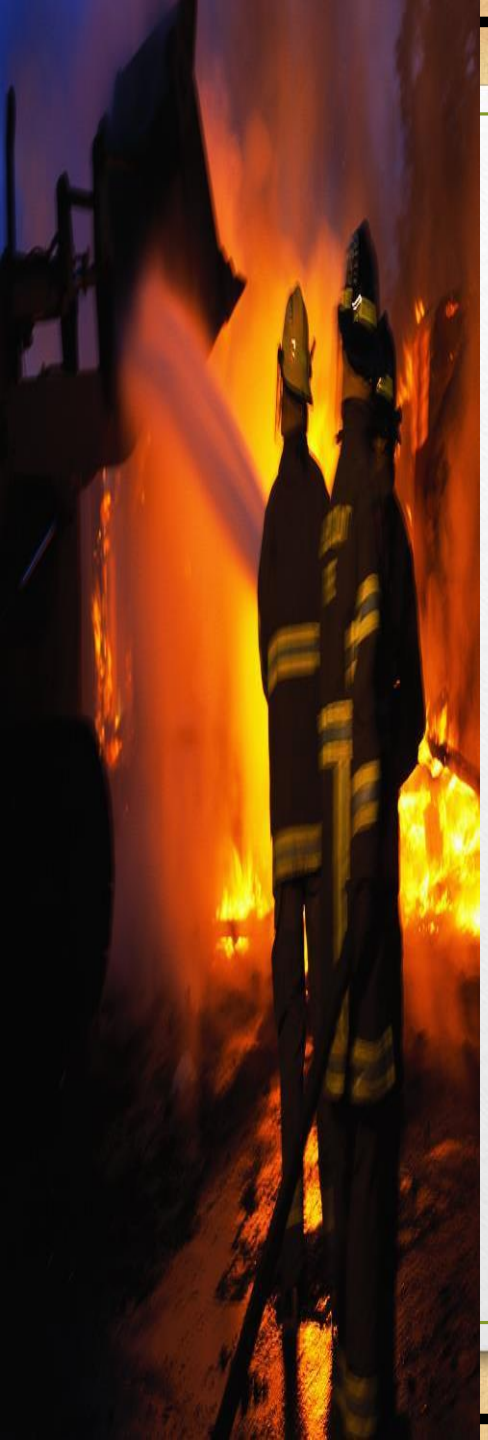
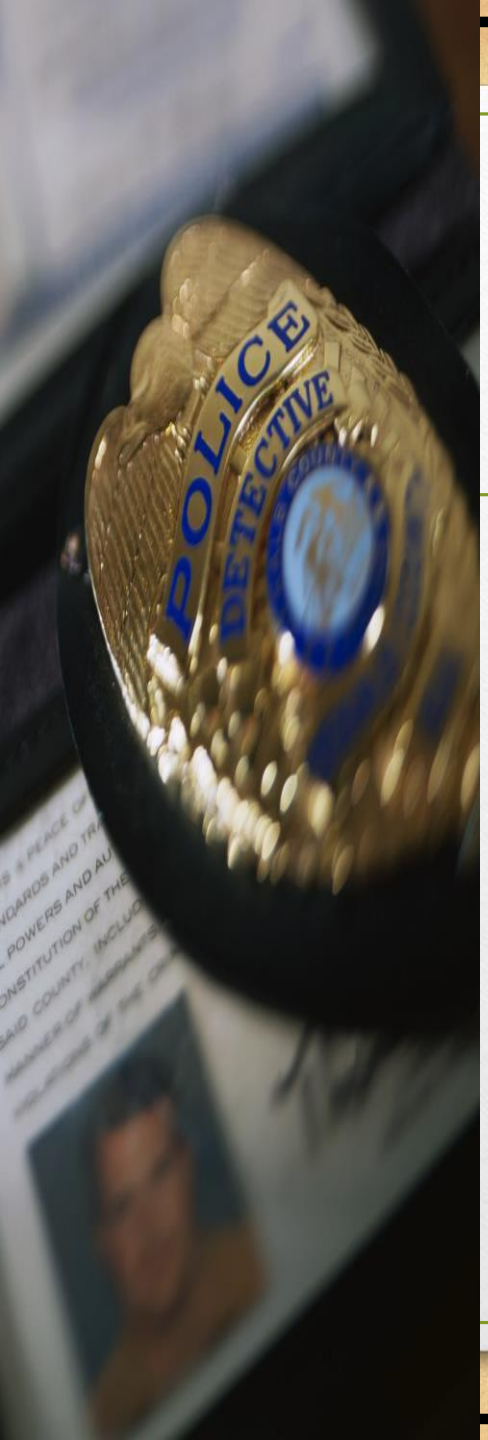


Army Benefits Center-Civilian

Civil Service Retirement System (CSRS) Special Retirement Coverage (SRC)

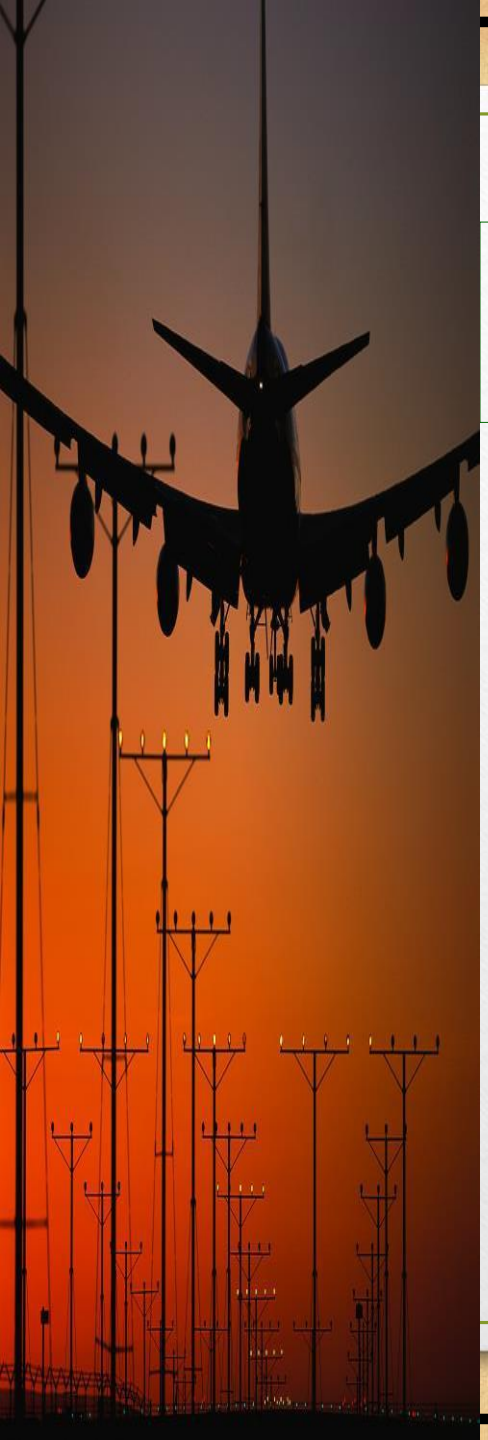


INTRODUCTION

ABC-C MISSION: We are a top performing, caring team of Civilian Human Resource professionals providing quality benefits and entitlements services to our customers through a centralized automated contact center.

ABC-C SERVICES: Provide advisory services and process transactions for

- Federal Employees Health Benefits (FEHB)
- Federal Employees' Group Life Insurance (FEGLI)
- Thrift Savings Plan (TSP)
- Retirement (FERS & CSRS)
- Survivorship (Death Claim Processing)
- Unemployment Compensation
- Injury Compensation (OWCP)



ABC-C SYSTEMS

Employee Benefits Information System (EBIS) – Web Based

- Customer-friendly
- Available 24 hours a day (with CAC access)
- Secure site
- Requires use of SSN and PIN
- Ability to read at convenience
- Ability to print screens of information
- Can process benefits transactions without Specialist assistance
- Ability to print benefits forms
- Estimate calculators
- ABC-C website: https://www.abc.army.mil

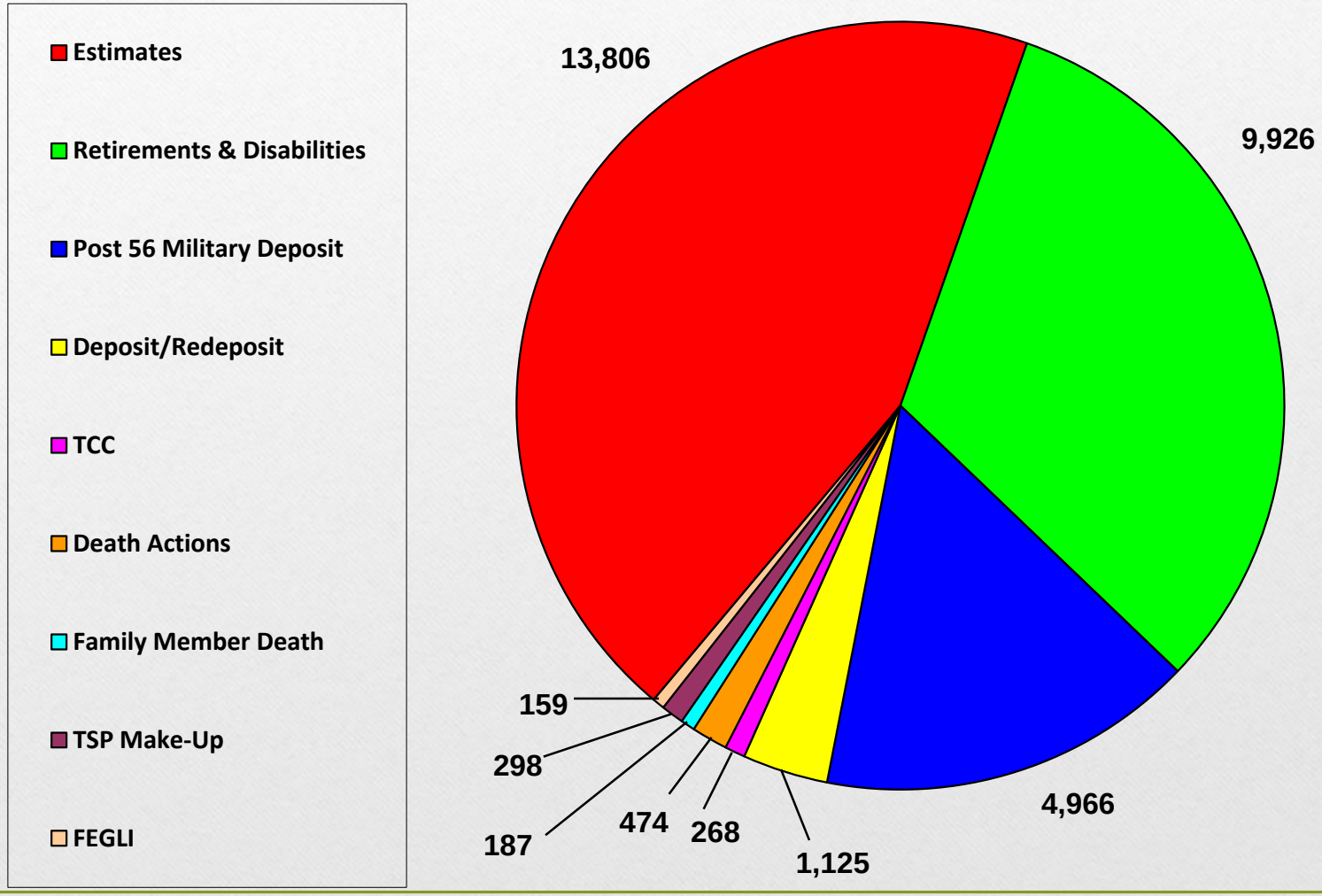
ABC-C SYSTEMS

Telephone

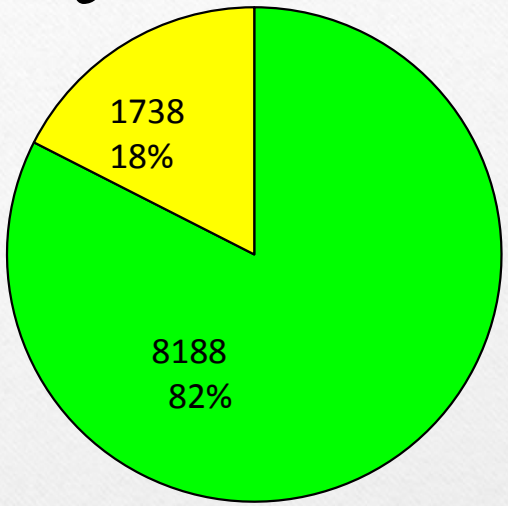
- Allows you to connect with a Specialist
- Available to those without computer access
- Availability of Specialists 12 hours a day
- ABC-C toll-free telephone number is 1-877-276-9287
- ABC-C toll-free UC / IC telephone number is 1-866-792-7620

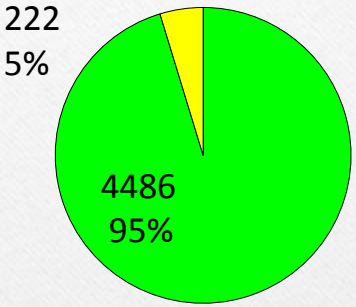
PRODUCTION SUMMARY

1 JANUARY – 31 DECEMBER 2015

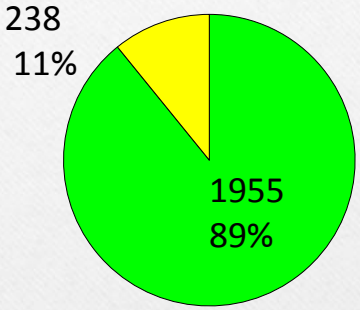


RETIREMENT
1 JANUARY – 31 DECEMBER 2015



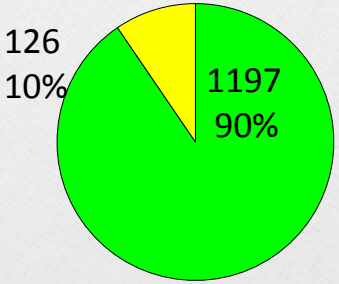


Rcvd More Than 60 Days: 4708

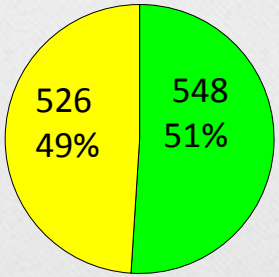


Rcvd 31-60 Days: 2193

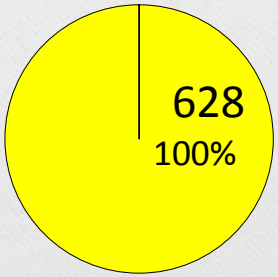
Total: 9,926
- Met
- Did Not Meet



Rcvd 16-30 Days: 1323



Rcvd 1-15 Days: 1074



Rcvd On/After DOR: 628

Goal: Complete retirement package NLT 5 working days prior to DOR.

CONTINUING CHALLENGES

- Last minute VERA/VSIP approvals
- Incomplete retirement application submissions
- Federal Erroneous Retirement Coverage Corrections Act (FERCCA)
- Short notice retirement applications

ON THE HORIZON

- Growing serviced population
- Phased Retirements
- EBATS (Employee Benefits Automated Tracking System)

ANY QUESTIONS?

RETIREMENT PLANNING

RETIREMENT PLANNING

- Early Career –
  - 25 + years to retirement
    - Enroll in TSP
    - Enroll in benefits (FEHB, FEGLI, FEDVIP, & FSA)
    - Pay civilian deposit
    - Pay military deposit
    - New Employee Orientation briefing - https://www.abc.army.mil/NewEmployee/NewEmployeeOrientation.htm
- Mid Career –
  - 10 - 24 years to retirement
    - Adjust benefits based on life situation
    - Review level of TSP participation & allocation between the funds

RETIREMENT PLANNING

- Late Career -
  - Less than 10 years prior to retirement
    - Use calculators in EBIS to get a rough estimate of annuity
    - Determine income needed in retirement using the Federal Ballpark E$timate calculator
    - Adjust TSP contributions & other savings based on results from calculators
  - Five years to retirement
    - Verify eligibility to continue FEHB & FEGLI into retirement
    - Request a retirement estimate
    - Maximize TSP contributions & other savings

RETIREMENT PLANNING LINKS

Federal Ballpark E$timate:
https://www.opm.gov/retirement-services/calculators/federal-ball-park-estimator/

Retirement information & services provided by OPM:
https://www.servicesonline.opm.gov/

U.S. Financial Literacy Education Commission website:
https://www.mymoney.gov

Army Benefits Center–Civilian EBIS:
https://www.abc.army.mil

RETIREMENT SERVICE COMPUTATION DATE (RSCD)

- Used to determine retirement eligibility and to calculate retirement annuity
- May not be the same as your Leave SCD (SCD that appears on your SF 50 & LES)
- Not all service that is creditable for leave is creditable for retirement
- Will include all creditable civilian service (SRC eligible and any non-SRC civilian service)

RETIREMENT SERVICE COMPUTATION DATE (RSCD)

- Examples of service that is creditable for leave but not for retirement:
  - Non-Appropriated Fund (NAF) service on a temporary appointment
  - For retired military, campaign or combat service if retired military pay is not being waived
  - If hired on/after 10/01/1982, military service for which deposit has not been paid

SRC EMPLOYEES

Positions must be officially approved for SRC by the appropriate approval authority as follows:

Requires primary or secondary approval for SRC by the Under Secretary of Defense (Personnel and Readiness)

- Firefighters (FF)
- Law Enforcement Officers (LEO)

Requires approval for SRC by the Assistant Secretary of the Army (Manpower and Reserve Affairs)

- Air Traffic Controllers (ATC)

CIVIL SERVICE RETIREMENT SYSTEM (CSRS) SRC

- New employees first hired in covered position prior to 1-1-1987
- Contribute 7.5% of salary to CSRS
- Do not contribute to Social Security
- Can contribute to TSP up to the IRS limit, but receives no agency matching
- Lose eligibility for CSRS coverage if there is a break in service after 1-1-1984 of more than 1 year

CSRS INTERIM SRC

- Employees first hired on/after 1-1-1984 & certain rehires
- Reduced CSRS contribution rate of 1.8% (for LEO and FF)
- Reduced CSRS contribution rate of 1.3% (for ATC)
- Contribute to Social Security
- On 1-1-1987, employees with CSRS Interim coverage changed to:
  - CSRS Offset if you had at least 5 years of civilian service
  - FERS if you had less than 5 years of civilian service

CSRS OFFSET SRC

- Employees who were in CSRS Interim and had at least 5 years of civilian service as of 12-31-1986
- Employees who are or become subject to Social Security due to a break in service & who have at least 5 years of civilian service
- Reduced CSRS contribution rate of 1.8% (for LEO and FF)
- Reduced CSRS contribution rate of 1.3% (for ATC)
- Contribute to Social Security
- CSRS retirement benefits are "offset" by the value of your CSRS Offset service in your Social Security benefits

CSRS OFFSET SRC

Example: Employee has 5 years and 8 months of Offset service

The CSRS Offset is determined by taking the lesser of the 2 below computations

Computation #1

Social Security monthly benefit with Federal Offset service……$1,800

Social Security monthly benefit without Federal Offset service..$1,500
Difference.. $300

Computation #2

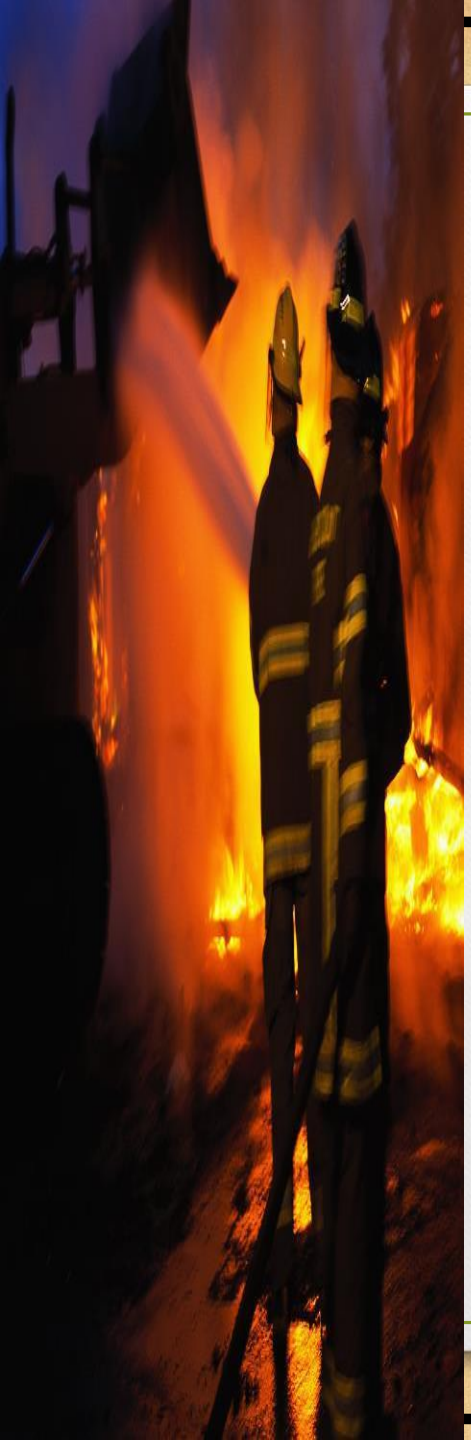
Social Security amount with Federal earnings =

$1,800 X 6 years* = $10,800 divided by 40 = $270

*Nearest whole year to 5 years 8 months

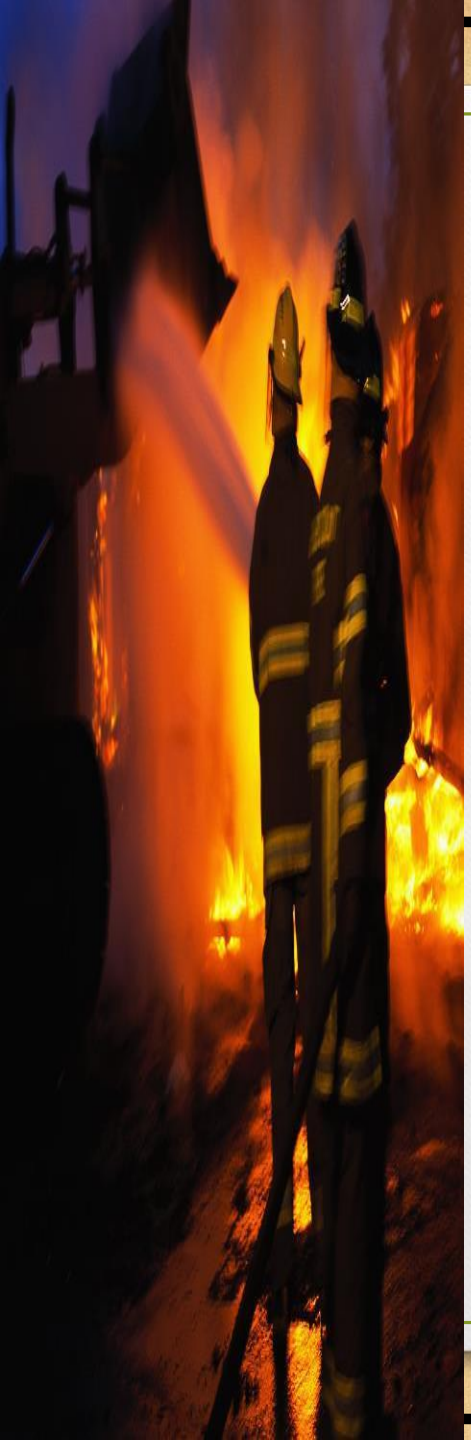
Result: The reduction in this case would be based on

computation #2, or $270



CSRS FIREFIGHTER (FF) DEFINITIONS

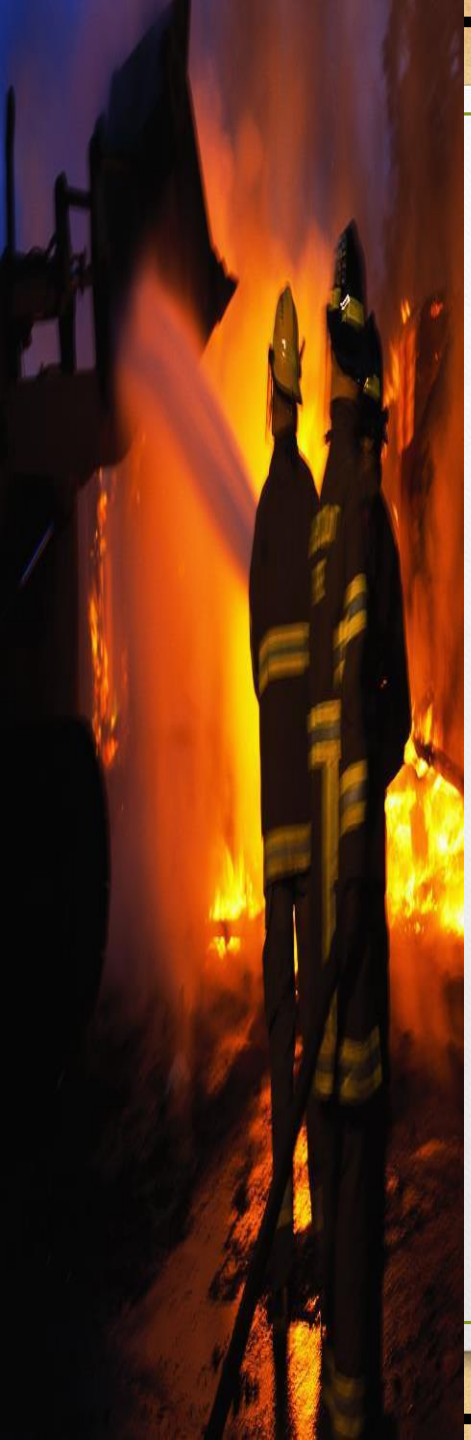
- An employee in a position whose duties are primarily to perform work:
  - Directly connected with the control and extinguishment of fires, OR
  - The maintenance and use of firefighting apparatus and equipment
  - Includes an employee who moves directly from a primary firefighter position to a secondary position
- Does not include:
  - An employee whose primary duty is the performance of routine fire prevention inspections



PRIMARY POSITIONS DEFINED (FF)

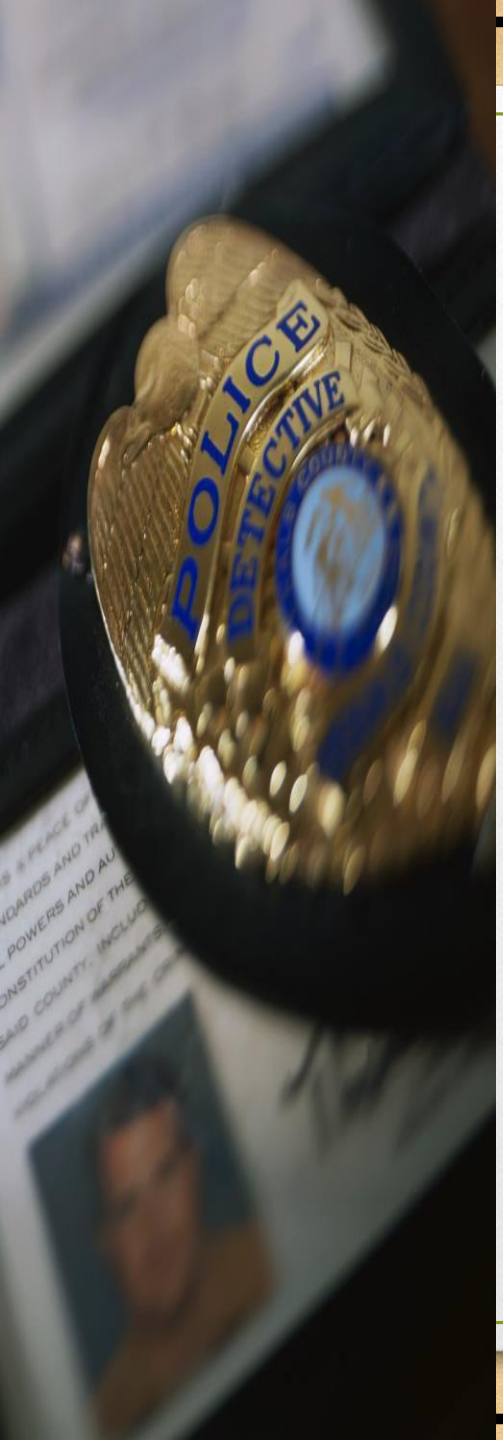
- Primary duties are:
  - To perform work directly connected with controlling and extinguishing fires

    -OR-
  - Maintaining the use of firefighting apparatus and equipment



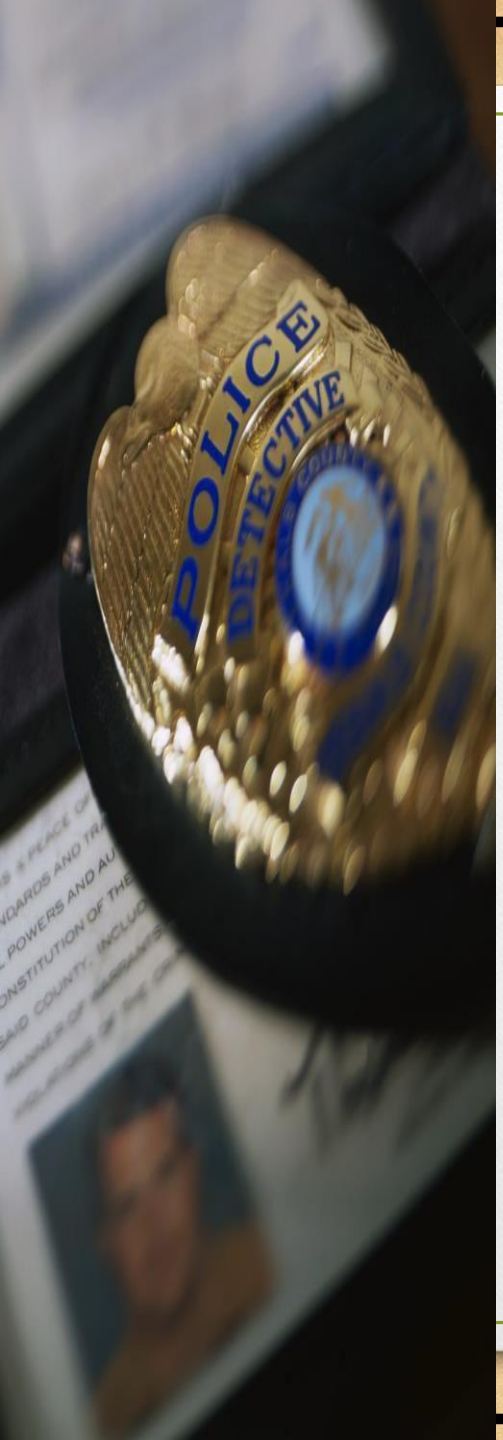
SECONDARY POSITIONS DEFINED (FF)

- Secondary duties are:
  - In the firefighting field; in an organization having a firefighting mission; and
  - In either:
    - Supervisory – a position whose primary duties are those of a first-level supervisor of firefighters in primary positions; or
    - Administrative – an executive, managerial, technical, semi-professional, or professional position for which experience in a primary firefighting position, or equivalent experience outside the Federal Government, is a mandatory prerequisite



CSRS LEO DEFINITIONS

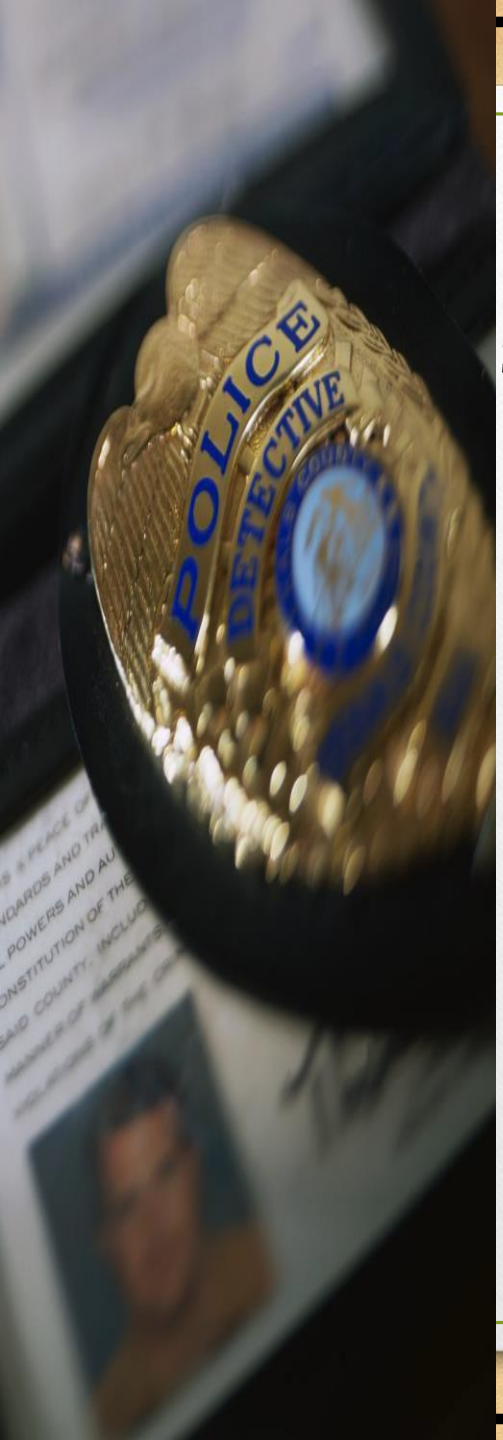
- An employee in a position whose duties <u>primarily</u> involve:
  - Investigation, apprehension or detention of individuals suspected or convicted of offenses against the criminal laws of the United States or the District of Columbia, or offenses against the punitive articles of the Uniform Code of Military Justice
  - Includes an employee who moves directly from a primary law enforcement position to a secondary position
- Does not include:
  - an employee whose primary duties involve maintaining law and order, protecting life and property, guarding against or inspecting for violations of law, or investigating persons other than persons who are suspected or convicted of offenses against the criminal laws of the United States.



DETENTION DUTIES DEFINITIONS

To qualify for SRC, detention position duties must require Frequent Direct Contact in the detention, direction, supervision, inspection, training, employment, care, transportation, or rehabilitation of individuals suspected or convicted of offenses against the criminal laws of the United States or the District of Columbia, or offenses against the punitive articles of the Uniform Code of Military Justice

Frequent direct contact means personal, immediate, and regularly assigned contact with detainees, while performing detention duties that are repeated and continued over a typical work cycle



SECONDARY POSITION COVERAGE (LEO)

Secondary duties are:

- In the law enforcement field; In an organization having a law enforcement mission; and in either:
  - Supervisory – a position whose primary duties are those of a first-level supervisor of law enforcement officers in primary positions; or
  - Administrative – an executive, managerial, technical, semi-professional, or professional position for which experience in a primary law enforcement position, or equivalent experience outside the Federal government, is a mandatory prerequisite

CSRS ATC DEFINITIONS

- (1) Must be actively engaged in Air Traffic Control or Airport Advisory Services.

-- OR --

- (2) First-line supervisor of the above employees.

-- OR --

- (3) Second-line supervisor of above.

Employees at less than full performance (Assistants or Trainees) cannot be covered by Special Retirement Coverage.

ATC positions are not designated as primary or secondary; thus, there are no transfer requirements to be met.

ATCs must be full-time permanent!!

CIVILIAN DEPOSIT/ REDEPOSIT

WHAT IS DEPOSIT SERVICE?

- Any period of potentially creditable service during which retirement deductions are not withheld:
  - Generally, non-career time such as temporary or indefinite service
  - Also known as non-deduction service
- Service that is now considered Federal employment, due to a change in the law that allows credit for retirement annuity computation purposes (Peace Corps, VISTA)
- Amount of deposit:
  - 7.5% (for LEO or FF) / 7% (ATC) of earnings + interest
  - Interest will vary by the date the service was performed

DEPOSIT SERVICE

Non-Deduction Service PRIOR TO 10-1-82

- **Deposit Made**
  - **Credit for Eligibility (RSCD) and Annuity Computation**
- **Deposit NOT Made**
  - **Credit for Eligibility and Annity Annuity reduced by 10% of Deposit**

Non-Deduction Service ON OR AFTER 10-1-82

- **Deposit Made**
  - **Credit for Eligibility and Annuity Computation**
- **Deposit NOT Made**
  - **Credit for Eligibility No credit for Annuity Computation**

WHAT IS REDEPOSIT SERVICE?

A sum of money paid into the Retirement fund by an employee or survivor to cover a period of service during which deductions were withheld but later refunded under CSRS provisions

Redeposit = Amount of refund plus interest *(Interest accrues from the date of the refund check)*

***Note*: Redeposit may be made before or after retirement, but before final adjudication**

REDEPOSIT SERVICE

Contributions Refunded For Service Ended BEFORE 3-1-91 & Not Disability Retirement or Death In Service

- **Redeposit NOT Made**
  - **Credit for Eligibility and Annuity Computation Annuity Actuarially Reduced**
- **Redeposit Made**
  - **Credit for Eligibility and Annuity Computation**

Contributions Refunded For Service Ended On or AFTER 3-1-91 & Not Disability Retirement or Death In Service

- **Redeposit NOT Made**
  - **Credit for Eligibility NO credit for Annuity Computation**
- **Redeposit Made**
  - **Credit for Eligibility and Annuity Computation**

INTEREST RATES

YEAR	RATE	YEAR	RATE	YEAR	RATE
		2005	4.375%	1993	7.125%
2016	2%	2004	3.875%	1992	8.125%
2015	2%	2003	5%	1991	8.625%
2014	1.625%	2002	5.5%	1990	8.75%
2013	1.625%	2001	6.375%	1989	9.125%
2012	2.25%	2000	5.875%	1988	9.125%
2011	2.75%	1999	5.75%	1987	8.375%
2010	3.125%	1998	6.75%	1986	9%
2009	3.875%	1997	6.875%	1985	11.125%
2008	4.75%	1996	6.875%	1984	13%
2007	4.875%	1995	7%	1948-84	3%
2006	4.125%	1994	6.25%	Before 1948	4%

HOW TO PAY A CIVILIAN DEPOSIT OR REDEPOSIT

- Complete front page of SF 2803, *Application to Make Deposit or Redeposit (CSRS)*, and send to the ABC-C
- ABC-C will calculate an estimated deposit/redeposit amount and mail to OPM
- OPM will notify you of final deposit/redeposit amount and payment procedures
- Ensure "Payment In Full" notice is filed in eOPF
- More information is available on the ABC-C website at https://www.abc.army.mil/retirements/CSRSDepositService.htm

MILITARY DEPOSIT

PRE 1-1-1957
MILITARY SERVICE

No deposit required for creditable military service performed prior to 1-1-1957

It's Free!!

CREDIT FOR POST-56 MILITARY SERVICE

IN RECEIPT OF MILITARY RETIRED PAY

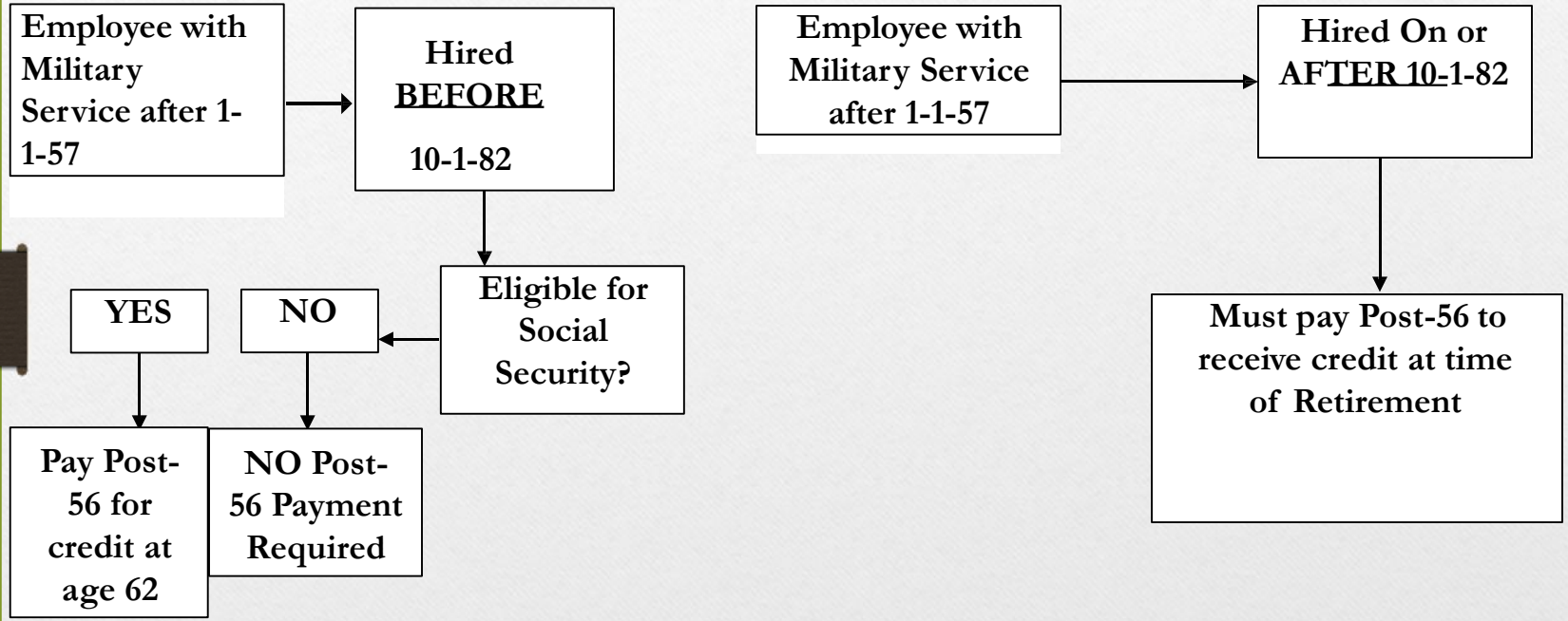
Based on Non – Combat Disability or Length of Service

No Credit unless Military Retired Pay is waived & deposit is paid

Based on Combat Disability <u>or</u> Chapter 1223, Title 10 (Reserves)

<u>Must</u> Pay to receive credit for Eligibility (RSCD) & Annuity Computation

CIVILIAN SERVICE CREDIT FOR POST-56 MILITARY SERVICE



Amount of Deposit:

7% of base pay earned + interest (2 yrs interest free) (Interest will vary)

HOW TO PAY A MILITARY DEPOSIT

- Complete Form 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 (Member 4 copies only)
- Upon receipt of estimated earnings, include your DD 214, SF 2803 page 1 and SF 2803A and forward to the ABC-C. The ABC-C will calculate an estimate of the deposit owed and forward to DFAS
- DFAS will finalize the amount owed and advise you of payment options
- Ensure "Payment In Full" notice is filed in the eOPF
- Military deposit must be completed in full prior to separation
- More information is available on the ABC-C website at https://www.abc.army.mil/retirements/CSRSPost56.htm

RETIREMENT REQUIREMENTS

TRANSFER REQUIREMENTS CSRS (FF/LEO)

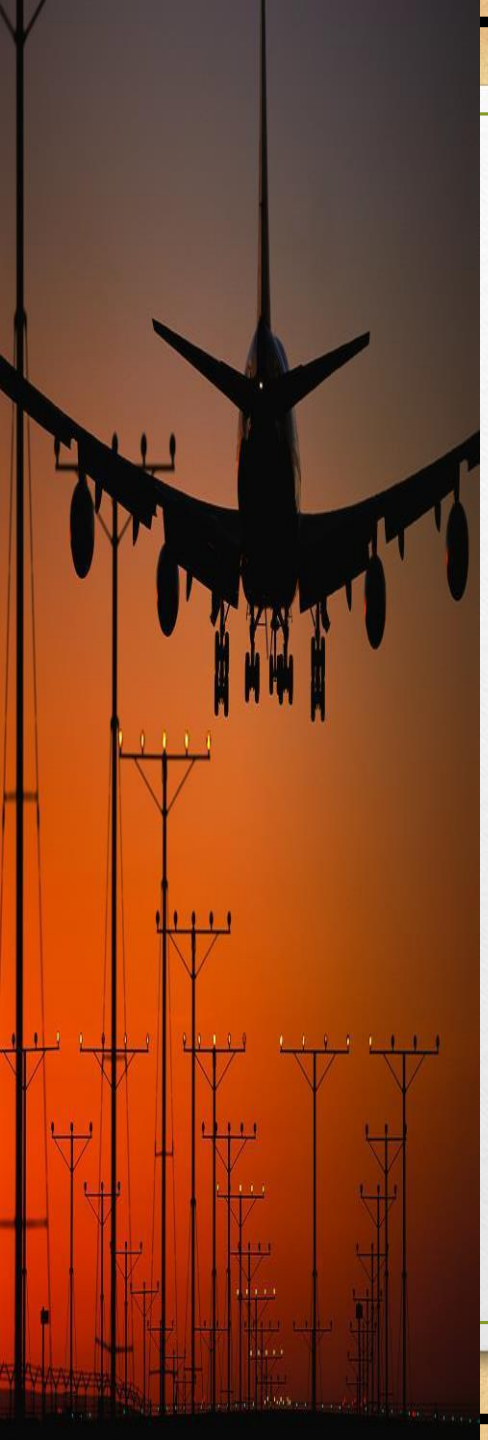
Employee must have 3 years of service in a primary position;

While covered under the special provision, moves directly (that is, without a break in service exceeding 3 days) from a primary position to a secondary position;

If applicable, has been continuously employed in a secondary position or positions since moving from a primary position without a break in service exceeding 3 days

RETIREMENT ELIGIBILITY
CSRS (FF/LEO)

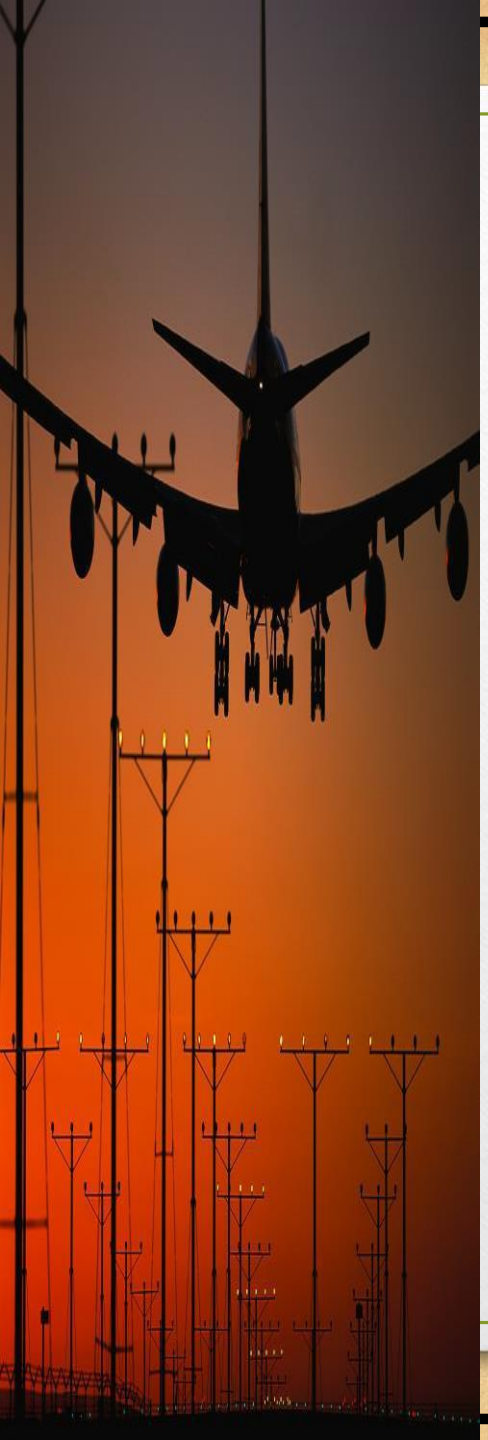
Optional Retirement	***Mandatory Retirement***
Eligible at Age 50 w/20 years	<u>Age 57 w/20 years</u> Must be separated on the last day of the month in which he/she reaches age 57 or completes 20 years of SRC service if over that age



CSRS ATC TRANSFER REQUIREMENTS

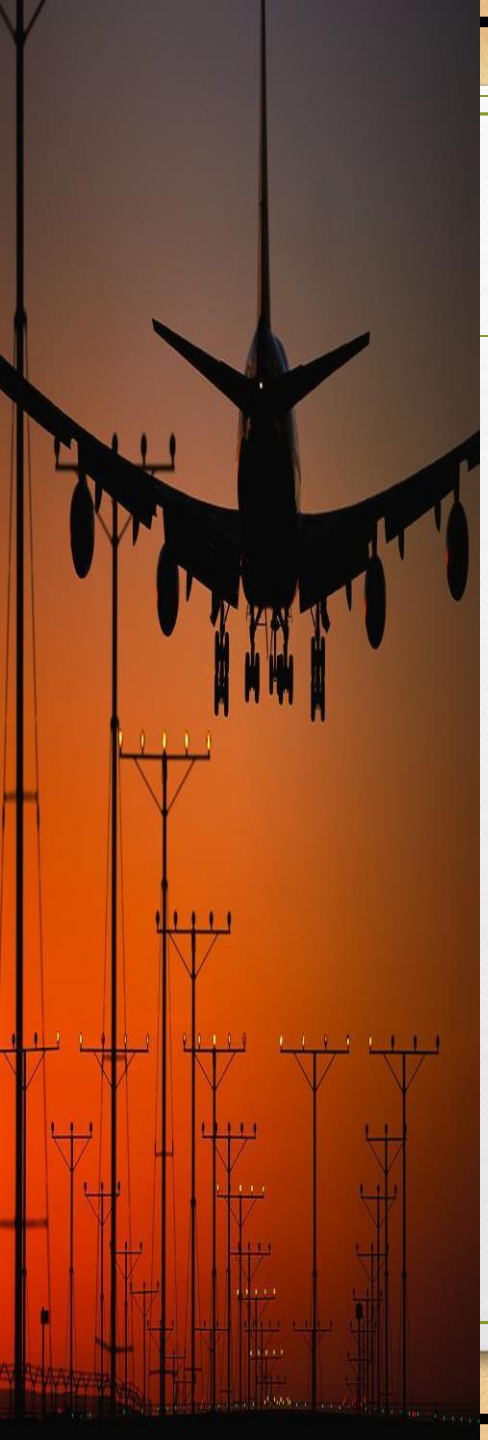
ATC positions are not designated as primary or secondary; thus, there are no transfer requirements to be met.

ATCs must be full-time permanent!!



RETIREMENT ELIGIBILITY CSRS (ATC)

Optional Retirements	***Mandatory Retirement***
Eligible at Age 50 w/20 years -Or- Any Age w/25 years	<u>Age 56 w/20 years</u> Must be separated on the last day of the month in which he/she reaches age 56 or completes 20 years of SRC service if over that age.



ATC
AS ALWAYS, EXCEPTIONS!

Exceptions to mandatory separation include:

- Those 1st appointed by the Dept of Transportation prior to 5-16-1972, or
- Those 1st appointed by the Dept of Defense prior to 9-12-1980, and
- Flight service station specialists 1st appointed prior to 1-1-1987.
- Also, ATCs that are second-level supervisors.

MANDATORY SEP/RETIREMENT

- Employee receives notice of separation at least 60 days prior to the Mandatory Retirement Date (MRD)
- If issued later than 60 days prior to MRD, employee must still be given 60 days before separation
- Not an adverse or removal action and is not appealable
- Potentially creditable civilian service counts toward determining the 20 years for mandatory separation, regardless of whether deposit/redeposit is paid
- Must still submit retirement application and all related forms to the ABC-C
- Retirements effective prior to the MRD will be a Voluntary Retirement
- Retirements effective on the MRD will be a Mandatory Retirement
- Type of retirement may impact potential eligibility for unemployment compensation (UC)
  - UC rules vary by state
  - Questions regarding UC eligibility should be taken to your state UC office

WAIVER OF MANDATORY SEPARATION/RETIREMENT

- Command may submit a request to waive mandatory separation for an employee
  - Submit 1 year in advance
  - Based on command need, not on employee's wish to remain onboard
- FF/LEO
  - The Secretary of Defense has the authority to waive mandatory separation for a FF or LEO until age 60 if in the public interest. Within DoD, this authority has been delegated to the Assistant Secretary of the Army (Manpower and Reserve Affairs)
  - The OPM has the authority to waive mandatory separation once a FF or LEO reaches age 60. This authority has NOT been further delegated
- ATC
  - The Secretary of Defense has the authority to waive mandatory separation for ATCs having exceptional skills and experience as a controller until age 61. Within DoD, this authority has been delegated to Army Commands, Army Service Component Commands, and Direct Reporting Units
  - The OPM has the authority to waive mandatory separation once an ATC reaches age 61. This authority has NOT been further delegated

RETIREMENT FORMS

- SF 2801, Application for Immediate Retirement
- Copy of marriage certificate, if married at time of retirement
- SF 2801, Schedule A (Military Service Information), Schedule B (Military Retiree Pay), Schedule C (Federal Employees Compensation Information)
- SF 2801-2, Spouse's Consent to Survivor Election
- SF 2818, Continuation of Life Insurance Coverage
- W-4P, Withholding Certification for Pension or Annuity Payment
- State Tax Forms, if applicable
- SF 2809, Health Benefits Registration Form, if applicable
- DD 214, Report of Separation from Active Duty (or equivalent)
- Proof of payment of military deposit (OPM 1514, Military Deposit Worksheet, or equivalent)
- Written notice of proposed separation (DSR, VSIP, VERA, etc.)
- https://www.abc.army.mil/Forms/RetirementForms.htm
- **For Deferred & Postponed retirement forms, contact OPM**

UNUSED SICK LEAVE

- Must retire on an immediate annuity
- Added to length of service for computation purposes only
- Additional time computed on the basis of a 2087 hour work year

FIREFIGHTER SICK LEAVE CONVERSION

To convert the FF sick leave balance to a regular sick leave balance, multiply the FF sick leave by 40, divide that number by the number of hours in the FF weekly tour of duty:

Example: Sick leave balance = 1422 hours and weekly tour of duty = 72 hours

1422 hrs x 40 = 56,880
56,880 ÷ 72 = 790 converted sick leave

790 hours = 4 months 17 days

LEO/ATC SICK LEAVE

- Unused sick leave will be calculated using the 40 hour work week
- There is no conversion required for LEO/ATC employees

Chart 2. -- Sick Leave Chart 2087 Hours

Chart for Converting Hours of Unused Sick Leave to Months and Days (See section 50A2.1-3G).

DAYS	1 Day	1 Month	2 Months	3 Months	4 Months	5 Months	6 Months	7 Months	8 Months	9 Months	10 Months	11 Months
0	0	174	348	522	696	870	1044	1217	1391	1565	1739	1913
1	6	180	354	528	701	875	1049	1223	1397	1571	1745	1919
2	12	186	359	533	707	881	1055	1229	1403	1577	1751	1925
3	17	191	365	539	713	887	1061	1235	1409	1583	1757	1930
4	23	197	371	545	719	893	1067	1241	1415	1588	1762	1936
5	29	203	377	551	725	899	1072	1246	1420	1594	1768	1942
6	35	209	383	557	730	904	1078	1252	1426	1600	1774	1948
7	41	214	388	562	736	910	1084	1258	1432	1606	1780	1954
8	46	220	394	568	742	916	1090	1264	1438	1612	1786	1959
9	52	226	400	574	748	922	1096	1270	1444	1617	1791	1965
10	58	232	406	580	754	928	1101	1275	1449	1623	1797	1971
11	64	238	412	586	759	933	1107	1281	1455	1629	1803	1977
12	70	243	417	591	765	939	1113	1287	1461	1635	1809	1983
13	75	249	423	597	771	945	1119	1293	1467	1641	1815	1988
14	81	255	429	603	777	951	1125	1299	1472	1646	1820	1994
15	87	261	435	609	783	957	1130	1304	1478	1652	1826	2000
16	93	267	441	615	788	962	1136	1310	1484	1658	1832	2006
17	99	272	446	620	794	968	1142	1316	1490	1664	1838	2012
18	104	278	452	626	800	974	1148	1322	1496	1670	1844	2017
19	110	284	458	632	806	980	1154	1328	1501	1675	1849	2023
20	116	290	464	638	812	986	1159	1333	1507	1681	1855	2029
21	122	296	470	643	817	991	1165	1339	1513	1687	1861	2035
22	128	301	475	649	823	997	1171	1345	1519	1693	1867	2041
23	133	307	481	655	829	1003	1177	1351	1525	1699	1873	2046
24	139	313	487	661	835	1009	1183	1357	1530	1704	1878	2052
25	146	319	493	667	841	1015	1188	1362	1536	1710	1884	2058
26	151	325	499	672	846	1020	1194	1368	1542	1716	1890	2064
27	157	330	504	678	852	1026	1200	1374	1548	1722	1896	2070
28	162	336	510	684	858	1032	1206	1380	1554	1728	1901	2075
29	168	342	516	690	864	1038	1212	1386	1559	1733	1907	2081

EXAMPLE: COMPUTING TOTAL SERVICE WITH UNUSED SICK LEAVE

TOTAL SERVICE

2015-12-31 (DOR)

- 1983-11-09 (Ret-SCD)

32-01-22

Converted Unused Sick Leave

790 hours = + 00-04-17

32-05-39 =
32-06-09

ANNUITY COMPUTATION FF/LEO

FORMULA FOR COMPUTING ANNUITY FOR VOLUNTARY RETIREMENT:

- **High-3 avg salary X 2.5% X**

  first 20 years of FF service

  Plus

- **High-3 avg salary X 2.0% X remaining service > 20 years (FF and non-FF service)**

HIGH - 3 AVERAGE SALARY

- Weighted average of highest 3 years of basic adjusted salary (including locality pay/local market supplement)
- Must be 3 consecutive years
- Is usually the last 3 years
- Is the highest salary, not the highest grade
- Normally, the beginning date of the 3 year period is determined by subtracting 3 years from the date of retirement

HIGH-3 AVERAGE SALARY COMPUTATION (FF) – UNUSUAL TOUR

- To calculate the basic pay for unusual work schedule (at least 53 hours per week):
  - Divide the Basic Pay + Locality (Adjusted Basic Pay) by 2756 to compute an hourly rate
  - Multiply the hourly rate by biweekly tour of duty (i.e., 106 or 144) to find the regular pay per pay period
  - Multiply the regular pay per pay period by 26 to compute the basic pay for retirement and FEGLI

HIGH-3 AVERAGE SALARY COMPUTATION (FF) – UNUSUAL TOUR

Example:

Biweekly tour of duty = 144
Basic Pay + Locality = $40,770

$40,770 ÷ 2756 = $14.79 per hour

$14.79 x 144 (biweekly tour) = $2,129.76

$2,129.76 x 26 = $<u>55,373.76</u> (basic pay for retirement and FEGLI)

HIGH-3 AVERAGE SALARY COMPUTATION (FF) – EMBEDDED TOUR

- To calculate the basic pay for sustained 40-hour week (embedded tour):
- The first 80 hours are computed based on a 2087-hour work year
- Additional hours are calculated using a 2756-hour work year

HIGH-3 AVERAGE SALARY COMPUTATION (FF) – EMBEDDED TOUR

- Divide basic pay + locality by 2087 to compute hourly rate. Multiply this hourly rate by 80 to find the regular pay per pay period

- Divide basic pay + locality by 2756 to compute the stand-by rate. Multiply this stand-by rate by the number of hours worked in excess of 80 hours

- Add the regular pay to the stand-by pay and multiply by 26 to compute the pay for retirement and FEGLI

HIGH-3 AVERAGE SALARY COMPUTATION (FF) – EMBEDDED TOUR

Example:

Biweekly tour of duty = 112
Basic Pay + Locality = $50,174

$50,174 ÷ 2087 = $24.04 per hour

$24.04 x 80 (biweekly tour) = $1,923.20

$50,174 ÷ 2756 = $18.21 per hour

$18.21 x 32 (stand-by hours) = $582.72

$1,923.20 + $582.72 = $2,505.92

$2,505.92 x 26 = $<u>65,153.92</u> (basic pay for retirement and FEGLI)

CSRS LAW ENFORCEMENT OFFICER ANNUITY COMPUTATION

- Administratively Uncontrollable Overtime (AUO)
- Law Enforcement Availability Pay (LEAP)
- Biweekly Cap on Premium Pay

ADMINISTRATIVELY UNCONTROLLABLE OVERTIME (AUO)

- 10-25% pay supplement
- For irregularly scheduled overtime
- Considered part of basic pay only for LEOs
- Subject to a pay cap
- Paid to Border Patrol Agents and certain employees of Homeland Security
- No longer paid to Criminal Investigators or LEO (replaced by LEAP in 1995)

ADMINISTRATIVELY UNCONTROLLABLE OT (AUO)

5-A. Code	5-B. Nature of Action
	AUTHORIZED AUO
5-C. Code	5-D. Legal Authority
	REG 550.151
5-E. Code	5-F. Legal Authority

7. FROM: Position Title and Number

25%

8. Pay Plan	9.Occ. Code	10.Grade or Level	11.Step or Rate	12. Total Salary	13.Pay Basis
GM	1811	13	00		PA

12A. Basic Pay	12B. Locality Adj.	12C. Adj. Basic Pay	12D. Other Pay
$66,344.00	$0.00	$66,344.00	$16,586.00

14. Name and Location of Position's Organization

45. Remarks

BLOCK 20 SHOWS THE PERCENT OF YOUR RATE OF ADJUSTED BASIC PAY WHICH IS PAID TO YOU FOR THE SUBSTANTIAL, IRREGULAR OVERTIME WORK YOU PERFORM WHICH CANNOT BE CONTROLLED ADMINISTRATIVELY.

LAW ENFORCEMENT AVAILABILITY PAY (LEAP)

- Unscheduled Duty consists of those hours when a Criminal Investigator performs work, or is determined by the agency to be available to perform work, that are not part of the Criminal Investigator's basic 40-hour workweek and are not regularly scheduled overtime hours, excluding the first 2 hours of overtime work on a basic workday

LAW ENFORCEMENT AVAILABILITY PAY (LEAP)

- Substantial Hours Requirement

  A Criminal Investigator is eligible for availability pay only if he/she has an annual average of 2 or more hours of unscheduled duty per regular workday

- Regular Workday

  Includes each day in the Criminal Investigator's basic workweek in which the Criminal Investigator completes at least 4 hours of work. Hours that do not count include overtime hours, unscheduled duty hours, hours when the employee is traveling outside the official duty station, hours of approved leave, holiday hours, and hours of excused absence

LAW ENFORCEMENT AVAILABILITY PAY (LEAP)

- By law, availability pay is fixed at 25 percent of a Criminal Investigator's rate of basic pay (including locality pay)
- Biweekly maximum earnings limitation for LEOs apply
- Availability pay shall be treated as part of basic pay for: Workers' Compensation under 5 U.S.C. 8114(e)

  Retirement benefits under 5 U.S.C. 8331(3)

  TSP under 5 U.S.C. 8431

  Group Life Insurance under 5 U.S.C. 8704(c)

LAW ENFORCEMENT AVAILABILITY PAY (LEAP)

FIRST ACTION

5-A. Code	5-B. Nature of Action
894	GEN ADJ
5-C. Code	**5-D. Legal Authority**
ZLM	REG 9901.323(a)
5-E. Code	**5-F. Legal Authority**

7. FROM: Position Title and Number

SUPV CRIMINAL INVESTIGATOR
9S181-1105573

8. Pay Plan	9.Occ. Code	10.Grade or Level	11.Step or Rate	12. Total Salary	13.Pay Basis
YK	1811	03	00	$150,635.00	PA

12A. Basic Pay	12B. Locality Adj.	12C. Adj. Basic Pay	12D. Other Pay
$100,432.00	$20,076.00	$120,508.00	$30,127.00

14. Name and Location of Position's Organization

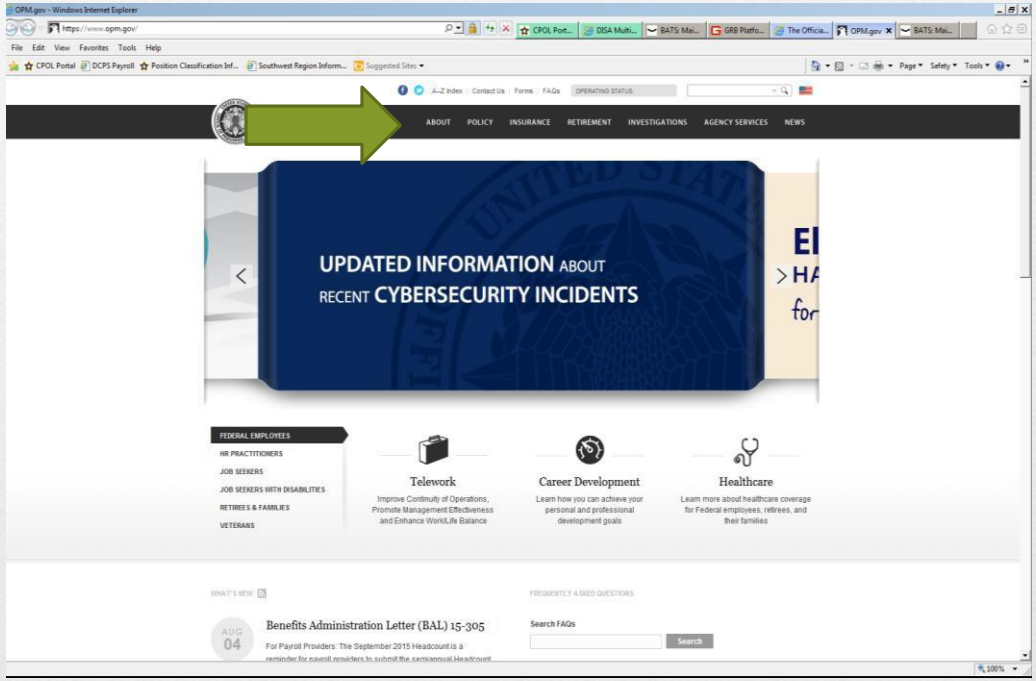
45. Remarks

Salary in block 20 includes availability pay of $30127.

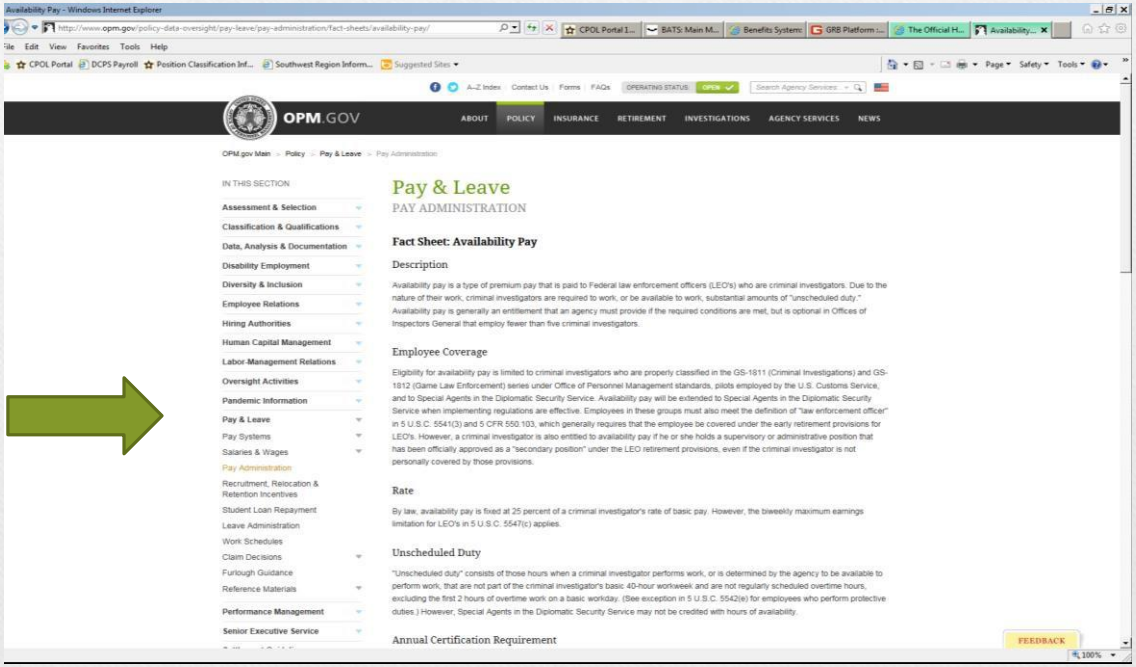
BIWEEKLY CAP ON PREMIUM PAY

- Premium pay must not cause the aggregate of basic pay and premium pay to exceed the greater of:
- The maximum rate of basic pay payable for GS-15 or
- The rate payable for level V of the Executive Schedule

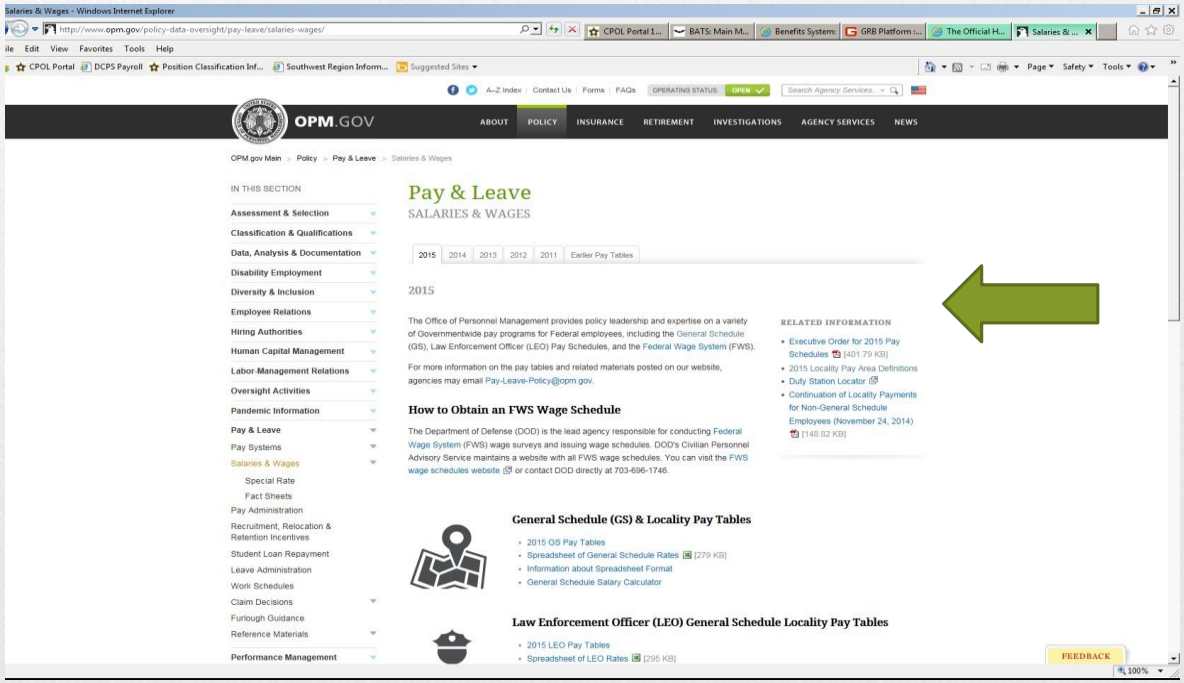
Step 1: Go to OPM.gov and click on the A-Z index. Click "P" and then find and click on Pay Administration.



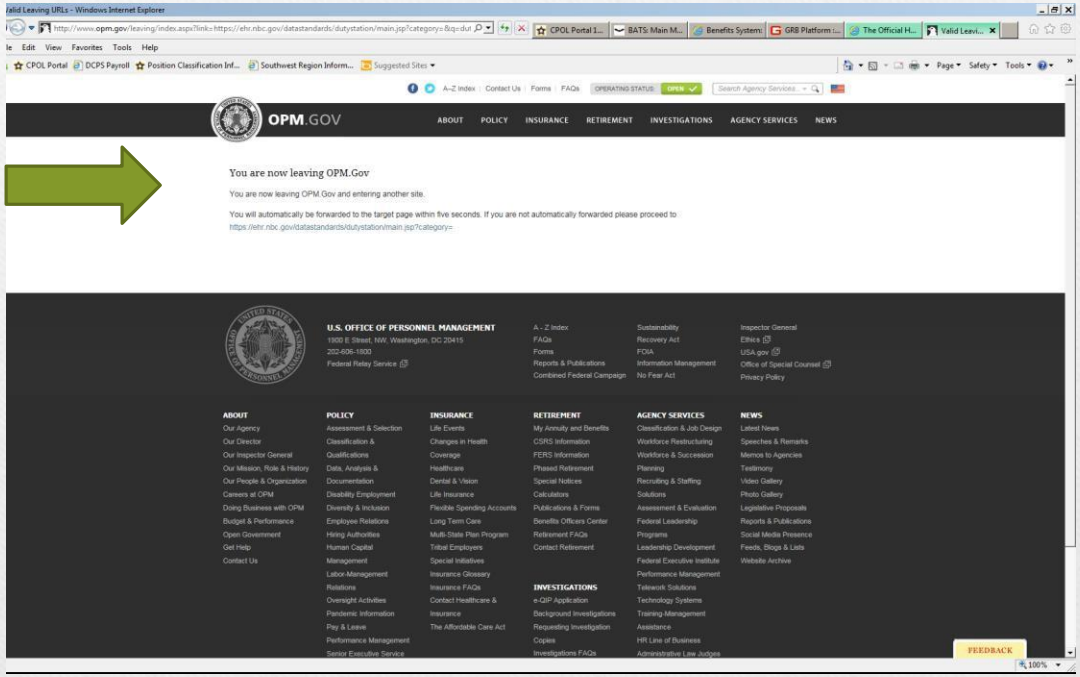
Step 2: Under Pay & Leave Administration on the left side of the page, click "Salary and Wages."



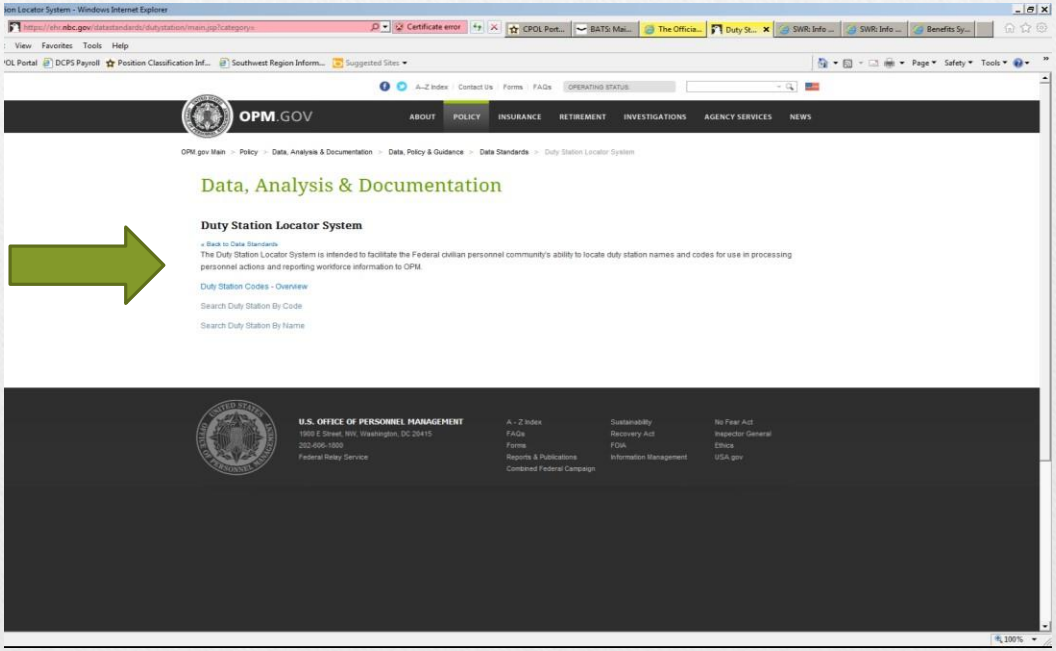
Step 3: On the right under "Related Information" click "Duty Station Locator" (You will be leaving OPM.gov)



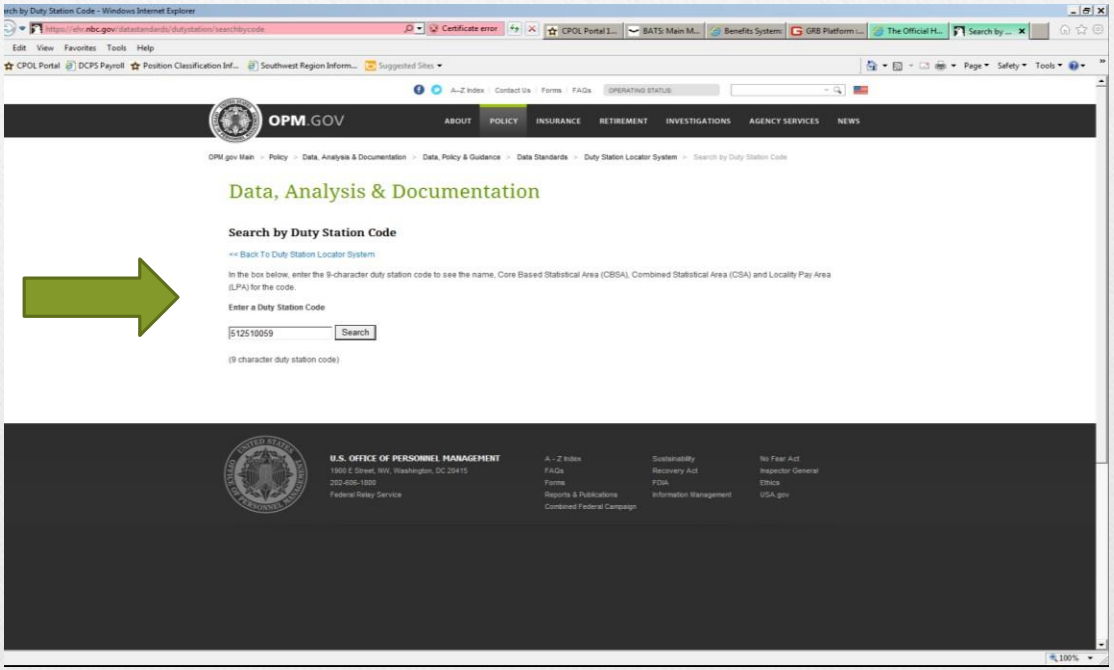
Leaving OPM.gov



Step 4: Under Data Analyst Documentation Duty Station Locator System, click "Search Duty Station by Code."



Input the nine digit Duty Station Code located on the SF 50, Block 38



SF 50, Block 38

Standard Form 50
Rev. 7/91
U.S. Office of Personnel Management
FPM Supp. 296-33, Subch. 4

NOTIFICATION OF PERSONNEL ACTION

1. Name *(Last, First, Middle)* | 2. Social Security Number | 3. Date of Birth | 4. Effective Date

FIRST ACTION

5-A. Code | 5-B. Nature of Action | 6-A. Code | 6-B. Nature of Action
5-C. Code | 5-D. Legal Authority | 6-C. Code | 6-D. Legal Authority
5-E. Code | 5-F. Legal Authority | 6-E. Code | 6-F. Legal Authority

7. FROM: Position Title and Number | **15. TO: Position Title and Number**

8. Pay Plan | 9. Occ. Code | 10. Grade or Level | 11. Step or Rate | 12. Total Salary | 13. Pay Basis
16. Pay Plan | 17. Occ. Code | 18. Grade or Level | 19. Step or Rate | 20. Total Salary/Award | 21. Pay Basis
12A. Basic Pay | 12B. Locality Adj. | 12C. Adj. Basic Pay | 12D. Other Pay
20A. Basic Pay | 20B. Locality Adj. | 20C. Adj. Basic Pay | 20D. Other Pay
14. Name and Location of Position's Organization | 22. Name and Location of Position's Organization

EMPLOYEE DATA

23. Veterans Preference: 1 - None; 2 - 5-Point; 3 - 10-Point/Disability; 4 - 10-Point/Compensable; 5 - 10-Point/Other; 6 - 10-Point/Compensable/30%
24. Tenure: 0 - None; 1 - Permanent; 2 - Conditional; 3 - Indefinite
25. Agency Use
26. Veterans Pref. for RIF: ☐ YES ☐ NO
27. FEGLI
28. Annuitant Indicator
29. Pay Rate Determinant
30. Retirement Plan
31. Service Comp. Date (Leave)
32. Work Schedule
33. Part-Time Hours Per Biweekly Pay Period

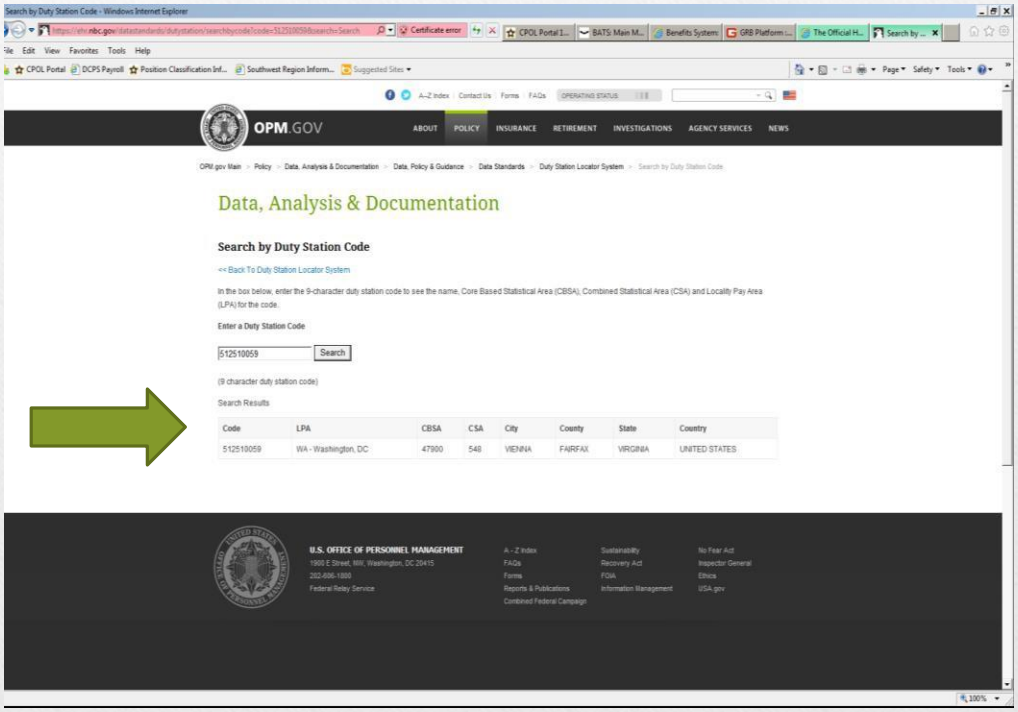
POSITION DATA

34. Position Occupied: 1 - Competitive Service; 2 - Excepted Service; 3 - SES General; 4 - SES Career
35. FLSA Category: E- Exempt; N- Non-exempt
36. Appropriation Code
37. Bargaining Unit Status
38. Duty Station Code
39. Duty Station *(City - County - State or Overseas Location)*

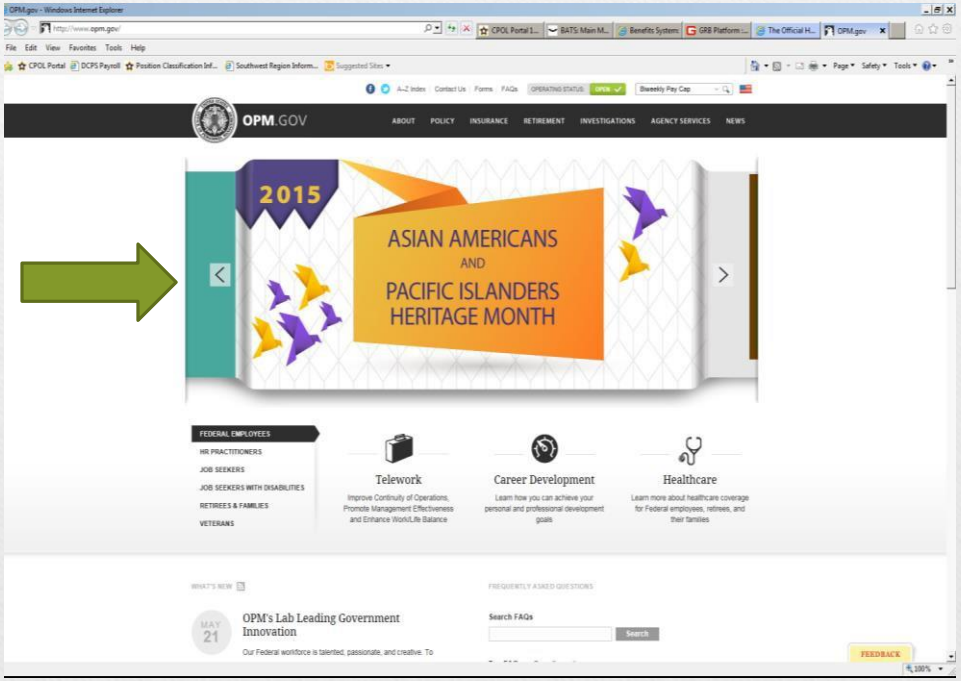
40. AGENCY DATA | 41. | 42. | 43. | 44.

45. Remarks

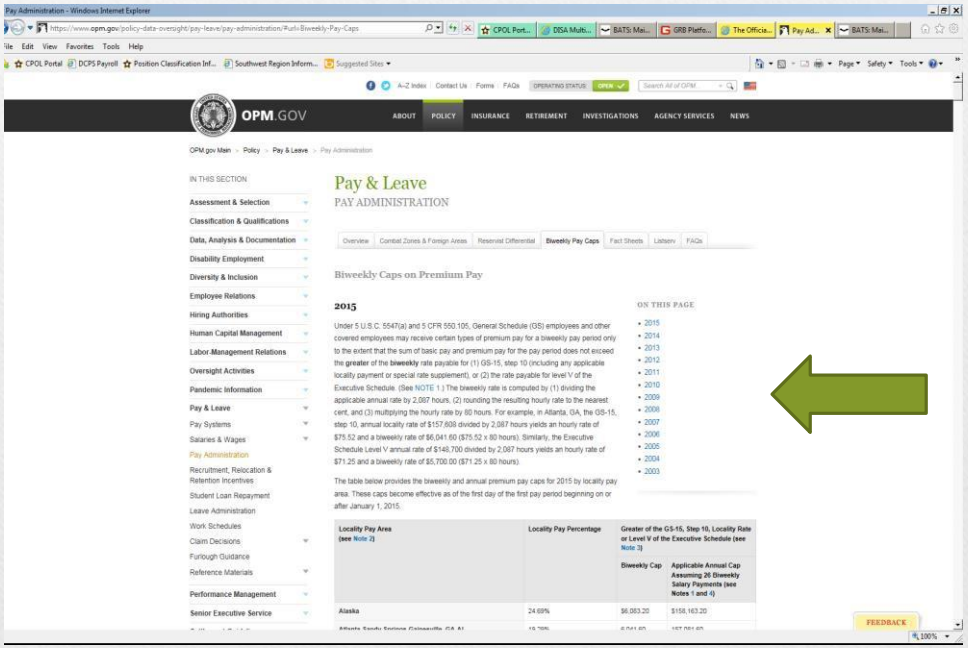
LEAP Availability area will be shown



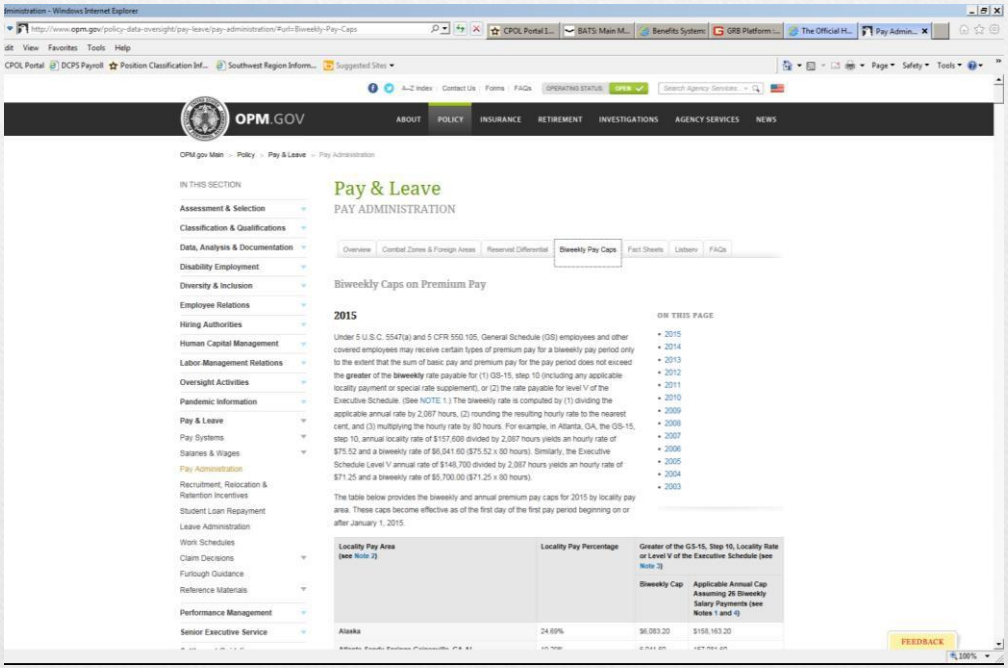
Step 5: Go back to OPM.gov click on A-Z index and then click on "P." "Biweekly Pay Caps" will be right under Pay Administration.



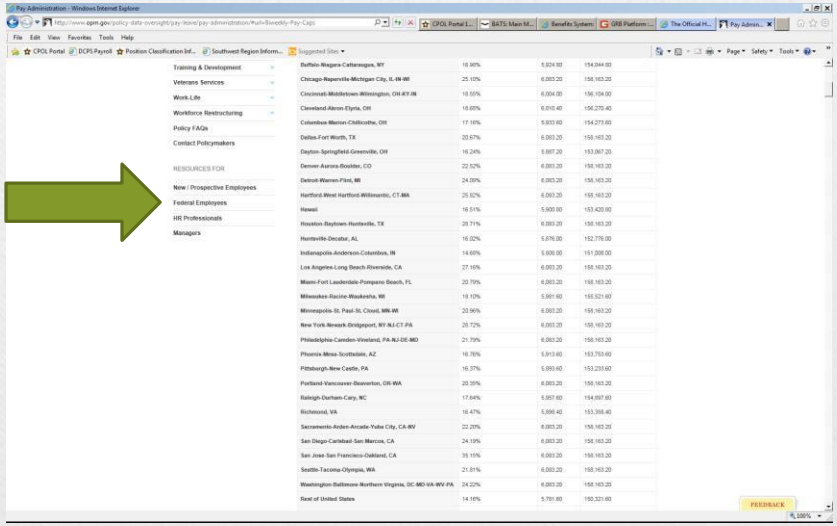
Step 6: You will be on the Biweekly Caps on Premium Pay page. Scroll down to the locality pay areas or click on the needed year(s) on the right side of the page.



LOCALITY PAY AREA



LOCALITY PAY AREA CON'T



ANNUITY CALCULATION - ATC

CSRS ATCs are guaranteed a minimum benefit of 50% of the High-3 salary, even though they do not contribute an extra percentage to their retirement account

REDUCTIONS

- Age Reduction (VERA/DSR)
- Deposit/Redeposit Service
- Election of Survivor Benefits
- Post-56 Military Deposit – (Applies to CSRS Employees hired before 10-01-1982, if eligible for Social Security; known as "Catch 62")

DEDUCTIONS

- Health Benefits
- Life Insurance
- Federal Income Taxes
- Federal Employees Dental and Vision Insurance Program (FEDVIP)
- Federal Long Term Care Insurance Program (FLTCIP)
- State Tax (if applicable)

SURVIVOR ELECTION OPTIONS

- ✓ CURRENT Spouse Survivor Annuity ---Full (55% of your annuity)
- ✓ FORMER Spouse Survivor Annuity ---Full (55% of your annuity)
- ✓ Combination Current/ Former Spouse Survivor Annuity
- ✓ Insurable Interest Survivor Annuity
- ✓ CURRENT Spouse Survivor Annuity ---Partial (55% of Amount)
- ✓ FORMER Spouse Survivor Annuity ---Partial (55% of Amount)
- ✓ Self Only Annuity (No survivor benefit)

SURVIVOR BENEFIT COST / REDUCTION

Cost = 2.5% of base annuity up to $3,600 plus 10% of base annuity over $3,600

Example: $30,000 base annuity (Max elected)
$3,600 x 2.5% = $ 90
$26,400 x 10% = + $2,640
Reduction/Cost = $2,730 yearly

Survivor will receive 55% of base annuity = $16,500 yearly

Example: $30,000 base annuity ($3,600 elected)
$3,600 x 2.5% = $90.00
Reduction/Cost = $90.00 yearly

Survivor will receive 55% of $3,600 annuity = $1,980 yearly

SURVIVOR BENEFIT PAYMENTS

- The survivor benefit is payable for life unless the survivor remarries before age 55
- Benefits will be restored if the remarriage terminates in death, annulment, or divorce

DISABILITY RETIREMENT

- Disability - Unable to render useful & efficient service because of disease or injury
- Must be in a position covered by CSRS
- Must have a minimum of 5 years creditable civilian service
- Disability annuity IS subject to Federal tax

DISABILITY / DEATH BENEFITS FF / LEO

- DISABILITY: If an SRC employee retires from an approved SRC position, the 2.5% calculation will be used in the recalculation of the earned annuity benefit at age 62

- DEATH-IN-SERVICE: The benefit is calculated using the actual years of service (to include the enhanced benefit for SRC employees)

NOTE

BAL 10-105 Disability and Death SRC annuity calculation for FF/LEO

DISABILITY / DEATH BENEFITS ATC

- DISABILITY: Greater of the earned annuity or the CSRS guaranteed minimum annuity (50%)

- DEATH-IN-SERVICE: The benefit is calculated using the actual years of service (to include the enhanced benefit for SRC employees)

NOTE

BAL 10-105 Disability and Death SRC annuity calculation for FF/LEO

DISABILITY RETIREMENT

Submit all regular retirement forms

PLUS

- SF 3112A – Applicant's Statement of Disability
- SF 3112B – Supervisor's Statement
- SF 3112C – Physician's Statement
- SF 3112D – Agency Certification of Reassignment & Accommodation Efforts
- FedMER Eligibility Statement (applicable to CSRS Offset Employees)

DEATH-IN-SERVICE

- If you die while still an active employee, your survivor MAY be entitled to death benefits
- In the event of your death, your supervisor needs to contact your servicing Human Resources (HR) Representative or Human Resources Officer (HRO)
- HR will contact ABC-C
- An ABC-C Specialist will contact the survivor within 24 hours

DEATH-IN-SERVICE

Spousal Benefits: Monthly annuity (survivor benefits) payable if married to employee at least 9 months

EXCEPTIONS to the 9 months of marriage requirement:

- Spouse is the parent of a child of the marriage, <u>or</u>
- Death was accidental

DEATH BENEFITS

Children's Benefit(s) are payable if:

- The child is unmarried AND under 18, <u>or</u>
- Under age 22 if full-time student, <u>or</u>
- Any age if disabled before 18
- Children's Benefit is the same if death-in-service or death as an annuitant

DEATH BENEFITS

- Up to 3 children if a parent is living
  - 2016 rate is $510 per month per child
  - More than 3 children, $1,532 per month divided by # of eligible children
- Up to 3 children if no living parent
  - 2016 rate is $613 per month per child
  - More than 3 children, $1,839 per month divided by # of eligible children

DESIGNATION OF BENEFICIARY

Beneficiary Forms:

- SF 1152 (Unpaid Comp)
- SF 2823 (FEGLI)
- SF 2808 (CSRS)
- TSP-3 (TSP)

Order of Precedence:

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

COST OF LIVING ADJUSTMENTS (COLA)

- The annual cost-of-living increase is based on the percentage increase in the Consumer Price Index (CPI)
- Normally, the rates are effective December 1 of each year and payable in the January 1 annuity check.
  - An annuitant's first COLA is prorated based on the number of months on the annuity rolls prior to the COLA.

    A month is credited only if the annuity commenced on or before the last day of the month.
  - The full COLA as prescribed by law will be received each year thereafter.
  - The COLA for 2016 is 0%.

WINDFALL ELIMINATION PROVISION (WEP)

- If you didn't pay Social Security taxes on your government earnings and you are eligible for Social Security benefits, the formula used to figure your benefit amount may be modified, giving you a lower Social Security benefit.

- WEP affects Social Security benefits when any part of your Federal service after 1956 is covered under the Civil Service Retirement System (CSRS). However, Federal service where Social Security taxes are withheld (Federal Employees Retirement System or CSRS Offset) will not reduce your Social Security benefit amounts.

WINDFALL ELIMINATION PROVISION (WEP)

- WEP does not apply to survivors benefits. It also does not apply if:
  - You are a Federal worker first hired after December 31, 1983;
  - You were employed on December 31, 1983, by a nonprofit organization that did not withhold Social Security taxes from your pay at first, but then began withholding Social Security taxes from your pay;
  - Your only pension is based on railroad employment;
  - The only work you did where you did not pay Social Security taxes was before 1957; or
  - You have 30 or more years of substantial earnings under Social Security.

GOVERNMENT PENSION OFFSET (GPO)

- If you receive a pension from a Federal, state or local government based on work where you did not pay Social Security taxes, your Social Security spouse or survivor's benefits may be reduced. You are exempt from the GPO if you were contributing to Social Security for your last 5 years of Federal employment.

- Your Social Security benefits will be reduced by 2/3s of your government pension.
  - Monthly civil service pension - $1,200
  - 2/3s offset to Social Security - $ 800
  - Spouse or survivor benefit - $1,000
  - Final amount due - $ 200

($1,000 – $800 = $200)

http://www.socialsecurity.gov/gpo-wep/

NON-APPROPRIATED FUND (NAF) RETIREMENT PROCESSING

NAF Retirement System - Contact nearest NAF office

CSRS Retirement Plan – Contact the ABC-C

RETURNING TO FEDERAL EMPLOYMENT

IMPORTANT!!

If you are retiring and immediately being hired by NAF, transferring to other Federal employment, or returning as a reemployed annuitant, you must notify the ABC-C before your retirement is processed. This should prevent erroneous payout of your lump sum annual leave

FEHB IN RETIREMENT

Self Only

Self Plus One

Self & Family

Additional Information:
http://www.opm.gov/insure/health

OPM Telephone: 1-888-767-6738

FEHB IN RETIREMENT

- Retire on an immediate annuity
- Be insured on the date of retirement
- Covered for the 5 years of service prior to retirement or since your FIRST opportunity to enroll (special rules apply for VERA, VSIP and DSR; see next slide)
- Coverage as a family member under FEHB or CHAMPUS/TRICARE counts towards 5 year requirement (employee must be enrolled in FEHB prior to retirement)

FEHB IN RETIREMENT

Pre-approved automatic waiver of 5-year requirement:

- Must be enrolled in FEHB on the first day of the buyout period (October 1 of the current FY) and
- Retire during the buyout period; and
- Receive a buyout (VSIP); or
- Take early optional retirement (VERA) as a result of early-out authority; or
- Take a DSR based on involuntary separation due to reduction in force

FEHB IN RETIREMENT

- Cost of FEHB is the same for retirees and active employees except that premiums are paid on a monthly basis vs. bi-weekly
- Same Open Season and qualifying life event (QLE) opportunities as active employees
- Same FEHB plans available to retirees as active employees
- Once you cancel FEHB coverage in retirement, you can never re-enroll
- Retirement is not a qualifying life event for changing your FEHB enrollment
- At age 65, enrollment in Medicare is optional. If enrolled, it becomes your primary and your FEHB plan becomes your secondary provider

FEHB IN RETIREMENT

- Retirees can suspend FEHB for TRICARE, Medicaid (or similar state sponsored program) or Medicare Advantage (Medicare Part C) and return to FEHB coverage during Open Season or immediately upon involuntarily losing non-FEHB coverage
- Retirees do not participate in Premium Conversion
- Your spouse is eligible to continue FEHB coverage after your death only if you have Self and Family or Self Plus One coverage and you elect to provide a survivor benefit at retirement

MEDICARE

- Part A (Hospitalization) – No Cost
  - Enroll at age 65
- Part B (Medical) – Monthly premium based on yearly adjusted gross income
- Part C –A plan offered by a private company
- Part D (Drug) – Monthly premium

FEGLI IN RETIREMENT

OPEN SEASON: September 2016; effective October 2017

Additional Information:

www.opm.gov/insure/life

OPM Telephone:

1-888-767-6738

FEGLI IN RETIREMENT

CONTINUATION INTO RETIREMENT

- Retire on an immediate annuity
- Insured on date of retirement
- Enrolled in each Option and Multiple for the 5 years of service prior to retirement OR since your FIRST opportunity to enroll
- Election Form: SF2818 – Continuation of Life Insurance Coverage

FEGLI IN RETIREMENT
BASIC LIFE OPTIONS:

- Basic Insurance Amount (BIA) is based on your final annual salary rounded up, plus $2,000. Ex: $51,400 = $52,000 + $2,000 = Amt of Basic Ins <u>$54,000</u>

Options	Before age 65	After age 65
75% reduction	BIA x .3250 (per $1,000) ex: $17.55 per month	NO COST ***Coverage reduces 2% per month for 37.5 months until it reaches a final value of $13,500***
50% reduction	BIA x 1.0350 (per $1,000) ex. $55.89 per month	BIA x .71 (per $1,000) ex. $38.34 per month ***Coverage reduces 1% per month for 50 months until it reaches a final value of $27,000***
No reduction	BIA x 2.4550 (per $1,000) ex. $122.31 per month	BIA x 2.13 (per $1,000) ex. $104.76 per month

FEGLI IN RETIREMENT

OPTION A - STANDARD COVERAGE:

Age Group	Monthly Cost
Under 35	$0.43
35 thru 39	$0.65
40 thru 44	$0.87
45 thru 49	$1.52
50 thru 54	$2.38
55 thru 59	$4.33
60 thru 64	$13.00
65 & Above	NO COST

At age 65 coverage reduces by 2% per month for 37.5 months until it reaches $2,500.

FEGLI IN RETIREMENT

OPTION B – ADDITIONAL COVERAGE (1 – 5 MULTIPLES OF PAY):

OPTION B – Ex: Annual Salary $51,400 1x Multiple elected = $52,000

Age Group	Mthly Cost @ $1000	Mthly Cost
Under 35	$0.043	$2.24
35 thru 39	$0.065	$3.38
40 thru 44	$0.087	$4.52
45 thru 49	$0.152	$7.90
50 thru 54	$0.238	$12.38
55 thru 59	$0.433	$22.52
60 thru 64	$0.935	$48.62
65 thru 69	$1.170	$60.84
70 thru 74	$2.080	$108.16
75 thru 79	$3.900	$202.80
80 & Above	$5.720	$297.44

FULL REDUCTION: At age 65, no cost & coverage reduces by 2% per month for 50 months at which time coverage ends

NO REDUCTION: Coverage & premium continue

FEGLI IN RETIREMENT

OPTION C – FAMILY COVERAGE (1 – 5 MULTIPLES):

OPTION C – Spouse = $5,000 (1x Multiple) / Each Child = $2,500 (1x Multiple)

Age Group	Mthly Cost per Multiple)
Under 35	$0.48
35 thru 39	$0.59
40 thru 44	$0.89
45 thru 49	$1.28
50 thru 54	$1.99
55 thru 59	$3.21
60 thru 64	$5.85
65 thru 69	$6.80
70 thru 74	$8.30
75 thru 79	$11.40
80 & Above	$15.60

FULL REDUCTION: At age 65, no cost & coverage reduces by 2% per month for 50 months at which time coverage ends

NO REDUCTION: Coverage & premium continue

TSP IN RETIREMENT

Thrift Savings Plan

Telephone: 1-877-968-3778
TDD: 1-877-847-4385
Monday through Friday
7:00 a.m. – 9:00 p.m. ET

Mailing Address:
Post Office Box 385021
Birmingham, AL 35238
http://www.tsp.gov

THRIFT SAVINGS PLAN (TSP)

- Provides a choice of tax treatment for contributions:
  - Traditional (pre-tax) contributions and tax deferred investment earnings and
  - Roth (after-tax) contributions with 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:
  - L Funds are "Lifecycle" Funds invested in a mix of stocks, bonds, & Government securities
  - Individual Funds are the G, F, C, S, & I funds

TSP FUNDS

- Government Securities Investment (G) Fund
  - Invested in short-term U.S. Treasury Securities
  - Interest income without risk of loss of principal
  - Payment of principal & interest is guaranteed
  - Low risk
  - 10-year annual return: 3.19%

- Fixed Income Index Investment (F) Fund
  - Government, corporate & mortgage-backed bonds
  - Invested in bond index fund that tracks Barclays Capital U.S. Aggregate bond index
  - Offers opportunity to earn rates of return that exceed money market fund rates over the long term
  - Low to moderate risk
  - 10-year annual return: 4.89%

TSP FUNDS

- Common Stock Index Investment (C) Fund
  - Stocks of large & medium-sized US companies
  - Invested in stock index fund that tracks the Standard & Poors (S&P) 500 stock index
  - Potential to earn high investment returns over the long term
  - Moderate risk
  - 10-year annual return: 7.72%
- Small Capitalization Stock Index (S) Fund
  - Stocks of small to medium-sized US companies
  - Invested in stock index fund that tracks Dow Jones Wilshire 4500 Completion (DJW 4500) index
  - Earn potentially higher investment returns over the long term than in the C Fund
  - Moderate to high risk (more than the C Fund)
  - 10-year annual return: 9.44%

TSP FUNDS

- International Stock Index Investment (I) Fund
  - International stocks of 21 developed countries
  - Invested in stock index fund that tracks the Morgan Stanley Capital International EAFE (Europe, Australasia, Far East) index
  - Potential to earn high investment returns over the long term
  - Moderate to high risk
  - 10-year annual return: 4.58%

- Lifecycle (L) Fund
  - Each L Fund is invested in the individual TSP funds (G, F, C, S, I), using investment allocations that are tailored to different time horizons
  - Objective is to provide the highest possible rate of return for the amount of risk taken
  - Subject to the risks of the individual funds
  - Expected returns will be approximately equal to weighted average of the G, F, C, S, & I Funds' returns

LIFECYCLE FUNDS

FUND	TIME HORIZON	GROWTH	RISK
L Income	Today and the near future	Low	Low
L 2020	2015 through 2024	Moderate	Moderate
L 2030	2025 through 2034	Moderate to High	High
L 2040	2035 through 2044	High	High
L 2050	2045 or later	High	High

LIFECYCLE FUNDS FUND ALLOCATIONS

L FUND	G Fund	F Fund	C Fund	S Fund	I Fund
L Income	74%	6%	11.2%	2.8%	6%
L 2020	47.7%	5.3%	25.96%	6.94%	14.1%
L 2030	30.39%	5.36%	34.91%	10.06%	19.28%
L 2040	20.40%	5.10%	39.78%	12.37%	22.35%
L 2050	12.4%	3.10%	44.37%	14.78%	25.35%

TSP PROJECTION

Amount of Annual TSP Contribution	# of Years to Contribute	Rate of Return (based on 10-year summary of annual returns for C Fund)	Projected TSP Account Balance
(15% of $50,000) $7,500	10	7%	$108,347
(15% of $50,000) $7,500	20	7%	$326,089
(15% of $50,000) $7,500	30	7%	$763,677
(10% of $50,000) $5,000	30	7%	$509,118
(5% of $50,000) $2,500	30	7%	$254,599

TSP IN RETIREMENT
WITHDRAWAL OPTIONS

- Automatic cash out (accounts less than $200)
- Leave money in the TSP
- Age-Based Withdrawal
- Full Withdrawal
  - Single Payment
  - Monthly Payments
  - Life Annuity
- Mixed Withdrawal
- Must begin to receive TSP funds by April 1 of the year following the year you are 70 ½

HOW TO APPLY:

TSP-70 FORM - Withdrawal Request

TSP CATCH-UP CONTRIBUTIONS

- Open to TSP participants age 50 or older
- Not eligible for agency automatic 1% matching contribution
- Limited to $6,000 for year 2016
  - Must be contributing IRS yearly maximum, $18,000 for 2016
  - Must make new election each year

Elections made via EBIS at https://www.abc.army.mil

LONG TERM CARE INSURANCE (LTCI)

Want to talk with a Certified Long Term Care Insurance Consultant?

Tel: 1-800-LTC-FEDS (1-800-582-3337)
TTY: 1-800-843-3557
Mon - Fri 8 a.m. - 8 p.m. ET
Sat 9 a.m. - 5 p.m. ET
Closed Sundays & Federal holidays

http://www.ltcfeds.com

FLEXIBLE SPENDING ACCOUNTS (FSA)

To receive more information regarding FSAs, please contact a SHPS counselor.

Retirees are not eligible to continue FSA.

Email: FSAFEDS@ADP.com

Telephone: 1-877-FSAFEDS (1-877-372-3337)

TTY: 1-800-952-0450

- Mon-Fri 9 am – 9 pm ET
- Closed Weekends and Holidays
- http://www.fsafeds.com

FEDERAL EMPLOYEES DENTAL & VISION INSURANCE PROGRAM (FEDVIP)

Self Only Self & One Self & Family

Dental Benefits

Diagnostic Preventative
Emergency Care
Restorative
Oral/Maxillofacial Surgery
Endodontics
Periodontics
Prosthodontics
Orthodontics

Vision Benefits

Diagnostic Services
Preventative Services
Eyewear
- Glasses
- Contacts

ENROLL AT
http://www.benefeds.com

1-877-888-3337

TTY 1-877-889-5680

RETIREMENT ESTIMATE

- Request your retirement estimate no more than 5 years prior to your retirement eligibility date
- ABC-C will compute one retirement estimate every three years
- Retirement estimate includes:
  - Verification of military & civilian service documented in your electronic Official Personnel Folder (eOPF)
  - Calculation of amount of civilian deposit and/or redeposit owed
  - Impact of unpaid civilian deposit/redeposit & military deposit on your retirement annuity
  - Confirmation of your current FEHB & FEGLI enrollment & your eligibility to continue these benefits into retirement

ABC-C RETIREMENT PROCESS

- 5 years prior to retirement eligibility:
  - Contact the ABC-C for retirement estimate & information
  - Call ABC-C with questions on retirement estimate
- 180 days prior to retirement:
  - Download forms from ABC-C website
  - Call ABC-C for help with the retirement forms
- 90-120 days prior to retirement:
  - Mail original retirement forms to ABC-C
  - Maintain personal copy
  - Provide good retirement address & contact information

ABC-C RETIREMENT PROCESS

- 30 days prior to retirement:
  - Retirement package assigned to a Specialist
- ABC-C Retirement Specialist:
  - Verifies required forms and documents
  - Processes retirement package
  - Provides final retirement counseling
  - Retirement package is forwarded to DFAS

RETIREMENT PROCESS

- 2 - 4 weeks after retirement:
  - Final paycheck is received
  - Lump sum annual leave is paid
  - VSIP payments if applicable

- 6 - 8 weeks after retirement:
  - Receive 1st INTERIM annuity payment
  - Receive letter from OPM with CSA number

Office of Personnel Management
Retirement Operations Center
P.O. Box 45
Boyers, PA 16017

www.opm.gov
email: retire@opm.gov
Tel: 1-888-767-6738

Social Security Administration
www.ssa.gov
www.medicare.gov
Tel: 1-800-772-1213

IRS Publication 721
www.irs.gov
Tel: 1-800-Tax-Form

CHANGING or WITHDRAWING YOUR RETIREMENT

- Your request to change your date of retirement or to withdraw your retirement application must be in writing and
  - Must be signed
  - May be faxed to ABC-C
- If you are receiving a VERA and/or VSIP, your request must be signed by your CPAC/HR Professional
- Submit the request to ABC-C as soon as you have made a decision
- Changing or withdrawing your retirement MAY cause problems with your paycheck and CAC

FOR ADDITIONAL RETIREMENT INFORMATION

CONTACT THE ABC-C

- Toll Free 1-877-276-9287
- Specialists are available from 6 am – 6 pm CT
- Website: https://www.abc.army.mil
- Mailing Address: 305 Marshall Avenue, Ft. Riley, KS 66442-5004

ANY QUESTIONS?