



HR Broadcast

October 2009 Issue

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The Benefits Buzz

It's time to prepare for the 2009 Federal Benefits Open Season

The Federal Benefits Open Season will begin November 9 and end December 14, 2009.



Now is the time to make your annual appointments and receive estimates for your health, vision, and dental care expenses for 2010. Knowing ahead of time what your expenses will be for next year will prepare you to make smart choices during open season. Remember, your health, dental, and vision premiums are withheld on a pre-tax basis, so your participation in each of the programs helps to lower your taxable income.

Federal Employees Health Benefit (FEHB)

During open season you may elect to enroll in a health plan or change your health plan coverage. It is also the time to cancel your current enrollment if the coverage is no longer needed. If you are close to retirement age, you may want to enroll in a plan now, so you can start working on the 5-year enrollment requirement needed to become eligible to continue your coverage as a retiree. If you are currently enrolled in a plan and do not make an open season change, your current enrollment will continue for 2010.

Information about family members who are eligible for this benefit, which includes spouses and dependent children under the age of 22, is available at:

<http://www.opm.gov/insure/health/eligibility/dependents.asp>

Watch for the important Benefits Open Season email to be sent to all employees in early November. In addition, check our website for important open season announcements and links:

<http://www.aphis.usda.gov/mrpbs/hr/benefits/index.shtml>

Questions?

If you have any questions regarding insurance or retirement related matters during open season and throughout the year, please contact the Benefits Specialist assigned to your program:

http://www.aphis.usda.gov/mrpbs/contact_us/benefits.shtml

Federal Employees Dental and Vision Insurance Programs (FEDVIP)



Have your dental and vision care needs changed this year? Open season gives you an opportunity to enroll in a dental or vision plan or both! You may also make changes to your current enrollment, including cancelling a policy that you may no longer need. Just like a FEHB plan, if you are currently enrolled in a plan and do not make an open season change, your current enrollment will continue for 2010.

For information on available plans, comparison tools, and enrollment information, please visit the BENEFEDS website at <https://www.benefeds.com/>. The 2010 information will be available on November 9, 2009.

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Federal Flexible Spending Account Programs (FSAFEDS)

You may elect to make pre-tax contributions to three different accounts to help save money on out-of-pocket expenses throughout the year. The three accounts include a dependent care account, a health care account, and a limited expense health care account. The limited expense health care account is available to employees who are enrolled in High Deductible Health Plans with a Health Savings Account which makes them ineligible for a regular health care account. Unlike the FEHB and FEDVIP programs, you **must** make a new election during open season in order to take advantage of this benefit in 2010.

For information about participating in each of the accounts, reimbursable expenses, and enrollment information, please visit the FSAFEDS website at <https://www.fsafeds.com/fsafeds/index.asp>. Enrollment begins November 9, 2009.

Enrollment begins
November 9, 2009



Thrift Savings Plan Information

As we near the end of 2009, remember to check the Year to Date column of your Statement of Earnings and Leave. If you are contributing the maximum contribution of \$16,500 in 2009, are you in line with reaching the max by pay period 25? If you reach the maximum too early, your TSP contributions will stop and you will miss out on the agency matching funds for the remainder of the year. If you are a FERS employee, you may want to adjust your contributions to make sure you will receive the agency matching funds through the end of 2009. Need some help figuring it out? Use the calculator at <http://www.aphis.usda.gov/mrpb/hr/benefits/tsp.shtml#contribute>

You can change your TSP contributions through the NFC Employee's Personal Page by visiting www.nfc.usda.gov. You will use your eAuthentication ID and password. Or you can fax a TSP-1 form, available at www.tsp.gov, to HRO Benefits at 612-336-3545.

While we're on the subject...How are your TSP funds doing? Have you checked your account lately? If you don't know what funds you are in or how they are doing, maybe you should consider the 'Lifecycle' funds. The 'L' funds are designed to be invested in various combinations using the five existing TSP funds - the G, F, C, S and I funds. By putting your contributions into the 'L' funds, financial experts do the work for you and will determine the asset allocation appropriate for each Lifecycle Fund. That way, you can be reassured that someone is watching your money so that you don't have to worry about making changes to your fund allocations. The experts watch the market for you and make changes to the allocations based on your 'L' fund time horizon. For example, if your retirement date is 20 years away, you may want to consider the L Fund 2030 fund. With your retirement date further away, the asset allocations will be invested with the riskier funds (C, S and I funds). As you get closer to your retirement time line, more of the assets are moved progressively into less risky funds (G and F). You just pick the fund that comes closest to your retirement date and let the professionals at TSP do the work for you. For more facts on the 'L' funds, please visit the TSP website at www.tsp.gov.

To access your TSP account, you will need your 13 digit account number and password. If you don't know your account number or password, you can request the information through the TSP website.

You can change
your TSP
contributions
through the NFC
Employee's
Personal Page by
visiting
www.nfc.usda.gov

Processing Tidbits

Electronic Official Personnel Folder (eOPF) Registration and Access Materials now available On-line

Throughout the summer, APHIS employees were notified about the implementation of the electronic Official Personnel Folder (eOPF) and how to register to obtain access -- thanks to all of you who registered! If you have not had the opportunity to register, the registration materials, instructional tutorial and frequently asked questions (FAQ's) are now posted on the APHIS Intranet at:

<http://www.aphis.usda.gov/mrpbs/systems/eopf/index.shtml>

The eOPF is an electronic version of your OPF and contains the records required to document your Federal career. The Human Resources Division (HRD), in conjunction with the Office of Personnel Management (OPM), is providing access to all employees as part of a government-wide initiative. If you have registered for access to your eOPF, you will be notified via email in the future when a new document is added to the folder. Since SF-50 forms are being automatically deposited into folders, hard copy SF-50 forms will no longer be printed or mailed, effective January 1, 2010. Employees who do not have government or personal access to a computer or email may continue to receive hard copy SF-50 forms through the mail.

If you have questions about any of the information above, please contact your servicing Processing team member at:

http://www.aphis.usda.gov/mrpbs/contact_us/downloads/processing_prog_assignments.pdf or, send an email message to the eOPF mailbox at eopfmrp@aphis.usda.gov. The HRD appreciates your continued support of the eOPF initiative.

eOPF is Now Available
On-line



Change of Investigations for APHIS IT Positions

Several months ago APHIS Directive 3140.7 on investigations and clearance requirements for APHIS IT personnel was rescinded. As a result, a vast majority of APHIS IT staff no longer require a national security clearance to perform their duties as described in their position descriptions (PDs).

With input from Program Chief Information Officer of MRPBS Information Technology, HR Classification re-evaluated all APHIS IT positions, based on OPM's Suitability requirements. As a result HR Personnel Security just recently began the process of changing clearances to Public Trust background investigations. Personnel Security does not re-process another background investigation but rather requests the clearance be removed and the position downgraded to the public trust investigation. Several IT personnel have already or will soon be receiving notices regarding clearance downgrades.

In the end, employees will be debriefed by the Department and asked to sign the debriefing statement of their original SF-312 (Classified Information Nondisclosure Agreement). Once the debriefing has been completed the Department reissues a Public Trust Certificate of Suitability, which will then be uploaded into the employee's e-OPF. In the event a clearance needs to be re-activated, it can be done so within two years of the requested downgrade.

Because this process recently caused some concern at the Program level, the APHIS Chief Information Security Officer (CISO) sent a reminder to the IT Leadership Advisory Committee explaining the overall process.

Supervisors are encouraged to work closely with HR Classification to ensure their employees' PDs are accurate. If there is a valid need to maintain a national security clearance an AD-1188, Justification for Requested Security Clearance form should be submitted to HR Classification or HR Personnel Security. A copy of the form can be found at:

<http://www.aphis.usda.gov/mrpbs/downloads/forms/ad/ad1188.doc>

For APHIS
IT Positions
Only