

# 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.*     | 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.*              | 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.*            | 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.*     | 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.*   | 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.* | No change.   |   |
| CSRS Offset         | Social Security      | Choice between CSRS Offset and Social Security.*   |  |   |
| 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.                          |  |   |

\* Most retirement benefit options require that you were in the wrong retirement plan for at least 3 years.