



*From the Benefits and Entitlements Service Team (BEST)*

## **QUESTIONS AND ANSWERS ON THE BEST AUTOMATED PHONE AND WEB SYSTEM**

*For Full Service Employees*

Updated 31 Mar 04

### **INDEX**

Long Distance Servicing .....	2
Web System Access .....	3
Phone System Access .....	4
Counselor Assistance and Customer Service Hours .....	6
System Security .....	7
Benefits Information .....	8
General .....	8
Health Insurance .....	9
Life Insurance .....	11
Thrift Savings Plan .....	11
Retirement .....	13
Verifying Benefits Transactions .....	16
Additional Information .....	17
Customer Feedback .....	17
BEST Telephone Menu .....	18
Basic Program Brochures .....	20
Designation of Beneficiary Forms .....	20
Retirement Forms .....	21
Deposit, Redeposit, Refund & Voluntary Contribution Forms .....	21
BEST Mailing Address, Phone Numbers, and Web Addresses .....	22

## **LONG DISTANCE SERVICING**

### **How does long distance servicing work?**

The Benefits and Entitlements Service Team (BEST) long distance servicing was designed to take advantage of the latest technology available while putting you in the benefits and entitlements driver's seat. BEST provides service via an automated system which you can access by web or phone, a call center, and a backroom-processing unit. In the majority of cases, you will conduct your benefits and entitlements business using the automated system to obtain general information, personal benefits information including retirement estimates, and to effect your benefits transactions, for example, health benefits and TSP Open Season elections. On those occasions when you need to speak with a Benefits Counselor, use the phone system and follow the prompts to transfer to the next available counselor.

### **Why is the BEST automated system good for me?**

The automated system enables you to be self-sufficient in managing your Federal benefits and entitlements. It allows you to take more responsibility and gain a better understanding of how decisions concerning the various programs impact you and your family. Now, answers to questions will be prompt and consistent - assuring an accurate response each and every time.

### **What types of services can I receive from BEST?**

Under full services, BEST provides benefits servicing in the following five program areas:

- Federal Employees' Health Benefits (FEHB)
- Federal Employees' Group Life Insurance (FEGLI)
- Thrift Savings Plan (TSP), including TSP Catch-Up Contributions
- Retirement
- Death-in-Service Survivor Benefits

### **What types of benefits services will my servicing Civilian Personnel Office provide?**

Your local Civilian Personnel Office provides benefits servicing in the following areas: in-processing, out-processing, leave administration, workers' compensation, and unemployment compensation.

### **What is the difference between full and limited services?**

Under full services, the Air Force Personnel Center (AFPC) provides staffing, classification (if the base services less than 500 employees), Official Personnel Folder (OPF) management, and full benefits and entitlements services, which consist of health, life insurance, Thrift Saving Plan (TSP), retirement, and death-in-service survivor benefits. Under limited services, AFPC provides only health benefits, life insurance, and TSP services. All other personnel functions, including retirement and death-in-service processing, remain the responsibility of your servicing (local) Civilian Personnel Office.

### **Does the BEST automated Web system have a name? Why is it good for me?**

The BEST automated web system is called the Employee Benefits Information System, or **EBIS**. (We'll use "EBIS" throughout the rest of this document when referring to the web automated system.) The phone system and EBIS enable you to be self-sufficient in managing your Federal benefits and entitlements by conducting benefits transactions and obtaining general and personal information from your office or home. EBIS, though, offers the added benefit of being able to read and print the scripted text (including retirement estimates), view your personal information, and input data using your computer keyboard as opposed to using the telephone. However, when you need assistance, you will have to contact a Benefits Counselor through the BEST phone system.

### **Why is the BEST telephone automated system good for me?**

As with EBIS, you can make benefits transactions and obtain personal and general information. However, even with all the automation you always have the option to speak to a Benefits Counselor through the BEST phone system from within any of the benefits areas during our normal business hours.

[Back to Index](#)

## WEB SYSTEM ACCESS

### How do I access the BEST web automated system?

The web system - the **Employee Benefits Information System (EBIS)** - is a secure web application. As a result, before you can use EBIS you must first log in to AFPC Secure. To get started, go to [www.afpc.randolph.af.mil/dpc/BEST\\_GRB/EBIS.htm](http://www.afpc.randolph.af.mil/dpc/BEST_GRB/EBIS.htm), and click on "Enter the AFPC Secure Web Site Login." A Client Authentication dialog box will appear asking you to select the certificate to use when connecting. If your web browser has been configured for use with the DoD PKI Certificate/Common Access Card (CAC), you can click "OK," slide your CAC card into the reader on your computer, and enter your CAC PIN at the prompt. If you prefer, though, you can log on to AFPC Secure via User ID and password. Just click the "Cancel" button on the Client Authentication dialog box. The system will take you to AFPC Secure Login page where you will enter your User ID and password. After you are logged on, click on the "EBIS" button.

### I'm a first time user of AFPC Secure. How do I set up the User ID and password?

When the Client Authentication dialog box appears, click the Cancel button. The AFPC Secure Login page will appear. Click the "Civilian" button. The Civilian Verification screen will appear -- enter your social security number, date of birth, service computation date for leave, pay plan, grade, and step. You'll find this information on your Leave and Earnings Statement (LES) -- be sure to use the most current one.

After the system accepts this information, you'll create your User ID and password. The User ID will default to the first four letters of your last name and the last four numbers of your SSN unless you enter a different one. You'll also be required to enter a valid E-mail address (either at home or work). After the system accepts your User ID and password, click on "Return to Login Screen." The system will take you back to the AFPC Secure Login page where you will input your newly created User ID and password and press the "Secure Login" button. The Secure Web Main Menu page will appear. Click the "EBIS" button to enter the EBIS web system.

At some point in the account creation process the system will prompt you to enter your Mother's Maiden Name for use in the on-line password reset process. If it does not, once you reach the AFPC Secure Main menu page, scroll down to the bottom and click on "Enter/Edit Mother's Maiden Name." If you later forget your password, you can create a new one by clicking "Forgot your password?" on the AFPC Secure Login page and supplying your mother's maiden name.

### How do I login to AFPC Secure using DoD PKI Certificate/Common Access Card?

If your browser has been configured you'll see your name and certificate number in the white area of the Client Authentication dialog box. Click "OK" and follow the prompts. Insert your CAC card into the reader on your computer and enter your CAC PIN. You'll be prompted to enter your SSN, your Air Force affiliation (i.e., U.S. Air Force Civil Service), your DSN phone number and your E-mail address. You'll then be given access to the AFPC Secure Main Menu where you'll click the "EBIS" button to enter EBIS.

If this is your **first** time logging into AFPC Secure, you should create a User ID and password while logged on -- you'll need it to get into AFPC Secure from your home computer or another work station. During the AFPC Secure account creation process, the system should prompt you to create a User ID and password. If it doesn't, when you reach the AFPC Secure Main Menu page, scroll to the bottom and click on the "Create UserID and Password" button. (If you've already established a User ID and password, you won't see this button.)

### What if I don't have an E-mail account?

A correct E-mail address is important for security verification; if you don't have an E-mail address at work or home, contact one of the commercial providers of free E-mail to obtain an E-mail account.). If you don't have a computer, you may be able to use one at your base or public library.

### Is my AFPC Secure website password the same as my PIN?

No. Your **password** is used to access AFPC Secure, which includes many applications, including EBIS and others you have authorization to access, such as the Electronic Official Personnel Folder (EOPF). The password is strictly for security purposes in logging into AFPC Secure. You will still need to input your SSN and PIN within EBIS to access your personal records.

### **Will my AFPC Secure account expire after non-use?**

Yes. After 120 days of non-use, you must re-create your account again by clicking on the "Civilian" button and providing the five pieces of personal information, a phone number, and a valid E-mail address. The system will permit you to establish a new User ID and password without technical assistance.

### **What if I forget my AFPC Secure User ID?**

If it has been less than 120 days since you last used AFPC Secure, click on "Contact Us" at the top of the screen. Select "User ID or password problems," then "Secure Webs via AFPC Secure-Login." Make sure you have your Service Computation Date – Leave (SCD-Leave) at hand and call one of the civilian numbers listed for assistance. If it has been more than 120 days, your account no longer exists and you will re-create it by clicking on the "Civilian" button on the AFPC Secure Login page.

### **What if I forget my AFPC Secure password?**

If you forget your password, you have three options: 1) click on "Forgot your password?" on the AFPC Secure Login screen, enter your Mother's Maiden Name, then enter a new password; 2) login using your CAC card and change your password by clicking on the "Change Password" button; or 3) if the first two options don't work, click on "Contact Us" at the top of the screen and follow the instructions set forth in the answer to the previous question. Please note: if it has been more than 120 days since you last logged into AFPC Secure, you will have to re-create your account as referenced above under "Will my AFPC Secure account expire after non-use?"

### **What if I can't get into AFPC Secure?**

If you have previously established an AFPC Secure User ID and password and are trying to login to AFPC Secure, and receive the message "You have entered an incorrect password or User ID," click on "Return to Login Screen" and re-enter your User ID and password. The password is case sensitive, so ensure your caps lock is in the correct position.

[Back to Index](#)

## **PHONE SYSTEM ACCESS**

### **How do I access the BEST phone automated system?**

All Stateside employees, including those in the San Antonio, Texas area, will dial toll-free 1-800-616-3775. Overseas employees will dial a toll-free AT&T direct access number for the country in which located, then 800-997-2378. AT&T direct access numbers are located at [http://www.att.com/business\\_traveler/guides\\_and\\_access/dialing\\_instr.html#outside](http://www.att.com/business_traveler/guides_and_access/dialing_instr.html#outside).

Please review the [BEST Telephone Menu](#) at page 18 of this document for assistance on how to navigate through the BEST phone system.

You will use your social security number (SSN) and Personal Identification Number (PIN) to access the system:

- If this is your **first time** accessing the phone system, your PIN will be a four-digit number equivalent to your month and year of birth. For example, if you were born in March 1975, your PIN will be 0375. For security reasons, the system will require you to change your PIN to a six-digit number that complies with the DoD security guidelines voiced in the system.

- If you were **previously employed** and received benefits services from BEST, your old six-digit PIN will still be in the system (assuming you set it up). If you don't remember it, you can establish a new one via either the phone system or EBIS.

### **I'm TDY overseas -- what if I have problems calling toll-free?**

If you're unable to locate the AT&T direct access number for the country you are in, the overseas Civilian Personnel Office should be able to assist. If you encounter problems in dialing and connecting to the BEST phone system, please let your Civilian Personnel Office know. They will contact us on your behalf.

### **Is my PIN the same for the BEST phone system and EBIS?**

Yes, this is a great feature of the automated system. You can establish your PIN via the BEST phone system and use it in EBIS. Or you can establish your PIN in EBIS and then use it in the phone system.

### **Can I change my PIN?**

You can change your PIN as many times and as often as you want. In fact, we recommend you change your PIN within a few days of becoming employed, as well as at any time you feel your PIN may have been compromised. If using the phone, the system will ask if you want to change your PIN after you input the correct SSN/PIN combination.

If using EBIS, when the "Welcome to EBIS" page appears click on the "Set PIN" button, enter the six items of information requested (which you can find on your most recent Leave and Earnings Statement), then change (reset) your six-digit PIN.

### **What happens if I lose or forget my PIN?**

The BEST phone system gives you the ability to establish a new PIN without the assistance of a counselor. The system will ask you to press 1 to enter your SSN and PIN, or press 2 if you have forgotten your PIN. To reset your PIN, you will need the following information which can be obtained from your most recent Leave and Earnings Statement (LES) or SF 50 (Notice of Personnel Action): your social security number (SSN), date of birth, service computation date for leave, civilian pay plan, grade, and step. Once the system verifies the data matches the data on file in the Civilian Personnel Data System, it will ask you to input a six-digit PIN number of your choice that complies with the DoD security guidelines voiced in the system.

You can also establish (reset) a new PIN through EBIS by clicking on the "Set PIN" button on the "Welcome to EBIS" page. The system will prompt you to provide your SSN, date of birth, service computation date for leave, civilian pay plan, grade, and step. Once the system validates this information, you will be allowed to select a new six-digit PIN. If you don't have an LES or SF 50 and do not know the information to establish a new PIN, contact your servicing Civilian Personnel Office for assistance.

### **What if I can't get into the BEST phone system?**

All Air Force-serviced employees should have access to the automated system. (New employees should have access within a few days of date of hire.) If the system does not recognize your PIN, it will tell you that the PIN you entered does not match the PIN on file for your social security number. The system will then permit you to press 1 to retry your SSN and PIN, or to press 2 if you have forgotten your PIN. After three consecutive incorrect attempts within the same phone call, the system will automatically transfer you to the forgotten PIN module, where you will establish a new PIN. If the problem is not your PIN and you are calling between 4 a.m. - 7 a.m. CST, the system may be updating your records. In this case, you should hang up and call again after 10 to 20 minutes. If you continue to have problems accessing the BEST phone system, notify your servicing Civilian Personnel Office and they will contact us on your behalf.

### **I'm a new employee, when will I be able to access the BEST automated system?**

You should be able to access the BEST phone system and EBIS after your appointment action is processed in the personnel data system. This normally takes only a few days after your first duty day. If you need to make a benefits election within this short period of time and cannot access the phone or web system, please contact your local Civilian Personnel Office who will contact us on your behalf.

### **I don't have a touch-tone telephone. Can I use a rotary phone?**

No, you must use a touch-tone telephone to access the BEST phone system. You are authorized to call BEST from your duty station.

### **I'm hearing impaired. Can I use the BEST automated system?**

Yes. You can use the **web** automated system, **EBIS**, to obtain information, complete transactions, or compute retirement estimates. You can communicate with our Benefits Counselors directly using Telephone Device for the Deaf (TDD) equipment and dialing our TDD toll-free number: 1-800-382-0893 (or commercial 565-2276 if calling within the San Antonio, Texas area). If counselors are unavailable, you will be able to leave a message. Benefits Counselors will review these messages and return your calls. Counselors will complete transactions and provide counseling information for you.

### **I'm bilingual; can I choose another language within the automated system?**

No. Our system is scripted using the English language. If for some reason you have difficulty understanding the English language and you are unable to conduct your transactions, you will need to consult with your Civilian Personnel Office for guidance.

### **When can I access the BEST phone and web systems?**

With minor exceptions, you can access the BEST automated phone and web 24 hours a day, 7 days a week from the comfort of your duty station, your home, or even while you are on vacation. The web system is unavailable on Sundays from 7 a.m. - 10 a.m. CST for maintenance of the AFPC homepage, and both systems are unavailable on Saturdays from 8:45 p.m. - midnight CST for database backup. BEST benefits counselors are available Monday – Friday, 7a.m. to 6 p.m. Central Time.

[Back to Index](#)

## **COUNSELOR ASSISTANCE AND CUSTOMER SERVICE HOURS**

### **How do I reach a Benefits Counselor?**

Employees located within the United States can reach a Benefits Counselor by dialing 1-800-616-3775. Employees located overseas will first dial a toll-free AT&T direct access number for the country in which located, then 800-997-2376. AT&T direct access numbers are available on the Web at [http://www.att.com/business\\_traveler/guides\\_and\\_access/dialing\\_instr.html#outside](http://www.att.com/business_traveler/guides_and_access/dialing_instr.html#outside). See the [BEST Telephone Menu](#) (page 18 of this document) for assistance with navigating the phone system. Once you reach the benefits main menu, press the number for the benefits area your question is related to, then press 0 (zero) to transfer to a Benefits Counselor. If a counselor is not currently available, the system will place you in a waiting queue for the next available counselor.

### **Why can't I reach a benefits counselor from the main menu?**

One of the unique functions of our telephone system is called "Skills Based Routing." This function enables us to route various calls to specific counselors, but it requires us to know which benefit area you are transferring to a counselor from. As a result, employees must access one of the benefit areas (health benefits, retirement, TSP, life insurance, etc.) and then press "0" to be transferred to a Benefits Counselor.

### **I'm hearing impaired; how do I reach a Benefits Counselor?**

If you are hearing impaired with access to TDD equipment, call our toll-free TDD number: 1-800-382-0893, or commercial 565-2276 within the San Antonio area.

### **What are your customer service hours?**

Benefits Counselors are available Monday - Friday, from 7 a.m. - 6 p.m., Central Time.

### **Do you have a time zone comparison chart?**

Yes. We have prepared time zone comparison charts that you should refer to when calling the BEST phone line or when you are trying to reach a counselor. There are two charts, one for standard time zones, and one for daylight savings zones. If you live in a state or area that does not change their time for daylight savings, be sure to refer to the appropriate chart.

To review and/or download the time zone comparison charts, click the following link: [www.afpc.randolph.af.mil/dpc/best/bestbrochures.htm](http://www.afpc.randolph.af.mil/dpc/best/bestbrochures.htm). When the BEST Pamphlets and Brochures page opens, click on "Time Zone Comparison Chart" and an Excel spreadsheet will open. Select the Standard Time Zones tab at the bottom and print that chart, then select the Daylight Savings Zones tab, and print it. **Be sure to set your printer for landscape printing.**

### **How long will I have to wait for a Benefits Counselor?**

Customer wait times depend upon the number of callers waiting for a counselor. Wait times are currently averaging between 0 to 1 minute. Generally, there are no more than 10 callers in the queue during non-peak seasons. During peak seasons such as health insurance, Thrift Savings Plan, and life insurance open seasons, as well as end-of-year and mid-year retirement surges, BEST experiences an influx of calls. However, we continuously monitor and evaluate the system to ensure wait times to reach a counselor are minimal. The system will voice queue time announcements. These announcements are

estimates based upon the number of callers holding and the duration of calls. Remember, you can complete most transactions without assistance of a counselor, and the web system is also available. But, if you need counselor assistance, listen for the announcements. They will assist you in making the decision to hold or try your call again.

### **I don't like these automated phone systems, do I have to use this one?**

If you want to conduct benefits transaction(s), you must use either the BEST phone system or EBIS. To promote centralized servicing, the BEST automated phone and web system electronically processes all benefits transactions. For your protection, only you, using your SSN and PIN, can generate the electronic signature authorizing the transaction. You are responsible for personally safeguarding your PIN. We do not recommend you authorize others to conduct business on your behalf.

### **Can I personally visit the Air Force Personnel Center (AFPC) for benefits servicing?**

No. In order for us to provide quality service, it is necessary for you to use the phone or web system. However, BEST counselors are available at the touch of your fingertips Monday - Friday, 7 a.m. to 6 p.m., Central Time, to answer your questions or discuss your concerns.

[Back to Index](#)

## **SYSTEM SECURITY**

### **How secure is the automated system?**

The system is very secure. We developed the system taking into consideration security requirements and concerns. After your initial entry, you will access your records using your SSN and personally chosen PIN.

### **What backup systems are in place to prevent the system from crashing?**

Our telephone switching equipment, known as Automatic Call Distribution (ACD), has a battery backup should the system go down. We have also purchased a redundant or duplicate system to backup the switching equipment. Our automated system, known as IVRS (Interactive Voice Response System), has three production servers and one development server. The development server can act as a backup if one of the production servers goes down.

### **What kinds of security measures safeguard the Web system?**

There are three security processes included in the Web procedures providing protection against unauthorized disclosure: secure sockets layer for point-to-point encryption, the use of User ID and password before entering AFPC Secure, and SSN and PIN authentication before entering EBIS.

### **What does secure sockets layer (point-to-point encryption) mean?**

Secure sockets layering (SSL) is nothing more than point-to-point encryption. Encryption means your password and all information relating to you and your account is scrambled and locked with a mathematical key during the electronic transfer. In point-to-point encryption, the information is scrambled and locked at both ends. Most browsers have an icon such as a key or a lock to represent an encrypted mode or session located on the status bar. A broken key, open lock, or no lock indicates the session or mode is not encrypted.

### **What is a browser?**

A Web browser is the mechanism (an application on your computer) used to connect to and surf the web. Your browser must have secure sockets layers (SSL) and 128-bit encryption in order to operate within our site.

### **What Web browsers can I use?**

Your browser must support secure sockets layers (SSL) and 128-bit encryption. Both Internet Explorer (IE) Version 5.5 and higher and Netscape Communicator 4.7 and 6.2 have been tested on the Web site and are best used. However, if your browser is configured with SSL and 128-bit encryption, it should work.

### **What if I get a timed-out response when using the Web?**

You will get a time out error if the session has expired, if you have bookmarked a page other than the login page, or if the Web Server you are talking to is rebooted. The session will expire 15 minutes after the last time you click on a button or a link within AFPC Secure. While this includes clicking on a link to go into a protected application, that starts a separate session within that application with a separate timer. In any case, if you get a timed-out error you will need to “Return to the Login Screen” and log in again.

### **What if I don't want to accept “cookies”?**

Our security relies on a single “cookie” being sent to your browser that identifies that browser as a valid source for requests once you log in. If your browser's security is set not to accept cookies, or if you do not accept the ASP Session ID cookie, you will not be able to enter any of the AFPC Secure web sites. To change this in Internet Explorer, click on Tools on the Toolbar. When the next menu drops down, click on Internet Options. When that box opens, click on the Security tab. At the bottom of the Security box, click on Custom Level, and then scroll down to Cookies. Choose Enable under both “Allow cookies that are stored on your computer” and “Allow per-session cookies (not stored).” Then click on OK. To change in Netscape, click on Edit on the Toolbar. This will activate a Preference Dialog Box. Click on “Advanced” and then on “Accept all Cookies.” If you prefer, you may click on “Warn me before accepting a Cookie.” Click on OK.

### **What if someone gets access to my PIN and personnel records and makes changes?**

You are responsible for personally safeguarding your PIN. Part of that responsibility is ensuring you monitor your Leave and Earnings Statement (LES) each and every pay period! Your LES documents all benefits transactions affecting your pay. If you notice a change you did not authorize, call the BEST phone line between 7 a.m. and 6 p.m. CST, Monday - Friday. You will need to transfer to a Benefits Counselor by pressing zero (0) from within any of the benefit program areas. After discussing the situation with you, the Benefits Counselor may update your records reflecting no change ever took place. You should also change your PIN.

[Back to Index](#)

## **BENEFITS INFORMATION**

### **General**

#### **How do I submit election(s) to enroll in or change my benefits?**

You'll conduct benefits transactions electronically by using the BEST phone system or EBIS web application.

#### **May I submit hard copy forms instead?**

No. We no longer accept hard copy benefits forms for normal benefits transactions.

#### **Will BEST accept forms for deposits or redeposits, voluntary contributions? How about the retirement application?**

Yes. If you need to make a deposit, redeposit, or apply to make voluntary contributions, contact a Benefits Counselor. We'll complete our portion of the form(s) and mail to you.

The easiest way to obtain beneficiary or retirement forms is to visit the BEST Homepage at [www.afpc.randolph.af.mil/dpc/best/menu.htm](http://www.afpc.randolph.af.mil/dpc/best/menu.htm) and click on “Forms.” You may also obtain beneficiary forms on the Office of Personnel Management (OPM) and Thrift Savings Plan (TSP) websites at [www.opm.gov/forms](http://www.opm.gov/forms) and [www.tsp.gov](http://www.tsp.gov), or you can ask your Organizational Representative for them.

#### **What if I can't figure out what to do or the system won't let me make the transaction?**

Please contact a BEST Benefits Counselor for assistance. Counselors are available Monday through Friday, 7 a.m. to 6 p.m. CST. When you reach the main menu, press the number for the benefits area related to your transaction, then press zero (0) to transfer to a counselor. The counselor will answer your questions and assist you in the process. In most cases, the counselor will return you to the automated system to finalize the transaction.



### **Do you have a chart or diagram of the menu features of the BEST telephone system?**

Yes, we do! We have developed a short-cut menu to help you navigate throughout our telephone automated system. Use the [BEST Telephone Menu](#) on pages 18 and 19 to quickly access the various parts of the system.

### **Are transaction timelines based upon my area's time zone or the BEST time zone?**

Most benefits transactions must be completed within specified dates. When using the BEST phone system, these timelines will run parallel to your servicing Civilian Personnel Office's time zone. In other words, if you are located in Africa but serviced by Ramstein AB, Germany, the beginning and ending dates of an open season will be based upon the date and time of Ramstein AB, not Africa. Likewise, if you are located in Hawaii but serviced by Selfridge AFB, Michigan, the beginning and ending dates of an open season will be based upon Selfridge AFB's time zone, not Hawaii's. The reason for this is the telephone system uses the Central Civilian Personnel Office Identification Code (CCPO-ID) to establish the employee's location for open season time zone purposes.

The opposite applies to web transactions. EBIS transaction timelines are based on the time zone for BEST, which is Central Time. Thus, when it's 0001 Central Time the beginning of an open season, you can complete your transaction using EBIS, despite your time zone or the time zone of your servicing Civilian Personnel Office. Likewise, when it is 2400 Central Time at the end of an open season, the web system will no longer permit you to complete an open season transaction despite the fact the open season may still be effective in your Civilian Personnel Office's area or your time zone, if different. And don't forget to factor in daylight savings time as well.

### **Can I obtain copies of my completed health insurance, life insurance, regular Thrift Savings Plan (TSP), and TSP Catch-Up Contributions transactions?**

Yes. If using EBIS, once you submit a transaction, you can click the Printer Friendly button and print a copy of the benefits form, up until it becomes effective. Once your transaction(s) is effective, you can obtain a copy of the electronically completed benefits form from your civilian Electronic Official Personnel Folder (EOPF). Go to <https://www.afpc.randolph.af.mil/eopf/Default.htm>. After ensuring you have the appropriate software downloaded to your computer, click on "proceed to the EOPF" and the system will take you to the AFPC Secure Login page. Input your User ID and password, which you will establish the first time you access any of the AFPC Secure web applications, then click the "Civilian\_Electronic\_OPF" button. If you encounter difficulties downloading the software or in accessing the EOPF, notify your Civilian Personnel Flight and they will contact us.

[Back to Index](#)

## **Health Insurance Information**

### **What kinds of health benefits (FEHB) information does the system provide?**

General FEHB program information and personal information is available through both the BEST phone system and EBIS. In addition, our Health Insurance web page at [www.afpc.randolph.af.mil/dpc/best/fehb.htm](http://www.afpc.randolph.af.mil/dpc/best/fehb.htm) contains a great deal of FEHB information. You can also see Frequently Asked Questions (FAQs) by clicking the link from our homepage at [www.afpc.randolph.af.mil/dpc/best/menu.htm](http://www.afpc.randolph.af.mil/dpc/best/menu.htm).

Within the BEST phone system, general information is available via fax document. To obtain the information, once you reach the main menu of the BEST phone system press 1 for FEHB, then 1 for fax information. We recommend you first request a fax document index. After receiving the index, decide which document(s) you need, then call back and request the document(s) by number. The phone system can also verify your current FEHB coverage; for example, which plan you and your family are enrolled in, if applicable, and the plan's cost. To access personal information, enter the FEHB module by pressing 1, then 2 for personal information. You can also inquire about projected FEHB transactions within the personal area.

General FEHB information is available within EBIS by clicking on the "Information" icon. To obtain personal information, press the "Transactions" icon and look in the FEHB Current Coverage box. If you

have a pending FEHB transaction not yet effective, you can check for it in the FEHB pending/projected box.

### **What kind of health benefits (FEHB) transactions can I do in the automated system?**

There are several kinds - new employee enrollment, open season enrollments/changes, and non-open season enrollments, change from self-and-family to self-only coverage, and cancellation of all coverage. You can also check on a projected health insurance transaction in the personal information area of the BEST phone system's FEHB module, and in the Transactions area of EBIS.

### **Can I process any type of FEHB transaction at any time?**

Yes and no. New or newly eligible employees have 60 days to enroll. Non-open season enrollments/changes must take place usually within 60 days of a qualifying life event, such as marriage, death, birth of a child, and so on. Open season enrollment takes place each year only during the Nov/Dec timeframe.

In addition, if you're not participating in Premium Conversion, you may change from self-and-family coverage to self-only, or cancel your FEHB coverage, at any time. **However**, if you participating in Premium Conversion, you may change from self-and-family to self-only, or cancel FEHB coverage, **ONLY with a qualifying life event**, and you may need to contact a Benefits Counselor to accomplish the transaction.

### **What information do I need to enroll or change my health benefits enrollment?**

To conduct health benefits (FEHB) transactions, you need the enrollment code of the health plan of your choice. You'll find this code in the FEHB plan comparison guide (RI 70-1), or in the appropriate plan brochure. You can review or download FEHB comparison guide and plan brochures from the Office of Personnel Management (OPM) Website at [www.opm.gov/insure/health/index.htm](http://www.opm.gov/insure/health/index.htm), or by accessing our health insurance page at [www.afpc.randolph.af.mil/dpc/best/fehb.htm](http://www.afpc.randolph.af.mil/dpc/best/fehb.htm). If your enrollment is for self and family coverage, you will need each family member's SSN and date of birth.

### **Do I need to speak with a Benefits Counselor if I am electing self and family coverage or providing information on my other insurance such as Tricare or Medicare?**

If you are using the phone system, you'll need to complete your election during our normal customer service hours, Monday - Friday, 7 a.m. - 6 p.m. Central Time. The system will automatically transfer you to a Benefits Counselor to obtain your dependent data or other insurance information.

If using EBIS, you can make your self and family election and enter your family information and other insurance information yourself, without counselor assistance.

### **How can I obtain a copy of my SF-2809 (Health Benefits Election Form)?**

If using EBIS to enroll, after completing and submitting the transaction you will be able to print it at the point the system advises the transaction is successfully completed, or you may go back to the Transactions page and click to print a copy of the SF 2809 in the Pending Transaction block. It will be available in the pending block until the effective date of your enrollment arrives.

If using the BEST phone system, you will know you have completed the transaction when the system voices the effective date. You may then go back into the FEHB module and press 8 to obtain a fax copy of the pending SF 2809. When the system asks for your fax number, be sure to enter your **commercial** fax number, with area code. Overseas employees: don't enter the country code. Your faxed SF 2809 should arrive within 30 minutes to 4 hours, depending on fax traffic.

In addition, once the effective date of your health insurance enrollment/change arrives, you can obtain a copy of the SF 2809 by accessing your civilian Electronic Official Personnel Folder (EOPF). After logging in to AFPC Secure, click the "Civilian\_Electronic\_OPF" button. You may also obtain a copy of your most current enrollment at any time via the BEST phone system by entering the FEHB module and pressing 8 for a fax copy of the most recent SF 2809.

### **Do I have to provide documentation to support non-open season health benefits elections?**

In the past, before centralized benefits processing and BEST, employees filed their FEHB changes with their local Civilian Personnel Offices and it was necessary to provide verifying documentation at the same time. Now, whether using the BEST phone system or EBIS, you're not asked to provide documentation prior to the transaction. It is important, though, that you obtain that supports your non-open season election, and keep the documentation for up to one year following your benefits transaction. You may be randomly selected to provide that documentation as part of our required quality verification process. Failure to provide documentation will result in your health benefits transaction being voided.

[Back to Index](#)

## **Life Insurance Information**

### **What kind of Federal Employees Group Life Insurance (FEGLI) information does the BEST automated system provide?**

The FEGLI section of the BEST Homepage, EBIS, and the BEST phone system provide FEGLI program information regarding coverage and effect of leave without pay; requirements for continuing life insurance into retirement; beneficiary information; living benefits or assignments of benefits; and options upon leaving employment. Within the BEST phone system, the personal information area of the FEGLI module can also verify your current FEGLI coverage, and within EBIS the Transactions area will do the same.

### **What kind of life insurance (FEGLI) benefits transactions can I do in the automated system?**

You can process the following life insurance transactions through the BEST phone system and EBIS:

- elect initial coverage (new or newly eligible employees);
- elect or increase optional coverage;
- waive/decrease optional coverage;
- waive or cancel all coverage; and
- open season enrollment changes.

### **Do I have to provide documentation to support non-open season life insurance elections?**

Yes. As with non-open season health benefits elections, before the inception of centralized benefits processing employees were required to submit evidence of the life event to support the change. Whether using the BEST phone system or EBIS, you'll not be asked to provide documentation prior to the transaction. However, as a part of our quality verification process, you will be asked to provide documentation to support a non-open season life insurance change if you increase your coverage. It is important to obtain and retain the documentation that supports your election in your personal files in case you are asked for this documentation. You should retain this documentation for up to one year following your benefits transaction. Failure to provide the documentation will result in your transaction being voided.

[Back to Index](#)

## **Thrift Savings Plan (TSP) Information**

### **What kind of TSP information does the system provide?**

General information on TSP, including catch-up contributions, is available through the BEST phone system, through EBIS under the "Information" icon, and via the BEST Homepage. This includes general program information regarding open seasons, participation eligibility, maximum percentage that may be contributed from basic pay, investment options, interfund transfers, loan program, withdrawing funds, contribution allocations, and death benefits.

Personal TSP information is available via the BEST phone system's TSP module, and the Transactions page within EBIS.

### **What kind of TSP benefits transactions can I do through the BEST phone system or EBIS?**

You may elect to contribute, change your contribution amount, or terminate your regular TSP contributions. You can also elect, if eligible, to make Catch-Up contributions.

You may compute a TSP annuity estimate through either system as well. If using the phone system, press “2” for retirement, “3” for estimate, and “3” for a TSP monthly annuity estimate. If using EBIS, first click on the “My Profile” icon and enter your current contribution information and account balances. Next, click the “Calculators” icon, and use the TSP calculator to project your account balance and obtain a TSP annuity estimate.

### **How do I change my regular TSP contribution during Open Season?**

If using the BEST phone system, at the main menu press “3” for TSP, then “2” for TSP open season. You may elect to begin contributions, change the amount of your contributions, or terminate all contributions. Before your transaction is effected, the system will voice your TSP election and ask you to verify it is correct.

If using EBIS, you will click the Transactions icon, and use the TSP transaction box on the left to enroll or change your contributions. Once you complete the transaction, the system will show it in the pending transaction box, where you may click the print button to obtain a copy of the TSP-1 form.

### **Can I select the fund(s) for investing my TSP contributions via the BEST phone system or EBIS?**

No. Selecting the fund or funds you want to invest in, including the percentage of your contributions you wish to invest in each fund, is called making a “contribution allocation.” This must be done directly with the Thrift Savings Plan Service Office via the TSP website or the TSP automated phone system.

If you are a new employee investing in TSP for the first time, the TSP Service Office will mail you a TSP Personal Identification Number (PIN) as soon as they receive your first contribution. (This is not the PIN you use to enter the BEST telephone system or EBIS.) Upon receipt of your TSP PIN, go to the TSP Website at [www.tsp.gov](http://www.tsp.gov) and click on “Account Access,” then on “Account Transactions.” After entering your SSN and TSP PIN, click on “Contribution Allocations” and follow the instructions to designate the percentage of your contribution you wish invested in each fund. Or, if you prefer, you may call the TSP automated phone system, called the “ThriftLine,” at 1-504-255-8777. Follow the prompts to enter your SSN and TSP PIN, and make your contribution allocation. This phone number is **not** toll-free.

You can invest your contributions among the Government Securities Index Investment (G) Fund, the Common Stock Index Investment (C) Fund, the Fixed Income Investment (F) Fund, the International Stock Index Investment (I) Fund, and the Small Capitalization Stock Index (I) Fund. New enrollees will have their TSP contributions invested in the G Fund until they make a contribution allocation with the TSP Service Office. Once you make a contribution allocation, you can change it as often as you like.

### **Does BEST do the same things as the TSP Service Office?**

BEST and the TSP Service Office (managed by the National Finance Center) are two separate offices with two separate automated systems designed to do different types of transactions. The two systems are not connected. You will use the BEST phone system or EBIS when you want to process a new contribution election, an open season transaction, or stop your biweekly payroll contributions. Open season transactions only affect future money going into your account from biweekly payroll contributions.

You will use the TSP ThriftLine or TSP homepage to check your TSP account balance, make or change your TSP contribution allocation, or request an Interfund Transfer. Interfund Transfers move money **already in your TSP account** from one fund to another. A Contribution Allocation identifies how you want your TSP biweekly contributions invested among the five investment funds. To access the TSP automated system, you will use the TSP PIN sent to you via mail by the TSP Service Office. New TSP enrollees receive their TSP PIN approximately three (3) weeks from the date their TSP contributions start. Once you receive your TSP PIN, you can change it to one you personally select via the TSP Website or ThriftLine. If you forget your TSP PIN, you can request a new one via the TSP Website or the ThriftLine, and the TSP Service Office will send it to you within 10 business days.

[Back to Index](#)

## Retirement Information

### What type of retirement services does BEST provide?

BEST will answer all retirement questions and provide retirement counseling and application processing. We will also assist you with retirement-related transactions such as deposits for temporary service, redeposits for previous periods of civilian service for which you took a refund of your retirement contributions, military deposit for active military duty, and voluntary contributions into the Civil Service Retirement System (CSRS). You will use the BEST automated phone system to contact a Benefits Counselor for retirement counseling. You can obtain retirement information, annuity estimates, and TSP annuity estimates from both the BEST phone system and EBIS. We also have a "Retiring Employees Information" web page at [www.afpc.randolph.af.mil/dpc/best/menu.htm](http://www.afpc.randolph.af.mil/dpc/best/menu.htm) that provides valuable information to assist you in planning and preparing for retirement. Should you have questions, a Benefits Counselor is available to assist you.

### What kind of retirement services does my local Civilian Personnel Office provide?

Your Civilian Personnel Office does not provide any retirement services. BEST will be the focal point for all of your retirement questions and issues.

### What kind of retirement information does the automated system provide?

The BEST phone system provides general retirement information via the Fax Document module. Within EBIS, retirement information can be found under the "Information" icon. Types of information provided for both the Civil Service Retirement System (CSRS) and Federal Employees Retirement System (FERS) include: (1) explanation of retirement codes; (2) types of creditable service; (3) types of retirement; (4) how retirement benefits are computed; (5) survivor benefits; (6) COLA; (7) voluntary contributions or refund of contributions; and (8) CSRS Offset information.

Within the phone system, the personal information area verifies your personal retirement coverage (for example, your retirement system and the date you are first eligible to retire on an optional retirement with a full annuity). Within EBIS, the "My Benefits" area provides the same information. The system determines the retirement eligibility date based on your date of birth and service computation date for leave (SCD-Leave), or your civilian service computation date (SCD-Civilian) if you are retired military.

Additionally, you can obtain a number of retirement-related documents through our homepage at [www.afpc.randolph.af.mil/dpc/best/menu.htm](http://www.afpc.randolph.af.mil/dpc/best/menu.htm), under "Retirement" and "Retiring Employees." The documents are intended to educate and assist employees in the retirement planning process.

### What kinds of retirement planning services does the system provide?

The BEST phone system provides precalculated voluntary unreduced retirement annuity estimates, real-time retirement annuity estimates (both optional and early), and TSP monthly annuity estimates.

EBIS provides a precalculated annuity estimate under the "My Benefits" icon for voluntary optional retirement, early or discontinued service retirement, MRA + 10 FERS voluntary retirement, disability retirement, and death in service. EBIS also provides real-time on-line estimates for voluntary optional and early or discontinued service retirement under the "Calculators" icon under Retirement Calculators, and TSP annuity estimates on the same page under TSP Calculators.

### When am I eligible to retire?

It is important to understand the eligibility requirements for voluntary optional retirement. If you are covered by the **Civil Service Retirement System (CSRS)**, you are eligible for an unreduced retirement annuity at age 55 with at least 30 years of creditable service, or age 60 with 20 years, or age 62 with 5 years. If you are covered by the **Federal Employees Retirement System (FERS)**, you are eligible for an unreduced retirement annuity at your Minimum Retirement Age (MRA) (55 to 57 depending on the year you were born) with at least 30 years of creditable service, or age 60 with 20 years, or age 62 with 5 years. In addition, FERS employees can voluntarily retire at minimum retirement age with 10 years creditable civilian service, but the annuity is reduced 5% for each year under age 62. The reduction is permanent.

Eligibility for voluntary early or discontinued service retirement for both CSRS and FERS is age 50 with at least 20 years of creditable service or any age with 25 years of creditable service. (For CSRS, the

annuity is permanently reduced 2% for each year under age 55; for FERS there is no reduction unless there is a CSRS component to the annuity). In order to be eligible for a voluntary early retirement, your local civilian personnel office must issue you a letter giving you the opportunity to retire early, based on DoD-approved Voluntary Early Retirement Authority (VERA). To be eligible for a discontinued service retirement, you must be facing involuntary separation for reasons other than cause.

### **What factors does the system use to calculate a monthly retirement annuity estimate?**

The automated system uses the standard retirement annuity computation formula, which is based on length of service and high-3 average salary.

### **What is a “precalculated retirement estimate” and how is it figured?**

With a **precalculated retirement estimate**, the automated system (which consists of both the BEST phone system and EBIS) uses the date you are first eligible for voluntary retirement (with unreduced annuity) as your retirement date. It determines length of service by subtracting your service computation date for leave (SCD-Leave) from the date of retirement. The exception is if you're retired military, the system uses your service computation date for civilian service (SCD-Civilian).

High-3 average salary is computed as follows: If your retirement date is 3 or more years from January 1 of the current year, the system uses your current salary, including locality pay, as your high-3 average salary. If the projected retirement date is less than 3 years from January 1 of the current year, the system uses a percentage of the current salary including locality pay. The high-3 percentage is based on the length of time from the beginning of the current year to the retirement date as follows: 3 months - 94%, 6 months - 95%, 9 months - 96%, 12 months - 97%, 15 months - 97.3%, 18 months - 97.75%, 21 months - 98.125%, 24 months - 98.5%, 27 months - 98.875%, 30 months - 99.25%, 33 months - 99.625%. In addition, the system assumes the only pay increases during the last three years were the annual pay adjustments.

Precalculated estimates are also available for early retirement, discontinued service retirement, disability retirement, and MRA + 10 (for FERS employees) if FERS, MRA + 10 annuity estimates through EBIS, under “My Benefits.” If you are currently eligible to retire, the system uses the pay period end date of the last reverse payroll interface tape, normally two to three weeks old.

Updated precalculated estimates are available biweekly.

### **What is a “real-time on-line estimate” and how is it figured?**

A **real-time on-line estimate** is based on information **you** input - date of retirement, high-3 average salary, and sick leave balance if you are CSRS. Real-time on-line estimates allow you to run as many “what if” scenarios as you like. The system determines your length of service by subtracting your service computation date for leave (SCD-Leave) from your date of retirement (or service computation date for civilian service (SCD-Civilian) if you are retired military).

With a real-time on-line estimate, the system gives you the option to use your current salary, including locality pay, as your high-3 average salary, or to input any high-3 average salary you like. If your projected retirement date is less than 3 years from January 1 of the current year, we recommend you use the following percentages of current salary for your high 3 average salary: 3 months - 94%, 6 months - 95%, 9 months - 96%, 12 months - 97%, 15 months - 97.3%, 18 months - 97.75%, 21 months - 98.125%, 24 months - 98.5%, 27 months - 98.875%, 30 months - 99.25%, 33 months - 99.625%. These percentages assume the only pay increases you will have during your last 3 years are annual pay adjustments. If you expect to receive salary increases other than annual pay adjustments during the last 3 years, you should reduce the percentage you use. If the retirement date you select is less than 3 years from the beginning of the current year, and you use your current salary, your high-3 average salary will be too high and so will your estimated annuity. **Note:** FERS employees wanting an MRA + 10 reduced annuity estimate should use the optional retirement option and not the early retirement option. If you select the early option, the system will NOT deduct the age reduction and the estimate will be inaccurate.

### **Should everyone use the BEST phone system and EBIS to obtain retirement estimates or retirement eligibility dates?**

No, unfortunately the automated system is not for everyone. The following employees should **not** use the automated system (BEST phone and EBIS) to obtain retirement annuity estimates or retirement eligibility dates, but instead contact a Benefits Counselor to request an estimate: employees with part-time service

or NAF service, employees who elected to transfer to FERS, rehired CSRS employees who took a retirement contributions refund that will not be repaid, rehired FERS employees who took a retirement contributions refund, employees with post-56 military service who have not made a deposit, and employees with temporary service for which a deposit will not be paid, including FERS employees with temporary service performed after 31 Dec 88. If you fall into one of these categories, you will need to contact a Benefits Counselor to request an estimate.

Firefighters, air traffic controllers, law enforcement officers, or retired military combining military and civilian service can obtain accurate estimates from EBIS, but not the BEST phone system.

### **Do annuity estimates obtained from the BEST phone system or EBIS show reductions for income taxes, health benefits, and life insurance?**

No. Our retirement estimator provides only the gross annuity with or without reduction for survivor benefits. We do not provide the reduction for income taxes as they vary depending on your individual tax bracket and where you live.

After retirement, health insurance premiums are withheld on a monthly basis. You can determine this amount by referring to RI 70-1, "The Guide to Federal Employees Health Benefits Plans" or your individual plan brochure - be sure to look at the monthly premium amount. The Guide and plan brochures are available on the BEST Website at [www.afpc.randolph.af.mil/dpc/best/fehb.htm](http://www.afpc.randolph.af.mil/dpc/best/fehb.htm) and the OPM Website at [www.opm.gov/insure/health/guides/index.asp](http://www.opm.gov/insure/health/guides/index.asp).

You can also determine the amount of your monthly life insurance premium by using the FEGLI Calculator which is available from the BEST Homepage under Life Insurance, or the OPM Website at [www.opm.gov/calculator/index.htm](http://www.opm.gov/calculator/index.htm).

### **Can I get a copy of my retirement annuity estimate?**

Yes, you can. A fax copy of your retirement estimate can be obtained through the BEST phone system by following the prompts after you hear the annuity estimate voiced to you.

If you are using EBIS, you can print a copy of the estimate from your computer upon completion of the estimate.

### **Who will assist me when I get ready to retire?**

BEST will provide retirement counseling and application processing. To prepare, we recommend you view the information on our Retiring Employees information page located at [www.afpc.randolph.af.mil/dpc/best/retiring.htm](http://www.afpc.randolph.af.mil/dpc/best/retiring.htm).

### **Will I be able to use the BEST automated system after I retire?**

After retirement, the BEST phone system and EBIS will no longer be available to you, with one exception. You can use the BEST phone system to obtain contact information for the Office of Personnel Management (OPM), the National Finance Center (NFC), and the National Association of Retired Federal Employees (NARFE), by pressing 2 for retired employees once the phone system answers.

### **What happens if I die after I retire?**

Your survivors should immediately notify the Office of Personnel Management (OPM) of your death. OPM will provide assistance to your survivors. Your survivors can notify OPM by phone: 1-888-767-6738, or via the OPM Website at <https://apps.opm.gov/retire/death/death.cfm>. They'll need your civil service account (CSA) number and your SSN on hand. (If the link doesn't work, go to the OPM Website at [www.opm.gov](http://www.opm.gov). Click on Site Index, then on "D," and under "Death" click on "Reporting the death of someone who receives retirement benefits from us.")

### **What happens if I die as an employee? Where can I obtain information about death benefits available to my surviving family?**

In the event of your death while still employed (or "death-in-service"), BEST will provide counseling and assistance to your survivors. You may obtain death benefits information by speaking with a Benefits Counselor, or go directly to the BEST Homepage and click on "Death-In-Service Survivor Benefits," then on the article of the same name for information about health and life insurance, TSP, unpaid compensation, and more. For survivor annuity benefits, click on CSRS Survivor Annuity Benefits or

FERS Survivor Annuity Benefits, depending on whether your retirement system is CSRS or FERS. The BEST phone system contains information regarding beneficiaries under life insurance, and you can request fax document 5001, Survivor Benefits, from within the fax module. Information about death-in-service survivor benefits can also be obtained in EBIS under “My Benefits” and “Information.”

[Back to Index](#)

## **VERIFYING BENEFITS TRANSACTIONS**

### **How long will it take for my benefits transactions to process?**

Benefits transactions are processed immediately to the Defense Civilian Personnel Data System.

### **How will I know the automated system has accepted my benefits transaction?**

Before completing a transaction, the telephone system will voice your benefits election and ask you to verify it is correct or if you wish to change/delete it and start all over. Once you hear “your transaction will be effective on \_\_\_\_\_” or “your transaction has been successfully completed,” the system has accepted your transaction. If you still have doubts whether the transaction processed, you can verify the election by accessing the related benefits area, i.e., FEHB, TSP, or FEGLI, then entering Personal Information, Projected Actions. This allows you to verify the transaction was successful and will process on the effective date, or if you have changed your mind, to change or delete the projected action. With the exception of some FEGLI transactions, you can change or delete projected actions prior to the effective date of the transaction. Be sure to review the Leave and Earnings Statement for the pay period that corresponds with the effective date of your transaction to ensure proper premiums/contributions are being deducted.

If you are using EBIS, it’s even easier to verify your transaction. Once you have submitted your transaction, you will arrive at a page informing you the transaction has been successfully completed. You may print this page as a receipt. Also, if you wish, click the “Printer Friendly Version” button on the page and print the related benefits form. If you exited this page prior to printing the receipt or benefits form, or if you aren’t sure whether the transaction processed completely and successfully, click the Transactions icon and review the Pending Transaction box. The boxes on the right side of the page show Pending Transactions. If your transaction shows in the appropriate pending box, you know it was successful. Click the Printer Friendly Version button in that box to print a copy of the benefits form. Exception: if your election is effective the same date you make it, it will not show in the Pending Transaction Box. Wait until the next day and check the Current Coverage box to verify your change.

### **How will I know when the action is effective?**

When you complete and certify a benefits transaction, the BEST system will tell you the effective date of your transaction and remind you to check the Leave and Earnings Statement (LES) applying to that date. Your LES documents all benefits transactions affecting your pay. You should review your LES every pay period!

### **What happens if my election is not reflected on my Leave and Earnings Statement?**

First, make sure you are looking at the right LES. Then, if your benefits election is not accurately reflected, call the BEST phone system, at the benefits main menu press the number for the benefits area related to your election, and transfer to a Benefits Counselor. Counselors are available Monday - Friday, 7 a.m. - 6 p.m. CST.

### **Can I change or cancel a projected benefits transaction?**

Yes. If you are using the telephone system, select the appropriate benefits area (health benefits, life insurance, or TSP) and then select “2” for personal information. Once in the personal information area, select the appropriate prompt for projected enrollment information. The system will voice your projected transaction information. Finally, the system will ask you if you want to change, delete, or maintain your projected transaction. Once the effective date of your transaction arrives, though, you will no longer be able to do this.

If you are using EBIS, go to the Transactions page. From there, you can view the projected action, and change, delete, or keep it. The only exception: if your transaction is effective the same day you make the election, you will not see it in the Pending Transaction area. Instead, wait until the next day to check your



coverage by entering EBIS and the Transactions area, and viewing the appropriate Current Coverage box.

**I'm concerned about the safety of my personnel data if the system crashes. What backup procedures are in place to protect my electronic data?**

Every night we back up all daily transactions on tape. If the system crashes, we can recover all transactions back to the beginning of the business day. Once a week, we perform a full systems backup. Actually, electronic data is safer than paper data. One copy of the electronic tape is stored at the Air Force Personnel Center with an additional copy stored off-site. In the case of fire or other disaster, only one copy is destroyed.

[Back to Index](#)

## **ADDITIONAL INFORMATION**

**How can I get additional information about my benefits and entitlements?**

Every employee should have the basic program brochures for each area of benefits. They are listed at the end of this document. If you didn't receive a copy of the booklets, you may obtain them from the OPM Website at [www.opm.gov](http://www.opm.gov). You may also check with your servicing Civilian Personnel Office to see if they have them. We recommend you familiarize yourself with this material.

**Do you have a BEST Homepage?**

Yes, we do, and we invite you to visit it on a regular basis at [www.afpc.randolph.af.mil/dpc/best/menu.htm](http://www.afpc.randolph.af.mil/dpc/best/menu.htm) in order to keep up to date on new and important information about your benefits and entitlements. Visit each benefits area listed on the homepage and become familiar with the information available. We recommend you review "What's New?" several times a month for current and new benefits information, such as legislative updates, open season information, and TSP current rates of return.

**What about faxed documents?**

There are many fact sheets available via the BEST phone system's fax module. To order a particular document, you will need its document number. We recommend you first request our index of fax documents. Once you have received the index, you can reenter the phone system and request a particular document.

[Back to Index](#)

## **CUSTOMER FEEDBACK**

**How can I provide you with feedback about the BEST automated system?**

We're glad you asked the question! We want and need your comments to ensure the system is easy to use and meets your needs. There are three ways you can provide us with feedback. First, you can complete our Customer Survey on the BEST Homepage. Second, you can provide feedback directly to a Benefits counselor. Third, you can share your feedback with your servicing Civilian Personnel Office who will in turn share it with us. We hope, along with your constructive ideas on how we can improve the system, we'll hear about some of the good things we are doing. So, if you're happy with us, please tell us that also!

[Back to Index](#)

## BEST Telephone Menu

Stateside employees: Dial 1-800-616-3775. Overseas employees: Dial the toll-free AT&T direct access number for the country you are in, then 800-997-2378. (AT&T direct access numbers can be obtained from the web at

[http://www.att.com/business\\_traveler/guides\\_and\\_access/dialing\\_instr.html#outside](http://www.att.com/business_traveler/guides_and_access/dialing_instr.html#outside).

**Stateside employees:** When the phone system answers you will hear:

**“Welcome to the Air Force Customer Service Center.....if you’re an Air Force-serviced civilian employee with personnel or payroll questions, press 2.”**

**“For BEST Benefits and Entitlements Services, press 2.....”**

You’ll hear several clicks and a few seconds of silence, then:

**“Welcome to the Air Force Personnel Center.”** (*NOTE: This is where overseas callers enter the phone system.*)

**“To access the Benefits and Entitlements Services System, press 2;** to access the civilian employment information system, press 3.”

**“For current Air Force-serviced employees, press 1;** if you are a retired AF-serviced employee or if you are the survivor of an employee who retired from AF civilian service, press 2; if you are seeking temporary continuation of coverage under the FEHB, press 3.”

**“To enter your SSN and PIN, press 1; if you have forgotten your PIN, press 2.”**

- If this is your **first** time accessing the system, after entering your SSN you will hear “please enter your **four-digit** Personal Identification Number or PIN.” Your PIN will be a four-digit number equivalent to your month and year of birth, for example, if born in September 1972, your PIN will be 0972.
- If this is **not** your first time accessing the system, you will hear “please enter your **six-digit** Personal Identification Number or PIN.”
- If you have forgotten your PIN, press 2 to reset your PIN, and enter your SSN, date of birth, service computation date for leave, civilian pay plan, grade, and step. (This information can be found on your most recent Leave and Earnings Statement or SF 50.) You will then enter a new six-digit PIN.

**“Please hold while we verify this information.”**

**“Please change your PIN to a six-digit number of your choice.”** (You’ll hear this **only** if it is your **first** time accessing the system)

**“To change your PIN, press 1; to continue, press 2.”**

**“The current duty phone number on file for you is \_\_\_\_\_.** If this is correct, press 1, otherwise press 2.” (This is your commercial duty phone number, with area code. Overseas employees should exclude their country code.)

For **Federal Employees' Health Benefits (FEHB)**, press 1

- For general FEHB information by fax-back, press 1
- For personal FEHB information, press 2
- To elect new employee coverage, press 3
- To change from self and family to self only without changing your health plan, press 4
- To make an open season change or election, press 5
- To cancel your FEHB change or election, press 6
- To make a non-open season change or election, press 7
- To obtain a faxed copy of your most recent SF 2809, press 8
- To change your participation in the Premium Conversion program, or to transfer to a Benefits Counselor, press 0
- To return to the previous menu, press 9

For **Retirement**, press 2

- For general retirement information by fax-back, press 1
- For personal retirement information, press 2. (You may obtain the date you are first eligible for voluntary retirement in the personal information area.)
- For a retirement estimate, press 3
  - For a pre-calculated voluntary retirement estimate, press 1
  - For a real-time on-line estimate, press 2
  - For a TSP monthly annuity estimate, press 3
- To transfer to a Benefits Counselor, press 0
- To return to the previous menu, press 9

For **Thrift Savings Plan (TSP)**, press 3

- For personal program information, press 1
- To enroll or change your TSP during open season, press 2
- To make a new employee election, press 3
- To stop your regular contributions to the TSP, press 4
- To elect, change, or stop TSP Catch-Up Contributions, press 5
- To transfer to a Benefits Counselor, press 0
- To return to the previous menu, press 9

For **Federal Employees' Group Life Insurance (FEGLI)**, press 4

- For general Federal Employees' Group Life Insurance information by fax-back, press 1
- For personal life insurance information, press 2
- To elect new employee coverage, press 3
- To make a non-open season election, change, or termination, press 4
- To make an open season election or change, press 5
- To transfer to a Benefits Counselor, press 0
- To return to the previous menu, press 9

To request a **Faxed Document**, press 6

To **Exit** the system, press 9

[Back to Index](#)

## BASIC PROGRAM BROCHURES

<b>Life Insurance</b>	Federal Employees' Group Life Insurance, RI 76-21
<b>Health Insurance</b>	The Guide to Federal Employees Health Benefits Plan, RI 70-1
<b>Thrift Savings Plan</b>	Summary of the Thrift Savings Plan for Federal Employees, TSPBK08
<b>FERS Retirement</b>	Federal Employees Retirement System, RI 90-1
<b>CSRS Retirement</b>	Civil Service Retirement System, RI 83-1
	Military Service Credit Under the Civil Service Retirement System, RI 83-2
	Deposits and Redeposits Under the Civil Service Retirement System, RI 83-3
	Voluntary Contributions Under the Civil Service Retirement System, RI 83-10

[Back to Index](#)

## DESIGNATION OF BENEFICIARY FORMS

<b>SF 2823</b>	<b>Designation of Beneficiary Under OFEGLI</b> Designates beneficiaries under the life insurance program
<b>SF 1152</b>	<b>Designation of Beneficiary Unpaid Compensation of Deceased Employee</b> Designates beneficiaries for any remaining annual leave balance and earned compensation
<b>SF 2808</b>	<b>Designation of Beneficiary for Lump Sum Payment Benefit</b> Designates beneficiaries for CSRS retirement lump sum payment benefits
<b>SF 3102</b>	<b>FERS Designation of Beneficiary</b> Designates beneficiaries for FERS retirement lump sum payment benefits
<b>TSP 3</b>	<b>Thrift Savings Plan - Designation of Beneficiary</b> Designates beneficiaries for TSP

[Back to Index](#)

## RETIREMENT FORMS

- SF 2801** Application for Immediate Retirement - CSRS employees
- SF 3107** Application for Immediate Retirement - FERS employees
- SF 2802** Application for Refund of Retirement Deductions - necessary only if retiring employee wishes to apply for a refund of post-1956 military service deposit because he/she does not want to waive military retired pay
- SF 2802B** Current/Former Spouse Notification - Notifies former spouse after 6 May 85 (Spouse Equity Act) of application for a military service deposit refund
- SF 2818** Continuation of Life Insurance as an Annuitant or Compensation - Allows eligible CSRS and FERS employees to indicate their decisions regarding continuing Basic and Optional FEGLI enrollment after retirement
- SF 3112** Documentation in Support of Disability Retirement - Required in conjunction with the Application for Immediate Retirement for CSRS and FERS employees applying for disability retirement (contains employee's and supervisor's statement of disability)
- OPM 1515** Military Service Deposit Election - Allows CSRS and FERS employees to indicate whether or not they want to make a deposit for post-1956 military service
- W-4P** Withholding Certification for Pension of Annuity Payment - Not necessary unless you wish Federal income tax withheld at a rate different than from your pay prior to retirement.

For more detailed information, visit the BEST Homepage and check the information available on the Retiring Employees page.

[Back to Index](#)

## DEPOSIT, REDEPOSIT, REFUND & VOLUNTARY CONTRIBUTIONS FORMS

- SF 2802** Application of Refund of Retirement Deductions (CSRS) - Allows separated CSRS employees to apply for a refund of retirement contributions
- SF 2803** Application to Make Deposit or Redeposit - Allows CSRS employees to make deposit for temporary service or a redeposit for prior refunded civilian service. (Obtain this form directly from BEST)
- SF 2804** Application to Make Voluntary Contributions (CSRS) - Allows CSRS employees to make additional contributions to their retirement accounts
- SF 3106** Application for Refund of Retirement Deduction (FERS) - Allows separated FERS employees to apply for a refund of retirement contributions
- SF 3108** Application to Make Service Credit Payment for Civilian Service - Allows FERS employees to make deposits for temporary service. (Obtain this form directly from BEST)

[Back to Index](#)

**For additional information, procedural guidance, and benefits news.....**Please refer to the BEST Homepage on a regular basis. We also issue information via the BEST Newsletter on a bimonthly basis. To subscribe to the BEST Newsletter, visit the BEST Homepage and click on "Newsletter Subscription Service."

***We look forward to providing you with benefits and entitlements services!***

## **BEST MAILING ADDRESS, PHONE NUMBERS, AND WEB ADDRESSES**

### **Mailing Address**

HQ AFPC/DPCMB  
550 C Street West Suite 57  
Randolph AFB TX 78150-4759

### **BEST Phone System**

Within the United States: 1-800-616-3775  
Overseas: Dial a Toll-Free AT&T Direct Access Number for the country in which located, then 800-997-2378. (AT&T Direct Access Numbers can be obtained from [http://www.att.com/business\\_traveler/guides\\_and\\_access/dialing\\_instr.html#outside](http://www.att.com/business_traveler/guides_and_access/dialing_instr.html#outside))

### **TDD Number**

1-800-382-0893  
Within the San Antonio, Texas Area: Commercial 565-2276

**BEST Homepage:** [www.afpc.randolph.af.mil/dpc/best/menu.htm](http://www.afpc.randolph.af.mil/dpc/best/menu.htm)

**EBIS Web Application:** [www.afpc.randolph.af.mil/dpc/BEST\\_GRB/EBIS.htm](http://www.afpc.randolph.af.mil/dpc/BEST_GRB/EBIS.htm)

[Back to Index](#)