Federal Employee Retirement System (FERS)
Pre-Retirement Overview
AGENDA

Retirement Planning & Retirement Systems
Military Deposits
Civilian Deposits & Redeposits
Type of Retirement & Computation
Federal Employee Health Benefit (FEHB)
Federal Employee’s Group Life Insurance (FEGLI)
Thrift Savings Plan (TSP)
Federal Employee Dental and Vision Insurance (FEDVIP)
Long Term Care Insurance (LTCI)/Flexible Spending Accounts (FSA)
Retirement Estimates & the Retirement Process

Breaks will be provided approximately every hour

Excellence through Partnership
GOVERNMENT RETIREMENT & BENEFITS PLATFORM (GRB)

- Replaced EBIS in 2019
- Customer friendly
- 24-hour a day access (with CAC certificate)
- Secure Site
- Ability to read at your convenience and ability to print screens
- Processes benefit transactions without Benefit Specialist assistance
- Ability to print benefit forms
- Estimate calculators (uses Service Computation Date for Leave ONLY)
- Access through Army Benefits Center – Civilian website

Excellence through Partnership
ABC-C SYSTEMS

GRB PLATFORM

Excellence through Partnership
ABC-C SYSTEMS

EMPLOYEE BENEFITS AUTOMATED TRACKING SYSTEM (EBATS)

Excellence through Partnership
<table>
<thead>
<tr>
<th>EDIPI:</th>
<th>Name:</th>
<th>Address:</th>
<th>eMail:</th>
<th>PP-Ser-Gr:</th>
<th>Region:</th>
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<th>Macom:</th>
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<td></td>
<td>GS-0201-11</td>
<td>SWR</td>
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<td>W6D5AA</td>
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**Retirement Plan:**
- FEHB: ZZY / ZZYSpecial Code-Waived/Cancelled
- TSP: % Traditional, % Roth
- TSP Catch-Up: 0 Traditional, 0 Roth
- FEGLI: Z5 / Basic + Option B (5x) + Option A + Option C (5x)

**Family Member Death:**

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<thead>
<tr>
<th>Name of Deceased</th>
<th>Date of Death</th>
<th>Date Received</th>
<th>Date FFE to Survivor</th>
<th>Date FFE Received</th>
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**Military Deposit/Post-66:**

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<th>USERRA</th>
<th>Comments</th>
<th>Date Complete</th>
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<tbody>
<tr>
<td>8/31/2015</td>
<td>No</td>
<td></td>
<td>9/0/2015</td>
</tr>
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</table>

**Excellence through Partnership**
Access ‘Quick Links’ in the upper right hand corner of the homepage.

All Benefits Topics are available via Quick Link.

Excellence through Partnership
• Allows you to connect with a live Benefits Specialist
• Available to those without computer access
• Benefits Specialists are available Monday through Thursday (except Federal holidays) from 8 AM to 4 PM CT
• ABC-C telephone center numbers are:
  ✓ DSN: 520-2222
  ✓ Local: 1-785-240-2222
  ✓ Toll Free: 1-877-276-9287
• Queue asks for SSN or EDIPI number, but you may skip this step and enter one of the following options:
  1 – Department of Army civilian
  3 – National Guard Bureau
  4 – Department of Defense Education Activity (DoDEA)
  5 – Defense Health Agency
  6 – Non-Appropriated Fund employees retaining AF
Goal: Complete all retirement packets NLT five (5) working days prior to DOR

FY 2019 Total Retirement Processed: 10,075

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CONTINUING CHALLENGES

• Late and/or past due retirement application
• Constant fluctuation in retirement applications to be processed
• Unhealthy retirement applications per BAL 12-103
• Military deposits processed incorrectly prior to retirement
• Federal Erroneous Retirement Coverage Corrections Act (FERCCA)

Excellence through Partnership
ON THE HORIZON

- Announcements and Updates via Facebook
- Additional YouTube video tutorials for retirement
- Announcements and Updates via Twitter

Excellence through Partnership
RETIREMENT PLANNING

Excellence through Partnership
# Retirement Planning

*Review your EOPF on a regular basis*

**Excellence through Partnership**

<table>
<thead>
<tr>
<th>Career Point</th>
<th>Years</th>
<th>Benefits</th>
<th>TSP</th>
<th>Deposits</th>
<th>Estimates</th>
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<td>25+</td>
<td>Enroll</td>
<td>Enroll &amp; Adjust</td>
<td>Pay Civilian/Military</td>
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<td>Mid Career</td>
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<td>Review &amp; Adjust</td>
<td>Review &amp; Maximize</td>
<td>Continue to pay</td>
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<tr>
<td>Late Career</td>
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<td>Review &amp; Adjust</td>
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<td>Imminent</td>
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<td>Review &amp; Adjust</td>
<td>Review &amp; Maximize</td>
<td>Continue to pay</td>
<td>Request from ABC-C</td>
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*U.S. Army*
RETIREMENT PLANNING LINKS

Army Benefits Center - Civilian & GRB

Federal Ballpark E$timate Calculator

Retirement Information & Services provided by OPM

U.S. Financial Literacy Education Commission Website

**To access the above links, right click and select ‘Open Hyperlink’**
FERS

FEDERAL EMPLOYEE RETIREMENT SYSTEM

• **FERS**
  - New employees first hired in a covered position on 01/01/1987 and prior to 01/01/2013.
  - Contributes 0.8% of salary to FERS

• **FERS-Revised Annuity Employees (FERS-RAE)**
  - New employees first hired in a covered position on 01/01/2013 and prior to 01/01/2014.
  - Contributes 3.1% of salary to FERS

• **FERS – Further Revised Annuity Employees (FERS-FRAE)**
  - New employee first hired in a covered position on or after 01/01/2014
  - Contributes 4.4% of salary to FERS

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FERS

• Contributes to Social Security
• New and rehired FERS employees automatically contribute five (5) percent as of 10/01/2020
• New employees are automatically enrolled in Thrift Savings Plan Life Cycle Funds

<table>
<thead>
<tr>
<th>DEFAULT FUND</th>
<th>FOR THOSE BORN IN...</th>
<th>EXPECTED TSP PAYOUT</th>
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</thead>
<tbody>
<tr>
<td>L Income</td>
<td>1958 or earlier</td>
<td>Currently withdrawing TSP</td>
</tr>
<tr>
<td>L 2025</td>
<td>1958 – 1964</td>
<td>Beginning 2021 through 2027</td>
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<td>L 2030</td>
<td>1965 – 1969</td>
<td>Beginning 2028 through 2032</td>
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<td>L 2035</td>
<td>1970 – 1974</td>
<td>Beginning 2033 through 2037</td>
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<td>L 2040</td>
<td>1975 – 1979</td>
<td>Beginning 2038 through 2042</td>
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<td>L 2045</td>
<td>1980 – 1984</td>
<td>Beginning 2043 through 2047</td>
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<td>L 2050</td>
<td>1985 – 1989</td>
<td>Beginning 2048 through 2052</td>
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<td>L 2055</td>
<td>1990 – 1994</td>
<td>Beginning 2053 through 2057</td>
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<tr>
<td>L 2060</td>
<td>1995 – 1999</td>
<td>Beginning 2058 through 2062</td>
</tr>
<tr>
<td>L 2065</td>
<td>After 1999</td>
<td>Beginning 2062 or later</td>
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</table>

Excellence through Partnership
FERS

FEDERAL EMPLOYEE RETIREMENT SYSTEM

- Can contribute up to IRS cap ($20,500 for 2022) to TSP
- Receive agency matching of five (5) percent if you contribute at least 5% of your salary
- Automatic 1% contribution, regardless of your TSP contribution rate
  - First 3% of your TSP contributions are matched dollar-for dollar
  - Next 2% will be matched at 50 cents on the dollar

For more information regarding the IRS annual cap on the Thrift Savings Plan (TSP), please visit Army Benefits Center - Civilian website or TSP.gov.

Excellence through Partnership
CSRS INTERIM

CIVIL SERVICE RETIREMENT SYSTEM - INTERIM

- Employees first hired on/after 01-01-1984 and certain rehires
- Reduced CSRS contribution rate of 1.3%
- Contribute to Social Security
- On 01-01-1987, employees with CSRS Interim coverage changed to:
  - CSRS Offset if you had at least five (5) years of potentially creditable civilian service
  - FERS if you had less than five (5) years of potentially creditable civilian service
If you have civilian service prior to your election of FERS, AND
• The service was subject to CSRS retirement deductions OR Social Security deductions, but NOT both, AND
• The total of these two types of service is five (5) or more years

THEN

This period of service is called a CSRS Component. This portion of your retirement annuity, civilian deposit, etc. will be calculated using CSRS guidelines.

(If you have less than five years of service, the service is then creditable under FERS guidelines)
FERS IS A THREE-TIERED RETIREMENT SYSTEM

- FERS annuity (pension) is the **SMALLEST** component of your total retirement
- Thrift Savings Plan (TSP) is expected to make up the **LARGEST** portion of your total retirement

**FERS ANNUITY (PENSION)**

**SOCIAL SECURITY**
(Possible FERS Annuity Supplement up to age 62)

**THRIFT SAVING PLAN**

Excellence through Partnership
RETIREMENT SCD

RETIREMENT SERVICE COMPUTATION DATE

- Used to determine retirement eligibility and to calculate retirement annuity (aka pension)
- May not be the same as your Leave SCD (SCD that appears on your SF 50 & Leave and Earnings Statement (LES))
- Not all service that is creditable for leave is creditable for retirement
- Retirement SCD is only available through an ABC estimate request.
Types of federal service creditable for leave purposes but **NOT** for retirement:

- Non-Appropriated Fund (NAF) service on a temporary appointment
- Retired military campaign or combat service if military pay is not being waived in retirement
- Military service for which deposit has not been paid if hired on/after October 1, 1982
MILITARY DEPOSITS

POST-56 MILITARY BUYBACK

Excellence through Partnership
MILITARY DEPOSITS

POST-56 MILITARY BUYBACK

• Title 10 Service – called to service by the President (Active Duty or Reserve Time)
• Title 32 Service – service under the State (Service Schools, NCO and Officer Courses usually fall under Title 32). Not creditable unless under Uniformed Services Employment and Reemployment Rights Act (USERRA) Law
• All proof of service documents must include rank, type of service (Title 10/32), character of discharge, lost time, and beginning and end dates of service
• Character of Service MUST be Honorable
  ✓ DD 214 with character of service
  ✓ Military Orders MUST be accompanied by statement of service which reflects character of service and time lost

Excellence through Partnership
ARE YOU IN RECEIPT OF MILITARY RETIRED PAY AND YOUR SERVICE IS...

Based on Non-Combat Disability or Length of Service
No military credit unless military retired pay is waived and P56 deposit is paid

Based on Combat Disability OR Chapter 1223, Title 10 (Reserve) Service
MUST make P56 deposit to receive credit for eligibility (Retirement SCD) and annuity computation

Excellence through Partnership
MILITARY DEPOSITS

POST-56 MILITARY BUYBACK

FOR MILITARY SERVICE ON or AFTER 01/01/1957

**You MUST pay to receive credit for eligibility (Retirement SCD) and annuity computation**

**Amount of Deposit:**

Three (3) percent of basic pay earned plus interest
(first two years are interest free and the third year is interest deferred)
Based on a Variable Interest Rate - 1.3750% for 2022

Excellence through Partnership
**Title 10 and Title 32 Service that interrupts federal civilian service**

- DEPOSIT MADE
  - Credit for Retirement Eligibility (Retirement SCD) and Annuity Computation

- DEPOSIT NOT MADE
  - No credit for Retirement Eligibility (Retirement SCD) or Annuity Computation

Excellence through Partnership
Amount of the Post-56 Military Deposit = the lesser amount of the following:

Three (3) percent of the basic pay you earned \textit{PLUS} interest (first two years are interest-free)

OR

What your FERS contributions would have been for the civilian service if you had NOT entered the military \textit{PLUS} interest (first two years are interest-free)

\textit{Variable interest rate} – 1.3750\% for 2022

\textit{Excellence through Partnership}
PAYING MILITARY DEPOSITS

POST-56 MILITARY BUYBACK

- Complete RI 20-97, Estimated Earnings During Military Service, and send to the appropriate branch of service (addresses are on the ABC-C website). Include copies of all of your DD 214s with character of service.
- Upon receipt of estimated earnings (ensure dates are correct), include your DD 214, SF 3108 page 1 and SF 3108A, then forward to ABC-C. The ABC-C will calculate an estimate of the deposit owed and forward to DFAS.
- DFAS will finalize amount and advise employee of payment options.
- Request/Receive Paid in Full letter, and place in eOPF.
- Military deposits must be paid in full prior to separation/retirement.
- More Information is available at Army Benefits Center – Civilian website.

Excellence through Partnership
A period of service includes consecutive periods of service where there is no break in service, but does not include any lost time. For military purposes, even a one-day break separates service into two periods. All consecutive periods of military service must be paid, cannot pay for one period of the consecutive service.

- Any military service prior to starting as a civilian must be under Title 10 to be creditable/eligible for buyback. Military service MUST be honorable (Chapter 22A2.1-2F CSRS FERS Handbook).
- Payroll records (certified time cards) need to be included when “Double-Dipping”. These should be kept in the eOPF.
- Verify dates on Estimated Earnings (RI 20-97) and on all Paid in Full Letters.

Excellence through Partnership
UNACCEPTABLE DD-214s

All DD-214s MUST reflect the character of service and time lost block. The most common copies used are found on Member 4 copy or Service 2,4,6,7 or 8 copy. DD-214s from the 1980s and prior may have it listed on a Member 1 copy. OPM will not accept a DD-214 that does not reflect character of service and time lost information nor will they accept a working copy DD 214 nor a copy of a Member 4 behind a Member 1 copy.
SAMPLE AMOUNT DUE LETTER

DEFENSE FINANCE AND ACCOUNTING SERVICE
Indianapolis
8899 E. 56TH ST
INDIANAPOLIS INDIANA 46249-6200

Sample Amt Due Letter

08/26/2018

SUBJECT: MILITARY DEPOSIT INFORMATION (CATCH 62)
Employee Identification Number

IAD: 10/1/2017
Deposit Amount: $2,949.00
Service Period(s): 06/22/2010 - 09/30/2014 4 Years, 3 Months, 9 Days

We have received and processed your request for military service deposit calculation. The total amount due, to include any interest accrued to date, is listed above. If you have multiple deposits with multiple IAD (interest accrual dates), please note that the Defense Civilian Payroll System (DCPS) can process only one IAD at a time for payroll deductions or partial payments. After the current deposit is paid in full please submit complete documentation for further deposits. If you would like to pay one lump sum, regardless of IAD, the total amount of your deposit is $3348.00 to include the service periods listed above and 06/22/2010 - 09/30/2014 4 Years, 3 Months, 9 Days for total periods.

Excellence through Partnership
MEMORANDUM FOR

SUBJECT: Notice of Military Service Deposit Payment Completion
Employee Identification Number: 
Your payment for military service deposit has been received and processed by our office. Our records indicate that your deposit was paid in full on 03/31/2018. Please submit a copy of this letter to your Human Resources Office for filing into your Official Personnel File (OPF).
If additional assistance is needed, please contact our Customer Service desk at 800-729-3277 or FAX 866-401-5849 or mail your correspondence to:

Excellence through Partnership
CIVILIAN DEPOSITS & REDEPOSITS

Excellence through Partnership
DEPOSIT SERVICE

RETIREMENT CONTRIBUTIONS NOT WITHHELD

• Any period of potentially creditable service during which retirement deductions are not withheld:
  ✓ Non-career service periods such as Temporary (FICA) or indefinite service
  ✓ Also known as non-deduction service

• Due to a change in law, Peace Corps and VISTA service now eligible service credit toward retirement (must make a deposit)
DEPOSIT SERVICE

AMOUNT OF DEPOSIT

• 1.3% of earnings plus interest (3% of your Peace Corps or VISTA stipend)
• Interest will vary by the date the service performed
• FERS with CSRS component, CSRS rules apply
• FERS with no CSRS component, FERS rules apply
DEPOSIT SERVICE

NON-DEDUCTION SERVICE PRIOR TO JANUARY 1, 1989

DEPOSIT MADE
- SERVICE CREDIT FOR ELIGIBILITY/RETIREMENT SCD AND ANNUITY COMPUTATION

DEPOSIT NOT MADE
- NO SERVICE CREDIT FOR ELIGIBILITY/RETIREMENT SCD OR ANNUITY COMPUTATION

Excellence through Partnership
DEPOSIT SERVICE

NON-DEDUCTION FICA SERVICE ON OR AFTER JANUARY 1, 1989

DEPOSIT NOT ALLOWED

NO CREDIT FOR ELIGIBILITY/RETIREMENT SCD OR ANNUITY COMPUTATION

Excellence through Partnership
REDEPOSIT SERVICE

WHAT IS REDEPOSIT SERVICE?

A sum of money paid into a Retirement System (CSRS/FERS) by an employee or survivor to cover a period of service during which deduction were withheld, but later, refunded.

Cost of the redeposit is the amount of the refund plus interest

NOTE: Redeposits may be made before or after retirement

Excellence through Partnership
REDEPOSIT SERVICE

CONTRIBUTIONS REFUNDED FOR FERS SERVICE NOT DISABILITY RETIREMENT OR DEATH IN SERVICE

REDEPOSIT MADE

SERVICE CREDIT FOR ELIGIBILITY/RETIREMENT SCD AND ANNUITY COMPUTATION

REDEPOSIT NOT MADE

SERVICE CREDIT FOR ELIGIBILITY/RETIREMENT SCD ONLY – NO CREDIT FOR ANNUITY COMPUTATION

Excellence through Partnership
PAYING DEPOSIT OR REDEPOSIT

- Complete front page of the SF 3108 – Application to Make Deposit or Redeposit (CSRS), **sign the form** and send original form to Army Benefits Center – Civilian
- Keep a copy of the SF 3108 for your records
- ABC-C will calculate an estimated deposit/redeposit amount and send to OPM
- OPM will notify employee of final deposit/redeposit amount and payment options
- Ensure notice of ‘payment in full’ is filed in eOPF
- More information is available on the ABC-C website at https://abc.chra.army.mil/abc/

*Excellence through Partnership*
If you have already submitted a civilian deposit or redeposit request to make payment and cannot recall the amount you need to pay, email scbillings@opm.gov. You will need to include your Civilian Service Deposit (CSD) number.

If you still need proof your civilian deposit or redeposit is already paid in full, please email screceipts@opm.gov. You will need to include your Civilian Service Deposit (CSD) number.
Excellence through Partnership
TYPES OF RETIREMENTS

- Optional Retirement
- Voluntary Early Retirement Authority (VERA)
- Discontinued Service Retirement (DSR)
- Deferred Retirement
- Disability Retirement
- Phased Retirement
GENERAL ELIGIBILITY

• At least five (5) years of **creditable civilian** service with the Federal government

• Employed under CSRS for at least one (1) year out of the last two (2) years preceding your final separation from Federal employment

• Separation from a position subject to CSRS coverage

*Excellence through Partnership*
## Minimum Retirement Age (MRA)

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<th>If Your Birth Year Is...</th>
<th>Your MRA Is Age...</th>
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<tr>
<td>BEFORE 1948</td>
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</tr>
<tr>
<td>1948</td>
<td>55 AND 2 MONTHS</td>
</tr>
<tr>
<td>1949</td>
<td>55 AND 4 MONTHS</td>
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<tr>
<td>1950</td>
<td>55 AND 6 MONTHS</td>
</tr>
<tr>
<td>1951</td>
<td>55 AND 8 MONTHS</td>
</tr>
<tr>
<td>1952</td>
<td>55 AND 10 MONTHS</td>
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<tr>
<td>1953-1964</td>
<td>56</td>
</tr>
<tr>
<td>1965</td>
<td>56 AND 2 MONTHS</td>
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<tr>
<td>1966</td>
<td>56 AND 4 MONTHS</td>
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<td>1967</td>
<td>56 AND 6 MONTHS</td>
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<td>56 AND 8 MONTHS</td>
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<tr>
<td>1969</td>
<td>56 AND 10 MONTHS</td>
</tr>
<tr>
<td>1970 &amp; AFTER</td>
<td>57</td>
</tr>
</tbody>
</table>

Excellence through Partnership
OPTIONAL RETIREMENT
(ALSO REFERRED TO AS A VOLUNTARY RETIREMENT)

• Minimum Retirement Age (MRA) with 30 years of service
• Age 60 with 20 years of service
• Age 62 with five (5) years of service
• MRA with at least 10 years, but not more than 30 years of service:
  ✓ Five (5) percent reduction for each year you are under age 62
  ✓ NOT entitled to FERS Annuity Supplement
• Military service or sick leave may not be used to reach the five-year rule
• Annuity accrues the first day of the following month of your retirement date

Excellence through Partnership
MINIMUM RETIREMENT AGE + 10

POSTPONING RETIREMENT BENEFITS

• You can reduce or eliminate the five (5) percent age reduction by postponing the commending date of your MRA +10 retirement
• FEHB and FEGLI coverage may be reinstated prospectively if at the time of separation, you were eligible to continue coverage into retirement
• Sick leave is creditable in the computation of the annuity
• Must elect to have annuity commence on any day after the first day of any month following separation, up to and including the second day before turning age 62

Excellence through Partnership
VERA RETIREMENT

(ALSO REFERRED TO AS A VOLUNTARY EARLY RETIREMENT AUTHORITY)

- Age 50 with at least 20 or more years of service*
- Any age with at least 25 years of service*
- Agency / Installation must approve
- No age reduction under FERS for VERA retirements
  - If you have a CSRS component, CSRS portion of your annuity will be reduced by two (2) percent each full year you are under the age of 55
- You will receive the FERS Annuity Supplement IF:
  - You retire at or after your MRA
  - If you are not currently at your MRA, you will receive it once you reach your MRA

*Must include five (5) years of creditable civilian service

Excellence through Partnership
DSR
(ALSO REFERRED TO AS A DISCONTINUED SERVICE RETIREMENT)

• Age 50 with at least 20 or more years of service
• Any age with at least 25 years of service
• Must include five (5) years of creditable civilian service
• Must receive a specific written notice of a proposed involuntary separation from your Agency/Installation
• Two (2) percent reduction of annuity for each year under the age of 55
• Annuity starts day after separation
• Not eligible for VSIP or severance pay

Excellence through Partnership
DEFERRED RETIREMENT

LEAVING FEDERAL SERVICE BEFORE IMMEDIATE ANNUITY ELIGIBILITY

• A deferred annuity is payable at age 62 IF:
  ✓ At least five years of creditable civilian service OR at MRA with at least 10 years of service.
  ✓ Five (5) percent age reduction IF:
    o You are not eligible for an immediate annuity within one (1) month of separation
    o You meet the minimum five (5) years of creditable civilian service requirement at the time of separation
    o You do not take a refund of your retirement contributions after separating from Federal service

• FEHB and FEGLI will NOT be reinstated at the time your annuity commences. Application is sent directly to OPM

**FERS Annuity SUPPLEMENT is NOT payable**

Excellence through Partnership
Postponed Retirement:
• 10 years creditable service in a FERS covered position
• Must reach MRA before separation
• Must not have taken a previous refund of any FERS contributions
• Five percent age-reduction penalty applies before age 62
• Option to continue FEHB/FEGLI benefits, if eligible

Deferred Retirement:
• Five (5) years creditable service in a FERS covered position
• Any age, but employee does not meet MRA prior to separation
• Must not have taken a previous refund of any FERS contributions
• No option to continue FEHB/FEGLI benefits

Excellence through Partnership
FERS ANNUITY SUPPLEMENT

WHAT IS IT?

• An estimated amount of Social Security benefits earned during FERS service
• Benefit is paid until age 62 to certain FERS employees who retire before age 62 and are entitled to an immediate annuity
• The FERS Annuity Supplement is payable through the earlier of the following dates:
  ✓ Last day of the month you become age 62, or
  ✓ Last day of the month before the first month you are eligible for your Social Security benefit.

Excellence through Partnership
Eligibility:

- At least one (1) calendar year of FERS service AND
- Retires with an immediate annuity
- At or after your MRA under VERA guidelines
- Under Special Provisions (i.e. MRT, FF, LEO, ATC)

Ineligible:

- Receives federal civilian disability retirement
- MRA +10
- Deferred
- Retiring at age 62 or older
- CSRS retiree

Excellence through Partnership
The FERS Annuity Supplement is tested for earnings above the Social Security exempt amount ($19,460 for 2022). Visit SSA.gov for earnings test information

- Annuity supplement will be offset by $1 for every $2 over the earning test amount
- Earnings include wages and self-employment income
- Income from severance pay (including VSIP), pensions, savings and investments are NOT subject to the earnings test
RETIREMENT FORMS

- SF 3107, Application for Immediate Retirement
- Copy of marriage certificate, if married
- SF 3107, Schedule A, Schedule B, Schedule C
- SF 3107-2, Spousal Consent for Survivor Election
- SF 2818, Continuation of Life Insurance Coverage
- W-4P and State Tax withholding forms
- DD 214, Report of Separation from Active Duty
- Proof of military and civilian deposits
- Written notice of proposed involuntary separation (DSR)
- VSIP agreement (if applicable)
- Visit the Army Benefits Center - Civilian website for more information

Excellence through Partnership
RETIRED MILITARY QUESTION

SF 3107, SECTION B, QUESTIONS 4 & 5

4. Have you performed active honorable service in the Armed Forces or other uniformed services of the United States (see SF 2801A for definitions)?
   - Yes (Complete Schedule A and attach it to this form)
   - No

5. Are you receiving or have you applied for military retired pay? (Note: If you later become entitled to military retired pay, you must notify OPM.)
   - Yes (Complete Schedule B and attach it to this form)
   - No

Only complete Schedule B if you mark this as ‘Yes’. Do not complete Schedule B if you mark ‘No’ on this question.

Excellence through Partnership
Complete Schedule B ONLY if you marked ‘Yes’ in Section B, Question 5.

1b is asking if this is a RESERVE or NATIONAL GUARD retirement. Are you receiving at age 60 due to having enough points? If so, this is under Chapter 1223, title 10 US Code 12731-12739 (retired pay under Chapter 1223 is for members of the reserves and guard). If you are receiving retirement pay due to having 20 years active duty, then the answer would be ‘NO’. In order to use your military service for your civilian retirement, you would have to waive your military retirement pay.

Excellence through Partnership
UNUSED SICK LEAVE

- Must retire on an immediate annuity or postponed annuity
- Added to length of service for computation purposes only
- Additional time computes on the basis of a 2087 hour work year
- May increase survivor annuity
- For individuals who have transferred to FERS with a CSRS component, only the sick leave NOT included in the CSRS portion of the calculation will be available under FERS.
### SICK LEAVE CONVERSION CHART

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<tr>
<th>DAYS</th>
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<th>2 Months</th>
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</table>
EXAMPLE

COMPUTING TOTAL SERVICE WITH UNUSED SICK LEAVE

TOTAL SERVICE

2020-12-31 (Date of Retirement)  
- 1990-03-12 (Retirement SCD)

30-09-19 (YY/MM/DD)

UNUSED SICK LEAVE:  
1136 HOURS

1 + 1 = 2 + 2 =

= + 00-06-16 (Converted into YY/MM/DD)
+ 30-15-35 (YY/MM/DD)

TOTAL SERVICE CREDIT WITH SICK LEAVE ADDED: 31 years, 04 months, 05 days

Excellence through Partnership
HIGH-3 AVERAGE SALARY

- Weighted average of highest three (3) years of basic pay (including locality pay / local market supplement)
- Must be three consecutive years
- Usually the final three years of employee's service
- Highest salary amount, not the highest grade
- Normally, the beginning date of the three-year period is determined by subtracting three years from the date of retirement
- Not paying a USERRA military period in your high-3 average salary years could affect your high-3 salary (if first hired after October 1, 1982)
ANNUITY COMPUTATION

FORMULA FOR COMPUTING ANNUITY FOR VOLUNTARY RETIREMENT

- High-3 average salary $\times$ 1.0\% $\times$ years and months of service

- High-3 average salary $\times$ 1.1\% $\times$ years and months of service **IF** you are age 62 with 20+ years of service
REDUCTIONS & DEDUCTIONS

REDUCTIONS:
• Age reduction (MRA +10)
• Deposit/Redeposit service for CSRS component
• Election of Survivor Benefits

DEDUCTIONS:
• Health Insurance (FEHB)
• Life Insurance (FEGLI)
• Income Tax
• Federal Long-Term Care Insurance Program (FLTCIP)
• Federal Employee Dental and Vision Insurance Program (FEDVIP)

Excellence through Partnership
YOU MUST MAKE AN ELECTION! If you are single and not leaving a survivor annuity, please initial Option 3.

Excellence through Partnership
You may send your divorce decree to OPM to obtain a predetermination of your ex-spouse’s benefits.

Send to:

Office of Personnel Management (OPM)
Court Ordered Benefits Branch
PO Box 17
Washington, D.C. 20044
SURVIVOR BENEFIT

COST / REDUCTION

Full/Max (50%) = 10% reduction of annuity
Partial (25%) = 5% reduction of annuity

Example: **Maximum (50%) elected**

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<thead>
<tr>
<th>Basic Annuity</th>
<th>= $12,000</th>
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</thead>
<tbody>
<tr>
<td>$12,000 x 10%</td>
<td>= -1,200 annual cost</td>
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<tr>
<td>After Reduction</td>
<td>= $10,800 annual annuity</td>
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</table>

*Survivor receives 50% of the base annuity, or $6,000/annually*

Example: **Partial (25%) elected**

<table>
<thead>
<tr>
<th>Basic Annuity</th>
<th>= $12,000</th>
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<tbody>
<tr>
<td>$12,000 x .05%</td>
<td>= -600 annual cost</td>
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<tr>
<td>After Reduction</td>
<td>= $11,400 annual annuity</td>
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</table>

*Survivor receives 25% of annuity, or $3,000/annually*

Excellence through Partnership
SURVIVOR BENEFIT PAYMENTS

- The survivor benefit is payable for life unless the survivor remarries before the age of 55

- Benefits will be restored if the remarriage terminated in death, annulment or divorce
DISABILITY RETIREMENT

- Definition: Retirement when an employee is unable to render useful and efficient service because of disease of injury
- Employee must be in a position covered by CSRS/CSRS Offset
- Employee must have a minimum of five (5) years creditable civilian service
- Disability annuities **ARE** subject to federal income tax
If under age 62 at separation:

- First 12 months = 60% × High-3 Average Salary minus 100% of Social Security Benefits
- After 12 months = 40% × High-3 Average Salary minus 60% of Social Security Benefits
- Disability annuities are recomputed at age 62 to an amount that represents the annuity you would have received if you had continued working until the day before your 62nd birthday and retired under non-disability provisions at that time

Excellence through Partnership
DISABILITY RETIREMENT

DISABILITY ANNUITY AMOUNT

You will receive an “earned annuity” based upon the general FERS computation formula as opposed to the disability calculation IF:

• You are 62 years old or older
• You meet age and service requirement for regular, unreduced immediate retirement (MRA with 30 years or age 60 with 20 years)
Submit ALL forms required for regular retirement **PLUS**:

- SF 3112A – Applicant’s Statement of Disability
- SF 3112B – Supervisor’s Statement
- SF 3112C – Physician’s Statement
- SF 3112D – Agency Certification of Reassignment and Accommodation Efforts
- FedMER Eligibility Statement (applicable to CSRS Offset employees ONLY) (submit SSA application after date of separation)
DEATH IN SERVICE

• If you pass away while still an active employee, your survivor MAY be entitled to death benefits.
• In the event of your passing, your supervisor needs to contact your agency’s servicing Human Resource (HR) Representative or Human Resource Officer (HRO).
• Your agency’s Human Resources Representative will contact ABC-C.
• An ABC-C Specialist will contact the survivor within 24 hours of being notified of your passing.

**It is important to ensure your beneficiary(ies) have access to this information**

Excellence through Partnership
Monthly annuity (survivor benefit) is payable if:

- Spouse is married to the employee at least nine (9) months* and
- Employee had at least 18 months of creditable civilian service.

*EXCEPTIONS to the nine month marriage requirement:
- Spouse is the parent of a child of the marriage, or
- Employee’s death was accidental
Children’s benefits are payable if:

- Child is unmarried **AND** under age 18, **OR**
- Child is under age 22 **AND** a full-time student, **OR**
- Any age if disabled before age 18

Children’s benefits are the same if employee’s death occurs in-service or death occurs as an annuitant.
Beneficiary Order of Precedence:

- Court Order
- Designation of Beneficiary Form
- Widow/Widower
- Children and/or descendants of deceased children
- Parents
- Executor or Administrator of Estate
- Next of Kin

Beneficiary Forms include:

- SF 1152 (Unpaid Compensation)
- SF 2823 (FEGLI)
- SF 3102 (FERS Retirement Contributions)
- TSP-3 (TSP Contributions)
COST OF LIVING ALLOWANCE (COLA)

COST OF LIVING ADJUSTMENTS

Annual rate based upon rise in Consumer Price Index (CPI)

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<th>INCREASE IN CPI</th>
<th>AMOUNT OF COLA</th>
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<td>Up to 2%</td>
<td>Full CPI</td>
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<tr>
<td>2 – 3%</td>
<td>2%</td>
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<tr>
<td>3% or more</td>
<td>CPI minus 1%</td>
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- Effective December 1 each year – 5.9% for 2022
- Payable in January (1/12th of COLA for each month)
- Must be 62 years or older to receive
- Disability annuitants and survivors receive COLA at any age
- Please visit [SSA.gov](http://SSA.gov) for COLA updates based on the annual CPI

Excellence through Partnership
<table>
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<th>IF...</th>
<th>THEN...</th>
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<tr>
<td>An employee is paying into the NAF Retirement System</td>
<td>Contact servicing NAF office for retirement</td>
</tr>
<tr>
<td>An employee is paying into the CSRS Retirement System</td>
<td>Contact Army Benefits Center - Civilian for retirement</td>
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</table>

**Excellence through Partnership**
If you are retiring and immediately being hired by NAF, transferring to other Federal Employment or being rehired as a Reemployed Annuitant, you must notify the Army Benefits Center – Civilian before your retirement is processed.

This **SHOULD** prevent erroneous payout of your lump sum annual leave.
FEHB
FEDERAL EMPLOYEE HEALTH BENEFITS

SELF ONLY

SELF PLUS ONE

SELF & FAMILY

Additional Information can be found by visiting OPM.gov or by calling OPM at 1-888-767-6738

Excellence through Partnership
To carry FEHB into retirement, you **MUST**:

- Retire on an immediate annuity
- Be insured on the Date of Retirement
- Be covered for the five (5) consecutive years of service prior to retirement OR since your first opportunity to enroll

**Special rules apply for VERA retirements (next slide)**

Coverage as a family member under FEHB or TRICARE counts toward the five (5) year requirement; however, the employee MUST be enrolled in an FEHB plan prior to retirement
Pre-approved automatic waiver of five-year requirement:

- Must be enrolled in FEHB on the first day of the buyout period (October 1st of the current fiscal year) **AND**
- Retire during the buyout period, **AND**
- Receive a buyout (VSIP payment), **OR**
- Take an early optional retirement (VERA) as a result of an early-out authority
Excellence through Partnership

- Cost of FEHB is the same for retirees and active employees except premiums are paid on a monthly vs. bi-weekly basis
- Same Open Season and Qualifying Life Event (QLE) opportunities as an active employee
- Retirement is **NOT** a QLE for changing your FEHB enrollment
- Once you **CANCEL** FEHB in retirement, you can **never** re-enroll
- At age 65, enrollment in Medicare is optional; however, if enrolled in Medicare, it becomes your primary and the FEHB coverage becomes secondary
Excellence through Partnership

- Retirees can **SUSPEND** FEHB for TRICARE, CHAMPVA, Medicaid (or similar state-sponsored program) or Medicare Advantage (Part C) and return to FEHB coverage during Open Season or immediately upon involuntarily losing non-FEHB coverage.

- Complete RI 79-9 form and include with your retirement application and a copy of your ID (front and back) which states you have coverage (TRICARE, CHAMPVA, Medicare Part C).

- Retirees **DO NOT** participate in Premium Conversion.

- Your spouse is eligible to continue FEHB coverage in the event of your passing **ONLY IF** the spouse was covered and you elect to provide a survivor benefit at retirement.
**EXCELLENCE THROUGH PARTNERSHIP**

- **Part A (Hospitalization)** – No cost
  - Enroll at age 65
  - Enrollment is automatic at age 65 if you are receiving Social Security Benefits
- **Part B (Medical)** – Monthly premium is based on yearly adjusted gross income
- **Part C** - Offered by private company (commonly known as Medicare Advantage)
- **Part D (Prescriptions)** – Monthly premium
FEDERAL EMPLOYEE GROUP LIFE INSURANCE

Additional Information can be found by visiting OPM.gov or by calling OPM at 1-888-767-6738

Excellence through Partnership
To meet eligibility requirements, you MUST:

- Retire on an immediate annuity
- Be insured on your date of retirement
- Be enrolled in each Option (A, B and/or C) and number of multiples for the five (5) years of service prior to your retirement OR since your FIRST opportunity to enroll
- Election Form: SF 2818 – Continuation of Life Insurance

Excellence through Partnership
FEGLI

BASIC LIFE INSURANCE OPTIONS

Your Basic Insurance Amount (BIA) is based on your final annual salary, rounded up to the nearest thousand plus $2,000. Example: $51,400 = $52,000 + $2,000 = $54,000 (BIA)

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<td>75% Reduction*</td>
<td>BIA X .3467 (per $1,000) Ex: $18.72 per month</td>
<td>NO COST</td>
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<td>50% Reduction*</td>
<td>BIA X 1.0967 (per $1,000) Ex: $59.22 per month</td>
<td>BIA X .75 (per $1,000) Ex: $40.50 per month</td>
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<tr>
<td>No Reduction*</td>
<td>BIA X 2.5967 (per $1,000) Ex: $140.22 per month</td>
<td>BIA X 2.25 (per $1,000) Ex: $121.50 per month</td>
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*Reduction refers to the reducing down of your BIA over time

Excellence through Partnership
FEGLI

BASIC LIFE INSURANCE ELECTIONS – SF 2818

Continuation of Life Insurance Coverage
As an Annuitant or Compensationer
Federal Employees’ Group Life Insurance (FEGLI) Program

Important:
Read instructions on pages 1 - 3 before completing this form.

Identifying Information
1. Employee’s name (last, first, middle)
2. Date of birth (mm/dd/yyyy)
3. Social Security number
4. Employing department/agency
5. Work location (city, state, ZIP code)
6. Compensation claim number (if applicable)

Basic Life Insurance
7. Do you want to have Basic Life insurance in retirement/compensation if you are eligible?
   - Yes (If yes, complete item 8.)
   - No
   - I received a full Living Benefit.
     (skip to Item 9)
8. What level of Basic do you want in retirement/compensation? Check only one box. If you received a partial Living Benefit, you must check No Reduction.
   - 75% Reduction
   - 50% Reduction
   - No Reduction

MUST answer both questions if you mark ‘Yes’

Excellence through Partnership
At age 65, coverage reduces by two percent per month for 37.5 months until it reaches a final value of $2,500

Excellence through Partnership
If you do not have Option A or are not eligible to carry it into retirement, mark “I don’t have Option A”
### FEGLI

**OPTION B COVERAGE (1-5 MULTIPLES OF PAY)**

Option B – Example: Annual Salary $51,400, eligible for one (1) multiple = $52,000

<table>
<thead>
<tr>
<th>AGE GROUP</th>
<th>MONTHLY COST PER MULTIPLE</th>
<th>MONTHLY COST PER EXAMPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 35</td>
<td>$0.043</td>
<td>$2.24</td>
</tr>
<tr>
<td>35 through 39</td>
<td>$0.043</td>
<td>$2.24</td>
</tr>
<tr>
<td>40 through 44</td>
<td>$0.065</td>
<td>$3.38</td>
</tr>
<tr>
<td>45 through 49</td>
<td>$0.130</td>
<td>$6.76</td>
</tr>
<tr>
<td>50 through 54</td>
<td>$0.217</td>
<td>$11.28</td>
</tr>
<tr>
<td>55 through 59</td>
<td>$0.390</td>
<td>$20.28</td>
</tr>
<tr>
<td>60 through 64</td>
<td>$0.867</td>
<td>$45.08</td>
</tr>
<tr>
<td>65 through 69</td>
<td>$1.040</td>
<td>$54.08</td>
</tr>
<tr>
<td>70 through 74</td>
<td>$1.863</td>
<td>$96.88</td>
</tr>
<tr>
<td>75 through 79</td>
<td>$3.900</td>
<td>$202.80</td>
</tr>
<tr>
<td>80 and above</td>
<td>$6.240</td>
<td>$324.48</td>
</tr>
</tbody>
</table>
FEGLI

OPTION B LIFE INSURANCE ELECTION

• **Full Reduction:** At age 65, insurance is of no cost and coverage will reduce by 2% per month for 50 months, at which time coverage will end
• **No Reduction:** Coverage and premiums will continue

If you do not have Option B or are not eligible to carry it into retirement, mark “I don’t have Option B”
# FEGLI

## OPTION C FAMILY COVERAGE (1-5 MULTIPLES)

Spouse Coverage = $5,000 per multiple / Each Eligible Child Coverage = $2,500 per multiple

<table>
<thead>
<tr>
<th>AGE GROUP</th>
<th>MONTHLY COST PER MULTIPLE</th>
<th>MONTHLY COST PER EXAMPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 35</td>
<td>$0.43</td>
<td>$.43</td>
</tr>
<tr>
<td>35 through 39</td>
<td>$0.52</td>
<td>$0.52</td>
</tr>
<tr>
<td>40 through 44</td>
<td>$0.80</td>
<td>$0.80</td>
</tr>
<tr>
<td>45 through 49</td>
<td>$1.15</td>
<td>$1.15</td>
</tr>
<tr>
<td>50 through 54</td>
<td>$1.80</td>
<td>$1.80</td>
</tr>
<tr>
<td>55 through 59</td>
<td>$2.88</td>
<td>$2.88</td>
</tr>
<tr>
<td>60 through 64</td>
<td>$5.27</td>
<td>$5.27</td>
</tr>
<tr>
<td>65 through 69</td>
<td>$6.13</td>
<td>$6.13</td>
</tr>
<tr>
<td>70 through 74</td>
<td>$8.30</td>
<td>$8.30</td>
</tr>
<tr>
<td>75 through 79</td>
<td>$12.48</td>
<td>$12.48</td>
</tr>
<tr>
<td>80 and above</td>
<td>$16.90</td>
<td>$16.90</td>
</tr>
</tbody>
</table>

*Excellence through Partnership*
FEGLI

OPTION C LIFE INSURANCE ELECTION

• **Full Reduction**: At age 65, insurance is of no cost and coverage will reduce by 2% per month for 50 months, at which time coverage will end

• **No Reduction**: Coverage and premiums will continue

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If you do not have Option C or are not eligible to carry it into retirement, mark “I don’t have Option C”

**Excellence through Partnership**
Phone Center: 1-877-968-3778
TDD: 1-877-847-4385

Hours of Operation:
7:00 AM to 9:00 PM ET
Monday through Friday

Mailing Address:
PO Box 385021
Birmingham, AL 35238

Website:
TSP.gov
TSP

THRIFT SAVINGS PLAN

• Provides a choice of tax treatment options for contributions
  ✓ Traditional contributions are PRE-tax and are tax-deferred investment earnings
  ✓ Roth contributions are taken AFTER your pay has been taxed each pay period and provides tax-free earnings at retirement
• Provides the opportunity to increase your retirement income
• You must be in a position subject to retirement deductions to contribute
• TSP offers two approaches to investing your money
  ✓ Lifecycle Funds (L Funds) invest in a mix of various Individual Funds
  ✓ Individual Funds are the G, F, C, S and I funds and may be invested in per your option.

Excellence through Partnership
TSP WITHDRAWAL

• Automatic cash out upon separation for accounts LESS THAN $200
• You may elect to leave the money in the TSP
• Full withdrawal of funds
• Mixed withdrawal of funds
• Whatever your choice, you must begin receiving the minimum distribution amount by April 1 of the year FOLLOWING the year you reach age 72 or separation, whichever occurs later

HOW TO APPLY:

TSP withdrawal forms and additional information is located at TSP.gov

Excellence through Partnership
You are eligible to ‘make-up’ your missed contributions if you meet all of the following conditions:

☑ You were placed in LWOP-US or Absent-US or separated from Federal civilian service to perform military service
☑ You were released from military service on or after August 2, 1990
☑ You were re-employed in, or restored to, a position covered by CSRS or FERS

REQUEST MUST BE SUBMITTED WITHIN 60 DAYS OF YOUR RETURN TO DUTY

For more information on TSP Makeup, please visit the Army Benefits Center – Civilian website

Excellence through Partnership
TSP CATCH UP & SPILLOVER

- Open to TSP participants turning age 50 in the current year or older
- **Not eligible for agency automatic 1% matching contributions**
- Limited to annual IRS cap
  - Must be contributing IRS year maximum
  - Contribution charts are updated annually at the [Army Benefits Center – Civilian](https://www.army.mil/hr/en/benefits)
- Spillover Method
  - Effective January 2021
  - No annual enrollment process
  - Automatic eligibility determination
  - Contributions beyond TSP regular contributions cap ($20,500 for 2022) will automatically ‘spillover’ into TSP Catch-Up, automatically ceasing contributions once the Catch-Up limit ($6,500 for 2022) has been reached

*Excellence through Partnership*
LONG TERM CARE INSURANCE

Telephone: 1-800-LTC-FEDS (1-800-582-3337)
TTY: 1-800-843-3557
8:00 AM to 6:00 PM ET
Monday - Friday
Closed weekends and Federal holidays
Website: LTCFEDS.com

FLEXIBLE SPENDING ACCOUNTS

(Retirees are NOT eligible to continue FSAs and CANNOT participate after retirement)

Telephone: 1-877-372-3337
TTY: 1-800-952-0450
9:00 AM to 9:00 PM ET
Monday - Friday
Closed weekends and Federal holidays
Website: FSAFeds.com

Excellence through Partnership
FEDVIP
FEDERAL EMPLOYEE DENTAL & VISION INSURANCE PROGRAM

- No five (5) year enrollment requirement for retirement
- Can enroll during Open Season AFTER you retire, even if you were never enrolled
- Can enroll in a dental plan, vision plan or both

For enrollment information, visit BENEFEDS.com
or call 1-877-888-3337 (TTY: 1-877-889-5680)

Excellence through Partnership
• Request your retirement estimate no more than five (5) years prior to your retirement eligibility date

• Retirement estimates include:
  ✓ Verification of military service and civilian service documented in your Official Personnel Folder (eOPF)
  ✓ Calculation of amount of any civilian deposits and/or redeposits
  ✓ Discover the impact of unpaid civilian deposit/redeposit and/or military deposits on your retirement annuity
  ✓ Confirm your current FEHB and FEGLI enrollment and your eligibility to continue these into retirement
RETIREMENT TIMELINE

- **Five years prior to retirement:**
  - ✓ Contact ABC-C for retirement estimate and information
  - ✓ Call ABC-C with any questions pertaining to your estimate

- **180 days prior to retirement**
  - ✓ Complete the retirement packet on the GRB Platform Retirement Dashboard
  - ✓ Call ABC-C for assistance with any forms

- **90-120 days prior to retirement:**
  - ✓ Mail original retirement forms to ABC-C or submit via GRB RAP
  - ✓ Maintain a personal copy for your records
  - ✓ Provide a good retirement address and contact information, including a personal email address

  *When application is received, you will receive an automated email*

*Excellence through Partnership*
**ABC-C RETIREMENT PROCESS**

- **30-60 days prior to retirement:**
  - ✔ Retirement packet assigned to Benefits Specialist (you will receive another automated email indicating your packet has been assigned)

- **ABC-C Benefits Specialist**
  - ✔ Verifies required forms and documents
  - ✔ Processes retirement package
  - ✔ Provides Final Retirement Counseling via email or phone
  - ✔ Retirement package is forwarded to DFAS

*Excellence through Partnership*
POST RETIREMENT TIMELINE

• **Two to four weeks AFTER retirement:**
  ✓ Final agency paycheck is received
  ✓ Lump sum annual leave is paid
  ✓ VSIP payment is paid (if applicable)

• **Approximately eight to ten weeks after retirement:**
  ✓ Receive the 1st Interim payment
  ✓ Receive letter from OPM with Civil Service Annuitant (CSA) number

**Office of Personnel Management**
Retirement Operations Center
PO Box 45
Boyers, PA 16017
Website: [OPM.gov](http://OPM.gov)
Email: [retire@opm.gov](mailto:retire@opm.gov)
Phone: 1-888-767-6738

**Social Security Administration**
Website: [SSA.gov](http://SSA.gov) or [Medicare.gov](http://Medicare.gov)
Phone: 1-800-772-1213

**IRS Publication 721**
Website: [IRS.gov](http://IRS.gov)
Phone: 1-800-TAX-FORM

Excellence through Partnership
CHANGING OR WITHDRAWING

• Your request to change your date of retirement or to withdraw your application must be in writing AND
  ✓ Must be signed
  ✓ May be faxed or emailed to ABC-C
  ✓ Forms are available on the Army Benefits Center - Civilian website
  ✓ If you are receiving a VERA and/or VSIP, your request should be signed by your servicing CPAC representative or agency Human Resources Officer

• Submit request to ABC-C as soon as you have made a decision
• Changing or withdrawing your retirement MAY cause pay problems

Excellence through Partnership
ABC-C CONTACT INFORMATION

By Phone:
DSN: 520-2222
Local: 1-785-240-2222
Toll Free: 1-877-276-9287

Fax: 1-785-239-6228
Benefits Specialists are available Monday through Thursday, 8:00 AM to 4:00 PM CT
Closed Friday, Saturday and Sunday and Federal holidays

Website: https://abc.chra.army.mil/abc/

Mailing Address:
Army Benefits Center – Civilian
305 Marshall Avenue
Fort Riley, KS 66442-7005

Connect with us on Social Media!

Excellence through Partnership
TELEPHONE CENTER CHART

By Phone:

- DSN: 520-2222
- Local Area: 1-785-240-2222
- Toll Free: 1-877-276-9287

Select from the following options:

1 – Department of Army civilian
3 – National Guard Bureau
4 – Department of Defense Education Activity (DoDEA)
5 – Defense Health Agency
6 – Non-Appropriated Fund employees retaining AF

Excellence through Partnership
QUESTIONS??

Thank you for your service to our great nation.

Excellence through Partnership