

BENEFITS

MODULE 9

1

LEARNING OBJECTIVES

After completion of this lesson, participants will be able to:

- + Describe 2 ways to make changes in benefits
- + List at least 3 life-events that could warrant contact with ABC-C
- + Explain to an employee target time-frame for submission of retirement application
- + Describe 2 situations where disability counseling may be appropriate
- + Describe actions required in the event of an employee death



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ARMY BENEFITS CENTER-CIVILIAN (ABC-C)

Located at Fort Riley, Kansas,

Responsible for all benefits counseling

Elections/changes made via web or telephone;

Counselor assistance available

Processes retirements, death claims, annuity estimates, etc.

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ACCESSING ABC-C

Counselors available Monday thru Friday 6:00 am to 6:00 pm (CST)

Press "0" after sign-in to reach a counselor

Separated employees - access availability for 6 months after separation

ABC-C address: <https://www.abc.army.mil>

1-877-276-9287

TDD at 1-877-276-9833

(OCONUS numbers available on web site)

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NEW HIRES

- Remind new hires they have:
 - ✓ 60 days to elect health insurance, supplemental dental/vision coverage, Flexible Spending Accounts
 - ✓ 31 days to elect life insurance
- Above applies to employees converted to a position that conveys benefits eligibility
- Temporary employees may be eligible for certain benefits after serving 1 year of temporary service, if appointment continues



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LIFE EVENTS

- When to Contact the ABC-C:
 - ✓ Marriage
 - ✓ Divorce
 - ✓ Death of spouse or child
 - ✓ Birth or addition of child
 - ✓ Child turns age 22 or marries before age 22
 - ✓ Children incapable of self-support
 - ✓ Care of a foster child



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LEAVE WITHOUT PAY

- LWOP can impact an employee's benefits – contact ABC-C for counseling
- Initiate RPA promptly if LWOP exceeds 30 days
- Initiate RPA timely when employee returns to work



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OUT-PROCESSING

- Employees should contact the CPAC for out-processing:
 - ✓ When entering LWOP status (including military LWOP)
 - ✓ Prior to deployment as a civilian
 - ✓ In connection with separation from service or transfer to another Federal employer
 - ✓ Additionally, the employee may need to contact ABC-C for benefits counseling



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RETIREMENTS

- Employees should:
 - ✓ seek retirement counseling from ABC-C
 - ✓ review their Official Personnel Folders (OPF) prior to retirement
- Applications must be mailed; no electronic submission
- Applications should be submitted to ABC-C 120 days in advance

HAPPY RETIREMENT

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TERMINALLY-ILL EMPLOYEES

- ABC-C should be alerted to review benefit & retirement options
- FEGLI Basic Life offers a “living benefit” to employees with a life expectancy of 9 months or less



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DISABILITY RETIREMENT

- Approved by OPM
 - Medical evidence required regarding performance, attendance or conduct,
 - Health related condition - expected duration of at least one year, may or may not be related to workers' compensation.
 - Medical condition cannot be reasonably accommodated
 - Employee can't be placed in another position
-
- Minimum Service Requirements:
 - ✓ CSRS – 5 years
 - ✓ FERS – 18 months



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DISABILITY RETIREMENT (CONTINUED)

- If employee separates by resignation, termination, etc., he/she has one year to file for a disability retirement.

- OPM may pay retroactive annuity and reinstatement of benefits



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EMPLOYEE DEATH

- Upon notification:
 - ✓ ask for the date of death
 - ✓ find out whom you are speaking with (name, relationship, contact information)
 - ✓ contact CPAC ***as soon as possible***
- CPAC will complete and submit Death Report ABC-C immediately



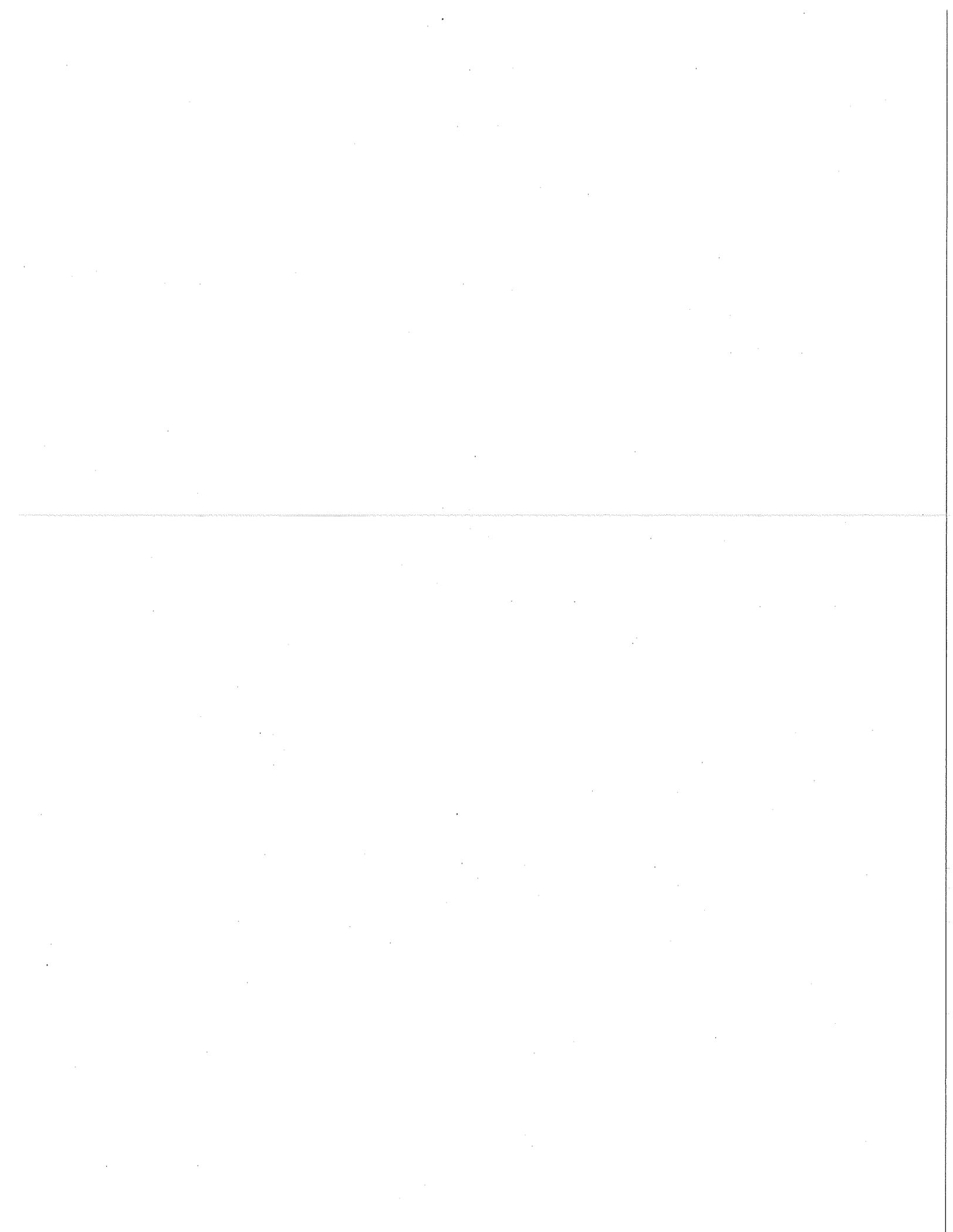
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EMPLOYEE DEATH (CON'T)

- Human Resources handles death cases with the utmost of priority
- Survivor contacts are handled with sensitivity and dignity
- However, the deceased must be cleared from post and emails and mass mailings must be terminated
- Any remaining contacts will be made in the name of the survivor or next of kin



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Module 9

Workers Compensation

1

Learning Objectives

After completion of this lesson, participants will be able to:

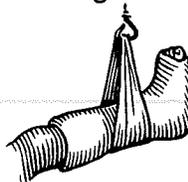
- Describe the types of Workers' Compensation benefits
- Describe steps to take when a worker is injured
- Describe keys to identify possible fraud



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About Workers' Compensation

- ❑ The Federal Employees' Compensation Act (FECA), 5 USC 8101et seq., provides compensation benefits to Federal civilian employees (or survivors) for work-related injuries or illnesses
- ❑ Administered by the Department of Labor, Office of Workers' Compensation Programs (OWCP)



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About Workers' Compensation (con't)

Basic types of benefits:

- Medical benefits (including transportation expenses)
- Continuation of Pay (COP) (up to 45 days)
- Wage loss compensation
- Scheduled awards
- Vocational rehabilitation
- Survivor benefits if employee dies as a result of injury

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Cost of Workers Comp

- Every DAY the Dept. of Defense spends almost 2 million dollars on workers comp
- 80% of this amount goes to “old cases” where the injured employee was never brought back to work.



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What can a supervisor do ?

First & Foremost - Prevent injuries

Keep your work area as safe as possible - most workplace injuries are completely avoidable

Enforce all safety rules. Document even verbal warnings about safety violations

Remember, people pay attention to the example you set

Be prepared with hard copy injury forms (CA-1/CA-2/CA-16, CA-17, CA-20) and learn to input into EDI

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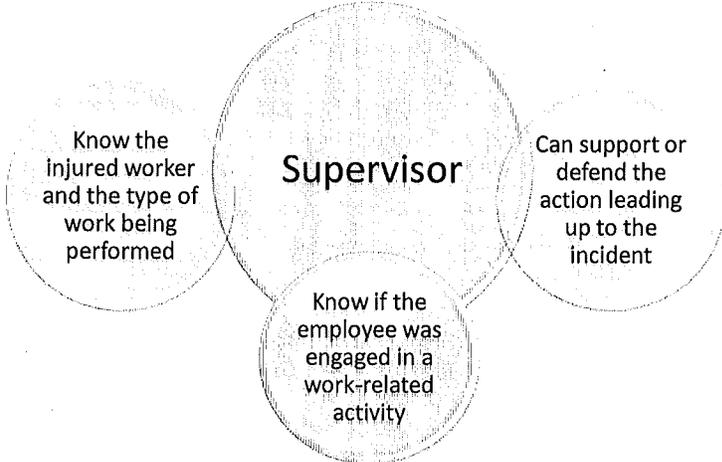
The Basics

- Establish a safe work environment
- Insure a safety-conscience workforce
- Get to know your CPAC Injury Compensation Program Administrator (ICPA)
- File claims immediately
- Provide prompt medical attention and caring support to the injured/ill worker
- Investigate the injury – what happened, are others at risk?
- Document the events, actions, conditions, witness accounts
- Restore the worker to productivity as soon as possible
- Maintain a watchful eye for fraudulent claims



Supervisor's Guide to Worker's Comp

You are the most important link to workers compensation because you:



Supervisory Responsibilities

- Report injuries to the Injury Compensation Program Administrator (ICPA) immediately
- Do not block, stop or impede the filing of a claim;
- Report information inconsistent with incident leading up to injury
- Challenge a claim you suspect is inconsistent with the work you assigned, false, unlikely, or otherwise questionable!

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Be Conscience of...

- The same witness for numerous claims
- A witness that typically would not have been in the area of the accident
- An employee with several OWCP claims, the so called "frequent filer"
- An employee with a recent or pending adverse action or nearing the end of a tour, (i.e., term, temp, indefinite appointment).



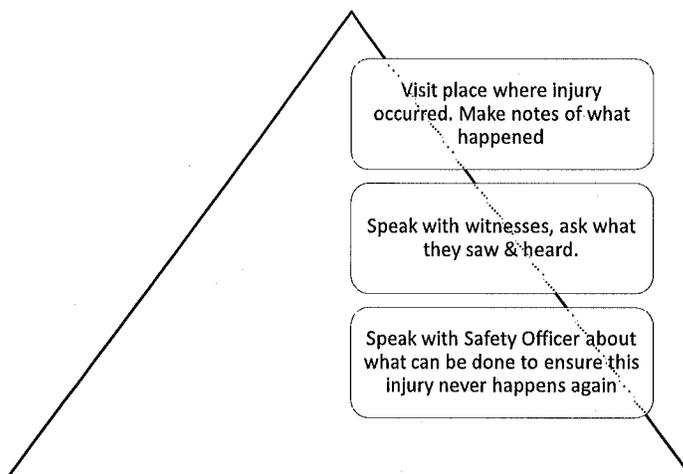
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What to do when injury occurs

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- Provide immediate, sympathetic caring environment
 - Ensure employee seeks medical treatment, such as local clinic, emergency room or private doctor.
 - Never prevent an employee from getting medical attention even if you don't think it is serious
 - Furnish hard copies of forms CA-16, CA-17 & CA-20 to the employee. By law, you must furnish these forms.
 - Input CA-1/CA-2 into EDI.

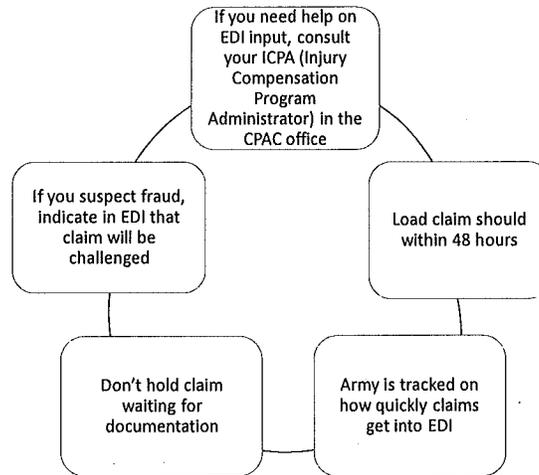
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Follow-up on an injury

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- Visit place where injury occurred. Make notes of what happened
 - Speak with witnesses, ask what they saw & heard.
 - Speak with Safety Officer about what can be done to ensure this injury never happens again

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Input claim into EDI



http://www.cpmc.osd.mil/ICUC/ICUC_index.aspx

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CA-1 or CA-2?

- Traumatic injuries are filed using a CA-1
 - ✓ When a date and time can be specified (cuts, falls, broken bones, etc)
- Occupational illnesses are filed using a CA-2
 - ✓ When an illness or injury happens over the course of a period of time (asthma, carpal tunnel, psychiatric conditions, etc)
- If in doubt- ask your ICPA



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Follow up with employee

Phone employee at home

- Ask what limitations doctor placed and why
- When will employee be able to return
- Emphasize light duty, modification of duties
- Emphasize sympathetic caring environment
- If employee must be off more than a week, phone employee every week for status
- Remind employee he/she must furnish a medical statement ASAP supporting time off work.



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Is it “legit” ?

Some Red Flags to be aware of:

- Unexplained time delay in reporting injury or getting medical care
- There are no witnesses even though injury happened in area where it should have been observed
- Witness frequently serves as witness for other injuries
- Disciplinary action, downsizing, transfer facing employee
- Injury reported immediately after weekend or holiday
- Employee changes account of how injury happened



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If you spot a “Red Flag”

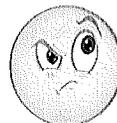
- Talk to your ICPA; relay your concerns
- Write down all information you have and give to ICPA
- Army has only ONE opportunity to challenge a suspicious claim, and that is before the claim is adjudicated.



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Challenging a Suspicious Claim

- Challenge must be based on facts;
being a poor performer is not adequate reason
- Your investigation & notes are crucial
- There is no format or form for a challenge,
 - It is simply a narrative write-up of the facts, signed by you or by the ICPA
 - The suspicious claim you don't challenge may become Army's million-dollar claim in the future



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Timecards

- Day of injury - mark hours missed as LU
- Day after injury, "COP" (Continuation of Payment) begins. COP does not deduct from employee's leave balances.
- Timecards are marked LT while on COP for the number of days doctor says employee must be off.
- Employee must provide doctor's written statement, with number of days needed to be off. Be sure ICPA gets a copy.



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What if COP is used up ?

- COP is capped at 45 calendar days
- After 45 days, employee can use own leave; pay continues as usual.
- Employee can use LWOP and apply for "compensation" on a CA-7 form
 - Receives 75% of pay with dependents or 66 2/3% if no dependents. "Compensation" is non-taxable. Be certain which choice employee wants to make.
- Confer with ICPA.

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What if employee returns part-time?

- Employee can either use own leave for hours not worked – or can choose LWOP for those hours and claim “compensation” on a CA-7 form.
- Work closely with ICPA to ensure all steps are followed correctly.



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What if employee can't do full duties ?

- Sometimes doctor places restrictions on what returning employee can do.
- Must abide by these restrictions !!
- If restrictions are permanent, job may need be assigned to another employee and modified job created for returning employee.
- If restrictions appear unreasonable, work with ICPA to request OWCP
- Get a 2nd medical opinion



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Supervisor's final responsibility

- Get injured employee back to work
- If an employee is "out on injury comp" Army pays him. If we don't get employee back, Army pays him for his entire life !!
- If employee returns to work, eventually he retires like the rest of us.
- If employee returns, he is subject to same personnel regulations as all other employees.



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Can't return ?

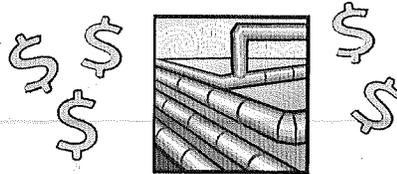
- If employee is never able to meet physical requirements of old job, work with CPAC & ICPA to create a new job within employee's capabilities
- Remember Army is paying employee whether he works or stays home.



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DOD's Pipeline Program

- "Pipeline" provides a billet & a pays salary for first 365 days for returning employees who have been out for 90 days or more
- DOD transfers money to your activity on a MIPR
- Designed to assist installations in returning employees to work
- Allows for over-hire authority (first year only)



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Recap of supervisor's role

1. Prevent injuries
2. Handle injuries correctly if they occur
3. Investigate all facts of injuries and challenge all suspect claims
4. Input claim into EDI or give CA-1/CA-2 to ICPA if you have no computer access
5. ICPA is your partner in all aspects of Workers Comp
6. Getting injured employees back to Army's workforce is a win-win for everyone



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More information

- Contact your ICPA (Injury Compensation Program Administrator, located in the CPAC office
- Search PERMISS under OWCP & FECA
- DOD instruction 1400.25 M, subchapter 810
- Dept. of Labor's web site:
www.dol.gov/esa/regs/compliance/owcp/fecacont.htm



GLOSSARY:

AAFES – Army Air Force Exchange Service
ACAP – Army Career and Alumni Program
ACTEDS – Army Civilian Training, Education, and Development System
ADR – Alternative Dispute Resolution
AFGE – American Federation of Government Employees
AMEDD – Army Medical Department
AODC – Action Officer Development Course
AF – Appropriated Funds
ASA (M&RA) – Assistant Secretary of the Army for Manpower and Reserve Affairs
ASAP – Army Substance Abuse Program
ATAAPS - Automated Time Attendance and Production System
ATIA – Army Training Information Architecture
ATRRS – Army Training Requirements and Resources System
AWS – Alternate Work Schedule
BBA – Business Based Actions
BOA - Business Objects Application
BRAC – Base Realignment and Closure
CBA – Collective Bargaining Agreement
CDL – Commercial Driver’s License
CES – Civilian Education System
CESL – Civilian Education for Senior Leaders
CHRA – Civilian Human Resources Agency
CHR-ABC - Civilian Human Resources Activity Based Costing
CHRM – Civilian Human Resources Management
CHRTAS – Civilian Human Resources Training Application System
COOP - Continuation of Operations Plan
CPAC – Civilian Personnel Advisory Center
CPEA – Civilian Personnel Evaluation Agency
CPOC – Civilian Personnel Operations Center
CPOL – Civilian Personnel Online
CRCP – Civilian Resource Conservation Program
CSA – Continued Service Agreement
CSRS - Civil Service Retirement System
CTMO - Civilian Talent Management Office
DA – Department of Army
DCO – Defense Connect Online
DCPDS - Defense Civilian Personnel Data System
DeCA – Defense Commissary Agency
DENTAC – Dental Activity
DFMWR – Directorate of Family, Morale Welfare and Recreation Division
DHR – Directorate of Human Resources
DL – Distance Learning
DoD – Department of Defense
DPM - Disability Program Manager
DPW – Directorate of Public Works
DTA – Delegated Training Authority

EDI - Electronic Data Interchange
EEO – Equal Employment Opportunity
EO - Equal Opportunity
ESL – Establishment Survey Listing
FECA – Federal Employees Compensation Act
FERS - Federal Employees Retirement System
FLRA - Federal Labor Relations Authority
FMCS – Federal Mediation and Conciliation Service
FORSCOM – Forces Command
FSBI – First Sergeant’s Barracks Initiative
GS – General Service
HPR - Highest Previous Rate
HQDA – Headquarters, Department of Army
HR – Human Resources
HRC – Human Resources Center
HRD - Human Resource Development
HRDD - Human Resources Development Division
HRFS – Human Resources for Supervisors
IBB – Interest Based Bargaining
IDP – Individual Development Plan
IMCOM – Installation Management Command
IRC – Informal Resolution Committee
JSOC - Joint Special Operations Command
KSA – Knowledge, Skills, and Abilities
L/MER – Labor/Management Employee Relations
LSS-Lean Six Sigma
MDC – Manager Development Course
MFD - Multi Functional Devices
MOUs - Memorandums of Understanding
MPR - Maximum Payable Rate
MSE – Mission Support Element
MSP - Military Spouse Preference
NAF – Nonappropriated Funds
NAGE – National Association of Government Employees
NCOES – Noncommissioned Officer Education System
NLT – No Later Than
NSPS – National Security Personnel System
OES – Officer Education System
OJT – On-the-Job Training
OPM – Office of Personnel Management
PAL – Privatization of Army Lodging
PD – Position Description
PERMISS – Personnel Management Information and Support System
PSD – Program Support Division
RESUMIX - Resume System
RIF – Reduction in Force
RPA – Request for Personnel Action
SAT – Systems Approach to Training

SDC – Supervisor Development Course
SFAC – Soldier and Family Assistance Center
SGO – Standard Garrison Organization
SJA - Staff Judge Advocate
SMEs - Subject Matter Experts
SOP – Standard Operating Procedure
SPOT – Special Operations and Tenants
STEP – Student Temporary Employment Program
TED – Total Employee Development
TMD - Training Management Division
TRADOC – Training and Doctrine Command
TSC – Theater Sustainment Command
TSP - Thrift Savings Plan
ULP – Unfair Labor Practice
USAJFKSWSC – U.S. Army John F. Kennedy Special School and Warfare Center
USASOC – U.S. Army Special Operations Command
USC – United States Code
VERA – Voluntary Early Retirement Authority
VRA – Veterans Recruitment Appointment
VSIP – Voluntary Separation Incentive Pay
VTT – Video Tele-Training
WAMC - Womack Army Medical Center
WTU – Warrior Transition Unit

