

## Benefits & Entitlements

1. All personnel paperwork should be filed with your civilian personnel office; maintain a copy for your records.
2. Ensure you have updated all needed forms for these programs:
  - a. Federal Employee Health Benefits (FEHB)
    - Going to a combat zone can be considered a life event that may allow an employee to make a change under provisions of FEHB as a result of deployment
    - Employees may participate in annual FEHB open season
    - Employees are responsible for employee share of FEHB premiums
    - Employees injured/ill during deployment have the following options:
      - They may opt to seek medical care through the military treatment facility
      - They may file a worker's compensation claim through the Department of Labor and elect any physician of their choice
      - Lastly, they may be treated for medical care under their Federal Employee Health Benefit plan provider
  - b. Federal Employee Group Life Insurance (FGLI)
    - P.L. 110-417, Duncan Hunter National Defense Authorization Act for Fiscal Year 2009 became effective October 14, 2008
    - Affects civilian employees eligible for FGLI who are deployed in support of a contingency operation as defined by Section 101(a) (13) of title 10
    - Does not apply to employees called to active duty as a member of a reserve component of the armed forces
    - P.L. 110-417 elections outside of open season (60-day time limit after notification date)
      - Basic Coverage
      - Option A Coverage
      - Option B Coverage
    - Effective date is first day on or after the day the employing office receives a qualifying election
    - **NOTE: The new law does not authorize an opportunity to elect Option C (Family) coverage.**
    - Benefits are payable for members covered by FGLI in the particular order set by law
    - Employees should complete an SF-2823, Designation of Beneficiary FGLI form

- c. Thrift Savings Plan (TSP) [www.tsp.gov](http://www.tsp.gov)
- Employees may still contribute to TSP
  - Employees are permitted to make changes to their TSP accounts
  - TSP loan payments will continue while employees are deployed
  - The beneficiary (ies) as designated by the employee on the TSP-3 (Designation of Beneficiary) will receive the payable amount in the TSP account
- d. Flexible Spending Accounts (FSA)
- Employees can continue their allotments to their dependent care (DCFSA) and health care flexible spending account (HCFSA)
  - Employee can still be reimbursed for eligible expenses in the (DCFSA) and (HCFSA) accounts
  - If the employee dies before the end of the benefit period, the surviving spouse/dependent(s) and/or estate may submit claims or receive payment for eligible expenses incurred up until the date of death
  - Expenses incurred after the date of death are not eligible for reimbursement
- e. Federal Long Term Care Insurance Program (FLTCIP)
- Employees sent to a combat zone in a support capacity may keep their Long Term Care (LTC) Insurance coverage as long they continue to pay their premiums. There is no Government contribution toward LTC premiums
  - Employees are eligible to enroll in LTC as long they are in a position that conveys FEHB eligibility
  - Employees may enroll at [www.ltcfeds.com](http://www.ltcfeds.com) or 1-800-LTC-FEDS (1-800-582-3337) (TTY: 1-800-843-3557)
  - Employees will have to apply under the full underwriting application
- f. Federal Employees Dental & Vision Program (FEDVIP)
- Employees' coverage will continue and premiums will be deducted
  - No enrollments or plan changes are permitted under the provision of FEDVIP as a result of deployment
  - Employee may participate in the annual FEDVIP open season
  - Employees cannot cancel coverage during non-open season unless:
    - Spouse goes on active military duty; or
    - Employee enrolled and accepts a position or transfers to an agency that offers its own dental and/or vision plan, and that agency pays 50% or more of the premiums
- g. Survivor Benefits
- Benefits are payable to a surviving spouse upon the death of an active federal employee
  - Benefits may also be payable to surviving children and a former spouse

- If no survivor annuity is payable based on the employee's death, the retirement contributions in the Civil Service Retirement and Disability Fund, plus interest, is payable to the beneficiary designated by the employee
- If no beneficiary form is on file, then the funds will be paid out according to the order of precedence
- Specific Requirements (CSRS/CSRS Offset/FERS)
  - In order to receive entitlement for survivor annuity benefits, the employee must have completed 18 months of creditable civilian service and died while subject to CSRS/FERS deductions
- For payable survivor's annuity, the current spouse must meet one of the following requirements:
  - Married to the employee at least 9 months at the time of death
  - If married less than 9 months,
    - A child was born of the marriage, or the employee's death was accidental

h. Social Security [www.ssa.gov](http://www.ssa.gov)

- Social Security will pay survivor benefits to the surviving spouse and dependent children of the Federal Employee who was covered by Social Security
- The survivor annuity is reduced or offset by the amount of the Social Security benefit

i. Unpaid Compensation

- Unpaid Compensation (final pay) and unused annual leave is paid in a lump sum payment to the beneficiary on file
- If no beneficiary form is on file, the employee's survivors will receive a lump sum payment covering the employee's final pay according to the natural order of precedence

## Workers Compensation

1. Federal Employees' Compensation Act
  - a. Federal Employees' Compensation Act (FECA) passed in 1916
  - b. Exclusive remedy for workplace injuries for Federal employees
  - c. Non-adversarial procedure – is a benefit to injured workers
  - d. Administered by the Department of Labor, Office of Workers' Compensation Programs (OWCP)
  
2. FECA provides:
  - a. Medical Coverage
  - b. Continuation of Pay
  - c. Compensation for Lost Wages
  - d. Schedule Awards/Vocational Rehabilitation
  - e. Death/Burial Expenses/Death Gratuity
  
3. Medical Coverage:
  - a. Civilians requiring treatment while deployed are eligible for medical evacuation and healthcare treatment and services in Military Treatment Facilities (MTF)
  - b. Treatment will be at the same level and scope as provided to Military members
  - c. No cost to the employee
  
4. Continuation of Pay:
  - a. Employer continues regular pay for 45 calendar days in cases of traumatic injuries
  - b. COP is subject to taxes and other payroll deductions
  - c. Must file CA-1 within 30 days from date of injury
  - d. Must submit medical evidence supporting disability within 10 days in order to be eligible for COP
  
5. Compensation for Lost Wages:
  - a. Filed using form CA-7
  - b. Supervisor must complete side 2 of the CA-7 and submit to OWCP
  - c. Medical evidence must support period of disability
  - d. Compensation is paid at 75% of pay if dependents, 66 2/3% if no dependents
  - e. Health Benefits and Optional Life Insurance are deducted
  - f. Tax free
  
6. Scheduled Awards/Vocational Rehabilitation
  - a. Schedule Award is compensation for loss of a body part or loss of use of a body part
  - b. Filed on a form CA-7 once Maximum Medical Improvement has been reached
  - c. Vocational Rehabilitation is available if work-related injuries necessitate permanent work restrictions
  
7. Death/Burial Expenses/Death Gratuity
  - a. Ongoing benefits through FECA
    - All Federal employees are eligible, not exclusive to deployed civilians
    - Filed using a form CA-5

- Spouse receives regular compensation benefits in an amount equal to 50% of the deceased employee's salary at the time of death; if there are dependent children, the surviving spouse may receive 45% of salary plus an additional 15% for each child, up to a total of 75% of salary. Spousal benefits are payable for life or until remarriage if before age 55; benefits for dependent children continue until they turn 18, or up to age 23 if they are in a full-time undergraduate program
- If there is no spouse, compensation for one child totals 40% of the salary; compensation for multiple children can be up to 75% of the salary, divided equally among all children
- Benefits are not subject to Federal or state income tax

b. Death gratuity through FECA

- Benefit for designated beneficiaries of Federal employees deployed in support of a Contingency Operation
- One-time \$100,000 payment to designated beneficiaries
  - Designate beneficiaries using form CA-40 – submit this form to your personnel office before deploying
- Tax free benefit

c. Death gratuity through employing agency

- \$10,000 one-time payment to designated beneficiaries
- Death must have resulted from a traumatic injury
- Subject to income taxes

8. Requirements for Coverage under FECA

- Timely Filed
  - Employee has 3 years from
    - a. date of injury
    - b. date of first awareness/should have been aware
    - c. date of last exposure
- Federal/Civilian Employee
  - Defined as a civil officer or employee in any branch of the Government of the United States, including an officer or employee of an instrumentality wholly owned by the United States
- Fact of Injury
  - Employee must provide factual and medical evidence to establish that an injury occurred as alleged
  - Burden of proof rests with employee
  - Agency can assist in gathering some evidence

- Performance of Duty
  - The Employees' Compensation Appeals Board has continuously affirmed that an injury, incident or exposure **must arise out of and in the course of employment** for it to be considered in the performance of duty
- Causal Relationship
  - Link between the work-related exposure and the medical condition being claimed
  - Established through a medical report from the treating physician
  - Medical report should contain history of injury, physical findings present upon examination, test results (if any), diagnosis, well-reasoned opinion as to the link between the work incident and the diagnosed condition
  - Types of causal relationship (direct cause, aggravation, acceleration, precipitation)

9. Immediately obtain medical treatment when injured at work. You will work with your supervisor, both stateside and in theater, and file your claim. Once you are back stateside you can work with your unit's injury compensation specialist.

10. Types of injuries:

- a. **Traumatic Injury**: Injury caused by a specific event or series of events during one work shift
  - File a CA-1
- b. **Occupational Injury**: Condition produced in the work environment over a period of more than one day or shift
  - File a CA-2

11. How to file a claim:

- a. Electronically using Electronic Data Interchange (EDI) with your supervisor  
[https://cacdiucs.cpms.osd.mil/forms/frmservlet?config=SAFER\\_ALONE\\_PRO](https://cacdiucs.cpms.osd.mil/forms/frmservlet?config=SAFER_ALONE_PRO)
- b. If EDI is not available you may also file your claim in paper format  
NOTE: Someone MAY file a claim for you on your behalf