



**CIVILIAN HUMAN RESOURCES AGENCY
SOUTH CENTRAL REGION
CIVILIAN PERSONNEL
EMPLOYEE BULLETIN
November 2011**



AF LINK:

<http://www.bragg.army.mil/Organizations/Tenant-Units/Civilian-Personnel-Advisory/Home.aspx>

NAF LINK:

http://www.bragg.army.mil/Organizations/Tenant-Units/Civilian-Personnel-Advisory/NAF/AF_home.aspx

IN THIS ISSUE

OPEN SEASON IS COMING!

FORT BRAGG ANNUAL HEALTH FAIR

FEDERAL BENEFITS OPEN SEASON IS COMING!

NON-APPROPRIATED FUNDS (NAF) EMPLOYEE BENEFITS

ICARE

NEW HIRES: DID YOU KNOW?

FINANCIAL FOCUS

SOCIAL SECURITY SCOOP

USE OR LOSE ANNUAL LEAVE AND "YOUR RETIREMENT DATE"

PLANNING YOUR RETIREMENT

UPCOMING: CIVILIAN PERSONNEL ADVISORY CENTER TRAINING SCHEDULE

ARMY CIVILIAN CORPS CREED

Civilian Personnel Advisory Center
Fort Bragg, NC 28310
Director (Acting), Edward Lemanski

OPEN SEASON IS COMING!

Federal Employees Open Season

begins on

Monday, November 14, 2011 and ends on
Monday, December 12, 2011.

Non-Appropriated Funds Open Season

begins on

Monday, 31 October 2011 and ends on
Wednesday, 30 November 2011.

SEE PAGE 2 FOR MORE INFORMATION!

Fort Bragg Annual Health Fair

Date: November 08, 2011

Time: 9:00 a.m. to 3:00 p.m.

Location: Fort Bragg Club

Open to all Civilian employees, NAF employees, Retired Civilians, and fellow government employees.

Federal Benefits Open Season is Coming!



The Federal Benefits Open Season begins on **Monday, November 14, 2011** and ends on **Monday, December 12, 2011**. The programs that participate in the Open Season are the Flexible Spending Account (FSA) Program, Federal Employees Dental and Vision Insurance Program (FEDVIP), and the Federal Employees Health Benefits (FEHB) Program.

If you are already enrolled in FEHB or FEDVIP, your enrollment will continue, but your coverage and premiums may change. The list of FEHB plans that are leaving the FEHB program, reducing a service area, or are terminating options is available at: <http://www.opm.gov/retire/pubs/bals/2011/11-405attachment2.pdf>.

The 2012 rates for FEHB are available at: <http://www.opm.gov/insure/health/rates/nonpostalhmo2012.pdf>. The 2012 dental insurance rates are available at: <http://www.opm.gov/insure/dental/rates/>. The 2012 vision insurance rates are available at: <http://www.opm.gov/insure/vision/rates/>.

If you already have an FSA, you must reenroll annually. It will not automatically continue for 2012.

Non-Appropriated Funds (NAF) Employee Benefits

Open Season 2011 Information for all Fort Bragg NAF employees

The 2011 Non-Appropriated Benefits Open Season begins on **Monday, 31 October 2011** and ends on **Wednesday, 30 November 2011**. Employees will be able to make changes to their current benefit elections as well as add or drop health insurance and life insurance, and enroll in the Flexible Spending Account (FSA). Please keep in mind that even if you are currently enrolled in the FSA, it does require re-enrollment for each calendar year.

Open season is also a great time to make an appointment with your Human Resources Assistant to verify all current benefit elections that you may have, make changes to any beneficiaries or address information and enroll in our 401(k) plan and/or the NAF retirement plan. Please remember that you are able to enroll in 401(k) or NAF retirement at any time and are also able to change your current 401(k) percentage at any time.





Integrity, Compassion, Advocacy, Resources, Excellence!

In 2012 the Fort Bragg Civilian Personnel Advisory Center will be implementing a new customer service initiative to create a culture of excellence where managers, supervisors, and employees "seek out" our Human Resource services and Human Resource employees whom fully invest themselves in their work.

Customer excellence begins with me, because ICARE!



New Hires: Did You Know?

If you are a newly hired eligible employee or a newly eligible employee, you cannot enroll in a Flexible Spending Account (FSA) for the current (2011) Benefit Period after September 30, 2011. Normally you have 60 days from your hire/eligibility date to enroll, but you cannot enroll later than September 30, 2011.

Of course, you can enroll during the Federal Benefits Open Season, with coverage effective January 1, 2012. Alternatively, you can enroll on/after January 1, 2012 (with coverage effective the day after you enroll), as long as your 60 days hasn't ended by then. Information on enrollment for new hires or those newly eligible is at <https://www.fsafeds.com/fsafeds/Popup/NewHireEnrollment.asp>

If you are currently enrolled you MUST re-enroll if you wish to participate in the 2012 Benefit Period. Enrollments DO NOT carry over year-to-year.



Financial Focus

If you only go to the Thrift Savings Plan (TSP) website to check your TSP account balances, you are missing out on good information on saving for retirement.

Saving for retirement sounds daunting, but finding the money might be easier than you think. It's important to remember that even small contributions can add up to big savings thanks to compound interest.

For some simple ways to save a few dollars every day – and an idea of how that money can grow over the years, visit the TSP website at <http://www.tsp.gov>. To complete your TSP checkup, visit the “Planning and Tools: Investment Strategy” section of the website.

Social Security Scoop

We know how overwhelming it can be to try to sort through your retirement benefits from both the civilian and Social Security side. In order to try to assist Federal employees in obtaining critical information on their Social

Security benefits and how they relate to their federal retirement we recently added some valuable links for Social Security information on our website. The links can be found on the ABC-C home page, <https://www.abc.army.mil>, under “Benefit Topics” by clicking on “Social Security.” From these links employees can calculate a Social Security benefit estimate, learn how Government Pension Offset and the Windfall Elimination Provision may affect their retirement benefits as well as view Social Security Webinars.

We believe these links will be beneficial in assisting you in your preparation for retirement.





Use or Lose Annual Leave and “Your Retirement Date”

What is “use or lose” annual leave? Most employees can carry a maximum of 240 hours of annual leave from one leave year to the next. “Use or lose” annual leave is the accrued annual leave above the maximum carry over amount.

When does a new leave year start? The leave year starts the first day of the first full pay period in a calendar year. The current leave year ends December 31, 2011, and the new leave year starts January 1, 2012.

How does this apply to you as you consider retirement? If you are retiring at the end of the current leave year, December 31, 2011, and have use or lose leave, you will be retiring with all of your annual leave, including the excess over 240 hours. However, for those retiring on January 1, 2012 or after, you will be retiring with no more than 240 hours, as you will lose all hours in excess of 240. This applies to both Civilian Service Retirement System and Federal Employees Retirement Service employees!

Example 1: You retire December 31, 2011 with 360 hours of annual leave. You will receive a lump sum payment for 360 hours of annual leave.

Example 2: You retire January 1, 2012 with 360 hours of annual leave. You will only receive a lump sum payment for 240 hours of annual leave.

One day can make a difference in the amount of your lump sum annual leave pay out at retirement. Exit dates should be set on or before December 31, 2011, if they have use or lose leave annual leave. If they retire after December 31, 2011, they will forfeit the excess leave and will not receive it as part of their lump sum annual leave payment.

This information has been widely distributed via Office Personnel Management alerts, in the Federal Times, etc. but we want to be sure that everyone is aware.

Specific questions regarding benefits or retirement should be referred to the Army Benefits Center-Civilian at 1-877-276-9287.

PLANNING YOUR RETIREMENT

With agencies rapidly losing experienced personnel and not replacing them, the stress of the workloads have forced some to retire at their earliest time possible. This is not a unique situation, but here are some steps that you may consider.

First of all, consider your three sources of income in retirement and that income will have to be sufficient to pay your monthly living expenses. You'll also need some cash reserves to cover unexpected expenses. And you'll have to maintain health, life and possibly long-term care insurance.

The first source of your income will be your federal retirement benefit, whether under the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS) (possibly in combination with a military retirement or private sector pension). The second will be a Social Security retirement benefit, if you qualify. The third will be investment income, from your Thrift Savings Plan, an individual retirement account or other savings.

Your agency can provide you with an estimate of your CSRS or FERS benefit, or you can do an estimate yourself. If you have attended a pre-retirement planning seminar, the computation of your federal retirement benefit no doubt was a subject of discussion. The Office of Personnel Management has more information on those calculations. You can get an estimation of Social Security Benefits at the agency's website. The Thrift Saving Plan website has calculators to help you determine how to create a stream of income from your investments.

If you need help determining if you will have enough income to be able to retire, you may want to enlist the help of a financial adviser, or the Benefits Specialist at your Civilian Personnel Advisory Center. Here is list of questions to ask a potential financial adviser.

- What experience do you have?**
- What are your qualifications?**
- What services do you offer?**
- What is your approach to financial planning?**
- Will you be the only person working with me?**
- How much do you typically charge?**
- Have you ever been publicly disciplined for any unlawful or unethical action in your professional career?**
- Can I have it in writing?**



Visit the following websites for additional information concerning Retirement.

federalnewsradio.com, <http://www.ssa.gov/>, www.tsp.gov, and www.opm.gov/retire

**Civilian Human Resources Agency (CHRA)
Civilian Personnel Advisory Center
Training Schedule**

Date	Course	Target	Time and Location	Enrollment Info
2 Nov 2011	TAPES	Supervisors	1300 – 1500 CPAC Training Room, Bldg. 2-1105, D-Stack Macomb Street, Fort Bragg	For registration, contact the Bragg CPAC Training Office at 910-396-6815/8621
10 Nov 2011	MER Do's & Don'ts	Supervisors	1300 - 1500 CPAC Training Room, Bldg. 2-1105, D-Stack Macomb Street, Fort Bragg	For registration, contact the Bragg CPAC Training Office at 910-396-6815/8621
10 Nov 2011	Nuts and Bolts Disciplinary Action	Supervisors	1500 - 1630 CPAC Training Room, Bldg. 2-1105, D-Stack Macomb Street, Fort Bragg	For registration, contact the Bragg CPAC Training Office at 910-396-6815/8621
15 Nov 2011	How to Negotiate With the Union	Supervisors	1300 - 1500 CPAC Training Room, Bldg. 2-1105, D-Stack Macomb Street, Fort Bragg	For registration, contact the Bragg CPAC Training Office at 910-396-6815/8621
15 Nov 2011	Labor Relations Down & Dirty	Supervisors/ Managers	1500 - 1630 CPAC Training Room, Bldg. 2-1105, D-Stack Macomb Street, Fort Bragg	For registration, contact the Bragg CPAC Training Office at 910-396-6815/8621
17 Nov 2011	FECA 101	Supervisors	1300 - 1500 CPAC Training Room, Bldg. 2-1105, D-Stack Macomb Street, Fort Bragg	For registration, contact the Bragg CPAC Training Office at 910-396-6815/8621
6 Dec 2011	Personnel Coordinators	Unit HR Liaison	1300 - 1500 CPAC Training Room, Bldg. 2-1105, D-Stack Macomb Street, Fort Bragg	For registration, contact the Bragg CPAC Training Office at 910-396-6815/8621

For local registration and more information, please contact the Bragg CPAC Training Office at 910-396-6815/8621

For Civilian Personnel courses, please register through the Civilian Human Resources Training Application System (CHRTAS) at www.atrs.army.mil/channels/chrtas/default.asp

Register in CHRTAS

In the center of the page, under the logo, see PLEASE SIGN IN BELOW. Click on the arrow to select your category: Category to select is ARMY. See SIGN IN OPTIONS: Sign in using one of the three options (CAC, AKO, DOB, and SSN). Create a Student Profile, or update: CREATE/UPDATE STUDENT PROFILE Click CREATE/UPDATE CHRTAS RECORD.

Apply for Courses

Select FY 2010 or FY 2011 and Select region (0106 - CHRA - South Central). Use the Drop Down to find course and Select course (like HR for Supervisors) Select Location, desired date, and course. Submit the Application Your supervisor will receive an email to approve/disapprove course enrollment.

ARMY CIVILIAN CORPS CREED

I am an Army Civilian - a member of the Army Team.

I am dedicated to our Army, our Soldiers

And Civilians. I will always support the mission.

I provide stability and continuity during war and peace.

I support and defend the Constitution of the

United States and consider it an honor to serve our

Nation and our Army.

I live the Army values of Loyalty, Duty, Respect,
Selfless Service, Honor, Integrity, and Personal Courage.

I am an Army Civilian.

