



From the Benefits and Entitlements Service Team (BEST)

BENEFITS SUMMARY FOR TEMPORARY EMPLOYEES

For Full and Limited Service Employees

APPLICABILITY: This benefits summary is for Air Force-serviced civilian employees hired on temporary appointments scheduled to last **less** than one year under 5 U.S.C. 8906a.

EXCEPTIONS: If you meet one of the following exceptions, this brochure does **not** apply to you.

- Your temporary appointment follows, with a break in service of no more than 3 days, a position in which you were insured.
- You are a temporary employee who received a Provisional Appointment.
- You are employed under an OPM-approved career-related work-study program under Schedule B lasting at least one year and in pay status for at least one-third of the total period of time from the date of your first appointment to the completion of the work-study program.

If one of the exceptions applies to you, please obtain the brochure "Benefits Summary for New, Rehired, and Transferred Civilian Employees" from your local or servicing Civilian Personnel Section or download from the AFPERS website at <https://gum-crm.csd.disa.mil/app/home>, once logged in keyword search 5685.

Federal Employees Health Benefits (FEHB)

As a temporary employee you will be eligible to enroll in health insurance when you have completed 1 year of current continuous employment (5 U.S.C. 8906a). For this purpose, "current" means beginning with the present and counting back one full year (365 calendar days). "Continuous" means employment without a break in service of more than 5 days. A break in service occurs when you are off the employment rolls. A break in service of 1 to 5 days does not interrupt the 1-year of current continuous employment and is counted toward the service requirement. Days on which a part-time employee is not scheduled to work are not breaks in service. "Employment" means full-time or part-time service that is not excluded by law or regulations applicable to the FEHB program. The one-year requirement may be met at the end of a one-year appointment in a single agency or it may be based on a series of shorter appointments served in one or more agencies, as long as you have not had a break in service in excess of 5 days.

You have 60 days from the date you complete 1 year of current continuous employment to enroll in FEHB. You must pay both the employee **and** Government shares of the premium, so it is especially important that you first consult RI 70-8, Guide to Federal Benefits for Certain Temporary Employees, to see which plans you are eligible for, the basic services each plan provides, and the cost. Once you have narrowed your choices, you should review the individual plan brochures for specific coverage information. You can view the guide and plan brochures on the Office of Personnel Management's website at www.opm.gov/insure/health/planinfo/index.asp. An election to enroll in FEHB will be effective at the beginning of the following pay period.

Premium Conversion. If you enroll in health insurance, you'll automatically participate in premium conversion unless you specifically waive participation. Premium conversion is a "pre-tax" arrangement, meaning the part of your salary that goes for health insurance premiums is non-taxable. You will save on Federal income tax and FICA taxes. However, if you participate in premium conversion you **cannot** change to self-only or cancel your coverage any time you want. It can only be done during the annual open season or in conjunction with a qualifying life event that corresponds with the desired change. If you don't want to participate in premium

conversion, you must complete and fax the waiver form to BEST (DSN 665-2936 or 210-565-2936) at the time you enroll in health insurance. You may obtain the waiver form by requesting fax document #1005 through the BEST phone system or by downloading it from the AFPC website at <https://gum-crm.csd.disa.mil/app/home>, once logged in keyword search 4022.

If you decide to enroll in health insurance, you will conduct the enrollment via the Employee Benefits Information System (EBIS) web application or the BEST automated phone system.

The **Benefits and Entitlements Service Team (BEST) automated Web application -- called EBIS**, for "Employee Benefits Information System" -- is a secure web program. To reach EBIS, you must first login to the Air Force Portal (<https://www.my.af.mil>) or the Air Force Personnel Center (AFPC) Secure website (<https://w20.afpc.randolph.af.mil/AFPCSecurenet20>).

AIR FORCE PORTAL. If you **already have a Portal account**, you're ready to log in. **New users** should be able to register to use the Portal within 48 hours of receiving a Common Access Card (CAC). Click the above link to get to the Portal homepage. Click on "Register for a new AF Portal Account with your CAC" under "Membership Information." (This procedure will set you up with a Portal account that can be accessed by using the CAC card **or** by Username and Password.) A "Choose a digital certificate" dialog box will appear. If your name and CAC certificate number appear in the white area of the dialog box, then you know it has been registered with Internet Explorer. Click the "OK" button, and enter your CAC PIN at the prompt. A CAC registration screen will appear. Click the "Create Account" button. Complete all of the fields on the "Registering for the AF Portal" form and follow the prompts.

To reach EBIS after logging into the AF Portal, roll your mouse over the "Life & Career" tab, and click on "Career." A link to EBIS is in the far left column. Click on it. The EBIS login page will appear. Enter your social security number (SSN) and BEST Personal Identification Number (PIN) and click the Login button. You are then ready to conduct benefits transactions or obtain retirement estimates. (Note: Your PIN for the BEST phone system and EBIS is the same and you may change it as often as you wish through either system. In addition, if you forget your PIN, you can select a new one through either system.)

AFPC SECURE. Click on this link: <https://w20.afpc.randolph.af.mil/AFPCSecurenet20>. Click "OK" to acknowledge consent to the warning banner. Immediately, the "Choose a digital certificate" dialog box will appear. If you wish to login to AFPC Secure using your Common Access Card (CAC) card, click the "OK" button. If you want to login using your AFPC Secure UserID and password, click the "Cancel" button. **Please note:** Your web browser must be configured for use with the CAC and your CAC PIN in order to login to AFPC Secure via CAC.

Log in via CAC Card -- Insert your CAC card into the reader on your computer, and enter your CAC PIN. If your browser has been configured, you'll see your name and certificate number in the white area of the "Choose a digital certificate" dialog box. Click "OK" and follow the prompts. Enter your CAC PIN and click "OK." The AFPC Secure Main Menu will then appear. Click the EBIS button, and log into EBIS.

The Total Force Service Center (TFSC) phone system. In the United States, dial 1-800-525-0102. If located overseas, dial a toll-free AT&T direct access number for the country you're in, then 800-525-0102. (AT&T direct access numbers are available at www.business.att.com/bt/dial_guide.jsp.) When the system answers, press "2" for civilian employees, then "2" for BEST benefits and entitlements. You'll hear two tones followed by several seconds of silence while your call is being transferred. The system will then provide information about using your Social Security Number (SSN) and Personal Identification Number (PIN) to access your records, and prompt you to enter them. We don't mail PIN numbers; instead, the system automatically sets your initial PIN as a four-digit number equivalent to your month and year of birth (MMYY). For example, if born in February 1975, your PIN will be 0275.

For security reasons, the system will require you to change the four-digit PIN to a six-digit number of your choice. If you are unable to access the phone system after your second duty day, please notify your local or servicing Civilian Personnel Section who will contact us on your behalf.

EBIS and the TFSC phone system are available 24 hours a day, 7 days a week (except Saturdays from 8:45 p.m. to midnight, Central Time, for systems backup.)

Benefits counselors can be reached by calling the TFSC phone line as specified above. When you reach the benefits main menu you will hear “press 1 for health benefits, 2 for retirement, 3 for TSP, and 4 for life insurance.” Press the number for the benefits area relating to your call, then zero to transfer to a counselor. Benefits counselors are available Sunday 3 p.m. to 11 p.m.; Monday through Thursday, 7 a.m. to 11 p.m.; and Friday 7 a.m. to 6 p.m., Central Time. If you are not able to access the system after your second duty day, or it tells you your SSN is not on file, please notify your local or servicing Civilian Personnel Section and they will contact us on your behalf.

Hearing impaired employees may contact a benefits counselor via our toll-free Telecommunications Device for the Deaf (TDD) number: 1-800-382-0893, or commercial 565-2276 if calling within San Antonio, Texas (area code 210).

Federal Employees Dental and Vision Insurance Program (FEDVIP)

When you complete 1 year of current continuous employment, you will be eligible to enroll in FEHB, which makes you eligible for the FEDVIP program – whether or not you enroll in FEHB. If you want to enroll in FEDVIP, you must do so within 60 days of completion of 1 year current continuous temporary employment. If you don't enroll during the 60 day period, you will have to wait until the next Open Season (Nov/Dec timeframe) or have a qualifying life event in order to enroll. The FEDVIP program offers supplemental dental and insurance coverage. You will enroll on the BENEFEDS web site at www.benefeds.com, where you can also obtain additional information about the program. You can also speak with a BENEFEDS customer service representative for assistance or to enroll. Call toll-free 1-877-888-3337, TTY 1-877-889-5680. BENEFEDS Customer Service Representatives are available Monday through Friday, 9 a.m. to 7 p.m., Eastern Time.

Flexible Spending Account (FSA) Program

When you complete one year of current continuous temporary employment, you'll be eligible to enroll in health insurance (FEHB). When you're eligible for FEHB, you'll also be eligible to enroll in the flexible spending account (FSA) program (even if you don't enroll in FEHB). FSAs are a benefit allowing employees to set aside money, on a pre-tax basis, for certain kinds of health care and dependent care expenses not paid by health insurance or claimed on your income tax return. In effect, you'll be reimbursing yourself from tax-free money. This lowers your taxes and increases your take-home pay.

Completion of 1 year current continuous temporary employment is what makes you eligible -- thus, from that date you have 60 days or until October 1, *whichever comes first*, to enroll in the FSA program. If you miss this timeframe, your next opportunity is the annual Open Season held in Nov/Dec each year.

The FSAFEDS program is handled entirely by Sykes Health Plan Services (SHPS), Inc., the third-party administrator of the program. You will enroll directly with SHPS via web or phone. To enroll or obtain more information, go to the FSAFEDS web site at www.fsafeds.com or speak with an FSAFEDS customer service representative, Monday through Friday, 9 a.m. to 9 p.m., Eastern Time, by calling toll-free 1-877-372-3337, TTY 1-800-952-0450.

Federal Employees Group Life Insurance (FEGLI)

You are not eligible to elect life insurance coverage.

Thrift Savings Plan (TSP)

You are not eligible for the TSP program (including catch-up contributions), nor are you eligible to receive agency contributions.

Long Term Care Insurance

Long term care (LTC) insurance is insurance that helps you pay for long term care services, such as home care, or care in a nursing home or assisted living facility. This care may become necessary not only because of the aging process, but because you suffer an accident, have a stroke, develop multiple sclerosis, etc. The type of care you would need is normally not covered by the FEHB enrollment.

You may apply for LTC insurance under the Federal Long Term Care Insurance Program (FLTCIP) at any time **after** you have completed one year of current continuous temporary employment. However, an advantage to applying within 60 days after completion of 1 year current continuous service is that you will be subject to abbreviated underwriting. After that, you will be subject to full underwriting. There are fewer questions to answer regarding your health under abbreviated underwriting.

The Office of Personnel Management (OPM) sponsors the FLTCIP in order to obtain rates somewhat lower than what is available in the private sector; however, you will pay the full cost of the premiums. For more information on LTC insurance and how to apply for it, please visit the LTC Partners' Website at www.ltcfeds.com. Additional information on the program is also available on the OPM Long Term Care web site at www.opm.gov/insure/ltc/index.asp. Certified long term care insurance specialists can be reached at 1-800-582-3337 or TTY 1-800-843-3557, Monday through Friday, 8 a.m. to 6 p.m., Eastern Time.

Beneficiary Forms

The only beneficiary form applicable to temporary employees is the Standard Form 1152, "Designation of Beneficiary -- Unpaid Compensation of Deceased Civilian Employee." If you choose to complete the form, it is **your** responsibility to make sure your beneficiaries stay current. A change in marital status does **not** automatically change a beneficiary you previously designated.

If you don't complete an SF 1152 and die while employed, your unpaid compensation will be distributed in accordance with the following order of precedence unless you have a valid court order on file in your Official Personnel Folder: (1) the widow or widower; (2) if none, the child or children in equal shares; (3) if none, the parents in equal shares; (4) if none, the executor or administrator of the estate; (5) if none, the next of kin under the laws of the state in which the decedent was domiciled at date of death.

The SF 1152 can be found on the web at www.opm.gov/forms/pdf_fill/SF1152.pdf. You should complete and submit it to your servicing Civilian Personnel Section who will certify and forward it to our office if you are a Full service employee. If you are a Limited service employee, the CPS will file the form in your Official Personnel Folder. We recommend you make a copy of the SF 1152 for your records prior to submission and review it periodically to ensure it reflects your current desires.

Benefits and Entitlements Service Team (BEST)

HQ AFPC/DPIRB
550 C Street West Ste 57
Randolph AFB TX 78150-4759

BEST Phone Line

Stateside: 1-800-525-0102

Overseas: Dial a toll-free AT&T Direct Access Number, then 800-525-0102 (AT&T Direct Access Numbers can be obtained at www.business.att.com/bt/dial_guide.jsp).

Press 2 for Air Force-serviced civilian, then 2 again for BEST benefits and entitlements, and follow the prompts.

Hearing Impaired Employees: TDD 1-800-382-0893

(Commercial) 565-2276 if located in San Antonio, Texas (area code 210)

Detailed instructions on how to access the BEST phone system and/or reach a benefits counselor are on the AFPERS website at <https://gum-crm.csd.disa.mil/app/home>, once logged in keyword search 5828.

BEST Fax Number: DSN 665-2936 or (210) 565-2936

BEST Homepage: <https://gum-crm.csd.disa.mil/app/home>– click on “Civilian” and then “Employee” select “Benefits and Entitlements” under Categories.

REVIEW YOUR LEAVE AND EARNINGS STATEMENT EVERY PAY PERIOD!