

*Quarterly Publication of
Women in Federal Law Enforcement*

QUARTERLY ENEWS
WIFLE
WIFLE.ORG

JUNE 2022

WALK THROUGH

**22nd Annual Leadership Training
August 8-11, 2022**

**"Women in Law Enforcement: Disciplined, Determined,
and Destined for Excellence"**

Details at WIFLEFoundation.org

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2022 WIFLE Annual Leadership Training



**WIFLE
FOUNDATION
2022
LEADERSHIP
TRAINING**

AUGUST 8 - 11, 2022

Women in Federal Law Enforcement is holding its 22nd Leadership Training in Phoenix, Arizona. The venue is the Renaissance Phoenix Downtown Hotel.



Visit [WIFLEFoundation.org](https://wifloundation.org) for more information about the event. For inquiries call (301) 805 2180 or email wifl@comcast.net.

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Mark your calendars for WIFLE’s 22nd Annual Leadership Training, August 8 thru 11, 2022. Our Leadership Training this year will take place at The Renaissance Phoenix (Downtown) Hotel in Phoenix, Arizona.

The theme for 2022 is “Women in Law Enforcement: Disciplined, Determined and Destined for Excellence.” Registration fees remain the same as last year, with a Regular rate of \$575 and \$550 for Regular Groups. Registration closes July 22, 2022.

In addition to the popular WIFLE Executive Leadership Institute for supervisors and managers, and Flash Mentoring program, you can visit the Law Enforcement Exhibit Hall with vendors and sponsoring partners. The U.S. Marshals Service is also hosting a Career Day for first-hand information on law enforcement positions in the Federal workplace. On Wednesday, August 11, is the WIFLE Annual Awards Banquet recognizing

excellence in the Federal law enforcement arena. View the WIFLE 2022 award recipients at this link: <https://wifloundation.org/awards>.

For complete registration fee rates and further information on the agenda, please see www.wifl.org. You don’t want to miss WIFLE’s 2022 Leadership Training. Register today!

QUICK LINKS: [WHY ATTEND](#) (attach to your training request) [ANNUAL TRAINING AGENDA](#)
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**Message from the President
Catherine W. Sanz**

This year, WIFLE is undergoing some changes that will help us provide better opportunities and support for our members.

First, I would like to introduce you to our newest Board Member, Ms. **Lynda Williams**. Lynda served with the U.S. Secret Service from 1988 before retiring in 2017 as the Deputy Assistant Director. As a change agent, Lynda believes in community service and works to support professional development of tomorrow's leaders. She is a Past President of the National Organization of Black Law Enforcement Executives (NOBLE) and is a member of several law enforcement and women's associations. You may

have seen or heard Lynda in one of her appearances in the media as a law enforcement subject matter and speaker in leadership and crisis management forums. Currently, Lynda is a Professor of Criminal Justice Administration at Middle Tennessee State University.

“Being a part of WIFLE’s Executive Board is an honor. I have truly benefited from my affiliation with WIFLE – from my beginning as a Uniformed Officer through my progression to the upper echelon of executive leadership the U.S. Secret Service. To whom much is given, much is required. It is through a myriad of experiences, positions, and exposure that I wish to give back to those who follow in our footsteps,” states Lynda. “The ultimate goal is to ensure that we – federal women in this noble profession – receive our proper acknowledgement in the field of law enforcement.”

Joining us as new WIFLE Senior Advisors are **Jean Kanokogi, Ph.D.**, **Carolyn J. McMillon, MA, ACC**, and **Heather C. Fisher** from Thompson Reuters Special Services.

Jean Kanokogi, Ph.D. is a Senior Special Agent for the U.S. Government with extensive experience in conducting criminal and administrative investigations. With a career spanning for over 23 years in law enforcement, Jean has been the lead investigator on several high-profile cases, some including the attacks on 9/11 and many that focus on protecting public health. She authored numerous mental health and law enforcement related articles in various publications and professional journals. She holds a BS and MS in Criminal Justice/Protection Management and a PhD in Psychology. Jean has also developed course work and instructed on topics, including crisis intervention, pre-assault indicators of the active shooter/active shooter response, multi-cultural interviewing, working with the developmentally disabled community, critical incident stress management, self-stress management and conflict resolution. She is a certified Department of Homeland Security FLETC Senior Instructor.

Carolyn McMillon is a graduate of the Georgetown University Transformational Executive Leadership Coaching Program providing coaching services to individuals to enhance their executive presence and leadership capabilities. She is also a professional trainer and consultant in the field of Diversity and Inclusion, Equity, and Equal Employment

Opportunity. She is the owner and operator of ASK-Coaching-Training-Consulting, The Power of 3, LLC, which she launched upon retiring from the Secret Service in 2020. Before retiring from the Secret Service, Ms. McMillon became the U.S. Secret Service's first Equal Employment Opportunity Director to rise to the Senior Executive Service ranks where she held a dual-hatted position as both EEO Director and Executive of the Office of Equity and Employee Support Services.

Heather C. Fischer is the senior advisor for human rights crimes at Thomson Reuters Special Services. In this capacity, Fischer serves on the Executive Leadership Team and advises on the company strategy to protect human rights and combat crimes of exploitation. Previously, Fischer served as the White House special advisor for human trafficking. During her detail assignment to the White House from the U.S. Department of Justice, she served as the human trafficking coordinator for the Executive Office of the President and the President's Interagency Task Force to Monitor and Combat Trafficking in Persons to prevent and address all forms of human trafficking. Prior to her role in the White House, Fischer was the special advisor to the Ambassador-at-Large in the Office of the Under Secretary for Civilian Security, Democracy, and Human Rights, Office to Monitor and Combat Trafficking in Persons (J/TIP) at the U.S. Department of State.

Join me in welcoming Lynda Williams, Jean Kanokogi, Carolyn McMillon and Heather Fischer to the WIFLE family.



Lynda R. Williams is currently the Professor of the Practice at Middle Tennessee State University in the Department of Criminal Justice Administration; with this appointment in 2017, she became the first individual bestowed this title in recognition of the breadth and depth of her knowledge and expertise in the field of criminal justice and executive security.

In her role within the Department of Criminal Justice Administration, Ms. Williams' curriculum subject matter includes foreign/domestic terrorism studies, criminal justice processes, community and public service engagement and executive law enforcement leadership speaker symposiums.

Prior to joining the faculty of Middle Tennessee State University, Ms. Williams led an accomplished career as a veteran of the United States Secret Service, from 1988 until she retired, as the Deputy Assistant Director in 2017.

Ms. Williams began her career in the United States Secret Service in 1988 as a Uniformed Division Officer assigned to the White House Branch. After serving three years as an Officer, she was selected to be a Special Agent and assigned to the Washington Field Office where she carried out the agency's primary investigative mission in counterfeit currency, treasury check, credit card and bank fraud, and other financial crimes investigations. In 1997, Ms. Williams was assigned to the Vice Presidential Protective Division



during the Clinton Administration, and for the next four years, executed executive protection and venue security for Vice President Al Gore, domestically and internationally; she then returned to the field as a senior agent in the Richmond (Va.) field office to continue investigative case management and protection assignments. Ms. Williams entered the supervisory ranks in 2003, when she was promoted as the Assistant to the Special Agent in Charge of the Washington Field Office. Her promotion served as a milestone distinguishing her as the first African American female to serve as a supervisor in this major field office.

In 2004, Ms. Williams was transferred to the Secret Service Headquarters, where she served as the National Recruiter in the Security Clearance Division. In 2008, she was once again promoted to the Secret Service's Country Attaché, Pretoria Resident Office in Pretoria, South Africa. In this capacity she was responsible for all Secret Service operations in Sub-Saharan Africa and five countries in West Africa. Ms. Williams had jurisdiction for 21 countries, as well as oversight for the security of the visit of the American executive delegations (Vice President Biden, former Presidents Bill Clinton and Jimmy Carter) during 2010 FIFA World Cup in South Africa.

Ms. Williams returned to Washington, DC in 2011, upon being promoted to be the Special Agent in Charge, Office of Congressional Affairs, serving as a liaison to members of Congress. In 2013, Ms. Williams returned to the field of recruitment as the Special Agent in Charge of the Recruitment Division, where she championed the most robust recruiting, marketing and hiring efforts in the history of the agency, leveraging national media campaigns and social media engagement for unprecedented success.

In May 2015, Ms. Williams was appointed to the ranks of the Senior Executive Service, as the Deputy Assistant Director/Chief Security Officer, in the Office of Human Resources, and was responsible for the development, implementation and management of the agency's personnel and facility security

vision, strategy and programs until the time of her retirement in June 2017; at the time of her retirement, Ms. Williams had become one of the highest-ranking females in the history of the Secret Service.

Ms. Williams, a native of Memphis, Tennessee, holds a Bachelor of Science from Middle Tennessee State University (MTSU) and a Master of Science in Management from Johns Hopkins University.

Ms. Williams maintains a strong presence in community service and in organizations for professional development and engagement; Ms. Williams served as the 43rd National President of the National Organization of Black Law Enforcement Executives (NOBLE), and remains a long-standing member of the Women in Federal Law Enforcement (WIFLE), International Association of Chiefs of Police (IACP), National Council of Negro Women (NCNW), National Association for the Advancement of Color People (NAACP), and American Association of University Women (AAUW). She is also an active member of Alpha Kappa Alpha Sorority, Incorporated, and serves as a newly appointed board member for Law Enforcement Against Drugs (L.E.A.D.) and the Homeland Security Advisory Council (HSAC).

Ms. Williams has frequently been highlighted as a law enforcement subject matter expert on CNN's New Day, British Broadcasting Corporation (BBC), the National Press Club, MSNBC and in special segments with journalists Ed Gordon, Roland Martin and Arkansas Governor/talk show host Mike Huckabee, as well as being a highly regarded keynote speaker in leadership and crisis management forums. She was inducted into the College of Behavioral and Health Sciences - Hall of Fame as an MTSU distinguished alumni; 2019 MTSU Trailblazer Award; MTSU Faculty Spotlight; to name a few.

Ms. Williams believes in paying forward the many opportunities presented to her; she relishes pouring into the minds of tomorrow's leaders in the field of Criminal Justice and, more importantly, giving back to her alma mater.



Heather C. Fischer is the senior advisor for human rights crimes at Thomson Reuters Special Services. In this capacity, Fischer serves on the Executive Leadership Team and advises on the company strategy to protect human rights and combat crimes of exploitation.

Previously, Fischer served as the White House special advisor for human trafficking. During her assignment to the White House from the US Department of Justice, she served as the human trafficking coordinator for the Executive Office of the President and the President's Interagency Task Force to Monitor and Combat Trafficking in Persons to prevent and address all forms of human trafficking. Prior to her role in the White House, Fischer was the special advisor to the Ambassador-at-Large in the Office of the Under Secretary for Civilian Security, Democracy, and Human Rights, Office

to Monitor and Combat Trafficking in Persons (J/TIP) at the US Department of State. Before joining the US State Department, Fischer served as a subject matter expert on human trafficking at the McCain Institute for International Leadership. While at the McCain Institute, she implemented a national prevention action plan in partnership with key federal, state, and non-profit stakeholders. Additionally, Fischer instituted a public-private partnership with the US Department of Health and Human Services Administration for Children and Families and co-authored a nationwide Justice Sector report with community-based solutions to address human trafficking in the United States.

Before joining the McCain Institute, Fischer was the mobilization and partnership strategist at Love146, where she managed government, major corporation, and community partnerships to combat child trafficking and exploitation globally. Fischer is the co-chair of the public-private Financial Crimes Working Group to Prevent Human Trafficking through the Knoble network. She is a current Aspen Institute Society of Fellows member and serves as a board member of the Freedom Collaborative and RecollectiV.

Fischer previously served on the US Department of Homeland Security-led Forced Labor Enforcement Task Force, US Department of Homeland Security Forced Labor Ad Hoc Work Group, the Washington DC, New York Capital Region and Southern Tier Anti-Trafficking task forces, Connecticut Bar Association Special Committee on Sex Trafficking of Children, Department of Justice Civil Rights Community Working Group, and Twitter Trust & Safety Council.

Fischer is currently in the Executive Master of International Relations program at the Maxwell School of Citizenship and Public Affairs at Syracuse University and the Center for Strategic and International Studies (CSIS) in Washington, DC.



Jean Kanokogi, PhD is a for the US Government with extensive experience in conducting criminal and administrative investigations. With a career spanning for over 23 years in law enforcement, Jean has been the lead investigator on several high-profile cases, some including the attacks on 9/11 and many that focus on protecting public health.

She is a sought-after speaker and presenter in corporate, law enforcement, and mental health arenas because she is a relatable badass! Between executing search and arrest warrants, she connects with people through her expertise in resilience, emotional intelligence, deception detection, interrogation skills, firearms/martial arts tactics, and humor – she keeps it real. She presented before foreign and domestic dignitaries as well as filled stadiums. She authored numerous mental health and law enforcement related articles in various publications and professional journals. She holds a BS and

MS in Criminal Justice/Protection Management and a PhD in Psychology.

She dedicates her off-duty time as a volunteer for the Federal Law Enforcement Officers Association where she is the Director of Mental Health and Peer Support Services. In this monumental and inaugural role, she is building a peer support program to augment what is already in place for other agencies, to offset the horrific suicide rates amongst the federal law enforcement community. She works daily to bridge the gap between law enforcement and mental wellness. Additionally, this role allows her to comment on bi-partisan bills that directly impact the mental health of law enforcement officers (LEO).

Jean was detailed to the Federal Law Enforcement Training Center (FLETC) and during this detail, she helped develop course work and instructed over 5000 new and seasoned LEO's in a myriad of topics, including crisis intervention, pre-assault indicators of the active shooter/active shooter response, multi-cultural interviewing, working with the developmentally disabled community, critical incident stress management, self-stress management and conflict resolution. She is a certified Department of Homeland Security FLETC Senior Instructor. Jean participated in studies with the High Value Detainee Interrogation Group. She is a trained law enforcement peer counselor and a graduate of the NJ State Police CIT training institute and a facilitator/advisor for Resilient Minds on The Front Lines.+

Jean has consulted on television program "*Law and Order, Special Victim's Unit*"; she was a story consultant to a pre-production documentary, was an associate producer for a motion picture. She is the co-author of, "*Get up & Fight-The memoir of Rusty Kanokogi*"; and she is a 5th degree black belt in judo. Jean was a member of the U.S. National Judo Team – winning medals for the USA in many international competitions. She is a respected and recognized judo Sensei.

Additional philanthropic work includes mentoring high-risk youths, motivational/engaging speaking and serving on the evaluation committee for the Rusty Kanokogi Scholarship fund managed by the Women's Sports Foundation.

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(917) 270-4037



Carolyn McMillon, a graduate of the Georgetown University Transformational Executive Leadership Coaching Program, is a leadership coach who partners with current and future leaders seeking to enhance their executive presence and leadership capabilities. She is also a professional trainer and consulting in the field of Diversity and Inclusion, Equity, and Equal Employment Opportunity. She is the owner and operator of ASK-Coaching-Training-Consulting, The Power of ³, which she launched upon retiring from the United States Secret Service in 2020.

Prior to her retirement from the Federal government, Ms. McMillon served as the U.S. Secret Service's first Equal Employment Opportunity (EEO) Director to rise to the Senior Executive Service (SES) ranks where she held a dual-hatted position as both

Executive of the Office of Equity and Employee Support Services (EES) and the Equal Employment Opportunity Director. In her role, she provided strategic advice, guidance, and direction to the Secret Service Director, Deputy Director, Assistant Directors, supervisors, managers, and employees on all matters pertaining to EEO and Diversity and Inclusion while simultaneously leading the following critical programs: Employee Employment Opportunity Program, the Employee Assistance Program, the Ombudsman Program, and the Chaplain Program. Prior to accepting this key leadership position, Ms. McMillon served as the Director for the Secret Service Office of Equal Employment Opportunity and Diversity from 2010-2016.

Prior to her appointment at the Secret Service, Ms. McMillon held several key leadership positions where her vast experience in the field of EEO and Diversity and Inclusion included additional appointments as EEO Director for the Department of Defense, Office of Inspector General, Arlington, Virginia (2005-2010); EEO Division Chief for the U.S. Army Installation Management Command, Northeast Region, Ft. Monroe, Virginia (2003-2005); and Deputy Director for EEO Policies, Plans and Programs at the U.S. Army Materiel Command (AMC), Alexandria, Virginia (2000-2003). Between 1996-2003, Ms. McMillon was the EEO Officer for the U.S. Army Maneuver Support Center, Ft. Leonard Wood, Missouri. Prior to serving in this leadership capacity, she was the EEO Officer for the U.S. Army Kansas City District Corps of Engineers. Ms. McMillon began her Federal career with the U.S. Army Arsenal at Pine Bluff, Arkansas.

Not only is Ms. McMillon a graduate of the Georgetown University Institute for Transformational Leadership Executive Leadership Coaching Program, she holds credentials as an Associate Certified Coach (ACC) with the International Coaching Federation (ICF). In addition, Ms. McMillon holds a Master of Arts Degree in Human Resources and Development, a Bachelor of Arts Degree in Gerontology.

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CALLING ATTENDEES

Can't make the annual training in person? Join us live for one-on-one interviews with each of the federal law enforcement components attending the career fair. This is a unique opportunity to hear from law enforcement officials and discover first-hand insights into federal jobs and law enforcement careers.

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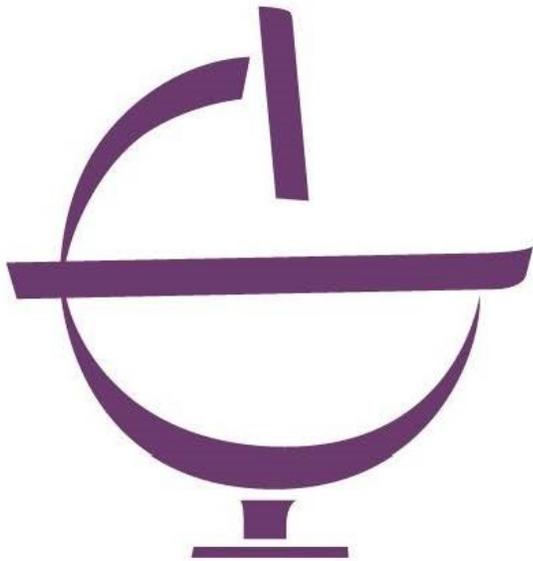
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Interested in joining the Career Fair? Looking to promote a specific job or program? To learn how the Virtual Career Fair can help your agency attract top talent, contact Natalia Castro at ncastro@shawbransford.com.

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SUCCESS IN NUCLEAR TECHNOLOGY

Excelsior Announces New Graduate Certificates

by Erin Coufal

Albany, New York—Excelsior College is proud to announce six new graduate certificates. The School of Graduate Studies is offering certificates in Advanced Project Management, Cybersecurity Operations, Homeland Security and Emergency Management, Leadership, Nutrition, and Public Health Equity.

The certificate programs range from three to five courses each and offer focused courses in the discipline so students can immediately implement what they've learned in the workplace. Students can complete most of the certificates in as little as 6 months. Courses from the certificates can be applied to a graduate degree program at Excelsior.

"Our working adults are often motivated to pursue education for two key reasons—to advance their career through promotion or to change careers to an emerging growth sector. Certificates offer students short and affordable pathways to credentials that unlock students' career potential," said Scott Dolan, dean of the School of Graduate Studies at Excelsior College. "Each of the certificates we have developed provide students with an opportunity to gain key competencies and skills required for the dynamic and evolving job market. These certificates are a chance for students to quickly upskill and reskill to meet the demands of the health, business, cybersecurity, and homeland security fields."

These certificate programs add to the suite of graduate certificates offered by Excelsior College, including Cannabis Control, Data Analytics, and Distributed Workforce Management.



MENTAL HEALTH AND WELLNESS



Learn the signs for when to get support

We've been living and working through unprecedented and challenging times and it's taken a toll on everyone's mental health. Some can manage through the stress, while others may need more support. Now more than ever, it's important to spot the signs and reach out.

Talk often & take care

Be open and honest about mental health with the people in your life, especially your doctor. Starting the conversation now can make it easier to reach out if the way you're feeling gets in the way of your daily life. The sooner you talk about it, the sooner you can find relief.

Know the signs

Managing symptoms early can protect you from developing more serious conditions. Doing activities to tame stress – like exercise, yoga, or meditation – can help in the moment. It's okay to take a mental health day and give your mind and body time to recover.

Reach out to your doctor

If you're having loss of joy or interest in usual activities, difficulty sleeping, or concentrating, or extreme mood changes, it's time to reach out to your doctor. Evidence-based treatments like individual or group therapy, and medications are all options that might be right for you.

Visit kp.org/mentalhealth

Kaiser Permanente health plans around the country: Kaiser Foundation Health Plan, Inc., in Northern and Southern California and Hawaii • Kaiser Foundation Health Plan of Colorado • Kaiser Foundation Health Plan of Georgia, Inc., Nine Piedmont Center, 3495 Piedmont Road NE, Atlanta, GA 30305, 404-364-7000 • Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., in Maryland, Virginia, and Washington, D.C., 2101 E. Jefferson St., Rockville, MD 20852 • Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Suite 100, Portland, OR 97232 • Kaiser Foundation Health Plan of Washington or Kaiser Foundation Health Plan of Washington Options, Inc., 1300 SW 27th St., Renton, WA 98057



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UPCOMING EVENTS

The best way to find out about our programs is to attend an open house or virtual information session! Visit our website and RSVP.



Scan to see upcoming events.



Your Federal Benefits Explained

by Sandra K. Harman
President, Harman & Associates, Inc.

THRIFT SAVINGS PROGRAM (TSP) UPDATES

The Federal Retirement Thrift Investment Board recently released the following information on changes, options and services that will be available in June 2022.

Account access and security

After the transition in June, all TSP participants will need to set up a new login for the new My Account. This one-time setup process will give you step-by-step prompts to make it simple for you to verify your identity, create a username and password, update your contact information, and set up your account security. Once you log in to My Account, you'll notice a fresh design, new tools, and enhanced features to help you manage your account:

- The user-friendly, customizable homepage will give you quick access to the information you want to see first.
- If you have both a civilian and a uniformed services account, you'll be able to see all the information for both accounts in one place, including your overall total balance.

– You'll be able to use the official TSP Mobile App (coming in June) to access your account on the go.

– When you access My Account from your mobile device, you'll have the option to use your device's identification software, such as fingerprint access and facial recognition, to add an extra level of security.

– If you're looking for personalized support, you'll be able to use the virtual assistant, called AVA, to ask account-specific questions and connect directly to a ThriftLine Representative during business hours for a live chat session.

– You'll receive messages, documents, and statements about your account in your Secure Participant Mailbox.

– Using the account lock feature in My Account, you'll be able to help prevent fraud by voluntarily placing a secure hold that disallows transactions that remove money from your account.

Investments

The low-cost TSP funds you know and love will stay the same, and your TSP savings will remain invested in the funds you've chosen, unless you request a change. TSP has also added a new investment option through the TSP mutual fund window, personalized support for rollovers to your TSP account, and a new way to move money within your TSP account.

Mutual fund window

The mutual fund window is designed for TSP participants who are interested in greater investment flexibility. If your account meets certain eligibility criteria, you can choose to access a selection of more than 5,000 mutual funds. As with most mutual funds, this flexibility comes with fees:

\$55 annual fee to ensure that use of the mutual fund window does not indirectly increase TSP administrative expenses for TSP participants who choose not to use the mutual fund window.
\$95 annual maintenance fee



\$28.75 per trade fee
Other fees and expenses specific to chosen mutual funds

If you choose to invest through the mutual fund window, your initial investment must be at least \$10,000, and you may not invest more than 25% of your total account in the mutual fund window.

For more information about the mutual fund window as it becomes available in June, sign up to receive details by email.

Personalized support to move money from other plans to the TSP

With a new feature coming this June, you'll be able to receive personalized support to move money from IRAs, SIMPLE IRAs, and eligible employer plans.

Rollover contributions to your TSP account allow you to consolidate your retirement savings in one place. This makes it easier to evaluate whether you are on target to reach your retirement goals, and to make sure the right asset allocation to meet these goals is applied to all your savings. Also, because of the TSP's low costs, your savings can grow faster than in a more expensive plan.

Moving money within your TSP account

Currently, there are two ways to determine the investment mix in your TSP account. With new features available to you in June, you'll be able to make three types of investment transactions:

– Your investment election (previously “contribution allocation”) will specify how you want to invest new money coming into your TSP account, such as from contributions, loan payments, and rollovers. Changing your investment election doesn't affect money already in your account. Your investment election remains in effect until you submit a new one.

Note: As a new feature, any change to your investment election will ordinarily post to your account immediately and be effective the next business day. There will no longer be a noon cutoff for these transactions.

– A reallocation (previously “interfund transfer”) will move the money already in your account among TSP investment funds. When you make a reallocation, you choose the percentage you want invested in each TSP fund.

– As a new option, a fund transfer will move money from one or more specific funds to another specific fund or funds without affecting the rest of your account. You can determine a dollar amount or percentage you want to transfer. Fund transfers are also how you move money to and from the mutual fund window.

Reminder: If you request to change how you invest money already in your account—through a reallocation or fund transfer—before noon eastern time on any business day, your request will ordinarily post that

business day. A request made at or after noon eastern time on any business day will ordinarily post on the next business day.

Reallocations and fund transfers are limited. Each calendar month, you can use your first two reallocations or fund transfers to redistribute money in your account among any of the TSP funds. After the first two of either transaction type, you can only move money into the G Fund.

Withdrawals and distributions

With the June changes, the process to request a withdrawal or distribution will be more efficient and save time:

– As with other transactions, they are introducing the ability to use electronic signatures and submit many requests entirely online.

– You'll have the option to receive your money as direct deposit to your bank account or by check. The default payment option will be to receive a check by mail.

– If you request a distribution in installments, you can choose a start date for installments within six months of your request. After the start date, subsequent installments go out on the fifteenth (or next business day) of the month they are due.

– You can choose to receive automatic required minimum distributions (RMDs) electronically by including direct deposit information in My Account, even if you don't make



a specific distribution request to receive your RMD amount.

And there are some other changes to withdrawals and distributions you need to know:

- If you make a distribution request for installments from your traditional or Roth balance and want to roll over the money to an IRA or eligible account, you'll be able to roll over the entire portion of the installment or specify a dollar amount for a partial rollover. If you want to specify a dollar amount for the rollover, you'll need to make that request through the ThriftLine.
- If you request a financial hardship withdrawal and have sufficient funds available, you'll be able to increase your withdrawal to 125% of the financial need to cover tax withholding.
- If you begin receiving installments based on life expectancy before you reach RMD age (currently 72), the TSP will calculate your payment amount using the Single Life Expectancy Table. When you reach the RMD age, you'll have the option each January to request that we begin using the Uniform Lifetime Table instead. If you do make this choice, you won't be able to switch back. If you begin receiving life expectancy installments after you've reached the RMD age, the Uniform Lifetime Table must be used.

Expanded support options

Beginning in June, you'll have

more ways to get your questions answered with our expanded support options:

- You'll have 24/7 access to support using a virtual assistant, called AVA, on the website and in the TSP Mobile App (coming in June). AVA will offer a secure way to ask questions about your account and will even connect you to a live ThriftLine representative through chat during business hours, when necessary.
- As before, you'll be able to call the ThriftLine to speak with a representative when you need personal support by phone.
- The Secure Participant Mailbox in My Account is where you'll receive messages, documents, and statements about your account.
- You'll still be able to choose how you receive your statements: in My Account or by mail. The default delivery for quarterly statements will be My Account. The default delivery for annual statements will be mail.
- You'll be able to add an alternate mailing address to your profile in My Account to receive mailed correspondence.
- You'll be able to opt in to receive text messages when transaction confirmations and statements are available in My Account.

Efficient online transactions

To save you time and reduce paperwork, there will be new ways to complete most

transactions and requests entirely online:

- In the new My Account, you'll be able to request transactions, upload forms and documents, and sign your name electronically.
- With account access at your fingertips in the TSP Mobile App (coming in June), you'll be able to scan and deposit checks for loan payments and rollovers.
- We'll send you account-specific communications like statements, notices, and transaction confirmations through your Secure Participant Mailbox in My Account.

Beneficiary information

You'll be able to submit beneficiary information entirely online through a new tool in My Account or by calling the ThriftLine. There are some changes to how designating beneficiaries will work:

- You'll be prompted to confirm beneficiary information annually to make sure that it's up to date.
- The online tool for submitting beneficiary information through My Account will allow you to designate equal distribution to beneficiaries easily without having to list specific percentages, unless you choose to.
- Contingent beneficiaries will no longer need to be linked to primary beneficiaries. Contingent beneficiaries will only receive payment if all primary beneficiaries are deceased.

If you want to cancel a previous beneficiary designation, you'll need to submit a new one. You won't be able to choose the default statutory order of precedence once you've made a beneficiary designation.

– Non-spouse beneficiaries will be able to initiate payment online and select how they want to receive payment.

Loans

General purpose and primary residence loans continue to be available to you with some changes:

– You'll be able to have two outstanding TSP loans, but only one primary residence loan, per account. That means you can have two general loans for each account, or one general loan and one primary residence loan.

– The loan fee for a primary residence loan will be \$100. The loan fee for a general purpose

loan will still be \$50.

– The loan repayment period for a primary residence loan will be 61 – 180 months.

– You'll be able to use direct debit for non-payroll loan payments.

– If you leave federal service with an outstanding loan, you'll be able to continue making loan payments by check, money order, or direct debit. You will not be able to apply for a new loan after you leave federal service.

– You'll be able to request a loan even if you have a taxed loan, but a taxed loan that you haven't paid off counts as an outstanding loan toward the limit of two per account.

– You will not be able to voluntarily reamortize—change the term and payment amount of—your loan. Your loan payment amount will only

change if there's a change in your payroll schedule or following the suspension of loan payments during a period of nonpay status.

Always remember to consider carefully the potential effect that a TSP loan may have on your retirement income.

Legal processing

With some changes, we continue to support third parties in communications and transactions on behalf of a participant or beneficiary, such as power of attorney (POA), conservatorship, or guardianship.

– There will be a processing fee of \$600 for Retirement Benefit Court Orders (RBCOs) and Child Support Court Orders (CSCOs). We'll deduct this fee from the TSP account when we receive a court order form.



Thrift Savings Plan





Federal Employee Program.

Mental Health: An Important Part of Your Overall Health

Mental health is an important part of your overall health. It includes our emotional, psychological, and social well-being. Mental health affects how you think, feel and act. It determines how you handle stress, relate to others, and make healthy choices. If you think you are alone, please know that **you are not alone**. In the United States, one (1) in five (5) adults experience mental illness each year. That is 20 percent of the population, not a small group.

Common Mental Health Conditions

There are many different types of mental health conditions. Some common examples include anxiety, depression and mood disorders, substance use disorder, eating disorders and post-traumatic stress disorder (PTSD). Let's take a closer look at each.

Anxiety

Anxiety disorders are the most common mental health concern in the United States. Approximately 19 percent of adults and 7 percent of children aged 3 – 17 endure anxiety. While anxiety disorders have unique symptoms, they all have one thing in common. That is *persistent, excessive fear or worry in situations that are not threatening*.

Depression and mood disorders

Depression is more than just feeling sad. It is a serious mental health condition that requires medical care. More than 19 million adults in the United States suffer from depression every year. There are two types of mood disorders – bipolar and depressive. These are marked by extended periods of excessive sadness, excessive joy (or both) that impair your ability to function.

Substance use disorder

Substance use disorder is the repeated misuse of drugs and/or alcohol. It often occurs at the same time as other mental health illnesses and is usually used as a way to cope with overwhelming symptoms.

Eating disorders

Eating disorders are a group of conditions defined by an unhealthy relationship with food. These are much more common in girls and women and tend to develop during teenage years. Left untreated, eating disorders can lead to long-term health conditions.

PTSD

Post-traumatic stress disorder, or PTSD, is a disorder that develops in some people who have experienced a shocking, scary or dangerous event. PTSD affects 3.6 percent of adults in the United States. Women are significantly more likely to experience PTSD than men.

Coping with COVID-19

It can be especially difficult to cope with fear and anxiety, changing daily routines and a general sense of uncertainty due to the COVID-19 pandemic. Some important actions can help you cope:

- Take breaks from the news
- Make time to unwind
- Set goals and priorities
- Take care of your body
- Connect with others
- Focus on the facts
- Get at least seven hours of sleep each night
- Seek treatment if symptoms persist



If you experience mild symptoms for less than 2 weeks, you may just be going through a rough patch. But if your symptoms last for longer, are severe or get worse, please consider reaching out for help.

Common Symptoms of Mental Illness

There are common warning signs of mental illness in both adults and teens. These include:

- Feeling sad or withdrawn
- Severe mood swings
- Intense worries or fears
- Sudden overwhelming fear for no reason
- Seriously trying to harm or kill oneself
- Drastic changes in behavior, personality or sleeping habits
- Significant weight loss or weight gain
- Severe out-of-control, risk taking behavior
- Repeated use of drugs or alcohol
- Extreme difficulty concentrating or staying still
- Changes in sex drive
- Difficulty perceiving reality

Ways to Get Help

If you think you need help, there are some things you can do. If you have or believe you might have a mental illness, it can be helpful to talk about how you are feeling with others. **Reaching out for help is your first step to helping you heal and recover.** Once you have sought help include, there are things you can make the process more successful:

- Build your support system
- Find a peer group
- Participate in your treatment decisions
- Develop a recovery plan

If you have recently visited a hospital for mental illness, you should see a behavioral health specialist within 7 days. The time immediately following your release is seen as the time when you are most vulnerable to setbacks. It is important to see your doctor or therapist as soon as possible.

Addressing Suicide

While mental health conditions are often seen as the main cause of suicide, it is rarely the result of just a single factor. Half of all those who die by suicide did not have a known mental health condition. That is why it's so important for us to all be aware of the warning signs and support those at risk. Please know that it's okay to talk about suicide... It *really* is!

Potential warning signs of suicide

There are some warning signs that someone may be feeling suicidal. These include:

- Talking about being hopeless, trapped or alone
- Sleeping too much or too little
- Experiencing significant weight changes
- Engaging in reckless behavior
- Avoiding social interaction
- Excessively consuming alcohol or drugs
- Being extremely anxious or agitated
- Having dramatic mood swings



Mental Health Awareness Month: Tips for avoiding burnout

Since May is Mental Health Awareness Month, it is the perfect time to think about small actions you can take to strengthen your resiliency and avoid burnout:

- **Trak your gratitude and achievements:** Journal three things you are grateful for and three things you have accomplished each day.
- **Stay active:** Physical activity is good for your mental health. Go out for a walk or find an exercise routine you enjoy.
- **Soak up the sun:** Do your best to enjoy 15 minutes of sunshine each day—but don't forget the sunscreen! Vitamin D is a fantastic mood booster.
- **Nourish your body:** Did you know gut health impacts your mental health? Add omega-3 fatty acids into your diet, which are linked to lower rates of depression and help create healthy gut bacteria.
- **Get a good night's sleep:** Seven to nine hours per night can improve your mood, energy levels, mental sharpness and how you handle stress.

FEP Has Got You Covered

For adults and teens, the Federal Employee Program covers professional services by licensed professional mental health and substance use disorder practitioners, when acting within the scope of their license. Below, you will find a list of licensed mental health professionals, as well as mental health treatment settings.

Mental Health Professionals:

- Psychologists
- Psychiatrists
- Counselors, clinicians & therapists
- Clinical social workers
- Primary Care Provider
- Certified alcohol & drug abuse counselors

Mental Health Treatment Settings:

- Private practices
- Community or county mental health centers
- Substance abuse treatment centers
- Teletherapy and telepsychiatry

Telehealth services

With telehealth services from Teladoc®, FEP members can connect with a licensed behavioral health specialist whenever and wherever they're most comfortable. Adults and adolescents (ages 13-17) can get ongoing support for stress, anxiety, depression, grief, family difficulties and more. Appointments are available seven days a week, from 7 a.m. to 9 p.m. local time, and should be scheduled at least 72 hours in advance. You can learn more at fepblue.org/telehealth.

Online Health Coach

The Online Health Coach offers encouragement and realistic suggestions to complete your health and wellness goals and also helps you track your progress. Goals include reducing stress, losing weight, exercising more, feeling happier and eating better. For FEP members with Standard and Basic Option, you can also earn up to \$120 for completing up to three eligible Online Health Coach goals this year. Learn more at fepblue.org/OHC.

myStrength by Livongo®

Members can get help coping with everyday stressors with 24/7 access to tools, videos and daily inspiration. Available at no cost to Service Benefit Plan (or FEP) members. Learn more at fepblue.org/mystrength.

Mental health often takes a backseat to physical health, even though both are equally important for your well-being. Remember: Everyone needs help sometimes, no matter how big or small!



**Welcome to the #1
health insurance
choice**

for federal employees, retirees and their families.



WHY EMOTIONAL INTELLIGENCE IS SO IMPORTANT FOR WIFLE MEMBERS, ESPECIALLY IN THE “NEW NORMAL”

Women in Federal Law Enforcement (WIFLE) members provide the invaluable service of protecting our nation. Unfortunately, while performing this service, federal law enforcement officers are seemingly subjected to constant criticism from the public and elected officials, along with increased scrutiny. Nowadays, it seems like every time you turn on the news you are flooded with blame of federal law enforcement and calls for accountability in the federal government, with no mention of the difficult situations you’ve been expected to handle. As federal law enforcement officers return to the field, practicing emotional intelligence is essential to navigating this “new normal.”

According to experts such as Dr. Robin Stern and Dr. Mark Brackett (leaders of the Yale Center for Emotional Intelligence) and Dr. Jean Kanokogi, emotional intelligence is a vital tool for success for all federal employees, and especially federal law enforcement officers. Rather than internalizing the harsh public discourse surrounding federal law enforcement, you must be able to effectively articulate your emotions and not let them escalate the situation. High levels of emotional intelligence in federal law enforcement officers can bring about positive and long-lasting impacts on workplace performance and

interactions with coworkers and members of the public.

As they move up in rank in their agency, federal employees are taught pertinent leadership skills with clear and tangible applications, but they are rarely taught about emotional intelligence, despite its function as an essential social competency for today’s workforce. Emotional intelligence can assist in making better decisions and improving relationships at work by helping to build habits that boost creativity, decision-making, attention, memory, and communication. Without strong interpersonal communication skills, interactions with superiors, employees, and colleagues may result in tense situations that can lead to misunderstandings and even allegations of harassment, bullying, or creating a hostile work environment. Uneasy interactions with members of the public could potentially result in civil suits, regardless of your intentions.

FEDS Protection is dedicated to the federal employee community. If federal law enforcement officers find themselves needing to defend themselves against allegations, FEDS Protection can help. From educating and offering resources, to providing quality legal defense and insurance, FEDS Protection



strives to help federal employees maintain the tools they need to be successful.

For more information about the increasing importance of emotional intelligence and mental health in the federal government, read our article in the [March 2022 WIFLE Newsletter](#), or watch the following FEDS Protection webinars: [Navigating the Emotional Roller Coaster: Leveraging Emotional Intelligence to Effectively Lead in and Manage During Challenging Times](#), [Wanted: Federal Employees With High EQ](#), and [Unlocking The Power Of Emotion at Work: The Importance of Understanding Emotion Skills to Make Better Decisions and Improve Relationships](#).

To learn more about how a FEDS PLI policy can protect you and your career, visit www.fedsprotection.com or call (866) 955-FEDS, M-F 8:30am-6pm to speak directly to a representative. Women in Federal Law Enforcement members can use the code “WIFLE” for a discount on your FEDS Protection PLI Policy.

**This article is provided for informational purposes only and does not constitute legal advice.*



**WIFLE LEADERSHIP TRAINING
August 8-11, 2022 Phoenix, Arizona**



REGISTRATION AT WIFLEFOUNDATION.ORG

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Fighting Inflammation Naturally

Inflammation can be a friend or foe, but when it sticks around too long, it can cause long term health problems.

Join us as we learn how your diet can influence the inflammation in your body and the foods and spices you should be adding to your grocery cart for optimal health.

Date + time

Monday, June 13th, 12:00 PM Eastern Time

[Register Here](#)

Or copy and paste the following into your browser:

<https://event.on24.com/wcc/r/3637477/E68057A6F1D3E9C00074ED1739BD4E97?partnerref=WIFLE>



*Please register today
We look forward to having you!*





By June Wordlow Rogers, PhD
Retired DEA SAC

Nightmare at the Academy Awards - Before the Slap, There Was the Pat Down

The biggest headliner from the recent Oscar Awards show focused on a slap seen around the world. But this was not the first thing that I found disturbing. What horrified me took place on stage well before Will Smith attacked Chris Rock.

Gaping unconsciously, my hand flew over my mouth in astonishment. What shook me was what co-host Regina Hall *said* and *did*. First, she called several men to the stage indicating a problem with their Covid test results. Hinting that a commonality was their single or availability status, at least one of them declined to join her onstage. She told the four who actually accepted her invitation of a plan to take them back stage for emergency testing. Hall's description of what awaited

them was inundated with sexual innuendo including they would need to remove their mask and clothes; and she would swab the back of their mouths with her tongue. But she was not done.

Hall then introduced Josh Brolin and Jason Momoa to present an award. Raising the topic of the virus again, she asserted the need to perform a "Covid pat down." Brolin assumed the position, and Hall then groped each of them, to include their erogenous zones. (If you missed it, check out this [Access Hollywood video clip](#)).

Since it's the year 2022, I found such an open display of sexual harassment particularly disturbing. At least two historical markers suggests the nation is beyond embracing sexual harassment – the 1991 confirmation hearing of a Supreme Court justice and the Me Too Movement. Right after credible testimony of Anita Hill during the Clarence Thomas

confirmation hearings, I saw a major shift in workplace attitudes. The normative and previously viewed as innocuous sex-laden language and behavior became taboo, even within law enforcement workplaces. Soon after, the term "sexual harassment" and "hostile workplace" became topics of federal agency training. I paid close attention and, while noting men being commonly regarded as offenders, I understood that women are not exempt. I became more aware of what I said, what I was willing to hear from others, and especially what I did.

How self-aware did I become? Okay, here's a confession. One of my worst fears especially as I moved up the ranks was that I would mistakenly enter the men's restroom. I ensured that I averted my eyes whenever I walked past, concerned I might inadvertently see something. I was convinced

that if I ever glanced inside, even by mistake, I would never live it down. (Glad that I did not share this as I know quite a few pranksters who would have called out my name just to get me to look in that direction). I remain grateful that training facilitated a heightened sense of self-awareness. Just as the post-Anita Hill testimony era ushered in attitudinal changes, the MeToo movement provoked more awareness.

Beginning in 2017¹ several women and a few men representing a myriad of professions and socio-economic levels boldly disclosed they were survivors of sexual harassment or sexual assault. This “safety in numbers,” approach was heralded as an advancement. An attack on the belief that suggests

the credibility of an accuser should be questioned based on her gender or the offender’s status, was mainstreamed! I remain convinced that the courage of women telling their stories about sexual harassment has moved the nation in the right direction. But I am concerned that antics like those described at the recent academy awards ceremony can influence regression.

Ethical behavior is not a trend. What is wrong today was wrong yesterday. Concepts such as police brutality, excessive force, racial profiling, and even sexual harassment were not officially labelled until well after the second half of the twentieth century. Yet the behavior was just as wrong in the distant past before

acknowledged, as it is now. Moreover, wrong is wrong, no matter who perpetrates it – male or female.

Let us each commit anew to avoid conduct that moves us backwards. Please enjoy the upcoming WIFLE leadership training program. With the theme of “Disciplined, Determined and Destined for Excellence,” I know you will be challenged and equipped to make contributions to the profession.

Forward in thoughts and deeds are the Women in Federal Law Enforcement!

1 While the phrase was coined in 2006, it was coopted around 2017.



YOUR RETIREMENT QUESTIONS

By Tammy Flanagan – RetireFederal.com

Every issue of the WIFLE newsletter will provide answers to **your** retirement questions. Send your questions to Tammy@retirefederal.com and be sure to add WIFLE Newsletter to the subject line of your email to be sure your question gets answered in the next issue!

Tammy Flanagan is a federal retirement benefits subject matter expert who has been helping federal employees plan for retirement for more than 35 years. She has a special interest in federal law enforcement retirement benefits as she was employed in the Retirement Office of the Federal Bureau of Investigation in the 1980’s and she is married to a retired federal officer. You can find out more about individual retirement counseling at retirefederal.com.

I am paying for FEGLI at a very high rate and was wondering if I could and should drop this coverage now that I am getting ready to retire.

The Federal Employees' Group Life Insurance (FEGLI) Program dates back to 1954 and is currently the largest group life insurance program in the world, covering over 4 million Federal employees and retirees, as well as many of their family members. FEGLI wasn't the first life insurance coverage offered to federal civilian employees. Beginning in 1943, there was the War Agencies Employees Protective Association (WAEPA) that was offered to civilian federal employees serving in war zones during WWII. WAEPA currently goes by its acronym, however, somewhere along the line the acronym was changed to stand for Worldwide Assurance for Employees of Public Agencies. Whether you have FEGLI, WAEPA or some other form or brand of life insurance, there are lots of questions and sometimes confusion about this benefit that is used to protect our families and other loved ones against the loss of income that could result from our untimely death. Both WAEPA and FEGLI can continue into retirement, however, both of these life insurance benefits will reduce in value as we get older unless we are willing to pay a much higher premium to maintain this coverage. WAEPA will limit the amount of coverage that can be maintained after age 60. WAEPA is underwritten by New York Life Insurance Company. The Office of Personnel Management (OPM) has a contract with the Metropolitan Life Insurance Company (MetLife) to provide this FEGLI. MetLife has an administrative office called the Office of Federal Employees' Group Life Insurance (OFEGLI). OFEGLI is the contractor that adjudicates claims under the FEGLI Program.

You will find your last FEGLI coverage selections on Standard Form 2817 which is filed in your eOPF. Your FEGLI coverage is also shown on the Notification of Personnel Action, Standard Form 50 (block 27). You will see the withholding for FEGLI and also a FEGLI enrollment code or possibly a brief description of your coverage. For example, FEGLI Code J1 means you are covered by Basic + Option B (1x) + Option A + Option C (1x).

Most federal workers have **Basic FEGLI** since newly eligible employees are automatically enrolled and must waive the coverage if not needed. The current value of Basic FEGLI is your basic salary rate (including locality pay) rounded up to the next \$1,000, plus \$2,000. The cost of Basic FEGLI is \$0.16 / \$1,000 / biweekly. FEGLI includes an "Extra Benefit" which doubles the amount payable for Basic coverage if you are age 35 or younger when you die. This extra amount decreases each year by 10% until there is no "extra" coverage payable if you die at age 45 or older. The cost of Basic insurance is shared between you and the Government. You pay $\frac{2}{3}$ of the total cost and the Government pays $\frac{1}{3}$. The cost does not increase with age while employed, however, your salary increases will increase the amount of your Basic FEGLI.

Effective October 1, 2021, FEGLI premium rates changed for some types of coverage. Premium rates for Basic Insurance for employees and Post Retirement Basic Insurance with 50% Reduction and No Reduction increased. Most premium rates for Option A, Option B, and Option C decreased. Premium rates for older age bands of Options B and C increased. Prior to last year's rate changes, the last rate change was effective January 1, 2016.

Example: For a salary of \$100,000, Basic FEGLI would be worth \$102,000 and cost \$16.32/biweekly. If the employee was age 35 or younger, they would pay the same premium but be insured for \$204,000.

Optional FEGLI: Employees may increase their FEGLI coverage by adding optional coverage.

Option A, Standard: \$10,000 in addition to Basic FEGLI. The biweekly cost of Option A is \$.20 for those under age 40; \$.30 for 40 - 44; \$.60 for 45 - 49; \$1.00 for 50 - 54; \$1.80 for 55 - 59; \$6.00 for age 60 and over.

Option B, Optional: One to five multiples of your basic pay (including locality pay) rounded up to the next \$1,000. The biweekly cost of Option B is \$0.02/\$1,000 for those under age 40; \$0.03/\$1,000 for 40 - 44; \$0.06/\$1,000 for 45 - 49; \$0.10/\$1,000 for those 50 - 54; \$0.18/\$1,000 for 55 - 59; \$0.40/\$1,000 for 60 - 64; \$0.48/\$1,000 for 65 - 69; \$0.86/\$1,000 for 70 - 74; \$1.80/\$1,000 for 75 - 79; and \$2.88/\$1,000 for 80 and over.

Option C, Family: One to five multiples of \$5,000 for the life of your spouse and one to five multiples of \$2,500 for the life of each eligible child (unmarried, dependent child under age 22). The biweekly cost of Option C is \$0.20/multiple for those under age 35; \$0.24/multiple for 35 - 39; \$0.37/multiple for 40 - 44; \$0.53/multiple for 45 - 49; \$0.83/multiple for those 50 - 54; \$1.33/multiple for 55 - 59; \$2.43/multiple for 60 - 64; \$2.83 multiple for 65 - 69; \$3.83/multiple for 70 - 74; \$5.76 / multiple for 75-79; and \$7.80/multiple for 80 and over.

Example: Basic plus Option A, five multiples of Option B and five multiples of Option C at **age 50** with a salary of \$100,000: $\$102,000 + \$10,000 + (\$100,000 \times 5) = \$612,000$ which will be deducted from the biweekly salary at $\$16.32 + \$1.00 + \$50.00 = \mathbf{\$67.32}$ and an additional \$4.15 for Option C (\$25,000 for spouse and \$12,500 for each eligible child). At **age 55**, the cost of insurance will increase to: $\$16.32 + \$1.80 + \$90 = \mathbf{\$108.12}$ and an additional \$6.65 for Option C.

Changing FEGLI:

Enroll or increase coverage: Within the first 60 days of being hired or newly eligible; within 60 days of a life event (marriage, divorce, death of spouse, acquire an eligible child); during life insurance open enrollment (last open enrollment was September 2016 with coverage effective October 1, 2017); or when you pass a physical exam (Option C is excluded). Use your agency's electronic enrollment system; or go to opm.gov/forms/standard-forms and submit form [SF 2817](#), Life Insurance Election, to your human resources office; you may also need to bring a blank form [SF 2822](#), Request for Insurance,

to your human resources office (physical exam applications only). Retirees can never increase their FEGLI coverage, even during a FEGLI Open Season.

Cancel or reduce coverage: You can do this anytime by using your agency's electronic enrollment system or by submitting a new [SF 2817](#), Life Insurance Election to your HR office.

Designate a (new) beneficiary: You can do this anytime by submitting [SF 2823](#) to your HR office.

Retirement FEGLI coverage:

The amount of basic FEGLI you will carry into retirement is based on your salary on the day you retire.

You are eligible to continue basic insurance if you meet all the following requirements:

- You are entitled to an immediate CSRS or FERS annuity which means that you are eligible to begin receiving retirement benefits within 31 days of your separation. FERS employees may re enroll in FEGLI when they file for their FERS retirement benefit if they separate at the Minimum Retirement Age (MRA) with at least 10 years of creditable service and choose to postpone their application to avoid the age penalty.
- You have been insured for the five years immediately preceding your retirement or since your first opportunity to enroll.
- You have not converted your life insurance coverage to an individual policy -- or, if you have already converted the coverage, you cancel the converted policy.

Note: When your insurance terminates, your employing office must give you a Notice of Conversion Privilege ([SF 2819](#)). No medical examination is required for conversion, although you may be asked a few questions about your health to see if you qualify for a lower premium. The individual policy will be issued by an insurance company you (or your assignee(s), if applicable) select from the list of approved companies that have been accepted by OPM as eligible and that has agreed to issue such policies under the provisions of the FEGLI contract. When you die, your family members covered under Option C are eligible to convert their coverage to individual policies.

How much will FEGLI cost in retirement?

When you retire, you will make your choices on form [SF 2818](#), Continuation of Life Insurance Coverage. OPM deducts FEGLI premiums from your CSRS or FERS retirement benefit each month.

Basic FEGLI in retirement:

- **75 Percent Reduction:** Maintain the basic coverage in effect on your last day of employment, but after 65 (or when you retire if you are already over 65), coverage reduces by 2 % per month

until it reaches 25 % of its original value. You stop paying premiums (\$.3467/\$1,000 /month) when the reduction begins.

- **50 Percent Reduction:** Maintain the Basic coverage in effect on your last day of employment, but after 65, (or when you retire if you are already over 65), coverage reduces by 1 % per month until it reaches 50 % of the original value. You pay basic premiums (\$.3467 per \$1,000 of coverage per month) and additional premiums (\$.75 per \$1,000 of coverage per month) for this benefit until the reduction begins. After that, you must continue paying the additional premiums. You may cancel this option at any time and drop back to the 75 % option.
- **No Reduction:** Maintain Basic coverage that was in effect on your last day of employment. You will pay basic premiums (\$.3467 / \$1,000 / month) and additional premiums (\$2.25 / \$1,000 / month) for this benefit if you were under 65 at retirement. After 65, when retired, you will pay \$2.25 / \$1,000 / month as long as you want to maintain no reduction of your Basic FEGLI. You can cancel this election at any time and drop back to the 75 % option.

Option A, Standard: If you choose to continue Option A coverage, the \$10,000 death benefit will decline by 2 % per month until it reaches \$2,500 beginning at retirement or 65, if later. No premiums are required after you turn 65, once retired.

Option B, Additional and Option C, Family:

- **Full Reduction:** At 65 or retirement (if later), Option B and/or Option C coverage will reduce by 2 % of the pre-retirement amount per month for 50 months, at which time coverage will end.
- **No Reduction:** Retiring employees may choose to continue Option B and Option C coverage on an unreduced basis and continue to pay premiums after 65. Annuitants who choose unreduced coverage may later cancel the coverage and have the full reduction. Annuitants may not re-enroll.
- You may elect “full reduction” for some multiples of Option B and Option C while you elect “no reduction” for the rest of your Option B and Option C coverage.

Cancellation: You may cancel any of your FEGLI coverage at any time, before or after you retire. But keep in mind that if you do so in retirement, it will be a “one-way ticket” out; you won’t be eligible to reinstate coverage later. This includes Option C even if you remarry after retirement. You won’t be eligible to get coverage for your spouse or children if it had been canceled or not continued into retirement.

Accidental death and dismemberment (AD&D) coverage is an automatic part of Basic insurance and Option A insurance (if elected) for **employees (but not retirees)**, at no additional cost. There is no accidental death and dismemberment coverage with Options B and C. Accidental death benefits are payable when you sustain injuries by accidental means and, within one year afterwards, you die resulting directly from those injuries. Under Basic insurance, accidental death benefits are equal to your basic life insurance amount (without the Extra Benefit). Under Option A, accidental death benefits are equal to \$10,000. Accidental dismemberment benefits are payable when you sustain injuries by accidental means and, within one year afterwards, you lose a limb or sight in one or both eyes resulting directly from those injuries. Under Basic insurance, accidental

dismemberment benefits are equal to one half of your basic life insurance amount for the loss of one limb or sight in one eye. Under Option A, accidental dismemberment benefits are equal to \$5,000 or one-half of your Option A coverage for the loss of one limb or sight in one eye.

Living Benefits are available for enrollees who are terminally ill with a life expectancy of 9 months or less. Only Basic insurance is available for a living benefit. Optional insurance cannot be paid as a living benefit. If you are an employee, you can elect either a full living benefit (all of your Basic insurance) or a partial living benefit (expressed as a multiple of \$1,000). Retirees can elect only a full living benefit. There are no electronic copies of form FE-8 that is required to claim the living benefit, however, employees who wish to apply for a Living Benefit must contact OFEGLI by calling 1-800-633-4542. OFEGLI will send you an application form.

Filing a claim: Family members or claimant(s) should notify your employing office if you're employed at the time of your death. The death of a retiree can be reported to the Office of Personnel Management in one of three ways:

1. **ONLINE:**

www.opm.gov/ReportDeath

2. **PHONE:**

Call 1-888-767-6738 (1-88USOPMRET).

The phone lines are open from 7:50 AM to 5:00 PM Eastern Time Zone. It is a busy phone number so you may want to try early in the morning or after 4:00PM when the phone lines are less busy.

3. **MAIL:**

Write to:

U.S. Office of Personnel Management

Retirement Operations Center

P.O. Box 45

Boyers, PA 16017-0045

Include the deceased annuitant's full name, name of deceased, date of death, retirement claim number and/or social security number. OPM will send you (and anyone who appears eligible for life insurance benefits) the life insurance claim form [FE-6](#). You may complete the form [FE-6](#) ahead of time and send it along with a certified copy of the death certificate to the Office of Federal Employees' Group Life Insurance, P.O. Box 6080, Scranton, PA 18505-6080. **This report of death will also stop the monthly annuity payments. OPM will send the appropriate forms for claiming a survivor annuity or a lump-sum payment of retirement contributions, if applicable, and take any necessary action on health benefits.**

Note: OPM will now permanently accept [electronic and/or digital signatures](#) on all FEGLI forms submitted to employing agencies and OPM's Retirement Services.

What is the purpose of life insurance and how much do I need?

1. Life insurance provides protection - Generally use “term” life insurance (FEGLI or WAEPA are types of term insurance)
 - a. Spouse
 - b. Children
 - c. Aging parents
2. Life insurance can help you leave a legacy - Generally “permanent” life insurance (not sold by FEGLI or WAEPA)
 - a. Family
 - b. Charity

How much coverage do you need?

WAEPA provides a general formula for determining how much life insurance you need that takes into account your financial obligations and allows for your liquid assets that can be used to meet those obligations in the event of your death.

Step One: Calculate obligations = Annual salary + mortgage balance + other debts + future needs. To protect your dependents, your life insurance should be enough that, when combined with other resources, will replace your income and provide enough money to offset any additional expenses such as college costs, funeral expenses, and any other expenses that may be planned for the future or come about as a result of the loss of your ability to provide for your family. Remember that if you have no dependents and have enough in liquid assets to cover your final expenses, you may not need much, if any, life insurance.

Step Two: Subtract liquid assets such as existing college funds, savings, and current life insurance. Also include survivor benefits payable under Social Security, CSRS and/or FERS which may provide lump sum and/or monthly payments to a surviving spouse, dependent children as well as your beneficiaries.

Example: Jane is a federal law enforcement officer, and she is currently 53 years old and has been federally employed under FERS law enforcement retirement (Code M) for 20 years. Her current salary is \$100,000/year. She contributes to the TSP and has a current balance of \$400,000. In addition, she has a \$300,000 balance on her mortgage and \$30,000 remaining on a car loan. This means that she may need enough life insurance to replace some of the \$100,000 salary plus an additional \$330,000 to cover the mortgage and balance of the car loan.

The surviving spouse will receive the following upon the death of the federal employee:

- \$400,000 in the Thrift Savings Plan (assuming there is no other beneficiary named) will be converted to a “[Beneficiary Participant Account](#)” for the surviving spouse. Non-spouse beneficiaries may transfer the balance to an inherited IRA or pay taxes on the proceeds.

- Social Security widow's benefits based on the deceased's earnings record. For this example, let's say the benefit payable is \$2,500/month (\$30,000/year). This benefit is not payable to the widow(er) until age 60 unless disabled or caring for a child under age 16. If there are children still in school and under age 19, there are additional benefits payable to surviving children.
- There is a FERS lump sum death benefit payable for employees with 18 months or more federal service who die prior to retirement. This benefit is \$37,055.54 (2022) plus an additional amount equal to 50 % of the annual salary of the deceased employee. In this example, the total lump sum benefit payable would be $\$50,000 + \$37,055.54 = \$87,055.54$.
- FERS spousal survivor annuity which is computed as follows:
 - 50 % of this employee's length of service times their high-three average salary times one percent or 1.7 % if the service was performed in a covered law enforcement position.
 - Payable upon the death of an employee who had at least 10 years of creditable service including a minimum of 5 years of civilian service.
 - For this example, if all of the service was performed in an 1811 law enforcement officer position, then the survivor benefit is computed as $20 \times \$95,000$ (high-three average salary for this example) $\times 1.7\% = \$32,300/\text{year}$ or $\$2,692/\text{month}$.

The recurring income to the surviving spouse would be $\$30,000 \text{ SSA} + \$32,300 \text{ FERS} = \$62,300/\text{year}$ or $\$5,192/\text{month}$. In addition, the mortgage and car loan could be paid using the proceeds of a tax-free life insurance payment, leaving the other lump sum benefits to be used for future retirement savings for the surviving spouse or converted immediately to income. Without the mortgage or car payments, the surviving spouse may be able to live on the income from the survivor benefits payable from SSA and FERS along with additional income available from the TSP. This employee might want to have at least \$330,000 - \$500,000 of life insurance so that the spouse could use this tax-free money to pay off the mortgage and car loan balance or they could invest the insurance proceeds and make the payments. Remember that both the distributions from the traditional TSP balance and the FERS lump sum death benefit are taxable distributions. The monthly Social Security benefit and FERS survivor benefit will also be subject to income tax. Depending on the age of the surviving spouse, additional income may be needed to replace the Social Security widow's benefit that is not payable until age 60.

FEGLI Rates:

Using FEGLI to provide \$500,000 of life insurance:

Basic FEGLI (salary rounded to next \$1,000 + \$2,000): \$102,000 for \$16.32/biweekly (\$1.16/\$1,000/biweekly)

Option A: \$10,000 for \$1.00 biweekly

Option B: 4 multiples of \$100,000 = \$400,000 for \$40/biweekly (\$1.10/\$1,000/biweekly age 50 - 54)

Total FEGLI premium for \$512,000: **\$56.32/biweekly**

WAEPA Rates:

Using WAEPA to provide the same amount of insurance: \$500,000 for a 53 year old: **\$42.31/biweekly**.

There are differences to note between WAEPA and FEGLI. The cost of WAEPA and FEGLI will increase over time, let's look at the coverage at the following ages:

	Total FEGLI \$512,000	WAEPA \$500,000
55	\$90.12	\$70.00
60	\$182.32	\$110.77
65	\$214.32	\$178.40*
70	\$366.32	\$172.00*
75	\$742.32	\$180.00*

*\$400,000 is the maximum WAEPA coverage at age 65; \$200,000 is the maximum at age 70; \$100,000 is the maximum at age 75.

To learn more about FEGLI:

- [FEGLI Handbook](#)
- [FEGLI enrollment codes](#)
- [FEGLI calculator](#)
- Life Insurance Election Form [SF 2817](#)
- Request for Life Insurance [SF 2822](#)

To learn more about WAEPA:

- [Group Term Life Insurance](#)
- [WAEPA Rates](#)
- [Apply for coverage](#)

Here are some resources for your spouse:

- [FERS benefits for survivors](#)
- Beneficiary Participant (Thrift Savings Plan)
 - [Your TSP Account, A Guide for Beneficiary Participants](#)
 - [Tax Information About TSP Withdrawals and Required Minimum Distributions for Beneficiary Participants](#)
 - [Important Tax Information About Payments From Your TSP Account](#)
- [Social Security benefits for survivors](#)

NOTE TO READERS:

To access the hyperlinks for this article, [download the original here](#).



2022 WIFLE Awards

Julie Y. Cross Award

Star Hy

Special Agent

Diplomatic Security

Department of State

Jenna L. Maguire

Supervisory Special Agent

Alcohol, Tobacco, Firearms and Explosives

Elizebeth Smith Friedman Intelligence Award of Excellence

Alyse V. Andrews

Investigative Analyst

Diplomatic Security

Department of State

Blerta Mucaj Wyatt

Senior Intelligence Analyst

Diplomatic Security

Department of State

Outstanding Advocate for Women in Federal Law Enforcement

Alana-Paige Bell

Assistant Supervisory Air Marshal in Charge

TSA/Federal Air Marshal Service



Outstanding Federal Law Enforcement Employee

Katherine Eberhart

Chief Firearms Operation Division
Alcohol, Tobacco, Firearms and Explosives

Jessica Meir

Special Agent
Drug Enforcement Administration

Angie M. Salazar

Special Agent in Charge
Homeland Security Investigations

Jennifer Terami

Special Agent
Federal Bureau of Investigation

TRSS/WIFLE Leadership Award

Keri Brady

Assistant Director
Passenger Division National Targeting Center
Customs and Border Protection

Ty Fletcher

Supervisory Federal Air Marshal
Federal Air Marshal Service



Kimberley Thompson

Supervisory Federal Air Marshal in Charge
Federal Air Marshal Service

Top Prosecutor

Melissa E. O'Boyle

Assistant United States Attorney
Eastern District of Virginia
Department of Justice

Jenna Reed

Assistant United States Attorney
Eastern District of Kentucky
Department of Justice

Mary W. Setzer

Assistant United States Attorney
District of Maryland
Department of Justice

**Outstanding Contribution of a State or Local Officer
Serving on a Federal Task Force**

Kalle James-Wintjen

Detective First Class
Howard County Police Department
Vice and Human Trafficking Unit



**WIFLE Foundation
President's Award**

Sonya K Chavez

United States Marshal
U. S. Marshal Service

WIFLE Public Service Award

Dawn Caltagirone

Assistant Port Director
Office of Field Operations
Customs and Border Protection
Port of Buffalo, New York

Melissa A. Gibson

Special Agent
United States Attorney's Office
District of New Jersey
Department of Justice

Paula Perfetti

Supervisory Law Enforcement Specialist
Federal Protective Service

Shannon Robbins

Chief Designation and Sentence Computation Center
Federal Bureau of Prisons



Anne E. Salazar

Senior Intelligence Analyst

United States Coast Guard

WIFLE Scholarship

Abigail Falkowski - California

Elizabeth Renteria-Gomez - Florida

Angel Leigh StClair - Virginia

WIFLE Members Only Scholarship

Madeleine Loshaw - Michigan