FAS **Employee's Guide**

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About Your Federal Employment …

Rehired Employees

This pamphlet
provides an orientation
to benefits
for the rehired employee
of the Federal Government.

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ABOUT YOUR FEDERAL EMPLOYMENT

(A frank discussion of your benefits as a rehired Federal employee and other helpful information)

Welcome back to the Federal community! If you have been separated from Federal civilian service for more than three days, have not retired, and are now returning you will be categorized as a Rehired Employee. When you return to work, changes may have taken place in retirement, and benefit programs that will now provide you with new options. This guide will provide an overview of basic program information. This guide is not intended to provide information for all situations, for detailed and specific questions, please contact your employing agency Human Resources Representative.

About Your Appointment …

Basically, there are only two categories of appointments, temporary or permanent. There are many types of appointments within each of the categories, such as: Excepted, Indefinite, Term, Career-Conditional, etc., that have been established to meet the needs of the agency. For purposes of this guide, we will look at the following categories:

- **Temporary Appointments**

  - <u>Temporary Appointment (NTE date)</u> - is a time limited appointment not to exceed one year. This type of appointment is ineligible for retirement coverage, and participation in the Federal Employees Health Benefits (FEHB), Federal Employees Group Life Insurance (FEGLI), and Thrift Savings Plan (TSP).

  - <u>Term Appointment</u> - is a time-limited appointment for a specific period exceeding one year, and lasting no more than four years. Term Appointments are eligible for retirement coverage (Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS), and participation in FEGLI, FEHB, and TSP programs.

- **Permanent Appointments**

  <u>Permanent Appointments</u> – are no time limitation appointments. This type of appointment is eligible for retirement, and participation in FEGLI, FEHB and TSP programs.

  Permanent appointments are further categorized as a Career, Career Conditional, or Excepted appointments.

Career Appointment- is the employment status of a permanent employee who has completed three years of substantially continuous, creditable service.

Career-Conditional Appointment- is the employment status of a permanent employee who has not completed three years of substantially continuous creditable civilian service.

Excepted Appointments- are civilian positions that are specifically excepted from the requirements of the Civil Service Act or from the competitive service by statute or by the U.S. Office of Personnel Management by regulation 5 CFR 6.1.

Reinstatement Career - permits former federal employee to reenter the Federal competitive service without competing with the public. Former federal employees may apply for any open civil service examination, but reinstatement eligibility also enables you to apply for Federal jobs open only to status candidates.
Former employees who served less than three years on a permanent career-conditional appointment are eligible for reinstatement up to three years following separation from service. Federal employees who have served for more than three years have lifetime reinstatement eligibility.

If you were previously covered by the Civilian Service Retirement System (CSRS) when you separated and returned to a permanent appointment in less than 365 days, you will not be subject to Social Security wage tax payments, and will retain your CSRS retirement coverage. Additionally, if your break was more than three days, you have an opportunity to change your retirement system, and elect Federal Employees Retirement System (FERS) within six months of your appointment.

If your break in service was more than 365 days, on or after December 31,1986 you will now be required to pay Social Security wage tax payments, and you will be placed in the CSRS Offset retirement system, as well as have the opportunity to elect FERS within 6 months of your rehire date.

Employees covered under CSRS Offset retirement coverage follow CSRS rules, but will contribute 0.80% to the CSRS retirement system and 4.2% to Social Security taxes. When you retire, your annuity will be calculated based on the CSRS rules.

However, as a CSRS Offset retiree if you are eligible for a social security benefit, your annuity will be offset at age 62 even if you do not apply for Social Security benefits through the Social Security Administration. The offset will be equal to the amount of your Social Security benefits for the earnings period as a Federal CSRS Offset employee.

Initial Documentation… 

Upon rehire, you will receive forms and documentation, one particular form you are suggested to review thoroughly is the Standard Form (SF) 50, Notification of Personnel Action. (Sample copy can be viewed at http://www.opm.gov/forms/pdfimage/sf50.pdf)

The SF 50 document is divided into three main sections; Actions, Employee Data, and Position Data. Each section outlines the applicable legal authority for the position appointment, eligible benefits, Service Computation Date for leave purposes, and position information.

Prior employment data is used in some instances to populate necessary data fields for tenure and benefit entitlements.

Review the SF50 to ensure the applicable information is accurately reflected. Specific areas to review are as follows:

Employee Data Section

- Block 30 on your SF 50 will have a letter or a number depending on your appointment status. The common codes are as follows:

- Letter "K" indicates FERS retirement coverage. You will contribute 4.2% for Social Security wage tax and 0.80% of your basic pay to the FERS civil service retirement system. ** Note – 4.2% is only for 2011, in 2012 the rate will return to 6.2%.

- Number "1" indicates CSRS retirement coverage. You will contribute 7% of your basic pay into the retirement system. CSRS does not contribute Social Security wage taxes.

- Letter "C" indicates CSRS Offset coverage. You will contribute 0.80% to the CSRS retirement system and 4.2% to Social Security wage taxes.

- Number "2" indicates no retirement coverage, but you will contribute a Social Security wage tax of 4.2%

- Block 31 - Service Computation Date (SCD) for leave accrual purposes only.

  Your Leave SCD determines the amount of leave that you accrue. This date is constructed from the total years, months and days of prior creditable civilian and military service. If you were continuously employed without a break in service of three days or more, the date will remain the same. For example: if your SCD was 10 March 1988 when you separated, and you were separated for 1 year, 4 months and 5 days, your new SCD will be 15 July 1989 (you add the separated time to your previous SCD).

About Your Leave …

. A full-time employee earns 4 hours of sick leave each pay period.

- less than 3 years of service, earn 4 hours of annual leave per pay period;
- greater than 3 and less than15 years you earn 6 hours per pay period;
- 15 years and over, you earn 8 hours per pay period.

If you do not have any of your previous documents, your initial SF 50 will show the current appointment date as your SCD until your prior service can be verified.

Additional SCDs not specifically outlined on the SF 50 (unless provided in the Remarks section) that an individual may have include the following:

- Retirement SCD - The date is used to determine the length of service for retirement eligibility.

- Reduction In Force (RIF) SCD- The date is used to determine your retention standing in the event there is downsizing within your activity.

Thrift Savings Plan (TSP) SCD - The date is used to determine a FERS employee vesting . Your agency will automatically contribute (1%) into your TSP account, and these contributions are subject to vesting rules. A FERS employee is vested in (entitled to keep) all of the agency automatic (1%) contributions, as well as any earnings that they accrue. Most FERS employees are vested after completing 3 years of service. All Federal civilian service counts towards vesting.

If you leave Government service before satisfying the vesting requirement, the agency automatic (1%) contributions and their earnings will be forfeited to the TSP. CSRS employees are not eligible for the agency 1% contribution nor matching contributions; therefore, they will not have a TSP SCD.

Additional forms that you may receive to review regarding benefit elections are:
- SF 2809, Health Benefits Election Form
- SF 2817, Life Insurance Election: FEGLI Program
- TSP-1, Election Form
- Leave and Earnings Statements (LES)

- SF 2823, Designation of Beneficiary for FEGLI

The employing office maintains either an electronic or a hard copy of your Official Personnel File Folder, commonly referred to as either an EOPF or OPF. Your OPF or EOPF contains historical documentation and many of the forms mentioned above regarding your employment and benefit elections.

Upon rehire, your employing office will request your previous EOPF or OPF from the prior agency or the National Personnel Records Center in St. Louis, depending on the length of time separated from Federal service.

If you have documentation from your previous employment, you may provide it to your hiring agency to receive immediate consideration for determinations; previous retirement coverage, sick and annual leave account balances. Your leave balances upon your last separation will be restored when you return to Federal service, if leave was not received as a payout or used in retirement annuity calculations).

About Your Military Service …

If you have military service prior to 1957, it is fully credited and does not require a military deposit. If you retired from the military, in most cases, your service will not count for retirement purposes unless you waive your military retired pay, and make a deposit for that service. For specific questions concerning military service, contact your employing office for further guidance.

Military Service credit and deposits apply to both CSRS and FERS retirement systems. If you are a FERS employee, you will not receive any retirement credit for military service after 1956 unless you make a military deposit. The military deposit is 3% of your military base pay, plus interest. Interest begins to accrue on the third anniversary of your first retirement covered position.

If you are CSRS or CSRS Offset and were first hired before October 1, 1982, your military service will count for retirement without a deposit. After retirement, if you are eligible for Social Security at age 62 (regardless if you apply), and you have not paid the military deposit of 7% plus interest, your annuity will be recomputed to eliminate the credit for post-56 military service. If you were first hired on or after October 1, 1982, you must make a deposit for the post-56 military service to receive credit for retirement purposes. **Payment of the deposit for military service must be made to the agency payroll office before separation.**

For rehired employees, military service that occurred before your last separation, began to accrue interest on the second anniversary of your first retirement covered position; but no earlier than October 1, 1986. Interest is compounded each year and is posted to your account on your Interest Accrual Date (IAD). Your first IAD occurs on the third anniversary of your first retirement covered position.

For example, if you were first hired in a covered position on March 3, 2005, your first IAD is March 3, 2008 (the 3rd anniversary date following your first covered appointment).
If you have additional periods of military service, your IAD will be posted in the same manner; that is, on the third anniversary after you return to your covered civilian position.

You should check with your employing office upon your return to see if you are entitled to additional benefits under Uniformed Services Employment and Reemployment Act (USERRA).

About the Federal Employees Health Benefits (FEHB) Program …

As an eligible employee, you may elect health insurance coverage without a medical examination or any restrictions because of age, current health or pre-existing conditions. You may also enroll your eligible dependents including children up to the age of 26 for FEHB coverage.

The employee and the government share the premium cost. The Government's share may not exceed 75% of the total enrollment cost. You as the employee, pay the remaining amount. There are many plans available. Your choices vary between a Health Maintenance Organization (HMO), Fee-for-Service Plan (FFS), to a High Deductible Health Plan (HDHP).

You must review the various plans (use the RI 70-1 for Federal Civilian Employees or the Office of Personnel Management's (OPM) FEHB plan comparison web site at www.opm.gov/insure/health/index.asp), to make a determination that is best for you.

You will have 60 days from the date of your eligible appointment to enroll. Once you elect your health plan, the effective date will be the beginning of the next pay period after the election is received by the employing agency, or validated through an automated enrollment system. Time is an important consideration to ensure your coverage, enrollment is not automatic, and a valid election has to be completed.

The acceptable election form is a Standard Form 2809, Health Benefits Election Form, unless your agency requires an on-line enrollment method. If you do not enroll during the 60-day period, you will have to wait until an Open Season or a Qualifying Life Event (QLE) such as; marriage, birth of a child, adoption, etc. that would allow you to enroll. **You are responsible for notifying your employing office and providing supporting documentation in a timely manner to ensure enrollment**.

The Benefits Open Season occurs each year from Monday of the second full workweek in November to the Monday of the second full workweek in December. If you were enrolled in a previous health plan be sure to review the current coverage rules, and available choices. You can use pre-tax dollars to pay health insurance premiums under what is termed as "premium conversion." If you participate in premium conversion, your share of the FEHB premium is deducted from your pre-tax income, thereby reducing your taxable income. Participation in premium conversion is automatic unless you waive it. If you do not want to participate in premium conversion, you must sign a waiver within 60 days of your rehire date. If you participate in premium conversion, you cannot cancel your enrollment or change to a self-only enrollment outside of open season or a QLE. For further information on premium conversion, contact your employing office.

About the Federal Employees' Group Life Insurance (FEGLI) Program …

Federal Employees' Group Life Insurance (FEGLI) Program is term insurance and has no cash value. The program includes Basic coverage and Optional insurance. You must elect Basic insurance before electing any Optional coverage. There are three options: Option A-Standard; Option B-Additional; and Option C-Family.

- Basic equals your annual salary, rounded up to the next $1,000, plus $2,000. (Example: annual salary is $83,250, rounded up to $84,000 plus $2,000 equals $86,000 worth of insurance.)

- Option A-Standard equals $10,000.

- Option B- Additional equals your annual salary, rounded up to the next thousand. Employees may elect from one to five multiples. (Example: annual salary of $83,250 rounded up to $84,000. Two multiples equal $168,000.)

- Option C-Family covers eligible family members. You may elect one to five multiples. Each multiple equals $5,000 for your spouse and $2,500 for each eligible dependent child, times one to five multiples. (Example: if you elect two multiples, your spouse is insured for $10,000 and each eligible dependent child for $5,000.)

If you are rehired after a break in service of less than 180 days, your prior FEGLI coverage will be reinstated with no opportunity to increase the coverage.

If your separation was 180 days or more, your prior FEGLI coverage will be automatically reinstated unless you submit a new SF 2817 and waive or elect different coverage. This coverage will automatically be effective the first day in a pay and duty status. Your reinstatement also provides a new opportunity to elect additional coverage or increase existing coverage or options.

You have 60 days after your eligible appointment to complete a SF 2817 to waive, elect or make any changes you desire. You may elect coverage without a medical examination, or concern of pre-existing medical conditions. Any options you do not elect will be considered waived.

If you did not elect Option C Family insurance when eligible and have a QLE, such as marriage, you may elect family coverage within 60 days of the QLE.

If you waived Basic coverage or did not elect Options A and B, you may increase your insurance following one year after your last election. The Request For Insurance form Standard Form 2822 must be completed by you, your employing office, and your physician. A medical examination at your own expense is required. The completed form must be sent to the Office of Federal Employees' Group Life Insurance (OFEGLI) for approval of the additional coverage.

You may also increase your insurance during FEGLI Open Seasons. Open Seasons for life insurance are infrequent, and scheduled by OPM when authorized by Congress.

If you change your life insurance, Block 27 of the SF 50 Employee Data section will show the new code and explanation of your coverage. Contact your employing office if you discover a discrepancy in your life insurance indicated on your SF 50.

The cost of the Basic life insurance is $.150 per $1,000. Optional insurance cost depends on your age bracket. If you are under the age of 45, an extra benefit is provided which doubles the amount of the Basis insurance. At the age of 35, the extra benefit starts to reduce by 10% until you reach age 45. After age 34, your cost will increase every 5 years as your age bracket changes.

The OFEGLI calculator provides options to select various scenarios of coverage, and the associated cost. The OFEGLI calculator can be accessed at http://www.opm.gov/calculator/worksheet.asp

About Your Flexible Spending Accounts (FSA) …

You are eligible for a Health Care Flexible Spending Account (HCFSA) if you occupy a position that permits (conveys) coverage to a FEHB program. You do not have to be enrolled in FEHB, but you must be in a position that conveys FEHB coverage.

All Federal employees of the executive branch agencies may participate in the Dependent Care Flexible Spending Account (DCFSA) immediately upon their entry on duty, except certain intermittent employees whose appointment is six months or less. The enrollment requirement for a DCFSA is that you have eligible dependents up to the age of 13 to claim dependent care expenses. Consumer Driven flexible savings plans are also available, contact your employing office for additional information.

The enrollment period for FSA is 60 days from the date of hire but no later than Oct 1st of the Plan Year. A Plan year runs from Jan 1st to Dec 31st. FSA provides a grace period for incurring expenses through March 15th and reimbursements can be requested through April 30th of the following year.

If you are reemployed within 60 days after separation but, before the end of the same tax calendar year, the previous election will be reinstated, and you will have access to your account. You will not be able to change your allotment, and you will be required to make up missed allotments. Exception: if you have a Qualifying Status Change (QSC) within the 60 days, you can modify the election. (Examples of QSCs are: 1) change in legal marital status, 2) change in the number of tax dependents, 3) change in the cost of dependent care cost, etc.) If you return in another Plan Year, you can make a new election. You cannot enroll on or after Oct 1st of any Plan Year.

The Benefits Open Season enrollments apply to benefits for the upcoming Plan Year. There are no forms to complete with the employing office. You must enroll online through FSAFEDS website, www.fsafeds.com. You do not need to enroll in both FSA plans. You can elect one or both if you meet the necessary requirements.

About Your Dental and Vision Care Plans (FEDVIP)

You are eligible for FEDVIP if you occupy a position that conveys FEHB coverage. You do not have to be enrolled in FEHB, but you must be in a position that conveys FEHB coverage.

You are eligible to enroll in FEDVIP if you return following a break in service of at least 30 days; or within 60 days of a QLE that allows you to enroll.

All Federal employees of the Executive Branch agencies and eligible family members may participate in the FEDVIP programs immediately upon their entry on duty, except certain intermittent employees whose appointment is six months or less.

FEDVIP premium payments are the sole responsibility of the employee. There are no forms for you to complete with the employing office. You must enroll online at www.benefeds.com

About Your Long Term Care (LTC) …

If you are reemployed in a position that conveys FEHB eligibility, and had a break in service of at least 180 days, you have 60 days upon your rehire to apply for LTC using the abbreviated underwriting application. After 60 days, you may still apply for LTC using the full underwriting application. You do not complete a form with your employing office. You can download an application from the LTC website at www.ltcfeds.com. You can also call 1-800-LTC-FEDS (1-800-582-3337) for an application.

About the Thrift Savings Plan (TSP) …

If you are rehired within 30 days of your last separation, your TSP contributions will resume based on your previous TSP election. If you are rehired after more than 30 days, you will be automatically enrolled with a 3% contribution.

You may make contribution changes at anytime to increase or decrease your contributions. If you wish to waive participation you have 90 days from the rehire date to cancel, and you will receive a refund of the automatic 3% contribution plus interest.

If you are a FERS employee, you will receive the agency automatic contribution of 1% regardless of whether you contribute. Additionally, matching contributions are provided based on your contribution. The matching is a dollar for dollar for the first 3 percent of your contribution, and $.50 on the dollar for the next 2 percent for a total of 5%. Matching contributions will be cancelled if you elect to waive contributions.

CSRS or CSRS Offset employees do not receive agency automatic or matching contributions. If you are eligible to transfer to FERS, and you elect to switch, you will immediately start receiving agency contributions.

CSRS or CSRS Offset or FERS employees may contribute any dollar amount or percentage of your basic pay up to the maximum Internal Revenue Service (IRS) limit (not including the Catch-Up Contributions). For more information on Catch-Up Contributions and other TSP features refer to the web site www.tsp.gov.

To change TSP contribution amounts, you must submit a TSP-1 to your employing office unless your employing agency accepts online enrollments.

TSP offers an array of investment fund options to elect. Before investing, you should read the TSP booklet, Managing Your Account, or access the TSP website at www.tsp.gov. Investment choices are accessible directly from the TSP web site, TSP Thrift Line (504-255-8777), or Form TSP-50 (Investment Allocation).

If you use the web site option to allocate investments, you will need your TSP account number (received from TSP by mail) and your TSP Web Password. If you use the Thrift Line, you will need your TSP Personal Identification Number (PIN).

About Your Retirement …

If you were first hired on or after January 1, 1984, in a non-temporary appointment, you are a FERS employee. FERS is a three-tiered system consisting of a FERS annuity, TSP, and Social Security. The FERS annuity is based on 1% of your highest 3 years of average salary multiplied by the number of total years of creditable service.

Upon retirement, some FERS retirees are also eligible for the FERS supplement, which is an extra benefit paid prior to the employee's eligibility for Social Security (age 62).

Additional facts that you should know about FERS.

- After a full career, the FERS annuity usually replaces about 30% of an employee's salary.

- Any non-covered position (temporary) on or after January 1, 1989, is not creditable for retirement purposes.

- If you separate and request a refund of your retirement contributions from the Office of Personnel Management, you lose all credit for the service covered by the refund unless you pay the refund deposit plus interest for the refund.

- If you are interested in making this repayment, your employing office will provide you with the SF 3108, Application to Make Deposit or Redeposit to complete and return for your employing agency certification. Your employing agency will forward it to OPM. OPM will correspond directly to you regarding the amount owed. You may pay the amount in a lump sum; establish a payment schedule with a minimum of $50.

- FERS employees must be proactive in planning their retirement. To maximize their Federal retirement benefits FERS employees should participate in the TSP.

The CSRS annuity is computed using the length of service and highest 3 years of average salary. After a full career of 30 years, a CSRS annuity will be approximately 56 percent of the highest 3 years average salary. This computation applies also to a CSRS Offset covered employee.

The CSRS is a defined benefit, based on your career as a Federal employee. Unlike FERS, CSRS benefits are not linked to other retirement programs such as TSP or Social Security.

If you separate and request a refund of your CSRS retirement contributions, once you return to Federal service in a covered position, you may repay the refund plus interest. If you are interested in making this repayment, your employing office will provide you with the SF 2803, Application to Make Deposit or Redeposit, for you to complete and return. OPM will correspond directly to you of the amount owed. You may pay the amount in a lump sum, or establish a payment schedule with a minimum of $50.

Why Repay the Refund?

If the refund is unpaid at retirement, it will have an effect on your annuity when you retire. Refunded CSRS service that ended before March 1, 1991 will be credited for length of service. However, your annuity will be actuarially reduced based upon age and amount of redeposit.

Refunded service that ended on or after March 1, 1991, is creditable for length of service, but it will not be used in calculating your annuity unless the refund is paid.

You may want to make a service credit deposit for service for which you did not pay retirement contributions such as temporary, term appointment, etc. Generally, the service is fully creditable for retirement eligibility; however, if the service was before October 1, 1982, your annuity will be reduced by 10% of the amount owed.

If the service was on or after October 1, 1982, the service will not be used in the computation of the annuity unless the deposit is paid. If this applies to you, talk with your employing office. Interest keeps compounding until it is paid or at retirement.

About Your Social Security …

If you are a FERS or CSRS Offset covered employee, your Social Security benefits continue to accrue while you are employed with the Federal sector. When you become eligible for your benefit at age 62, or if you choose to apply at a later date, you will receive benefits based on the law in effect at that time.

Each year on your birthday, Social Security will send you a benefits statement, or you may request one through the Social Security web site at www.ssa.gov or by calling their toll free number, 1-800-772-1213. This number is available from 7 A.M. to 7 P.M. The statement will show the amount of Social Security contributions posted to your account, the current amount of your retirement, and survivor benefits.

If you are CSRS Offset, you are paying Social Security and if you meet the requirements, you will be eligible for a benefit. However, your CSRS benefit will be reduced at age 62 by the portion of your Social Security benefit that is based on your CSRS Offset service. As a CSRS Offset employee, you will not be subject to the Government Pension Offset (GPO) described below. For information on both provisions, contact your Social Security office for information.
If you are a full CSRS covered employee, you are exempt from Social Security. However, you may be eligible for a Social Security benefit based on any non-Federal service, or through a spouse's Social Security eligibility. Your own earned Social Security benefit may be reduced under the Windfall Elimination Provision (WEP) because you are entitled to a benefit not subject to Social Security; CSRS. The WEP will reduce the Social Security benefit to account for the years you were subject to CSRS.

In addition, any Social Security benefit to which you may be entitled based on your spouse's record will be reduced, and in some cases eliminated, due to your receipt of a CSRS benefit. This is known as the Government Pension Offset (GPO).

About Beneficiary Information…

The designated beneficiary forms are used to determine the designated person or persons that will receive your entitled benefits upon your death. OPM will distribute funds based on the most recent signed and filed designated beneficiary form. If there are no designated beneficiary forms on file OPM will distribute your entitlements based on the order of precedence.

The order of precedence is based on the first order but, if there are no living persons in that category it continues to follow the next category as outlined below:

1. Widow or Widower
2. Child or children
3. Parents equal share
4. Executor or Administrator of will
5. Next of kin based on laws in the state in which you lived in at the time of death.

The four primary beneficiary forms that you should review to ensure the intended persons are listed on the forms as you would like. The forms are as follows:

SF 1152 Designation of Beneficiary, Unpaid Compensation of Deceased Civilian Employee

SF 3102 Designation of Beneficiary, Federal Employees Retirement System
(does not affect the right to annuity for a survivor benefit)

SF 2808 Designation of Beneficiary, Civil Service Retirement System
(does not affect the right to annuity for a survivor benefit)

TSP 3 – Thrift Savings Plan Designation of Beneficiary

SF 2823 Designation of Beneficiary, Federal Employees Group Life Insurance Program

About Resources …

All withholdings from your wages are shown on your Leave and Earnings Statement. Each pay period you should review your deductions, leave balances, tax issues, etc. If you believe there is an error for withholdings, it is your responsibility to contact either your employing office or your payroll representative, as appropriate. There are many resources to learn more about your Federal employment. Your employing office will have pamphlets on the various programs for your use. In addition, the following web sites provide pamphlets and other helpful information:

- www.opm.gov
- www.tsp.gov
- www.ssa.gov
- www.ltcfeds.com
- www.fsafeds.com
- www.benefeds.com
- www.cpms.osd.mil