

**ATTACHMENT 2**

**EXAMPLES OF DISTRIBUTION OF MONIES BETWEEN RETIREMENT AND SOCIAL SECURITY**

**CSRS should be CSRS Offset**

**Social Security taxes and retirement contributions actually withheld**

		Base Pay	OASDI wages Reported	Social Security Taxes Paid	Retirement Contributions	Contribution Rate
<b>Barred yrs</b>	1995	55000	0	0	3850	7.00%
	1996	58000	0	0	4060	7.00%
	1997	60000	0	0	4200	7.00%
	1998	63000	0	0	4410	7.00%
	Subtotal			0	16520	
<b>Non-Barred yrs</b>	1999	65000	0	0	4713	7.25%
	2000	68000	0	0	5032	7.40%
	2001	70000	0	0	4900	7.00%
	2002	72000	0	0	5040	7.00%
	Subtotal			0	19685	

**Social Security taxes and retirement contributions that should be withheld**

		Base Pay	OASDI wages Reported	Social Security Taxes Due	Retirement Contributions	Contribution Rate
<b>Barred yrs</b>	1995	55000	55000	3410	440	0.80%
	1996	58000	58000	3596	464	0.80%
	1997	60000	60000	3720	480	0.80%
	1998	63000	63000	3906	504	0.80%
	Subtotal			14632	1888	
<b>Non-Barred yrs</b>	1999	65000	65000	4030	683	1.05%
	2000	68000	68000	4216	816	1.20%
	2001	70000	70000	4340	560	0.80%
	2002	72000	72000	4464	576	0.80%
	Subtotal			17050	2635	

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<i>Civil Service Retirement System</i>	<i>Federal Employees' Group Life Insurance Program</i>	<i>Federal Employees Health Benefits Program</i>	<i>Federal Employees Retirement System</i>	<i>Long Term Care Insurance Program</i>
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**Calculations**

Barred years

Retirement contributions during barred years	16520
Social Security taxes due	14632
Retirement contributions due	1888

Non-Barred years

Retirement contributions during non-barred years	19685
Social Security taxes due	17050
Retirement contributions due	2635

**CSRS should be CSRS Offset**

Barred years. The agency should back out the employee retirement contributions and resubmit the correct employee CSRS-Offset contributions and social security taxes to OPM. The employee will get full social security credit for those years. No adjustment of agency retirement contributions is required.

Non-barred years. The agency should back out the employee retirement contributions and resubmit the correct CSRS-Offset contributions to OPM. No adjustment of agency retirement contributions is required. Agency should submit both employer and employee social security taxes to IRS. The employee will get full social security credit for those years.

**CSRS Offset should be CSRS**  
**Social Security taxes and retirement contributions actually withheld**

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	1996	58000	58000	0	4060	7.00%
	1997	60000	60000	0	4200	7.00%
	1998	63000	63000	0	4410	7.00%
	Subtotal				16520	
<b>Non-Barred yrs</b>	1999	65000	0	0	4713	7.25%
	2000	68000	0	0	5032	7.40%
	2001	70000	0	0	4900	7.00%
	2002	72000	0	0	5040	7.00%
	Subtotal			0	19685	

**Calculations**

Barred years	
Retirement contributions during barred years	1888
Social Security taxes during barred years	14632
Social Security taxes due	0
Retirement contributions due	16520

Non-Barred years	
Retirement contributions during non-barred years	2635
Social Security taxes recovered	17050
Retirement contributions due	19685

**CSRS Offset should be CSRS**

Barred years. The agency may not recover the social security taxes paid during the barred years. The employee retains the full social security credit for those years. The agency is responsible for any difference between the employee retirement contributions withheld and the full CSRS contribution. No adjustment of agency retirement contributions is required.

Non-barred years. The agency may recover the social security taxes paid during the non-barred years. The employee does not get social security credit for those years. The agency is responsible for any difference between the employee retirement contributions withheld and the full CSRS contribution. No adjustment of agency retirement contributions is required.

**FICA Only should be CSRS**  
**Social Security taxes and retirement contributions actually withheld**

		Base Pay	OASDI wages Reported	Social Security Taxes Paid	Retirement Contributions	Contribution Rate
<b>Barred yrs</b>	1995	55000	55000	3410	0	0.00%
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	Subtotal			17050	0	

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	1998	63000	63000	0	4410	7.00%
	Subtotal				16520	
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	2000	68000	0	0	5032	7.40%
	2001	70000	0	0	4900	7.00%
	2002	72000	0	0	5040	7.00%
	Subtotal				0	19685

**Calculations**

Barred years	
Retirement contributions during barred years	0
Social Security taxes during barred years	14632
Social Security taxes due	0
Retirement contributions due	16520

Non-Barred years	
Retirement contributions during non-barred years	0
Social Security taxes recovered	17050
Retirement contributions due	19685

**FICA only should be CSRS**

Barred years. The agency may not recover the social security taxes paid during the barred years. The employee retains the full social security credit for those years. The agency is responsible both the employee and employer CSRS retirement contributions.

Non-barred years. The agency may recover the social security taxes paid during the non-barred years. The employee does not get social security credit for those years. The agency is responsible both the employee and employer CSRS retirement contributions.

**FICA Only should be CSRS-Offset**  
**Social Security taxes and retirement contributions actually withheld**

		Base Pay	OASDI wages Reported	Social Security Taxes Paid	Retirement Contributions	Contribution Rate
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Retirement contributions during non-barred years	0
Social Security taxes during non-barred years	17050
Social Security taxes due	17050
Retirement contributions due	2635

**FICA only should be CSRS-Offset**

Barred years. No adjustment to social security is necessary. The agency is responsible both the employee and employer CSRS-Offset retirement contributions.

Non-Barred years. No adjustment to social security is necessary. . The agency is responsible both the employee and employer CSRS-Offset retirement contributions.

**FICA Only should be FERS**  
**Social Security taxes and retirement contributions actually withheld**

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