### The Federal Long Term Care Insurance Program

## **Payroll/Annuity Deduction Instruction Guide**

#### **General Information**

The Federal Long Term Care Insurance Program offers the convenience of payroll and annuity deductions to employees and annuitants, for themselves and/or their qualified relatives. This service is available to most employees and annuitants, and members and retired members of the uniformed services. If you choose this payment option during Open Season, your premium deduction will begin on the first day of the first pay or annuity period that begins on or after your effective date of coverage. (October 1, 2002 is the earliest effective date of the Program's Open Season coverage.)

If you enrolled in the Program during Early Enrollment, you can change your billing option to payroll or annuity deduction by completing a Billing Change Form anytime after Open Season starts on July 1, 2002. If we receive your completed Billing Change Form in time to initiate deductions effective October 2002 (when payroll/annuity deductions first become available), you will continue to pay premiums by your current method (automatic bank withdrawal or direct billing) until the first pay period that begins in October 2002. If we don't receive your completed Billing Change Form in time for an October change, you will continue to pay premiums by your current method until we're able to initiate the deductions.

To obtain a Billing Change Form, please call 1-800-LTC-FEDS (1-800-582-3337) (TDD 1-800-843-3557) or visit www.LTCFEDS.com.

# Can I Pay My Qualified Relatives' Premiums through Payroll or Annuity Deduction?

Yes. You can pay your qualified relatives' premiums through payroll or annuity deduction, even if you don't enroll for coverage and even if you don't pay your own premiums through payroll or annuity deduction. You need to authorize deductions on your qualified relative's application.

Some employees and spouses can apply for coverage via the web site, without submitting a paper application. If you are an employee who is applying via the web site, you may pre-authorize your spouse's deduction during your web application process. You will be asked to provide your spouse's full name and social security number. This will enable your spouse to subsequently elect payroll/annuity deduction from your pay/annuity via the web site.

If one of your qualified relatives selects payroll or annuity deduction from your pay/annuity without submitting an authorization signed by you, the qualified relative will automatically be placed on a direct billing method of payment instead. A Billing Change Form will then be mailed to your qualified relative, which will allow you to authorize payroll or annuity deduction.

### How Do I Find My Payroll/Annuity Office Identifier?

The Federal workforce is a large and diverse group, with hundreds of Payroll and Annuity Offices servicing specific agencies and departments. To start the deduction process, and assure that the deduction will be taken from the correct paycheck or annuity, we need to match you with your agency or department's Payroll Office or the agency that services your payroll or annuity. Each Office has a unique Payroll/Annuity Office Identifier for this purpose. To assist you in finding the Identifier that applies to you, please follow the detailed instructions in this Guide.

### Who Should Not Elect Payroll or Annuity Deduction?

The Federal Long Term Care Insurance Program offers several options for paying premiums. Payroll or annuity deduction is a convenient, low maintenance method for many employees and

annuitants — but it isn't for everyone. For example, if you are a seasonal employee, and there are extended periods of time during the year when you do not receive a paycheck, you may prefer the convenience of automatic bank withdrawal. Premiums will be deducted from your bank account each month, assuring continuous, uninterrupted payment for your coverage. If your regular paycheck or annuity is not sufficient to cover your premiums, automatic bank withdrawal or direct billing are better choices for you than payroll or annuity deduction.

Surviving spouses of members and retired members of the uniformed services are not eligible for annuity deduction. If you have any questions about this, contact the office that services your annuity. If you do not find your Payroll/Annuity Office Identifier in this guide, please contact your servicing Payroll or Personnel Office.

### **How Do I Change to or from Payroll or Annuity Deduction?**

You can change your method of payment at any time and for any reason. If you are no longer a member of the Federal Family, your Federal Long Term Care Insurance Program coverage will continue without a change in premium. If you separate from service, retire, or transfer to another agency, and you were paying your premiums by payroll or annuity deduction, you will be changed — automatically — to direct billing. If you wish to go back to payroll/annuity deduction or to automatic bank withdrawal, you may do so by completing a Billing Change Form. If you transfer to another agency or retire and you wish to continue payroll/annuity deduction without interruption, you may call 1-800-LTC-FEDS (1-800-582-3337) (TDD 1-800-843-3557) before the change to give the Customer Service Representative your new Payroll/Annuity Office Identifier and, when applicable, your Annuity Claim Number. If you wish to go from payroll or annuity deduction to direct billing, all you need to do is call us and request the change.

#### What If Some Deductions Are Missed?

From time to time, it may not be possible to have a deduction taken from your pay or annuity, and therefore your required premium will not be paid. For example, this could occur if you briefly go into a nonpay status, such as Leave Without Pay, or if a particular paycheck was insufficient to cover your premium. If you are enrolled in payroll or annuity deduction, and a deduction is missed for any reason, you will be billed directly for the amount due. That way, you will never have more than one pay/annuity period's worth of premium taken from any check. Your payroll or annuity deduction amount will continue when your pay or annuity begins again or is sufficient to cover the premium. However, if three consecutive deductions are missed, you will automatically be changed to direct billing and taken off payroll or annuity deduction, without a lapse in coverage. If you wish to resume payment by payroll or annuity deduction, you must call 1-800-LTC-FEDS (1-800-582-3337) (TDD 1-800-843-3557) and request a Billing Change Form or visit www.LTCFEDS.com.

Please proceed to the next page of this Guide to find your Payroll/Annuity Office Identifier.

**Ouestions?** 

Call **1-800-LTC-FEDS** (1-800-582-3337) (TDD 1-800-843-3557), or Visit **www.LTCFEDS.com** 

### How to Find Your Annuity or Payroll Office Identifier

The remainder of this Guide is arranged into five sections. Find the category relating to the employee, annuitant, member of the uniformed services, or retired member of the uniformed services from whose pay or annuity your premium deductions will be made. That section will tell you what Identifier to use, or where to find your Identifier.

- 1. U.S. Postal Service Employee
- 2. Department of Defense Civilian Employee
- 3. Other Federal Civilian Employee

- **4.** Federal Civilian or U.S. Postal Service Annuitant
- **5.** Member or Retired Member of the Uniformed Services

### 1. U.S. Postal Service Employee

All U.S. Postal Service employees have the same Payroll Office Identifier. It is 18000009.

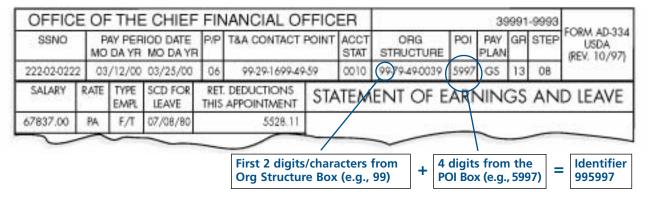
### 2. Department of Defense Civilian Employee

You can find your Payroll Office Identifier on your Leave and Earnings Statement in the "REMARKS" section, which is located at the bottom of your statement.

### 3. Other Federal Civilian Employee

### **Step One** — Find out if your payroll is serviced by NFC.

If your payroll is serviced by The National Finance Center (NFC), your Payroll Office Identifier is located on your Statement of Earnings and Leave. Enter the first 2 digits from the Org Structure Box and the 4 digits from the POI Box (see illustration below). For example, the Identifier from the statement below would be 995997.



If your Statement of Earnings and Leave does not look like this one shown, please refer to Step Two on the next page.

### NFC services the following agencies/departments:

Appalachian Regional Commission

Architect of the Capitol

Architectural & Transportation Barriers Compliance Board

Commission on Security & Cooperation in Europe

Commodity Futures Trading Commission

Congressional Budget Office

Corporation for National & Community Service

Defense Nuclear Facilities Safety Board

Department of Agriculture\*

Department of Commerce

Department of Housing & Urban Development

Department of Justice\*

Department of Treasury\*

Farm Credit Administration

Farm Credit System Insurance Corporation Farm Service Agency - County Offices

Federal Communications Commission

Federal Deposit Insurance Corporation Federal Election Commission

Federal Emergency Management Agency

Federal Housing Finance Board

Federal Maritime Commission

Federal Mediation & Conciliation Service

Federal Mine Safety & Health Review

Commission

General Accounting Office

Interagency Council on the Homeless

International Boundary Water Commission

Library of Congress

National Capital Planning Commission

National Foundation on the Arts & Humanities

National Gallery of Art

Occupational Safety & Health Review Commission

U.S. Chemical Safety & Hazard Investigation

U.S. Commission on Civil Rights U.S. Court of Appeals for Veterans Claims

Office of Compliance

Pretrial Services Agency

Smithsonian Institution

U.S. Botanic Garden

U.S. Capitol Police

Board

Peace Corps

Office of Government Ethics

Office of the Director, CSOSA

Small Business Administration

U.S. Agency for International Development

U.S. Merit Systems Protection Board

U.S. Office of Special Counsel

<sup>\*</sup> These departments and agencies are not serviced in their entirety by NFC.

If your payroll is not serviced by NFC, please review the list below to find your Identifier.

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Department of Labor			
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<b>Department/Agency Name</b>	Payroll Office Identifier	Department/Agency Name	Payroll Office Identifier
Milk Market Administration, Virginia	12250112	Office of Navajo & Hopi Indian Relocation	DOIRE00
Milk Market Administration, Washington	12250166	Office of Personnel Management	GSAOM
Millennial Housing Commission	GSAZQ	Office of Thrift Supervision	20740001
Morris K Udall Scholarship Fund	GSAEO	Overseas Private Investment Corporation	DOIGB00
NASA - Ames Research Center	80001201	Pension Benefits Guarantee Corporation	DOIBG00
NASA - Dryden Flight Center	80000024	Presidio Trust	DOIGJ00
NASA - Glenn Research Center	80000701	Railroad Retirement Board	60009301
NASA - Goddard Space Flight Center	80000002	Research & Special Programs Administration	169001103
NASA - Headquarters	8000001	Saint Lawrence Seaway Development Corpor	ration69004089
NASA - John Stennis Space Center	80000101	Securities & Exchange Commission	DOISE00
NASA - Johnson Space Center	8000004	Selective Service System	DOISS00
NASA - Kennedy Space Center	80004904	Social Security Administration	DOISZ00
NASA - Langley Research Center		Supreme Court	
NASA - Marshall Space Center	80004901	SW Penn Heritage Preservation Commission	GSAIN1
National Archives & Records Administration	GSANQ	Tax Court	23000001
National Commission of Libraries & Information	ation ScienceDOICX00	Tennessee Valley Authority	64009901
National Council on Disability	GSANK	Trade & Development Agency	DOIEW00
National Credit Union Association	GSACU	Transportation Administration Service Center	r69001103
National Education Goals Panel	DOICG00	Transportation Security Administration	
National Highway Traffic Safety Administrat	ion69001103	Transportation System Center	69001103
National Labor Relations Board	DOINL00	U.S. China Security Review Commission	GSAZS
National Mediation Board	GSANM	U.S. Commission on International Religious	FreedomGSAZP
National Science Foundation	49000001	U.S. Holocaust Memorial Museum	
National Security Agency		U.S. House of Representatives, Members' Ser	vices
National Transportation Safety Board		(for Members only)	
Nuclear Regulatory Commission		U.S. Institute of Peace	
Nuclear Waste Technical Review Board		U.S. Senate	
Office of Management & Budget	OFFPRES	Utah Reclamation Mitigation & Conservation	CommissionDOIUT00

If you have not found your Identifier in the above categories and you are interested in payroll or annuity deduction, please contact your Servicing Payroll or Personnel Office for assistance.

### 4. Federal Civilian or U.S. Postal Service Annuitant

If you are a Federal Civilian or U.S. Postal Service Annuitant, serviced by OPM, your Identifier is **24900002**. You will also need your Annuity Claim Number.

If you are a Tennessee Valley Authority Retiree, your Identifier is 64909901.

If you are a Department of State, Foreign Service Annuitant, your Identifier is 19000001.

If you are a U.S. Tax Court Annuitant, your Identifier is 23900001.

If you are a Compensationer, your Identifier is 16009919.

If you have not found your Identifier and you are interested in annuity deduction, please contact the office that services your annuity.

#### 5. Member or Retired Member of the Uniformed Services

Your Identifier is shown in the chart below, e.g., AIRFACT.

Branch of Service	Active Duty	Reserves	Guard	Retired
Air Force	AIRFACT	AIRFRES	AIRFGUA	AIRFANN
Army	ARMACT	ARMYRES	ARMYGUA	ARMYANN
Coast Guard	CGRDACT	CGRDRES	N/A	CGRDANN
Marines	MARNACT	MARNRES	N/A	MARNANN
Navy	NAVYACT	NAVYRES	N/A	NAVYANN
National Oceanic and Atmospheric Administration	NOAAACT	N/A	N/A	NOAAANN
Public Health Service	PHSACT	PHSRES	N/A	PHSANN

Surviving spouses of members and retired members of the uniformed services are not eligible for annuity deductions. If you have any questions about this, contact the office that services your annuity.