

GRB Shared Services™

GRB Shared Services™ is a combination of the GRB Platform™ and Human Resources services offered on a subscription basis for unlimited use. GRB Shared Services™ is a solution specifically developed for the Federal sector. As an approved provider of the Retirement and Benefits Management core function of the HR Line of Business (HRLoB), GRB's shared services include full retirement counseling and processing as well as complete benefits administration. System applications include comprehensive employee self-service tools for retirement and benefits information and related transactions.

RETIREMENT ADMINISTRATION SERVICES HIGHLIGHTS:

GRB's seasoned employees provide expertise, insight, regulatory guidance, and operational administration of retirement services, specifically the Civil Service Retirement System (CSRS) and Federal Employees Retirement System (FERS) programs. Experts are available to provide professional services and perform the tasks related to the administration of these retirement programs. GRB efficiently delivers these quality services through our Benefits Service Center (BSC).

RETIREMENT ESTIMATES / COUNSELING

GRB's staff professionals provide a full range of services from retirement estimates, civilian deposit/redeposit estimates, military deposit estimates, SCD computations, Offset estimates, Social Security estimates, High-3 estimates, TSP estimates, FERS annuity supplement estimates, CSRS supplemental annuity estimates, part-time estimates, etc. Estimates can be delivered by email, fax, or mail. Counseling is conducted telephonically by courteous, considerate, and experienced federal retirement benefits counselors. Counselors will provide explanation of estimates, descriptions of elections and choices available, description of benefits, details about processing timeframes, and adjudication of retirement claims. In the rare instances where face-to-face counseling is required, such as for terminally-ill employees, GRB

can dispatch a retirement counselor to meet with the employee.

RETIREMENT PROCESSING

GRB's procedure for retirement processing starts with conducting a thorough review of the employee's service history, length of service, and creditability of service. Identification of missing documentation will be made. Current and past retirement coverage will be verified for correctness. A retirement eligibility determination will be made as well as eligibility to continue FEHB and FEGLI. A retirement package will be assembled and provided to the employee to complete and sign including all necessary forms and schedules. GRB staff will support generating the necessary Request/Notification of Personnel Action and support submitting necessary forms to payroll. When erroneous retirement coverage is identified that is covered under the Federal Erroneous Retirement Coverage Corrections Act (FERCCA), GRB provides the employee with a complete and thorough election package and counseling regarding their options.

CALL CENTER

GRB's Benefits Service Center (BSC) is staffed with subject matter experts experienced in federal retirements. Access to the BSC is available by phone, email, fax, mail, or online as required. All inquiries and requests are entered and tracked in the BSC's case management system. This system

enables caseload management as well as reporting on various performance parameters such as estimates requested/completed, retirement packages processed, etc. to support reporting requirements.

REPORTING

Through a robust online reporting system the agency and GRB will establish a set of standard reports to provide managers and supervisors, useful information, rather than data, with visibility from the granular level all the way up to the big picture. Reports can be established once and then automatically run on a regular basis.

BENEFITS ADMINISTRATION SERVICES HIGHLIGHTS:

GRB's seasoned employees provide expertise, insight, regulatory guidance, and operational administration of benefits and entitlement services, specifically the Health Insurance (FEHB), Life Insurance (FEGLI), and Thrift Savings Plan (TSP) programs. Experts are available to provide professional services and perform the tasks related to the management of these employee benefit programs. GRB efficiently delivers these quality services through our Software-as-a-Service (SaaS) system – the GRB Platform™ and our supporting Benefits Service Center (BSC). The GRB Platform™ is a self-service web-based solution utilized by federal employees to obtain personalized and general information about their benefits and to perform their benefits transactions in a secure encrypted environment.

COMMUNICATIONS

Benefits communications are delivered through the GRB Platform™. Proactive communications can be triggered by agency-specified statuses or events such as, benefit program change, retirement coverage changes, military active duty, placement

in non-pay status, or nearing mandatory retirement ages. Communications can also be generated on an ad hoc basis. Automated email messages notify employees of opportunities such as open season benefits enrollments, web-based notices can be generated and posted, and system users can generate hard copy letters for bulk mailings. The comprehensive communications capability can be used to support any event, using all relevant media. An online benefits information library provides employees guidance regarding each benefit program. The information contained in the information library is presented in a clear and concise manner. GRB HR Specialists supply advice and support in the creation and delivery of communications. GRB brings to bear full service website and video capabilities in order to create customized agency-branded benefits communications.

TRANSACTIONS

In addition to delivering benefits guidance, communications, and education, the GRB Platform™ also provides employees with the ability to perform benefits transactions. The GRB Platform™ utilizes a friendly and intuitive web-based interface that guides employees, step by step, through the benefits enrollment process. This process incorporates completeness and input controls in order to assure the captured data's correctness. The rules engine in the GRB Platform™ makes eligibility determinations for all benefits transactions. This is accomplished by automatically examining an employee's record, as it flows into the system, against the eligibility rules for benefits programs such as FEGLI, FEHB, TSP, CSRS, FERS, or custom rules for agency specific benefits programs. This includes open season and non-open season, such as FEHB qualifying life events. The flexible rules engine in the GRB Platform™ allows for rapid

implementation of rule changes and the adoption of processes to automated solutions. Employees will be identified for benefits that require automatic benefits processing as in the case of auto enrollment or termination of benefits. This automatic analysis, as well as being useful in activation of benefits, can be made available for other functions such as reporting and auditing. Employees performing benefits transactions will find them easy to accomplish using the functionality found in the GRB Platform™. The GRB Platform™ provides financial modeling tools in order to make an informed benefit enrollment decision. These tools coupled with ease of use features, such as, transaction wizards, easy to understand documentation, auto population of known information, only asking questions pertaining to that specific employee, providing employee geographical relevant information, and immediate benefit transaction receipts incentivize employees to perform benefits transactions via the GRB Platform™.

CALL CENTER

GRB's Benefits Service Center (BSC) is staffed with subject matter experts experienced in federal benefits and entitlements. When benefits transactions cannot be accomplished via self-service, the call center will handle the process through alternative methods such as, phone, mail, email, or fax, as required. Transactions initiated by a benefits specialist in the BSC are tracked for auditing purposes. The BSC maintains the records of any forms that require wet signatures such as designation of beneficiaries. These forms are scanned and can be placed in an eOPF. In addition, the call center provides support in the areas of processing temporary continuation of FEHB coverage, receiving of court orders, and providing due process on a denial of benefits.

REPORTING

Through a robust online reporting system the agency and GRB will establish a set of standard reports to provide managers and supervisors, useful information, rather than data, with visibility from the granular level all the way up to the big picture. Reports can be established once and then automatically run on a regular basis.

EMPLOYEE SELF-SERVICE

HIGHLIGHTS:

The GRB Platform™ empowers Federal employees with a self-service, web-based solution to obtain personalized and general information about government-wide and agency discretionary benefits programs and to perform their benefits transactions in a secure encrypted environment. Designed with an intuitive interface, the GRB Platform™ allows users to perform all tasks without training.

STATEMENT OF BENEFITS

The GRB Platform™ provides employees with a comprehensive up-to-date picture of the full value of their compensation and benefits including:

- Retirement Benefits
- Thrift Savings Plan (TSP) Benefits
- Social Security Benefits
- Health Insurance (FEHB) Benefits
- Life Insurance (FEGLI) Benefits
- Dental & Vision Insurance (FEDVIP) Benefits
- Long Term Care Insurance (FLTCIP) Benefits
- Workers' Compensation Benefits
- Agency Unique Benefits
- Flexible Spending Accounts
- Pay and Leave

CALCULATORS

Several estimators and calculators are available so employees can perform "what-if" scenarios concerning their benefits:

- Retirement Annuity
- High-3 Average Salary

- TSP Withdrawal
- Project TSP Account Balance
- TSP Loans
- TSP Contributions
- Life Insurance Premiums
- Social Security Retirement Benefits
- Paycheck Calculator

RESOURCE LIBRARY

The GRB Platform™ contains a comprehensive reference library of content relating to Federal benefits including documents, forms, videos, and external links on each benefit subject. The library is organized by topic area and content type. Additionally, with built-in e-learning capabilities, employees are a click away from accessing a catalog of engaging interactive courses to support planning and understanding of their retirement and benefits. Course topics include retirement programs, insurances, Social Security, Thrift Savings Plan, financial planning, investments, estate planning, wills, and taxes. These courses are designed to reach employees at all stages of their careers, including orientation for new employees.

REQUEST-RESPONSE SYSTEM

At times when employees may need additional help, they can make specific requests regarding retirement and benefits directly from the GRB Platform™ to the servicing HR office. Any estimates or reports that are generated by the HR specialist can be published directly to the employee through the GRB Platform™

RETIREMENT APPLICATION

Employees are guided through the retirement application process by answering a series of questions allowing for accurate and automatic completion of the various Standard Forms. Once the employee has electronically signed and submitted, the retirement specialist has access to the forms for completion of a fully electronic

retirement package ready for submission to the Office of Personnel Management (OPM).

TRANSACTIONS

The transactional engine of the GRB Platform™ provides the employee with the ability to perform all open-season and qualifying life event transactions for FEHB, FEGLI, and TSP, as well as certain payroll related transactions. The employee has the ability to view previous transactions, create new transactions, as well as void pending transactions prior to the effective date. The employee receives the completed corresponding Standard Form as a receipt for the transaction and an electronic copy can be delivered to the eOPF.

Transactions include:

FEHB

- New Enrollment
- Open Season
- Qualifying Life Events
- Family to Self-Only
- Cancel Coverage

FEGLI

- New Enrollment
- Qualifying Life Events
- Decrease Coverage
- Waive All Coverage

TSP

- Start/Change/Stop Traditional Contributions
- Start/Change/Stop Roth Contributions
- Start/Change/Stop Traditional Catch-up Contributions
- Start/Change/Stop Roth Catch-up Contributions

Payroll

- Turn On/Off Hardcopy LES
- Enter/Edit Direct Deposit Information
- Create/Start/Stop/Change Financial Allotment
- Change Home Address
- Change Federal Tax Withholding
- Change State Tax Withholding