



ARMY BENEFITS CENTER - CIVILIAN (ABC-C)

At Fort Riley, Kansas

ABC-C News

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To reach the ABC-C: <https://www.abc.army.mil> or 1-877-276-9287 (TDD: 1-877-276-9833)
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CAC Only Access is Coming!



Effective October 1, 2011, the Army Benefits Center-Civilian (ABC-C) Employee Benefits Information System (EBIS) will be accessible only by Common Access Card (CAC). This change is mandated in order to comply with Department of Defense (DOD) and Army policy. The safety and security of our customers is priority one.

EBIS will only be accessible from a computer with an installed and operational CAC reader. Most, if not all, DOD computers are already configured this way.

This will affect users who access EBIS from their home computers. Home users may still access EBIS if they have installed and configured a CAC reader on their home computers.

Additionally, benefit transactions can still be made through the Interactive Voice Response System (IVRS) which is our automated self-service program you can access from a touch-tone telephone system. IVRS is available 24 hours a day. The toll-free number is 1-877-ARMYCTR (1-877-276-9287).

Coming This Fall!

The ABC-C is proud to present HR Link Advanced. This new tool will provide you the ability to request a retirement estimate electronically through the Employee Benefits Information System (EBIS). ABC-C Benefit Counselors will then compute your estimate and make it available for you in EBIS. Stay tuned for more information on this exciting change!

BRAC Buzz

If you retire under a Discontinued Service Retirement (DSR) or Voluntary Early Retirement Authority (VERA) but plan on being reemployed as a Federal employee, you must advise the ABC-C of your intent. This is to prevent your annual leave from being paid out.



TSP Make-Up Contributions

You may make up contributions to your civilian TSP account for the period of time you missed as a result of your military service. This includes catch-up contributions if you are age 50 or older. You may use the TSP contribution amount or percentage that was in effect before you entered military service, or you may make retroactive contribution elections.

Once you are reemployed or returned to pay and duty status as a civilian, you have 60 days to decide if you want to make up the missed contributions and submit the request to the Army Benefits Center – Civilian (ABC-C).

To make up missed TSP contributions, you must provide the following to the ABC-C: (1) Employee Request for TSP Make-up Contributions; (2) DD 214(s) or military orders showing to and from dates of activation; and (3) your Military Leave and Earnings Statements (LESs) to verify your TSP contributions while on active duty. More information is available on the ABC-C website at <https://www.abc.army.mil/TSP/WhatisTSPMake-Up.htm>.

Sick Leave for FERS Retirees

As a FERS employee retiring between October 28, 2009 and December 31, 2013, you will receive credit in your annuity calculation for 50% of your unused sick leave. New guidance clarifies what happens to the remaining sick leave (the other 50%). If you return to federal employment, the remaining 50% will be recredited to you. The remaining 50% of your sick leave will remain available indefinitely for recredit on your reemployment to a Federal position.

Did You Know?

The Application for Immediate Retirement includes more than just a form. There are pages of instructions (11 in the CSRS version, 4 in the FERS version) which describe in detail how to complete the application as well as other vital information regarding administrative procedures and post-retirement. When ABC-C receives a retirement application which is incomplete, it



halts the processing of your retirement until we receive the missing or complete documentation. Please read all of the instructions carefully before you start filling out the form. Taking a few minutes to do this may prevent a delay in the processing of your retirement application.

The DFAS Corner

You are now able to access many of the same myPay account features from your mobile device that you currently enjoy from your desktop. If your mobile device has a built-in web browser – such as Android, BlackBerry, iPhone, or other Smartphone or iPod touch device – start accessing your account anywhere, anytime, by going to <https://mypay.dfas.mil/FAQ.htm#myPayMobile>.



Financial Focus



The Life Cycle Events on the Office of Personnel Management (OPM) website is a listing of common events that may occur during or after your Federal career. It's divided into three sections: me/my family,

job, and retirement. When you click on a situation, you will see what actions you may need to take for each of the following programs: Federal Employees Health Benefits (FEHB) Program, Federal Employees Dental and Vision Insurance Program (FEDVIP), Federal Flexible Spending Account Program (FSAFEDS), Federal Long Term Care Insurance Program (FLTCIP), and Federal Employees' Group Life Insurance (FGLI). Check out this information at <http://www.opm.gov/insure/lifeevents/index.asp>.

Social Security Scoop

In 2011, more than 54 million Americans will receive \$730 billion in Social Security benefits.

- Social Security is the major source of income for most elderly.
 - Nine out of ten individuals age 65 and older receive Social Security benefits
 - Social Security benefits represent about 41% of the income of the elderly
 - Among elderly Social Security beneficiaries, 22% of married couples and about 43% of unmarried persons rely on Social Security for 90% or more of their income.
- An estimated 158 million workers, 94% of all workers, are covered under Social Security.
- In 1935, the life expectancy of a 65-year-old was 12 ½ years. Today it is 18 years.

- By 2041, there will be almost twice as many older Americans as today – from 41.6 million today to 79.1 million.
- There are currently 2.9 workers for each Social Security beneficiary. By 2041, there will be 2.1 workers for each beneficiary.

From the Editor:

Paying your military deposit is one thing that you can do at any point in your career to prepare for retirement. Not only will it make your retirement process smoother, it will also save you money.

When I was first hired, I tried to pay the deposit for approximately 8 months of active duty with the Army Reserves. I was informed that Reserve service didn't count so I was not eligible to pay the military deposit. Being new to Federal civilian service, I accepted what I was told. Years later, when I came to the ABC, I discovered that I had been given incorrect information – I could have paid the military deposit for those 8 months back when I was first hired. I probably don't need to explain how frustrated I was when I learned that I was provided inaccurate information. That piece of misinformation cost me about \$850 in additional interest.

There is no provision in the law or regulation that provides for a waiver of the interest that accrues due to inaccurate or incorrect information. If your situation is similar, I guess we just chalk it up to experience. But we need to share our experience with co-workers, especially new employees, since there is no interest owed on military deposits that are paid in full during the first three years of employment.

Since the process for paying a military deposit is not a quick one, it is important to get it paid as soon as possible. You never know when your activity or installation may be closing, moving, or just offering early retirement.

The ABC-C website has step-by-step instructions for the process of paying your military deposit. The CSRS information on military deposit is available at <https://www.abc.army.mil/retirements/CSRSPost56.htm>. The information for FERS employees is found at <https://www.abc.army.mil/retirements/FERSPost56.htm>.

“The question isn't at what age I want to retire, it's at what income.” ~George Foreman

Send comments or suggestions to:

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