

Retirement Coverage Error Correction Provisions of FERCCA

TYPE OF ERROR		RETIREMENT BENEFIT OPTIONS	WHAT HAPPENS TO SOCIAL SECURITY	WHAT HAPPENS TO THRIFT SAVINGS PLAN
Erroneously Put In:	Correct Coverage Is:			
CSRS	FERS	Choice between FERS and CSRS Offset coverage. ¹	Erroneous CSRS contributions are reallocated to Social Security.	If you choose FERS, you may make make-up contributions. Lost earnings are paid on make-up contributions.
CSRS Offset	FERS	Choice between CSRS Offset and FERS. ¹	No change.	
CSRS Offset	CSRS	None. Correction to CSRS.	Social Security coverage terminates.	No change.
CSRS	CSRS Offset	None. Correction to CSRS Offset.	Erroneous CSRS contributions are reallocated to Social Security.	
FERS	CSRS	Choice between FERS and CSRS coverage. ^{1,2}	If you choose CSRS, Social Security coverage terminates.	If you choose CSRS, your contributions and earnings remain in your account. Government contributions and earnings are removed from your account.
FERS	CSRS Offset	Choice between FERS and CSRS Offset coverage. ^{1,2}	No change.	If you choose CSRS Offset, your contributions and earnings remain in your account. Government contributions and earnings are removed from your account.
CSRS	Social Security	Choice between CSRS Offset and Social Security. ¹	Erroneous CSRS contributions are reallocated to Social Security.	If you choose Social Security, you may keep your contributions and earnings. Government contributions and earnings are removed from your account.
FERS	Social Security	Choice between FERS and Social Security coverage. ¹	No change.	
CSRS Offset	Social Security	Choice between CSRS Offset and Social Security. ¹		
Social Security	CSRS	None. Correction to CSRS.	Social Security coverage terminates.	You may make make-up contributions. Lost earnings are paid on make-up contributions.
Social Security	CSRS Offset	None. Correction to CSRS Offset.	No change.	
Social Security	FERS	None. Correction to FERS.		

¹ Retirement benefit options involving choice require that you were in the wrong retirement plan for at least 3 years.

² If you are covered by FERS as a result of a deemed FERS election, FERCCA does not give you a new election.