at that time. So, the next category is going to be the

[ Indiscernible ], first we will talk about the high deductible health plans, I am sorry for the acronyms but you have all been in the government for quite some time, so I am sure you are used to it. If at any time I go off on an acronym, let me know and I can spell it out for you. The first and we will talk about is the high deductible health plan. These have the lower premiums, but the higher deductible. The really cool thing about this plan is that they have a savings vehicle attached to them. Such as a health savings or health reimbursement plan. And whenever you enroll in one of these types of plans you don't make the determination of which plan you will get, as far as the HSA or HRA, it will be determined by the carrier. After you do enroll, there will be a series of questions that are asked and then they will make the determination at that time. I want to talk a little bit about the subcomponents of the HRA and HSA, about what those are a little bit. The HSA is an attached

to the HDHP, and what that allows is for employees to contribute money to an additional fund. That can be deducted from your HF. In 2021 there was a limit of $3600 and 7200 for family. That is like an additional savings you can have to use for health benefits that are eligible, or health eligible expenses for we do have a tax link on this slide. So that if you want to see how it works in relation to your taxes you can certainly do that. Another cool thing about the HSA is that they are affordable, so if you do leave the government will go to another federal agency or if you change plans, in the future, you can use that fund but you just can't make contributions to it. That is what the HSA is, and the next and I will talk about is the health reimbursement, and this is funded by the employer. Unlike the HSA, these are not able to add additional funds to these accounts. These are also not portable. So if you do leave the government, you are unable to take it with you. But, if you do come back to the federal government, you are able to have access to that money. The last one I will talk about, is the consumer driven health plan, often referred to as the CD HB. That is similar to the high deductible health plan in the sense that it is given a fund. But the fund is different from the HSA or HRA, it is an automatic amount that the insurance carrier will put in the fund for your care and that will be with you to pay for your health expenses. At the bottom of the screen we do have information on the different types of plans that are available on the website, and of course, using the comparison tool, is very valuable, highly recommend that. Not only new hires but every open season for an employee to go and review that information. Because there are things that do change with certain plans. Doctors networks, there is also rates that go up, rates go down, maybe you want to get into a different plan, then you had previously. Or things like that. Oh, and the next

is the enrollment options, it is pretty self monitory. You do, you can enroll self only, covering yourself, the employee. You can do the self +1 and that will cover the employee under the eligible family member. And then the self and family which will cover you in any other eligible family members.

On the next slide we will talk about the rates, there is two different types of categories as far as those eligible for the HDHP program, for full-time, temporary and intermittent employees that need those hours to do these requirements, the government is going to pay 75% of the total healthcare benefit costs. And then the employee will pay the remainder. And then, the part-time employees,

will be based on how many hours they work in relation to a full-time employee so the more hours they were, in a pay period, for example, the higher the government sure is going to be toward the premium. Another great benefit of the FD HP program, is the ability to pay for your benefits with premium conversion. What this is, is pretax arrangement, the part of the salary going to pay for those premiums that are nontaxable. You can save money on the federal income tax, and then in most cases, the state income tax or taxable income tax. All new hires are automatically enrolled into the premium conversion, starting the first pay period. Any employees that do not want to participate in the premium conversion can ensure they complete the waiver. And submit that with their 2809 form to the HR office. There are some benefits that people may want to do the premium conversion. And that would be that they would have a little bit more flexibility, they are able to drop their insurance altogether or change from self and family, to a self only enrollment. >> On the slide, I believe

we are on slide five, we will talk about briefly some things that employees should consider when they are enrolling into a health plan. For example, the first thing that was always a big one with me, was how much is this going to cost? Employees Jeff Michael for the name of something and enroll but they don't take into consideration how much money they want to put toward a premium each month. Maybe if they set a budget, and try to find something that fits within the criteria they list may

be a better option. These are some good things they can think about whenever they are selecting a plan. Also, what type of benefits does the plan cover? What are some of the out-of-pocket expenses? This is something that the plan may look real good and everything but didn't realize they had these out-of-pocket expenses that they may need to make sure they have enough money to cover. This is an important one, as well. The doctors, hospitals and other healthcare providers that they will be using. Each year you look at the different types of plans maybe you want to go from a fee for service to an HMO, or maybe you want to try an HDHP program, or a CDHB program. When I first started with the federal government, I knew that the number one thing that us as HR practitioners tell individuals not to do, don't crowd source and find what everybody else is doing and jump on that bandwagon. But I did that, because I was very naïve and I didn't know any better, but I got a good plan, there was nothing wrong with it. I didn't have a lot of medical issues, fortunately, so it worked for me for the following year, I did my research and I found a plan that works for me better. I went from like a PPO plan to a HDHP, then that is why I am so passionate about the HDHP because I still have the HSA today. That was several years ago and it has been with me for the entirety of my federal career, so far. That may have been too much information, but I did just recognize that that's plan, the initial plan ahead and building, didn't have the criteria I had anymore, and I made a switch. Some people get very complacent with a plan, and the only recommendation I have is that for those, especially new enrollees that are coming in around this time, is write down the things that you don't particularly care for about your plan. And keep that in mind when it comes to the next opportunity for you to have another enrollment option. So, you can look for criteria with other plans. The next one is one of the co-pays and cost of prescriptions that can be concerning issues for a lot of individuals. And then the next, there is no waiting coverage, I'm sorry, getting a little static, I apologize for that. Let me know if this is okay, I will keep an eye on the box and try not to interrupt the colony longer. There is no waiting period for coverage, so the coverage will be effective the first pay period after the SF 2809 is submitted to the HR office. It will not be any retroactive coverage for new enrollment, and they need to make sure that if they're holding in Rome until later on, say several weeks after their hire, they need to be aware that they are not going to have that retroactive coverage. And then, also that a play should be aware there is no pre-existing condition clause.

The next slide, we will talk about the basics for a new enrollee. Employees do have up to 60 days to make an enrollment, into the health plan. For not only themselves but any eligible family members that they would like to do so. And the requirement issued by the office of personnel management, in July of this year, now requires new hires to provide documentation of family member eligibility, during our enrollment. That is one thing that has changed. From previous years. This isn't necessarily, or something different that needs to go into open season so if some of you may not be aware of that, it will not be for this year's open season. We don't anticipate it. HR offices do want to ask for documentation of family member eligibility, and they are certainly welcome to do so. At this point in time, it is not a requirement. As I mentioned, new hires you have 60 days from their on-duty date to submit that SF 2809 to the servicing HR for processing. And that insurance will be invested the first of the following pay. After that form is submitted. As we already mentioned, it will not be retroactive, it can't be effective the day they enter on-duty, they have to be in some sort of pay in duty status for part of the pay period. And finally if they don't make a legend during the 60 days, the employees will decline coverage and then they have to wait to an open season to enroll or have a qualifying life event. As we just mentioned, they do have options to enroll other than the new enrollment. It will be during that open season. And, or, a qualifying life event. If they do have a qualifying life event, there is typically a 60 day window to do so, all of the qualifying life events are identified on the office of personnel management website, as well as on the 2809 form, it has the codes and effective dates and during this year, we do have the open season dates being the first Monday in November,

and it will be ending December 13th, 2021. We always recommend employees make their elections on my face, it seemed to be a lot easier, but of course they can do the SF 2809, as well. And they will be effective the first pay period which is January second of 2022. And the more information is going to be available on the OPM website. And we have that link available, up there. Okay. If somebody can give me a thumbs up if this is any better? Satellites. No? Does this sound okay? I just came off of my headset. Is this any better?

Okay, I will step back as far as I can. Okay, perfect I will proceed like this and I apologize, I don't think I can do anything more at this point in time, I will try to correct it whenever I hand this over to Stephanie. Okay. Okay, speaking of Stephanie I will turn it over to you.

All right, good afternoon again everyone, I will talk to you today first about the federal employee dental and vision program, or FEDVIP for short. This will be available to you, your spouse and any children under age 22. And of course, children aged 23 and older who are incapable of self-support may qualify, based on that condition. There is a little bit more kind of information about that, but I do want to note that this is a different age than FEDVIP, Trinity takes you to a 26 and FEDVIP only takes you to age 22.

Employees do need to be aware of that. Employees have to take the opportunity to enroll, within 60 days of their hire date. The date they become eligible to do this. The employee must enroll to benefits, this isn't something, a form that they fill out, it is at benefits.com which we did link to the slide. Or they can also call the 1877 number, which is also on the flight. There will be two other opportunities to enroll or make pages, one is open season, which we will talk a little bit about later in the presentation, I know Rachel mentioned the dates are coming up here really quickly, it will be here before you know it. And then the second one is going to be a qualifying life event, we call them QIO ease. Again, acronyms. Just like HDHP, there are three enrollment options, there is going to be self only, self plus one which is you and when eligible family member that you specify, you can change that, throughout the,

I have two kids and one needs dental work and I want to change it, you have to identify that. One family member and then stick with that one family member. Or you can do self and family, and you have all of your eligible family members covered. Unlike HDHP with the government pays a portion of your premium, employees pay 100% of the premium for FEDVIP. For more information on the FEDVIP program, you can either visit this OPM website link to appear, or go to benefits.com to see what kind of plans are out there. For both vision and dental.

Next will be the flexible spending program or FSA. This program, I think is one that I wasn't aware of until I started working in benefits, so I want to get that message out to employees about how interesting this is for you to be able to use these tax-free funds for certain eligible expenses, especially the three types of essays a red you have the healthcare FSA, [ Indiscernible ] and then the dependent care FSA. So the healthcare FSA can be used for things that are not paid for by your insurance plan. There is co-pays, glasses or contacts, prescriptions, massage therapy which I wasn't even aware that they cover, but that is pretty awesome, I think if you have that. Or any types of surgery. You have a minimum of $100 that you have to use to put in for your HSA, and the maximum is 2754 your household for the year. [ Indiscernible ] pays for things again, which is dental and vision exams and gleanings. And the minimum, again, is 100 and 2750 per household.

The last one is the dependent care flexible spending. This is pretty interesting, because you can use this for your under age 13 or elderly dependents while you work. The minimum is $100 but the maximum is $5000 per household, and I want to caveat that with 2021, right now, the annual contribution was raised to $10,500 for the 2021. Only. The grace period has been extended for the 2021 fund and it will go up to December 21st of 2022. Normally, dependent care FSA's have a grace period, that allow you to incur expenses up until March 15th of the following calendar year. But this year it is extended a little bit longer. Either way, all of your, when you have that grace. Up until March 15th, you have until April 30th of the following year to go ahead and all of your claims to be reimbursed.

For the FSA enrollment, eligible employees have 60 days to enroll from your start date. And they're going to go to FSA Fed.com to do so. Go ahead and advance the slides. FSA feds.com is a linked to the slide, as well. They will go to that website to do that. Elections are going to be effective the day following the enrollment, acceptance. Another opportunity to enroll is during open season. Those open season enrollments are effective January first of the following year. And unlike your HDHP and FEDVIP, they do not carry through to the following year so it is important to do the research to make the election during open season. If there are no questions I will go ahead and turn it back over to Rachel, and she is going to talk about circling around your benefits.

Hi everybody I am back, hopefully my audio sounds a little bit better. I am not necessarily going to speak too much on this but I just want to give you guys a visual about how all of the benefits work together, and you will see some overlap where you are able to use some benefits in conjunction with the other ones that you do have. This is just a visual so that you can see that I am more of a visual person myself, so that works for me. It is something you may want to share, this is developed by the office of personnel management, and I know that we had distributed this out on our list serve to the HR community, if you're wondering where that particular slide was generated from. The next thing we will talk about is the federal employees group life insurance, this is kind of a popular one where OPM just kind of was like hey there is a change in rates, so we started receiving a lot of inquiries about the federal employees group life insurance program, but before I get into that we will just talk about the basics of the program and how you can go about electing coverage. FEGLI is the largest group life insurance in the world, it covers over 4 million employees and their families, and the does not build up cash. That is something that employees should be aware of, when they are enrolling into this type of insurance plan. The types of coverage that employees can get would be the basic and then the optional spirit for the basic, that is going to be the annual salary, and we do use these numbers in our examples, is more for us , easier to expand as we go through this widespread the basic is your annual salary rounded up to the next thousand +2000, so if you have the optional you are selecting that. And you want to add option a you will get an additional $10,000 worth of coverage. And then you will get another additional for the accidental death and dismemberment of this, if you are under age 45. The option be coverage of the multiple so you can get a series of multiples of 1-5 and that will be your annual salary rounded to the next thousand, for example here we have $49,500. We will round that up to $50,000 that we have two multiples selected so that will be $100,000 worth of coverage. So the next option is option B and that will be for your family members. And just as the option be is the one-5 multiples that you are able to select, $5000 worth of coverage for the spouse, and then any children under the age of 22, $2500. We will use the example of you selecting three multiples of option C, say your spouse passes and you will receive $15,000, because that $50,000 is going to be three times $5000. If one of your children would happen to pass away, you're going to receive $7500 which is three times the $2500.

On the next light here we will talk about how a new employee would involve. Plays are automatically enrolled into the basic life insurance, whenever they are hired. It will be effective the first day that they are in a paying duty status. If an employee does opt to waive the basic covers, they would need to do that before the end of the first pay period, and if they are in a pay and duty status. The optional life insurance, you will need to make sure that you are electing that the coverage in order to add any optional coverage options for that is elections would need to be made within 60 days of your entry date. And similar to the HDHP program if an election is not made within 60 days it is considered to have been waived. If you do make any option a and B elections, there is effective date of the [ Indiscernible ], and it is received by the HR office. And then option C, which is the spouse and children covers, is just going to be effective on the date of the employing officer receives the election without regard to the pay and duty status.

The options to elect or increase coverage, the FEGLI open seasons are very infrequent. The last one that we did have took place in 2016. And then the effective date was only 17. So, any elections made during the FEGLI open season typically happen 12 month waiting period for the effective date. And that similar to the HDHP program, the qualifying life events would be something such as marriage, divorce, or the acquisition of a child. And then, there is also the option that is somebody waived covered seconded the request for approval to increase based on a medical certification. And that would be by completing a form 2822, and one of the important thing to note is that you cannot do the medical certification for option C covers. We do have, like I mentioned, some change in the FEGLI rates, recently announced. I believe they are going to be effective, I want to succumb October first. I would have to look at the

rates, but I believe it was October first. There may be some changes whether your premiums will increase or decrease, either way when you straddle bands say you go into the next higher age band you will see an increase in your premium. And if you are approaching that next category soon, I recommend just putting your information into the premium calculator, and if there's something that you do want to decrease or counsel, for any reason, you can certainly do that at any time. But there are only certain options you have to do to make your elections increase or add additional coverage.

>> So the next program that we will talk about, is the federal long-term care insurance program, this is something that is going to, this federal long-term care insurance provides help to pay for the cost for enrollees when they need it for the performance of any types of activities, daily activities, due to an illness. Injury, or disability. Due to the aging process or even having a severe cognitive impairment. This is available to employees, some of their family members, and the one thing about this is it is important to be conveyed to new hires, is the election within the first 60 days of the date of hire does give them the opportunity to have an abbreviated underwriting. And that they would elect to have any coverage after the 60 days, they would need to go to the pool underwriting process. Always, always, always they would say that the qualified relatives would need to go through the full underwriting process. That is something to take into consideration if you have a spouse or somebody else you would like to cover, and under that type of program. The premiums are not one-size-fits-all, they are definitely different based on whatever type of program you are electing within the federal long-term care program. So, the only recommendation we can say is go to the website. Look at the different plans that are available, however call the hotline and speak with someone and they will provide you with guidance. They have a lot of educational information on their website, as well. If you would want to find out a little bit more about the program, their website is a good resource.

Okay I will turn it back over to you, Stephanie.

All right, things Rachel and again we do apologize if you are hearing static, I have headphones and I am not close to a microphone but again, I apologize for the static that you are hearing. In the background. Next we will talk about benefits actions for new employees and transfer employees, on a couple of slides. As we discussed earlier the key is 60 days after hire to make an initial election for benefits, and of course, each benefit has its own way to enroll. For HDHP, they will submit a 2809 and submit it to the HR office for the election will be effective the day after the pay period that follows when HR receives the form. It is important to note that employers must provide proof of family member eligibility for both self +1 or self and family, again, a new requirement and HR offices should have had that implement different for FEDVIP, elections will be effective the first week of the pay period following the election. Next is for FSA, employees are going to enroll using the FSA website. One thing to note here, if you do have an employee that is trying to enroll, there are no FSA elections after September 30th of any year, and they will have to wait until open season. Today is September 30th so there wouldn't be any new elections after today. That gives them the ability to wait until open season and then have all of the funds available for next year. Any open season elections are going to be effective January first, and it will follow the first day of the first pay period, like HDHP is effective the second of January, the first pay period of 2022. FSA elections are January first. And last, FEGLI, basic insurance is automatic unless it is waived. And you can enroll by completing the 2817. And optional coverage, again, has a 60 day window, much like the optional coverage, 60 days from when you start your position.

Next is transfer employees, this is a little bit of difference here. On the transfer in place, thank you, Rachel. Prior election will remain the same, if you have a plan that you liked and you moved, you don't have to worry about changing your plan. However, if your in a regional plan it will not transfer over to a new area, you will want to submit a 2809, selecting a new healthcare plan with evidence that you did have a regional plan that is no longer allowing you to be participating in. Those don't transfer. Excuse me, I will grab in of water. Okay, I think that is a little better. Sorry about that. For FEDVIP, prior elections will remain. If an employee is not transferring within the VA, they do need to, or the need to change from a regional plan, they will need to con a benefits, and if you are transferring but don't need a regional plan you should be fine, and your coverage will transfer. Again if you are transferring from another transferring from another area within the VA you need to contact [ Indiscernible ] to make sure you have the right amount coming out of your paycheck. The HR office is not responsible, it has to be the employee. For FSA they recommend that the employee does reach out to FSA feds to ensure that their FSA transfers to BA.

Sorry about that. And last, for FEGLI, prior elections will remain the same. There is just nothing anyone has to do, if they are transferring, coming in from an outside the state, or within VA. Okay. It is back to the static over here, I am hoping that my microphone had cleared up a little bit on his own. But if not, we are just going to have to [ Indiscernible ]. Here it is, the time of year the federal benefits open season. I know that we had referenced open season several times throughout this presentation, but we really wanted to dedicate a slide on it, just to provide everybody with additional information, and if you are going to take one thing away from today's presentation it will be the information on this slide. And something that we may provide by dropping in the text box to you all. This is obviously held annually, Monday, November eighth through Monday, December 13th, and this is when a blazer able to enroll or make changes to their federal benefits read and of course, if FEGLI is occluded, it has its own open savanna that is announced by the office of personnel management. We did see that we received an email the other day that an employee was yelling at us saying can you please have a FEGLI open season? And we said we have nothing to do with opening that up, that is from the office of personnel management. I don't know if they ever believe me or not, but they didn't have any additional questions. Just sharing. Some additional information there. So, if an employee does want to make changes to any of their benefits, they would need to do it as we mentioned earlier, with SF 2809 or make the election during my pay. [ Indiscernible ] electronic my pay system, we are trying to move toward a paperless society in some ways. Anyway we can try to get the employee to choose the electronic submission, maybe a little easier. As we mentioned it will be effective the first pay period of the following year. And that will be on January second of 2022. Employees may want to point out the verification of confirmation page, just so that we [ Indiscernible ] this is so, sometimes if they're dealing with paper copies this may be something that they just want to have on hand so that they can have that as proof that they did make that open season election. For the FEDVIP program the same dates are, as what they HDHP has, and that is going to have the effective date of January one of the following year. Elections will all need to be made through the FEDVIP website. The one thing I wanted to mention earlier, is that employees may be don't realize that they don't have to enroll in the same type of plan. For example, say I am carrying Aetna health insurance I don't necessarily have two go with Aetna dental or vision. I can pick a different type of carrier. Some people, when they are new, they are just so overwhelmed by all the choices that they have available to them, and they may do it out of comfort or maybe they feel like they have to. But that is something that, you know, if you can pass that information on. I don't know if anybody has an issue whenever there are new hires, but I can see how it could be confusing. And then, of course, the last one is the flexible spending. This election does need to be made during open season. And just as Steph had mentioned earlier, there will not be an automatic enrollment, this is an annual election that has to be made by logging into your or making an at FSA feds. That number is listed on the slide. The funds will be available on January first, the following year, and the deductions are made through the payroll throughout the year. I did want to mention, we do have this federal benefits open season, our office

does manage a webpage and I am going to provide that information to you. It has a whole bunch of information as far as the effective dates for employees to enroll, and different types of resources that are provided by the health insurance carriers, different types of webinars or any other type of flyer information that may be helpful that you can distribute to your employees, to help give them additional information, educate them about open season. >> So the next slide is talking about the childcare subsidy program, and this program is for lower income VA employees and has a household income that is currently changed, temporarily, it has been increased to $144,000 and that is because of the pandemic. Once the pandemic has ended, there will be a 30 day notice and then that income threshold will go and be reduced back to the

89,999 per year. That is information we wanted to share, we haven't heard anything coming out just yet. But that is something that if you do have employees enrolled into the program or interested in enrolling in the program that you may want to convey to them. There is a cap of $5000 per year, which is roughly that $416.66 per month. That is because there is an IRS restriction in there. If employees are interested in participating in this program, you can go onto the OHR website, and then all of the application to enter into the program is electronic. So, there are detailed instructions on how to do that, there, as well. Okay I will turn it back over to you, Steph.

Okay, thank you. Next will be the discussion on professional liability insurance program, and I want to touch on this briefly because it is only eligible for a small group of folks, such as law enforcement officers. Supervisors and managers. This insurance is around to help protect for potential liability or anything else, like attorneys fees that may arise. Through conducting official duties. PLI will reimburse half of the premiums, but does not exceed $150 per calendar year. And then the steps for filing for that PLI reimbursement are on-the-fly, along with all of the forms with the forms need to go are linked to the sly, itself. Next we will talk about the US-led recognition benefit for defeat federal civilian employees for this came about from the civilian service recognition act of 2011, which is public law 112 desh 73. That authorizes the flight to be furnished to a beneficiary on behalf of any employee who died from injuries that were incurred with connection from employment. And under specific circumstances as listed in the regulations. An employee is eligible if they died on or after December 20th of 2011. Of injuries in connection with their employment while in the federal government. Suffered as a result of either a criminal act, an act of terrorism, natural disaster or other circumstances that the president may choose. They may choose to receive the flag and benefits and request that the deceased employee may be added to the OPM wall of honor. Eligibility requirements for the flag and the employee's name being added to the wall of honor are the same. A flag may not be furnished when it employee death is the result of an unlawful or negligent act of the employee. Willful misconduct or ask not related to the status as a federal employee. This benefit has been around for a few years and is one of the newer ones.

Next we will talk about beneficiary forms, which has not always been the most fun or easy topic to discuss, but we need to be sure that our forms are correct and our benefits are going to where we want them to go, if something should happen to us. I have heard many stories about people not updating benefits forms, and it is a touchy subject when trying to get what needs to go to a family member. We do recommend reviewing and verifying the forms on an annual basis, especially for any status changes such as a marriage, a divorce, a death, a birth, or adoption. And if there is not a beneficiary designation, the order of precedence is going to be the surviving spouse. If there is not a surviving spouse it will go to the surviving children. Then parents of the employee, and that executor of the estate, and next of kin. It is important to note that this order precedence is created by law. The forms that need to be reviewed by the 2803, the designation of beneficiary form, also the 3102 which is for contributions, and the 1152, four unsafe composition and also your TSP three form for the savings plan. Again, it is recommended that you to verify or encourage employees to verify these forms and make sure that they are accurate.

Next we will talk about this real quick about my day. If you have been around for a little while, you know my pay is the place where you can go in and look at your LES, it allows employees to process items without paper. With all know that no one prints anything anymore. It is a place where you can go, again, to review the LES. Make sure deductions are coming out directly or correctly, and that you are enrolled in the plan. You can also update your address, your TSP contribution, during taxes you can print that W-2. And save them from actually mailing you want. You can change your elections during open season, and there is a lot of things for

FEGLI for, and it is interesting on the military side you can actually go into your myPAY and toggle between the two accounts. Just one login and go in there and be able to see both your LES if you are an employee who has a military job, as well. Next we will talk about the FEGLI five, which is a vault that has records to your employment history. This is where your FSP's go, along with other important documents. That can be accessed by the link on the flight. Again, it is important to review that FEGLI five, because you want to make sure that all of the forms are in there that you need. If you don't go in and review your LES's, and you hit retirement and you are looking for something and can't find it. It is good to make sure that you have all the right things in your FEGLI five, and that your LES has the correct information on it, as well. There's one thing I wanted to add.

Whenever individuals like you how is make those elections, they're going to want to make sure that they check their LES and make sure that they are appropriate FEGLI plan or the other options you have elected have been indicated on there. On the LES. As well as anybody that does make that open season, to have them keep an eye on the LES for that first pay period or even that first effective date. As to which that, that change, would be made on that statement.

Thank you, Rachel, for that caveat. Again, these systems are updated humans and we all know that there is a percentage of human error, so we want to make sure that, again, the right things are coming out of your LES, you are not being overcharged. You don't want to know months down the road and realize that you didn't have the FEGLI election that you actually did select when you were hired.

Okay, so this is going to conclude our presentation. I know that the chat is going to turn into a Q&A.

An area to ask questions, if necessary. If you do have questions, we may not have a chance to answer, but we will make sure that you are provided the answers but if you do have something that you think of later, and you want to shoot us an email, you can do so at and if it's requirement at VA.gov. I also wanted to add that we will be updating our open season toolbox, as we receive the [ Indiscernible ]'s, and I recommend checking that often. We placed that into that toolbox, and it has all of the [ Indiscernible ] and I will go ahead and place

the link to our toolbox into the chat so that you guys have it. I just want to say, again, thank you to Kevin and Marissa, for allowing us to presented in this year. I know this is a lot of basic information, but I hope it was helpful. And I hope to be able to talk to you again, soon.

Wow, what a lot of information we received today. You can never have enough benefit information, it is something that is important for all of us. I want to thank Rachel and Stephanie for doing a tremendous job. Thank you, thank you, thank you. The question and answer box will be up if you have any questions. Please put them in the box. We want to make sure that you guys have all the information that you need. For benefits. I also want to thank all of our [ Indiscernible ] for your attendance on time, we know that your time is valuable. I want to think our course advocate, Stephanie, for her continued support. And also, we will go over the questions if you want to stay on for a little while. And if we have any questions, right now we don't have any. HR, community of practice topic for October will be the hedge act. Myself and the HR TT team look forward to seeing you there. And I will let you go for the day, if you have no questions. Everyone enjoyed the rest of your day. [ Event concluded ]