2011 TRAINING WORKSHOPS
Phoenix, AZ

TUESDAY, November 29, 2011

Benefits for Survivors of Federal Employees
[Tuesday, 11/29/2011, Cost: $345]

This 1-day workshop will identify some of the Federal benefit programs that may provide benefits to eligible survivors of deceased Federal employees. The workshop is a basic overview of survivor benefits under the following programs: Civil Service Retirement System (CSRS), Federal Employees Retirement System (FERS), Federal Employees Health Benefits (FEHB), Federal Employees Group Life Insurance (FEGLI), Federal Employees Dental and Vision (FEDVIP), Federal Long Term Care Insurance Program (FLTCIP), Thrift Savings Plan (TSP) and Social Security (SS). The session will primarily focus on the types of benefits payable upon the death of Federal employees. We'll cover the eligibility requirements the deceased employees need to meet as well as the eligibility requirements that the potential survivor(s) must meet to qualify for survivor annuity and/or lump sum benefits. We will suggest strategies you can use when counseling survivor(s) upon the Federal employee's death.

This workshop is intended for human resource (HR) professionals with basic knowledge of the Federal retirement programs (CSRS and FERS). The class will be presented primarily in lecture/discussion format with student participation.

Benefits for Former Spouses
[Tuesday, 11//29/2011, Cost $345]

Former spouse benefits generate a lot of employee questions and are becoming a fact of life. This 1-day workshop focuses on the various benefits available to former spouses and the effect on current spouses' benefits under the Civil Service Retirement System (CSRS), the Federal Employees Retirement System (FERS), the Federal Employees Group Life Insurance (FEGLI) program, and the Federal Employees Health Benefits (FEHB) program. We will also cover court ordered benefits for former spouses affecting Military Retired Pay benefits, the Thrift Savings Plan (TSP), and Social Security benefits.

The workshop will look at the entire range of benefits for former spouses and provide you with what you need to know about spousal benefits to answer employee questions and discuss strategies you can use when counseling employees and former spouses.

This workshop is intended for human resource professionals with some knowledge of the Federal retirement program. The workshop will be presented in a variety of styles, but mainly in lecture format.

ABC's of Insurance

[Tuesday, 11/29/2011, Cost $345]

FEDVIP, FEGLI, FEHB, FSAFEDS, FLTCIP, BENEFEDS, QLE, HDHP, HRA, HSA, HMO, PPO, TCC … It's a benefit alphabet soup out there. Come spend a day with experienced staff from OPM's Federal Employee Insurance Operations and learn the basics of the health insurance, life insurance, and dental/vision insurance programs. This course will also touch on the Federal Flexible Spending Account Program and the Federal Long Term Care Insurance Program.

We've designed an interactive day combining classroom discussion and exercises. After completing this workshop you will not only know what all those letters mean, you'll know the answers to these questions as well.

- What do they have in common and how do they differ?
- What are the eligibility requirements to enroll?
- When (and how) can employees enroll and when can they make changes in their enrollment?
- Who is an eligible family member?
- What happens when an employee leaves Federal service or retires?
- Where should employees go for more information about the programs or help with any problems with their claims and/or enrollment?
- How do the Programs coordinate benefits?

Most importantly, you will find out where YOU should go to for help on behalf of your employees with concerns about the health (FEHB), life (FEGLI), dental and vision (FEDVIP), long term care (FLTCIP), and flexible spending account (FSAFEDS) insurance programs.

This course is designed for individuals **new** to benefits (less than one year of experience) who want a basic understanding of the Programs. This is **NOT** a course for experienced professionals or anyone who has worked with these programs for a year or more.

Retire in Good Health – FEHB and Medicare

[Tuesday, 11/29/2011, Cost: $345]

This workshop is a unique opportunity to learn about Medicare and how it works with the Federal Employees Health Benefits (FEHB) Program. The goal of this workshop is to educate professionals, like you, about the aspects of the Medicare and FEHB programs that affect Federal employees and retirees —to help them make informed health care decisions.

Our seminar will be divided in six separate learning sessions:

1. Understanding Medicare—All about Medicare, coverage and options
2. Detailed information about Medicare Part B, eligibility and enrollment.
3. Medicare Assignment and coordination of benefits between Medicare and FEHB.
4. What to consider when making the decision to enroll in Medicare when you have FEHB
5. Interactive exercises to review lessons learned
6. Interactive games to test your knowledge and opportunity to ask questions

Tools for take-away: Publications, fact sheets, and a hard copy of the PowerPoint module to use as a reference and to educate others.

Military & Civilian Deposits under CSRS & FERS

[Tuesday, 11/29/2011, Cost: $345]

Do you know how an application to make a deposit for civilian service is processed once it leaves your agency? Can you explain how interest on a civilian or military deposit is computed? If someone asks how you got the military deposit amount, can you explain how the numbers were derived? Through lecture and practical exercises, this 1-day workshop will focus on processing applications for civilian and military deposits under the Civil Service Retirement System (CSRS) and Federal Employees Retirement System (FERS) and redeposits under CSRS and FERS.
During this workshop you will learn:

- The deposit/redeposit application process, at the agency and OPM, from the completion of the application for deposit to billing to receiving payments and follow-up billings
- Issues to discuss when counseling employees on military and civilian deposits and redeposits
- How to compute interest on CSRS and FERS civilian and military deposits and redeposits
- How to determine the military deposit amount
- Rules for redeposit payments versus actuarial reductions

This workshop will include the military service credit and military deposit computation issues for employees with concurrent military and Federal/DOD civilian service under the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA).

This workshop is intended for human resource professionals who already have a basic level of knowledge of retirement issues. The class will be presented in a variety of styles, but mainly in lecture format.

CSRS and FERS Overview

[Tuesday, 11/29/2011, ½ day am (8:30 – 11:45) Cost $245]

Do you know the differences between the FERS and CSRS retirement systems? Do your employees? In this **half-day** workshop we will do a side by side comparison of both retirement systems, discussing everything from eligibility requirements, survivor benefits, treatment of deposits and redeposits, contributions, and numerous other topics as well as how you should communicate these topics to your employees. Best of all, you will get a copy of the PowerPoint presentation which you can use to educate your own employees as part of your financial education strategy.

This workshop is for HR specialists who are new to the benefits area and need an overview of the retirement systems.

UNDERSTANDING ROTH TSP CONTRIBUTIONS

[Tuesday, 11/29/2011, ½ day am (8:30 – 11:45) Cost: $245]

This ½ day workshop session will provide information on the upcoming TSP Roth Accounts. Presented by an expert from the Federal Retirement Thrift Investment Board, the session will cover:

- Roth Implementation Date
- Roth Contribution Rules
- Roth Considerations for TSP Participants
- Roth Distribution Rules
- How Roth Contributions and Earnings affect TSP loans, Withdrawals and other Distributions

NAREA

[Tuesday, 11/29/2011, ½ day pm (12:45- 4:00) Cost: $245]

The Non-Foreign Area Retirement Equity Assurance (NAREA) provisions of the National Defense Authorization Act (NDAA) of 2010, Public Law 111-84, transitions the non-foreign area cost of living allowances to locality pay over a three-year period beginning in January 3, 2010 and ending December 31, 2012. This training overview will provide you with the basic eligibility, effects on the employee and the agency, the buy back/deposit provision and process, explanation of the deposit and interest calculations and the OPM process.

This ½ day workshop is intended for human resource professionals who already have a basic level of knowledge of retirement issues. The class will be presented in a variety of styles, but mainly in lecture format.

Long Term Care/Flexible Spending Account--A Pathway to Wealthy (& Healthy) Feds

[Tuesday, 11/29/2011, ½ day pm (12:45 – 4:00) Cost: $245]

*****Note: This is the same half-day class as the one presented on Thursday, pm*****

This ½ day workshop covers two of the least understood and under-utilized benefits programs for Federal employees: the Federal Long Term Care Insurance Program (FLTCIP) and the Federal Flexible Spending Account Program (FSAFEDS).

FLTCIP Open Season may be over, but members of the Federal family can apply for coverage at any time with full underwriting. (New and newly eligible employees and their spouses have 60 days to apply with abbreviated underwriting.) Because costs are based on age, there's no better time to learn more. We'll show you how EASY it is to design a plan, and how affordable plan options can be! We'll review all the new tools and educational resources available for Benefits Officers/trainers, to help your employees make an informed decision.

Why are your employees leaving money on the table every year? The simple answer is that most of them do not realize the benefits of flexible spending accounts and are unaware of FSAFEDS. Join us to de-bunk the myths and unravel the mysteries surrounding flexible spending accounts. You and your employees don't need to be a Certified Public Accountant or a financial planner to understand FSAFEDS. This workshop addresses everything you need to know to help your employees understand the benefits, eligibility requirements, rules and regulations, barriers to participation, account details, eligible expenses, and the reimbursement process.

The objective of this workshop is to give you background knowledge so you can help employees understand the benefits of these programs and direct them to the right resources for their enrollment questions. This workshop will be presented by an expert from Long Term Care Partners, LLC which administers the FLTCIP and an expert from SHPS which administers FSAFEDS. Content will be presented in a variety of styles (including Q & A, handouts review) but mainly lecture format.

This workshop is recommended for both new and experienced HR professionals who are looking to provide more comprehensive education on these valuable recruitment and retention benefits.

WEDNESDAY, November 30, 2011

Retirement Application Processing
[Wednesday, 11/30/2011, Cost $345]

This workshop will help you better understand the necessity to ensure that a complete package is sent to OPM. In addition you will learn:

- The case flow from the point the employee meets with the human resource professionals through its completion at OPM
- The responsibilities of the employee, personnel office, payroll office and OPM
- What information is critical in order to authorize interim payments
- Impact of errors in the retirement package

This workshop is designed for **new human resources professionals** (with up to 5 years HR experience) involved in the retirement application process. This workshop will be presented in both lecture style and attendee participation.

FEGLI Basics
[Wednesday, 11/30/2011, Cost: $345]

Do you need to learn the basics about the Federal Employees' Group Life Insurance (FEGLI) Program? Or maybe you just need a refresher course? Then come spend a day with OPM's knowledgeable and experienced FEGLI insurance analysts. This class is presented in a lecture/slide format, with time for answers to your questions. During the day, you'll learn about:

- A brief history of the Program
- The roles of OPM, MetLife, and agencies
- Types of insurance
- Eligibility information and election opportunities
- The purposes and uses of various FEGLI forms
- What to do when an employee dies, retires, goes into nonpay status, or leaves the Federal government
- Answers to beneficiary and claim issues (who gets the money?)
- Where to get answers to your questions

This class is designed for HR employees with little or no prior working knowledge or experience with the FEGLI Program, or for employees who have been away from FEGLI for awhile and could use a refresher on the basics of the Program. You'll definitely benefit from this course, and enhance your knowledge of the FEGLI Program!

FEHB for Experienced HR Professionals
[Wednesday, 11/30/2011, Cost: $345]

Are you an experienced HR professional, but need some help with uncommon FEHB scenarios? Come spend a day with experienced staff from OPM's Insurance Services Programs and examine advanced FEHB issues. We've designed an interactive, hands-on day combining problem solving and group exercises involving real life situations. After completing this workshop, you will be an expert on these subjects and more:

- Enrollment
- FEHB premiums
- Open Season
- Eligible family members
- Nonpay or insufficient pay status
- Continuing FEHB coverage into retirement.

We'll even discuss and help you resolve cases you bring to the workshop.

This course is designed for individuals who know the basics of the FEHB Program (at least one year of FEHB experience) and want to learn about more complex subjects. This is **NOT** a course for individuals new to the FEHB Program or anyone who has worked with FEHB for less than one year.

TSP Withdrawal Program

[Wednesday, 11/30/2011, Cost: $345]

This one-day workshop will provide information on the upcoming TSP withdrawal program options and features. Presented by an expert from the Federal Retirement Thrift Investment Board, the session will cover:

- In-Service Withdrawal options
- Processing Separation Actions to Transmit to TSP
- Agency Requirements in Counseling Separating Employees on TSP Withdrawal Options
- TSP Withdrawal Forms/Processing
- Timing of a TSP Withdrawal
- TSP Post-Service Withdrawal Options
    - Understanding Leaving Money in TSP & Mandatory Withdrawal Requirements
    - Partial Withdrawal Options
    - Combining Civilian and Uniformed Services TSP Accounts
    - Requesting a TSP Full-Withdrawal
        - TSP Annuity
        - Single Payment
        - Monthly Payments
        - Withdrawal Option Exercises
    - Understanding Mixed Withdrawal Options
        - Selecting more than one option
        - Transfers of Single and Monthly Payments to an IRA
        - Changing Monthly Payments
- TSP Death Benefit Payments
- Withdrawal Program Exercises and Review

Interrelationship of Government Pensions & Social Security
[Wednesday, 11/30/2011, Cost: $345]

Have employees complained to you about not understanding reductions in their Social Security benefits? Do you know how to answer questions about an employee's Social Security Statement? If you would like to know how to answer these questions and to learn more about the interrelationship between Social Security and Government Pensions this is the class for you. The goal of this 1-day workshop is to provide human resource personnel information to understand the interrelationship between the Civil Service Retirement System (CSRS), the Federal Employees Retirement System (FERS) and Social Security benefits. This workshop is presented by experts from the Office of Personnel Management and the Social Security Administration.

Please note that this workshop is for human resource professionals who already have basic understanding of both retirement systems (CSRS and FERS). No knowledge of the Social Security program is required.

During this workshop you will learn:

- How Social Security benefits are calculated
- The reductions to these benefits from the Government Pension Offset and the Windfall Elimination Provision
- How to adjust the projected Social Security benefit for the Windfall Elimination Provision
- The impact caused by the interrelationship of the benefits for individuals under each retirement system on disability retirement, pre-and post-56 military credit, military retirement pay, and survivor benefits
- How to counsel employees on the use of the Social Security Statement
- Information on the FERS annuity supplement

This workshop is for human resource professionals who already have basic understanding of both retirement systems (CSRS and FERS). No knowledge of the Social Security program is required.

Telework: Where the Rubber Doesn't Meet the Road!
[Wednesday, 11/30/2011, ½ day am (8:30 – 11:45) Cost: $245]

Because new requirements to increase the numbers of employees that telework are now in effect, understanding more about how to make telework a way of getting the job done has become a critical issue for both employees and supervisors in the Federal workforce.

The WorkLife staff of OPM will address the practical aspects of teleworking:

- Defining the roles of those involved
- Scheduling for a group or a team

- Being in contact as a work group
- Planning workdays
- Reasons not to telework
- Avoiding common problems

This half-day workshop is for benefits officers who are responsible for providing telework information to their agency's managers, supervisors and employees.

Reemploying Annuitants

[Wednesday, 11/30/2011, ½ day am (8:30 – 11:45) Cost: $245]

The words "reemployed annuitant" can strike fear into even the most knowledgeable benefits counselor. While questions relating to reemployed annuitants are many, answers are sometimes hard to come by. In this **half-day** workshop, you will find many answers. By the end of this workshop, you will be able to:

- Identify when annuities terminate and when annuities continue when a CSRS or FERS annuitant returns to work for the government.
- Explain how a reemployed annuitant's salary is offset by the amount of the annuity.
- Identify what retirement coverage is appropriate when an annuitant is reemployed.
- Describe what happens to an annuitant's Federal health and life insurance coverage upon reemployment with the Federal government.

Annuity Entitlements Following Separation of a Reemployed Annuitant

[**Wednesday, 11/30/2011, ½ day pm (12:45 – 4:00) Cost: $245]**

This **half-day** workshop is for experienced human resource specialists who:

- Counsel reemployed annuitants concerning their annuity entitlements after separation from reemployment;
- Counsel CSRS reemployed annuitants concerning the election of deductions versus payment of deposits due for reemployment;
- Provide annuity estimates to reemployed annuitants; and,
- Counsel employees concerning health, life and other insurance entitlements following separation from reemployment.

Experienced OPM staff will teach this course. In this workshop you will learn**:**

- Eligibility for supplemental and redetermined annuity following separation from reemployment;

- Computation of supplemental and redetermined annuity benefits and the effect of the new retirement provisions of the National Defense Authorization Act (NDAA) FY 2010;
- How deposits are calculated for CSRS reemployed annuitants and the effect of electing retirement deductions; and,
- Health, life and other insurance actions upon termination from reemployment.

Retirement Readiness: Planning Considerations

[Wednesday, 11/30/2011, ½ day pm (12:45 – 4:00) Cost: $245]

Helping your employees to be ready for retirement means more than providing an annuity estimate. This half-day highly interactive, train-the-trainer workshop will provide you with creative activities and practical tips needed to present "Retirement Readiness" seminars to prospective retirees. You will identify and discuss critical issues facing retirees, and those identified from current federal retirees, including new roles and expectations, activities, relocation, etc., as they plan for a successful and fulfilling retirement.

Benefits for Those Called to Active Duty

[Thursday, 12/1/2011, Cost: $345]

Do you have employees who have been called into active duty military service? Do you have questions about the benefits when an employee is absent or separated to perform active military duty? Are you confused about or worried you are not complying with the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA)? If you want to learn about how to manage retirement and insurance for employees called to active military duty, then this class is for you. The goal of this 1-day workshop is to equip human resources personnel with the critical information they need to properly administer the benefits for employees on active duty military.

During this workshop we will present:

- Overview of military definitions and the basics of military deposits
- Discussion of USERRA
- Overview of benefits when paid leave is used during military absence
- Benefits while absent, including FEHB, FEGLI, TSP, FSA etc.
- Benefits after absence, CSRS, FERS, FEHB, FEGLI, TSP, etc.
- Exercises

This workshop is for human resource professionals who already have basic knowledge of retirement and insurance benefits.

Retirement Coverage Determinations

[Thursday, 12/1/2011, Cost: $345]

Correct retirement coverage determinations are crucial to the affected employee, as well as the employing agency. This 1-day workshop is a **basic** course designed to provide participants with the information and tools to simplify the complex issues of retirement coverage determinations. Upon completion of this workshop, the participants will be able to accurately determine coverage for new hires, transfer or conversions, and rehires. This workshop deals with general retirement coverage determinations.

During this workshop, you will learn to:

- Identify statutory and regulatory exclusions from Federal retirement coverage
- Identify when an employee is subject to mandatory Social Security coverage
- Understand and apply the 5-year test
- Employ established rules and tools to accurately determine retirement coverage

This workshop does not address procedures for correcting errors in retirement coverage. This workshop is intended for human resources and payroll professionals with little or no experience in making retirement coverage determinations, but it also serves as an excellent refresher course for more experienced benefits specialists. This class will be presented in a variety of styles but will be mainly in a lecture format.

Destination: Worklife Balance!

[Thursday, 12/1/2011, Cost: $345]

Join the U.S. Office of Personnel Management's Work/Life/Wellness group on an exploration to a highly desired destination--Work/Life Balance. Destination: WorkLife Balance! is a fun, interactive session that will provide participants with essential information on today's most prominent Federal Work/Life programs. This one-day training will focus on four major topics: Telework, Health & Wellness, Employee Assistance Programs, and Dependent Care. Participants will learn what each of these disciplines consists of and how it contributes to agency mission accomplishment. While this course is designed for those who have duties within the field of Work/Life, it may also be of interest to those who are striving for balance on a personal level. Achieving employee work/life quality and balance in the Federal government is vital, as we strive to "recruit, retain, and honor a world-class workforce to serve the American people."

OWCP

[Thursday, 12/1/2011, Cost: $345]

This Office of Workers Compensation Programs (OWCP) workshop will provide an overview of benefits available under the Federal Employees’ Compensation Act (FECA), as well as an explanation of the roles and responsibilities of the employing agency and Division of Federal Employees’ Compensation (DFEC) with respect to claims filed under the FECA.

Topics to be covered include: different types of claims which may be filed under the FECA; requirements of entitlement; continuation of pay (COP); wage loss compensation; schedule awards; medical benefits; case management and returning injured employees to work; available resources and references; medical authorization and bill payment procedures.

This workshop is being presented by an expert from the DFEC, Department of Labor. This workshop is intended for human resource professionals who work with OWCP claims and counsel employees injured on the job.

Overview of Federal Leave Systems
[Thursday, 12/1/2011, Cost: $345]

Have you recently begun to work with leave programs, and find yourself bewildered by the array of leave options available to employees? Are you concerned that some of the finer points of various entitlements and discretionary programs have escaped you? Is your skill set really in another program area, but you're now being called on to work with leave programs, as well? Participate in this interactive workshop and come away with confidence, having acquired a solid overview of the most important Federal leave programs and how they interact. OPM's Lead HR Specialist for Leave will present this challenging 1-day workshop.

Topics will include:

- Annual leave (including lump-sum payments for annual leave and restoration of annual leave)
- Various uses of sick leave (personal, family care, bereavement, adoption)
- Advanced leave
- Family and Medical Leave Act (FMLA) leave
- Leave sharing programs
- Interaction of leave programs, including sick leave, FMLA, and leave sharing programs
- Leave entitlements versus discretionary leave flexibilities
- Military leave
- Excused absence, including excused absence for returning reservists
- Leave without pay
- Recent changes to leave statutes and leave regulations
- Familiarity with sources of accurate and timely information and guidance

This workshop is intended as an introduction to leave issues for human resource professionals.

Using Retirement Estimates as a Counseling Tool
[Thursday, 12/1/2011, ½ day am (12:45 – 4:00pm) Cost $245]

Annuity estimates are an important tool for counseling employees planning for retirement. It can help focus an employee's attention on important decisions that need to be made and questions they need to think about before making a final retirement decision. This **half-day** workshop will provide you with the knowledge for explaining the various parts of the annuity estimate, provide suggestions for handling some of the most common counseling scenarios, and provide a forum for discussing specific counseling situations that HR specialists encounter on a daily basis.

This workshop is for HR specialists who are responsible for counseling employees planning to retire.

Retirement Readiness: *NOW!*

[Thursday, 12/1/2011, ½ day am (8:30 - 11:45) Cost: $245]

NOW – Networking, Overall Health & Well Being, & Wealth . . . In this interactive half-day workshop, you will learn how to assist employees to prepare for retirement in these 3 areas by utilizing tools for self-assessment, networking, preparing Individual Development Plans (IDP), resumes, and interviewing tips and strategies which are targeted for reemployment or self employment, preparing a financial plan, and a plan to maintain or improve health and wellness.

Crediting Service Performed Under Another Retirement System for Federal Employees

[Thursday, 12/1/2011 ½ day pm (12:45 – 4:00pm) Cost: $245]

This **half-day** workshop is for human resource specialists who:

- Must know the rules to determine proper retirement coverage for employees who performed service or are retired under other retirement systems for Federal employees, such as the Foreign Service Retirement and Disability System, Foreign Service Pension System and the Tennessee Valley Authority Retirement System, among others; and,
- Determine retirement eligibility, perform retirement counseling and prepare retirement estimates for employees who performed service or are retired under other retirement systems for Federal employees.

Experienced OPM staff will teach this course. In this workshop you will learn**:**

- How service performed under other Federal retirement systems is credited toward CSRS and FERS retirement;
- How to make retirement coverage determinations for Federal employment that follows service performed under another Federal retirement system;
- The differing provisions of other retirement systems and what affect those provisions have when crediting service for purposes of retirement coverage determinations and for title to and computation of retirement benefits under CSRS and FERS; and,
- When funds can be transferred between systems and when deposit or redeposit payments are required.

This workshop is for experienced Human Resource Specialists who work in both Staffing and/or Benefits.

Long Term Care/Flexible Spending Account--A Pathway to Wealthy (& Healthy) Feds

[Thursday, 12/1/2011, ½ day pm (12:45 – 4:00) Cost: $245]

*****Note: This is the same half-day class as the one presented on Tuesday, pm*****

This ½ day workshop covers two of the least understood and under-utilized benefits programs for Federal employees: the Federal Long Term Care Insurance Program (FLTCIP) and the Federal Flexible Spending Account Program (FSAFEDS).

FLTCIP Open Season may be over, but members of the Federal family can apply for coverage at any time with full underwriting. (New and newly eligible employees and their spouses have 60 days to apply with abbreviated underwriting.) Because costs are based on age, there's no better time to learn more. We'll show you how EASY it is to design a plan, and how affordable plan options can be! We'll review all the new tools and educational resources available for Benefits Officers/trainers, to help your employees make an informed decision.

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This workshop is recommended for both new and experienced HR professionals who are looking to provide more comprehensive education on these valuable recruitment and retention benefits.