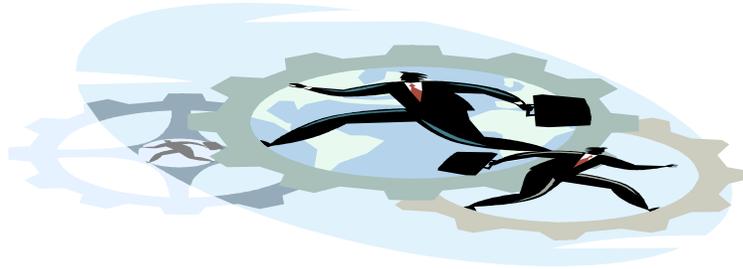




The CPAC CENTRIFUGE

Civilian Personnel Advisory Center (CPAC), Dugway, Utah



February 2016

Welcome to the CPAC Centrifuge. The intent of this newsletter is to provide you with short articles of interest in the HR arena to alert you to changes and interesting facts. The Civilian Personnel Advisory Center (CPAC) would like to encourage you to read our newsletter and provide comments or ideas for upcoming issues. Special thanks to those who put together our featured articles; Gaylen Whatcott, "*Bullying: What is it, and what can I do about it?*" and Kimberly Kloser, "*Planning for Retirement.*"

Diana Snow
Director, Civilian Personnel Advisory Center

CPAC SERVICING RESPONSIBILITIES:

MICHAEL COOPER-Employee/Labor Relations Spec (2779): All Dugway organizations

SEAN PARKER -Staffing/Classification Spec (2481): NEC/MICC/IMCOM/MEDCOM

KIMBERLY KLOSER-Staffing/Classification Spec (2446): ATEC

MARTY CREACH-Dugway NAF Program

Bullying: What is it, and what can I do about it?

The term is NOT defined in the law. It's NOT defined in Army regulations. So, what is it?

Good question -- Utah Schools define it as "an intentional or knowing act that endangers physical health or safety; involves brutality, urging or denying consumption of food, liquor, or drugs; or constitutes physical obstruction of freedom to move; AND, is done for the purpose of placing a student in fear of physical harm, either to the student, or property."

But, even that definition doesn't really cover all the conduct we normally consider to constitute bullying, does it?

For purposes of this article, let's call bullying -- aggressive behavior that:

1. is intended to cause distress or harm;
2. exists in a relationship in which there is an imbalance of power and strength; and
3. is egregious and/or repeated over time.

We can distinguish it from illegal discrimination or sexual harassment in that it requires, neither conduct of a sexual nature, nor that a member of a federally protected class be its target. And, a good definition would likely also include something like -- "conduct that would be actionable as discrimination or sexual harassment, but just doesn't quite meet those legal definitions."

So, what do we do when we see bullying - either as its victim, or being perpetrated against a co-worker, since it is -- by definition -- not specifically prohibited by law?

Here are some suggestions. Acts we would likely define as bullying often constitute well-recognized offenses, for which adverse personnel actions will likely be upheld:

-- Rude, unmannerly, or impolite acts, or use of abusive or offensive language and/or gestures are offenses for which discipline has been upheld;

-- Creation of a disturbance adversely affecting morale, by threats or bodily harm without bodily contact, hitting, pushing, or other contact, whether resulting in injury, or not -- are all recognized offenses, and may result in discipline;

-- Knowingly making false or malicious statements about co-workers, with the effect of harming reputation, authority or standing, is considered quite a serious offense. Serious enough it has been held to justify application of the so-called "death penalty" of personnel actions -- removal from federal service;

-- Misusing federal employees, in a duty status, or abusing authority to coerce performance of off-duty work for personal benefit is also a very serious offense, one that may also result in dismissal from federal service, or even prosecution; and

-- Egregious or repeated acts that don't fall into the above categories, but which create a toxic work environment, likely will constitute matters that leaders will address, to prevent adverse mission impact. This includes morale-sapping intimidation of co-workers, perhaps intended to establish one employee who is not a supervisor as the "alpha" worker in an employee group.

Note that, for any of the issues above to be adequately addressed, leaders and managers must be aware of the conduct. This implicates a shared responsibility, requiring vigilance, on the part of leaders, as well as courage and forthrightness, on the part of employees -- since bullies have often become practiced at concealing boorish behavior from leaders.

Who can help? Start with leaders. Immediate supervisors are often able to solve bullying problems most quickly, and are best-placed to monitor results of corrective actions. In a case in which the leader is unable or unwilling to address the issue, remember the old Army axiom -- "everyone has a boss." Resort to the next level of the chain of command, if first-level leaders can't adequately address the problem, is a revered Army principle. Employees may also be made aware of resources available to identify and address these issues in the Management/Employee Relations branch of the CPAC, the EEO office, the JAG office, the Employee Assistance Program, and the Office of the Chaplain.

Please direct questions you may have to Mr. Michael Cooper @ 2790.



Planning for Retirement

Planning for your retirement can seem like a daunting task, but it's never too early to begin. In fact, you should begin planning several years before your retirement date to ensure that your benefits continue into retirement.

Below you will find some highlights and helpful websites to make the most of your retirement planning. For questions not answered in this article please contact our benefits specialists at the Army Benefits Center at (877) 276-9287. Specialists are available from 6:00 am to 6:00 pm (CST), Monday through Friday. Fax number is (785) 239-6228 or DSN 856-6228.

Retirement Bench Marks:

5 years out: The five year period before retirement is important because you must have Federal health insurance coverage for five years immediately before retirement to keep it after retirement. You may also need some preliminary information to make decisions about when you can afford to retire and whether to make any necessary payments to receive credit for military or non-contributory service or repay any retirement contribution refunds.

You should also review your Official Personnel Folder (OPF) to make sure that there is verification of all of your military and civilian service. If any of the records are missing, contact the CPAC and provide them with any missing records. If you have civilian service for which

you must pay retirement contributions or repay a refund of contributions you can contact the Army Benefits Center (ABC) and they can tell you about what impact payment or non-payment has on your eligibility and the amount of your retirement benefit.

If you owe a payment to receive credit for military service you performed after 1956, you must make that payment before you retire. If you are receiving military retired pay, you should discuss whether or not you must waive the retired pay with the personnel officer at your agency. Your personnel officer can also tell you about receiving credit in your annuity computation for various types of service and about the payments described above, as well as help you with service documentation.

Check your eligibility for social security benefits. You should ask for a form SSA-7004-PC, Request for Earnings and Benefit Estimate Statement, from your local Social Security Office or visit their website <http://www.ssa.gov>. If you submit this form, you will get a statement that provides information on your future eligibility for Social Security benefits and estimates of these benefits at specified dates. These estimates do not reflect any reduction for the Government Pension Offset or the Windfall Elimination Provision (WEP).

You may also Request a retirement estimate from ABC or calculate your own estimate using the tool in Employee Benefits Information System (EBIS). ABC will allow you to request one estimate per year.

1 year out: When you get within one year of retirement eligibility, you should:

- Confirm when you will be eligible to get a retirement benefit.
- Decide when you want to retire.
- Get information about other benefits to which you may also be eligible, such as Thrift Savings Plan payment options and any other entitlements based on employment, for example: Foreign Service, Social Security, pensions from private industry, and Individual Retirement Accounts (IRA). You should have a fairly comprehensive picture of all sources of your retirement income and when each is payable.
- Tell your supervisor about your proposed retirement date. You should give sufficient notice to allow for planning for someone to take your place.
- Attend/watch a pre-retirement counseling seminar. The Army Benefits Center hosts monthly retirement briefings via DCO February through September. Each session is about 4 hours long and the DCO can be accessed the Army Benefits website.
- Review your Official Personnel Folder (OPF) to make sure all your records are complete and accurate, all service is verified, and your insurance coverage is documented.
- Check additional records such as: your designation of beneficiary for the lump sum payment of retirement contributions when no one is eligible for monthly payments. This designation is made on a Standard Form 2808 for the Civil Service Retirement System (CSRS) or a Standard Form 3102 for the Federal Employees Retirement System (FERS). Make sure the form shows the person or people you want designated. If a copy is not available to review, you may wish to file a new designation.
- Check your life insurance, your Official Personnel Folder should contain a record of your current Federal life insurance coverage on a Standard Form 2817 , "Life Insurance Election", and, if appropriate, your current life insurance designation of beneficiary, Standard Form 2823.
- If you have paid back your military time ensure that the documentation is in your OPF.

- Request an estimate from ABC or calculate your own estimate using the tool in Employee Benefits Information System (EBIS).

Your retirement year: Six months before your retirement ensure that you have resolved any debt with your employer. Examples of causes for indebtedness include: outstanding travel advances, overpayments of salary, indebtedness for failure to return government property or for damage to government property, or advanced leave.

You should contact the Social Security Administration at least three months before your 65th birthday to apply for benefits. The Social Security Administration will have records pertaining to your eligibility for Medicare coverage. If they do not, you will need to get a statement of your earnings for this purpose, you can write to:

General Services Administration
National Personnel Records Center
Civilian Personnel Records
111 Winnebago Street
St. Louis, Missouri 63118

You should provide the following information in your request:

- your name, as shown on your payroll records;
- date of birth;
- Social Security Number;
- mailing address;
- years for which earnings are needed;
- name and location of employer for each year;
- reason for request;
- written signature; and,
- a statement that all other sources of information have been exhausted.

If you want to waive your military retired pay to receive credit for military service in the computation of your benefit, you should write the Retired Pay Operations Center at least 60 days before your planned retirement. Send your waiver to:

Defense Finance and Accounting Service
U.S. Military Retirement Pay
P.O. Box 7130
London, KY 40742-7130

You can "fax" your request to 1 (888) 469-6559.

Per OPM, the suggested wording for your request is as follows: *"I (full name and military serial number) hereby waive my military retired pay for Civil Service Retirement/Federal Employees Retirement System purposes effective (the day before your annuity begins). I hereby authorize the U.S. Office of Personnel Management to withhold from my CSRS or FERS annuity any amount of military retired pay granted beyond the effective date of this waiver due to any delay in receiving or processing this request."*

It is also recommended that you fill out your retirement application package 60-90 days out from your retirement. You may file your package closer to your retirement date; however, this timeframe is suggested to allow for any unforeseen delays. Be sure to include your request to receive your payments by direct deposit on your retirement application. There is a specific section of the application for that information. The Army Benefits Center has provided slide briefings on how to fill out your application at the following link:

<https://www.abc.army.mil/retirements/retire.htm>. You may also receive one-on-one counseling from a benefits specialist by calling ABC at (877) 276-9287.

For more information, check out OPM's FAQs section at: <https://www.opm.gov/retirement-services/retirement-faqs/?cid=662efa0b-0bf1-4942-8d2e-5ce1f1d033eb>

Additional information can be found at the following websites:

Retirement information from OPM - FERS

<http://www.opm.gov/retirement-services/fers-information/>

Retirement information from OPM -CSRS

<http://www.opm.gov/retirement-services/csrs-information/>

Retirement and Federal Life Insurance FAQs:

<http://go.usa.gov/6wRh>

Retirement forms, information, and briefings

<http://abc.army.mil>

Online benefits transactions and retirement calculators:

<https://www.ebis.army.mil>

Online Social Security Handbook

http://www.ssa.gov/OP_Home/handbook/handbook.html

Answers for New retirees about annuity and benefits

<https://www.opm.gov/retirement-services/my-annuity-and-benefits/annuity-payments/#url=New-Retiree>

We appreciate the opportunity to serve you better!

For additional information/comments, please contact Diana Snow at 435-831-2186