

Wm FYL

*This is new. Hargis
sends to each new*

FROM THE DIRECTOR OF PERSONNEL

1979

*employee -
Hargis*

Since I could not meet you personally upon your recent entrance on duty, I would like to take this opportunity to extend my welcome to you as a new employee of the Central Intelligence Agency. You will find your Agency assignment to be demanding but I believe the contributions you make to your country's future and your career achievements will make the effort worthwhile.

The significant employee benefits program that is made available to you through the Office of Personnel was described during the initial hectic days of your orientation program. Now that you are somewhat settled and adjusted to your new job, it would be to your advantage to take a moment and think about some of the key elements of this program. The attached brochure is intended to help you do this.

If you would like additional information on any of these benefits, please do not hesitate to contact the appropriate office for assistance. Being fully informed on these programs will make it possible for you to plan wisely for the future. I wish for you the very best and trust that your Agency career will be long and rewarding.

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[Redacted signature box]

Harry E. Fitzwater

Did you choose a plan of health insurance and turn in your completed enrollment form? The Government recognizes that even short periods of illness can be financially disastrous without the protection of health insurance and therefore provides its employees with a choice of some of the best health benefits plans available. But they do you no good if you don't enroll in one of them and initial enrollment must be accomplished within 31 days of your enrollment. Thereafter, enrollments and changes in enrollments are permissible during the annual Open Season each November, and on the occurrence of certain other events. If you are without health insurance STATion, get in touch with the Insurance Branch
STATion 1-J-27 Headquarters,

Room 926 Ames Building,

The Federal Government provides special benefits for you if you have an illness or injury that is related to your work. The Personal Affairs Branch, of the Office of Personnel, will be glad to explain the provisions of this program and assist you in filing a claim. One important rule to remember is — always document a job-related injury or illness by completing forms CA-1 and 2 — even if you don't immediately incur medical expense or loose time from work. Forms CA-1 and 2 are STATion from the
Personal Affairs Branch
Room 5-E-69 Headquarters,



INFORMATION ON

- HEALTH INSURANCE
- INJURIES
- LIFE INSURANCE
- CREDIT UNION
- PSAS
- RETIREMENT
- VOLUNTARY INVESTMENT PLAN

By now you are probably fairly well adjusted to the challenges of your new job and have forgotten those first few hectic days when you entered on duty. Just in case you might have also forgotten some of the important information that was presented in those first briefings, this pamphlet is being sent to you as a reminder. We want your employment to be as enjoyable and trouble-free as anyone can possibly make it.

Although retirement probably is a long way in the future for you, we want to acquaint you with the basic facts regarding the retirement system and your investment in it. As an appointed employee you were automatically covered under the **Civil Service Retirement System (CSRS)** upon your entrance on duty unless you were appointed as a temporary or intermittent employee. At present, 7% of your basic salary is deducted from your pay check and an additional 7% is contributed by the Agency. These monies are set aside (and normally invested in U.S. Government securities) to build your eventual retirement annuity. You will notice this deduction on your bi-weekly pay slip.

During the course of your Agency service, you may be able to qualify for participation in the **CIA Retirement and Disability System (CIARDS)**. This system differs from CSRS in several important respects; we will not attempt to enumerate them here but they will be explained to you should you qualify for that system eventually.

While normal retirement is a long-term prospect for you, you should know that if a Federal civilian employee becomes disabled after five years of service, he or she will be eligible to retire on disability with annuity benefits. Death benefits are provided to eligible spouses and children in the event of the death of a Federal civilian employee after 18 months of service.

If you have any questions concerning retirement matters, please contact the **Retirement Affairs Division, 906 Ames Building,**

Whether you're interested in building a savings account that earns good interest or in borrowing money at a reasonable interest rate, the **Credit Union** can be one of your best friends. A minimum deposit of \$5.00 opens your account and entitles you to all Credit Union privileges, including check cashing. You can add to your account by either cash deposits or payroll deductions and your account is insured for up to \$40,000 by the National Credit Union Administration. Visit your nearest office at **Room 1-J-53 Headquarters, 404 Ames Building,**

Occasionally an employee experiences unusual financial difficulties which cannot be resolved by a loan from a bank, the Credit Union or other normal sources of funds. The **Public Service Aid Society** exists for the purpose of helping Agency employees with such problems. PSAS is able to make non-interest bearing loans on a deferred payment basis and provides confidential financial counseling and guidance. Your Personnel Officer, or the Personal Affairs Branch of the Office of Personnel, will be glad to provide counseling and guidance in applying for PSAS assistance. Contact the PAB at **Room 5-E-59 Headquarters,**

CREDIT UNION

PSAS

VOLUNTARY INVESTMENT PLAN

The **Voluntary Investment Plan (VIP)** is designed to offer employees an opportunity for building, over the long term, savings or a "nest egg" to supplement their eventual retirement annuities. It permits participants to invest regularly in a tax-sheltered investment medium; there are no employee contributions; employee contributions are the sole input. The VIP offers both a **Growth Fund**, which is invested in mutual funds and a **Income Fund**, which is managed under a contract with a major life insurance company. Because the VIP is openly identified with the Agency, employees who are under cover, or who might be sometime should not discuss it in the presence of non-Agency personnel.

In order to join the VIP an employee must be a U.S. citizen participating in either the Civil Service Retirement System or the CIA Retirement and Disability System and must have been employed by the Agency for at least one year. Contract and part-time personnel may participate if they meet these conditions. Although you will not be eligible to join until you have served for a year, we want again to bring the VIP to your attention so that you will not forget it when you are eligible to join. We suggest that you make a note on your calendar to remind yourself at the appropriate time.

If you have any questions concerning the VIP, please contact the **VIP Officer, Room 936 Ames Building, Extension 3735** STAT

Life insurance is a highly personal matter and your needs, both as to types and amounts, change throughout the various stages of your life. That's why we can't tell you if you should or shouldn't participate in our life insurance programs. We want to make sure, however, that you know they are available, and we want to help you with any questions you might have about them.

You were automatically covered under the **Federal Employees Group Life Insurance Program** (you'll hear it referred to as **STATLI**) when you became an employee. You'll continue to have this coverage unless you take action to cancel it. The coverage is equal to the greater of \$10,000 or your annual salary, rounded to the next higher thousand, plus two additional thousand dollars. Premiums are deducted from your pay. An additional \$10,000 of optional FEGLI is also available to you if you want more life insurance. If you have a greater need for life insurance coverage you can also purchase other low cost group term life insurance through your **GEHA** employee association. For all the details on these and other insurance programs specifically designed for Agency employees contact the **Insurance Branch, Room 1-J-27 Headquarters, Room 926 Ames Building,** STAT