

Civilian Personnel Advisory Centers (CPACs) Will Return the “Personal” Element to Certain Benefit Processes

The Department of the Army has announced that local Civilian Personnel Advisory Centers (CPACs) will return the “personal” element to certain benefit processes for Army civilian employees. While the Army Benefits Center-Civilian (ABC-C) remains the provider of benefits counseling and processing services, the personal assistance of your CPAC may help you feel more comfortable in managing your benefits. The CPAC will continue help you become familiar with the ABC-C's *Employee Benefits Information System* (EBIS) and all it has to offer.

It is important to understand that the overall benefits processes will not change; you will still make benefits elections/changes using the ABC-C’s web site and phone-based systems, and will continue to obtain all estimates and counseling from the ABC-C. The CPAC can, however, extend a caring and familiar hand to the processes mentioned below:

Retirement Assistance: The CPAC will assist you, upon request, with questions you have on retirement eligibility, health and life insurance upon retirement as well as provide information on the retirement application process and review retirement packages before they are sent to ABC-C. If you need assistance with obtaining estimates from ABC-C with Post-56 military deposits, civilian deposits/re-deposits, and beneficiary designations forms, the CPAC will assist you.

Life and Health Insurance and Thrift Savings Plan (TSP): The CPAC will provide information and assistance regarding eligibility requirements and opportunities to enroll in life and health insurance and TSP benefits.

Employees or their supervisor should notify the CPAC immediately of any of the events below in order to determine any possible benefit entitlements and for personal assistance; the CPAC will notify the ABC-C:

Event	Potential Impact
Death of an employee.	Beneficiary/survivor benefits or lump sum retirement benefits; unpaid compensation; death claims for FEGLI, TSP
Death of an Immediate Family Member.	Benefits under FEGLI Option C – Family; change of FEGLI Options; FEHB coverage; beneficiary designations
Employee who appears to have a disabling condition expected to last one year in duration that has rendered the employee unable to remain in a productive capacity.	Eligibility for disability or discontinued service retirement
An accidental dismemberment.	FEGLI benefits
Diagnosed as terminally ill with a life expectancy of nine months or less.	FEGLI Living Benefits; beneficiary designations; disability retirement
Marriage, divorce, child turns age 22, employee in LWOP status or employee is called into reservist or active duty.	Permissible benefit changes, beneficiary changes, etc.

We fully support the Department of the Army's initiative to return the "personal" into "personnel" and our staff members look forward to assisting you with your benefits matters.

You may contact the Army Benefits Center-Civilian online website at <https://www.abc.army.mil> or by phone at 1-877-276-ARMY-CTR (1-877-276-9287), TDD: 1-877-276-9833.