



**TEMPORARY EMPLOYEE  
BENEFIT  
INFORMATION PACKET**

Most employees on a temporary Federal appointment are not eligible for life insurance, long term care insurance, or to participate in the Thrift Saving Plan, and will be eligible for health benefits only after serving continuously for one year. Temporary employees participate in Social Security rather than a Federal retirement system. Temporary employees earn sick and annual leave.

Employees who converted from a permanent Federal appointment to a temporary appointment without a break in service are normally eligible to carryover their benefits to the temporary appointment.

## **ARMY BENEFITS CENTER - CIVILIAN (ABC-C)**

**Employees must manage their own benefit package and conduct most benefit actions (enrollment and changes) through the ABC-C, located at Fort Riley, Kansas.**

You can contact the ABC by:

- INTERNET: [WWW.ABC.ARMY.MIL](http://WWW.ABC.ARMY.MIL)
- TELEPHONE: 1-877-276-9287
  - You need to establish a PIN to conduct benefit business on the Internet and the telephone.
  - On the phone you can speak with a counselor from 5 a.m. to 5 p.m. El Paso time, Mon to Fri.
- MAIL: ABC CENTER  
301 MARSHALL AVE  
FORT RILEY, KS 66442

**For general benefit information: [www.opm.gov/insure/](http://www.opm.gov/insure/)**

## **FEDERAL EMPLOYEE HEALTH BENEFITS PROGRAM (FEHB)**

For information: [www.opm.gov/insure/health/](http://www.opm.gov/insure/health/)

Temporary employees are eligible for health benefits after completing 1 year of continuous service, but will pay the full premium (there is no government contribution) plus a 2% administrative fee. Premiums are automatically deducted from your paycheck.

**You have 60 calendar days from the time you become eligible to enroll or not enroll in a health plan. If you do not make an election you are considered to have declined coverage.**

Once eligible, you can enroll or make changes through ABC-C during the annual Open Season (late November to early December) or within 60 calendar days after a qualifying life event, i.e., marriage, divorce, death of a spouse, and birth of a child.

There are National and Area health plans. There are differences in coverage and cost among the plans, read the plan booklets carefully. You can elect Self Only or Self and Family coverage. Some may require associate membership in an organization.

Unless otherwise specified, coverage is effective on the first day of the first pay period after the ABC-C receives your enrollment request and that follows a pay period any part of which you were in a pay status. Thus, the earliest that your health insurance can become effective is the beginning of the pay period after the pay period in which you became eligible - and only if the ABC-C received your enrollment prior to the beginning of that pay period.

There is no retroactive coverage of your medical expenses prior to the effective date of your coverage, so if you want to elect health coverage it is to your advantage to make an election as soon as possible after you are eligible in case of an accident or illness.

Premium Conversion: Premium Conversion (PC) means that the part of your salary that goes to pay FEHB premiums is not-taxable, which saves you money on Federal income tax and FICA taxes. Participation in PC is automatic unless you waive it at the time you become eligible for and elect health benefits or during an FEHB open season after that. PC saves money, but it imposes two restrictions. Employees can normally drop FEHB coverage or change coverage from "self and family" to "self only" at any time. However, employees participating in PC may take these actions only during an FEHB open season or at the time of a special PC "qualifying life event." In addition, if you pay Social Security taxes on your salary, PC may result in somewhat lower Social Security benefits. This loss of flexibility and lower benefits is usually of less value than the tax savings of PC, but this depends on your personal situation and only you can decide whether participating or not participating is most beneficial. PC information is at <http://www.opm.gov/insure/pretaxfehb/index.htm>. Information on waiving PC is on the ABC-C web site (select "information", then "health")

## **ANNUAL & SICK LEAVE, HOLIDAYS**

(There are 26 pay periods in a leave year)

Temporary employees accrue (earn) 4 hours of sick leave per pay period, same as permanent employees. The accrual rate will not change.

Full time temporary employees accrue annual leave at the following rate:

- Up to 3 years of service                      4 hours per pay period
- 4-15 years of service                         6 hours per pay period
- After 15 years of service                    8 hours per pay period

Part-time temporary employees accrue annual leave on a pro-rated basis

You must request and supervisors must approve sick and annual leave in advance of you taking the leave. You should follow your supervisor's established procedures for requesting leave. Supervisors usually recognize that unforeseen circumstances may not

allow you to request leave in advance, but you should contact your supervisor as soon as possible to request leave when you cannot do so in advance.

We observe 10 Federal holidays: New Year's Day, Martin Luther King's Birthday, Presidents' Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans' Day, Thanksgiving, and Christmas

Many Fort Bliss organizations also observe "training holidays" tied to Federal holidays, which often allow for a 4-day weekend. Civilian employees must take leave to be off on a training holiday. Supervisors are encouraged to be liberal in approving leave for training holidays, mission and workload permitting.

### **FEDERAL GROUP LIFE INSURANCE (FGLI)**

Employees on a temporary appointment are not eligible for life insurance.

### **RETIREMENT**

Employees on a temporary appointment are covered under and contribute to Social Security; they are not eligible to participate in a Federal employee retirement system.

### **THRIFT SAVINGS PLAN (TSP)**

Employees on a temporary appointment are not eligible to participate in TSP

### **FEDERAL LONG TERM CARE INSURANCE PROGRAM (FLTCIP)**

Employees on a temporary appointment are not eligible to apply for Federal long-term care insurance.