



# Federal Employees Retirement System (FERS) What You Need to Know about Retirement Updated September 7, 2023

This document provides National Aeronautics and Space Administration (NASA) employees with information about the Federal Employees Retirement System (FERS). You will find important information regarding the retirement process, documents needed, and impacts to your benefits. Some information in this document may not apply to you.

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## **Section 1: Retirement Application Request to NSSC**

You may submit your NASA Shared Services Center (NSSC) Retirement Application request up to 6 months in advance of your anticipated retirement date. When you are ready to submit your application, complete the Retirement Application web form that can be accessed by visiting the NSSC Retirement page at <https://nasa.sharepoint.com/sites/nssc/SitePages/Retirement.aspx>, then clicking the **Online Retirement Application or Estimate Form** link, and the **Retirement Application Request** link.

**Important:** If you want your retirement to remain confidential, please inform the NSSC Retirement Services Team by selecting the option on the retirement application web form. Otherwise, we will notify your Servicing Human Resources (HR) Office of your retirement upon receipt of your original retirement application.

An NSSC Retirement Services caseworker will contact you to assist you through the process.

## **Section 2: Your Retirement Application Process Overview**

You will be required to complete a retirement application, as well as other forms and documents.

**Note:** All retirement forms, except the Spouse's Consent to Survivor Election, may be signed using your Personal Identity Verification (PIV) Card Signature. Please be sure handwritten signatures are in **blue ink**.

- The NSSC will review your application, verify your service record, and forward the package to your servicing payroll office at the Interior Business Center (IBC).
- Your pay and retirement history are added to the package by IBC and forwarded to the Office of Personnel Management (OPM).
- IBC will forward a letter to you informing you of the date your package is forwarded to OPM and the register number used to track it.
- Upon receipt, the OPM Retirement Operations Center in Boyers, Pennsylvania reviews the application package and assembles the information into a retirement file.
  - If your entitlement to an annuity is clear, OPM will normally authorize recurring interim annuity payments to provide you with income until your claim is completed.
  - Interim payments are generally authorized within 8 to 10 days after OPM receives the retirement package.

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- OPM will assign you a Civil Service Annuitant (CSA) number. You will be asked to provide this number when corresponding with or calling OPM.
- When you receive your CSA number from OPM, you will also receive instructions to create a Login.gov account. You will use Login.gov to access OPM's Retirement Services Online.
- Once you are retired, OPM becomes your personnel office.

### **Section 3: SF 3107, Application for Immediate Retirement (FERS)**

When completing your SF 3107, ensure you carefully read the instructions. In addition, this section includes helpful information for completing certain portions of your SF 3107:

#### **3.1 Complete the “Name” Information**

When you complete your retirement application, always use your “official” name as used on your payroll records. It is important that your name matches the payroll records. Ensure that you use the full name to include suffixes, such as Jr., III, etc. It is also important to list all other names you have used during your Federal employment, such as your maiden name, in Section A of the FERS retirement application. This will assist OPM to locate and identify all service records.

#### **3.2 Provide Permanent Address**

OPM and the IBC, NASA's payroll provider, will send information to the address that appears on your retirement application. If you plan to move within 45 days after retirement, please ensure that your new address appears on the application. It is important that you keep both OPM and the Thrift Savings Plan (TSP) service office apprised of your current address after you retire. If you plan to move prior to the end of the current tax year, please notify the IBC so that your final W-2 can be sent to the appropriate address. You may contact IBC by calling 1-888-367-1622.

### 3.3 Provide Marital Information

#### 3.3.1 Provide Marriage Records

If you are married, a photocopy of your marriage certificate is required with your retirement application.

**If your marriage certificate is in a language other than English**, you will be required to submit an English translation from a **certified** translator.

**If you cannot provide a copy**, you must submit two notarized affidavits from persons who are in a position to know the facts and clearly state the following:

- The relationship between you, your spouse, and the person swearing to the affidavit.
- The length of time you and your spouse lived together.
- The address or addresses at which you resided.
- How the person swearing to the affidavit is in a position to know the facts being presented in the affidavit.

In addition, **your own notarized affidavit is required**. Your affidavit should state:

- The date you got married and any other facts you believe will help prove you were married.
- You may also submit other documents that show a spousal relationship such as naturalization certificate, deeds, immigration records, insurance policies, passports, income tax returns, etc.

#### 3.3.2 Provide Divorce Records

If you have been divorced and your former spouse is entitled to a portion of your retirement benefits, as identified in your divorce decree, you will need to ensure that OPM receives a **certified copy** of your divorce decree(s). A certified copy of your court order must be provided as part of your retirement application if it is not currently on file at OPM at the time of your retirement. You should provide a copy of the apportionment letter from OPM with your retirement paperwork if your court order is already on file. If you do not have a copy of the apportionment letter, you must provide a certified copy of your court order with your retirement package.

### 3.4 Provide Annuity Election for Monthly Survivor Annuity Benefits

Employees may designate either a 50 percent, 25 percent, or no survivor annuity. Your spouse must consent to a reduced or no survivor annuity.

**Note:** For your spouse to continue Federal Employees Health Benefits (FEHB) coverage, you must elect at least a 25 percent survivor benefit. If you elect no survivor annuity benefits, your spouse will not be eligible to continue FEHB after your death.

If your spouse predeceases you, contact OPM to notify them of the death, and this deduction will be removed from your annuity payment.

### 3.5 Provide Insurance Information

#### 3.5.1 FEHB Program Coverage Eligibility

Your FEHB continues if you are eligible to retire on an immediate annuity and have been continuously enrolled (or covered as a family member) in any FEHB plan(s) for the 5 years of service immediately before the date of your retirement or for the full period(s) of service since your first opportunity to enroll (if less than 5 years).

**Note:** As long as you were covered under FEHB enrollment at the time of your retirement, the 5-year requirement period can include the time you are covered as a family member under another person's FEHB enrollment or the time you are covered under the Uniformed Services Health Benefits Program (also known as Tricare). You may be required to request a certificate of coverage from the health benefits carrier to verify the 5 years of coverage.

#### 3.5.2 Federal Employees' Group Life Insurance (FGLI) Eligibility

Life insurance coverage is transferred into retirement if you have had coverage since the first opportunity to enroll or for 5 continuous years immediately preceding the date of your retirement. **You must continue your Basic Life insurance to keep any of the Optional coverage.**

### 3.6 Complete Direct Deposit Information

Your annuity payments will be deposited into the account that is reflected in Section H of your retirement application. If you presently have active allotments, please note that these will not be transferred with your retirement. When you start receiving your full annuity, you may arrange with OPM to have up to two allotments taken from your annuity payments.

### 3.7 Include Income Tax Withholding Form

OPM will withhold Federal tax from your annuity according to the Form W-4P, Withholding Certificate for Pension or Annuity Payments, that you submit with your retirement application. After your annuity is established, your Federal tax status continues. You can make changes by accessing the OPM website. After your annuity has been finalized, you may contact OPM to have state tax withheld by supplying OPM with a specific dollar amount. OPM has agreements with some states to allow the withholding of state income taxes from annuity payments. Upon retiring, if you have tax questions pertaining to the filing of your taxes, please refer to <http://www.irs.gov/pub/irs-pdf/p721.pdf>.

**Note:** If you are not making changes to your Federal income tax withholding, the NSSC will supply the required documentation.

## Section 4: Beneficiary Forms

Upon retirement, there are three separate beneficiary forms for your Federal benefits for you to review:

1. SF 3102, Designation of Beneficiary, Civil Service and Federal Employees Retirement Systems
  - To review your current FERS beneficiary information, access your Electronic Official Personnel Folder (eOPF) at: <https://eopf.opm.gov/nasa/>.
  - If you wish to update your FERS beneficiary information, download and complete a new SF 3102 at: [http://www.opm.gov/forms/pdf\\_fill/SF3102.pdf](http://www.opm.gov/forms/pdf_fill/SF3102.pdf).
  - Ensure that your form is up to date with the name and current address of your designated beneficiaries. The form should be signed and witnessed using handwritten signatures and must contain no corrections.
  - **If you are still a current NASA employee, mail one signed and witnessed original to the NSSC at:**

NASA Shared Services Center (NSSC)  
ATTN: Benefits Processing Team  
Building 1111, Jerry Hlass Road  
Stennis Space Center, MS 39529

- The NSSC will certify as received and place a copy in your eOPF. A copy of all designation forms on file in your eOPF will be forwarded to OPM with your retirement package.

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- **If you are a retiree**, mail two **original** signed and witnessed copies to **OPM at**:

Office of Personnel Management  
Retirement Operations Center  
P.O. Box 45  
Boyers, PA 16017-0045

- Make sure to include your current mailing address.
- OPM will stamp one copy “Received” and return to you for your records.

2. SF 2823, Designation of Beneficiary, Federal Employee’s Group Life Insurance (FEGLI) Program

- To review your FEGLI beneficiary information, access your eOPF at: <https://eopf.opm.gov/nasa/>.
- If you wish to update your FEGLI beneficiary information, download and complete a new SF 2823 at: [http://www.opm.gov/forms/pdf\\_fill/sf2823.pdf](http://www.opm.gov/forms/pdf_fill/sf2823.pdf).
- Ensure that your form is up to date with the name and current address of your designated beneficiaries. The form should be signed and witnessed using handwritten signatures and must contain no corrections.
- **If you are still a current NASA employee, mail one signed and witnessed original to the NSSC:**

NASA Shared Services Center (NSSC)  
ATTN: Benefits Processing Team  
Building 1111, Jerry Hlass Road  
Stennis Space Center, MS 39529

- The NSSC will certify as received and place a copy in your eOPF. A copy of all designation forms on file in your eOPF will be forwarded to OPM with your retirement package.

- **If you are a retiree, mail two original signed and witnessed to OPM:**

Office of Personnel Management  
Retirement Operations Center  
P.O. Box 45  
Boyers, PA 16017-0045

3. Thrift Savings Plan (TSP) Designation of Beneficiary

- To view your current TSP beneficiary information, log in to your account on the TSP website at: [www.tsp.gov](http://www.tsp.gov). Click the **Have You Chosen a Beneficiary** link on the carousel to view your beneficiary(ies). You can also verify your beneficiaries by calling 1-877-968-3778.
- To designate a beneficiary or beneficiaries, log in to My Account at: <https://www.tsp.gov/> or use one of the ThriftLine options by calling 1-877-968-3778. For **TSP** to honor it, your beneficiary designation must be on file with **the TSP** at the time of your death. **TSP will not** honor a will or any other document.

## **Section 5: Other Insurance and Benefits Information**

### **5.1 FEHB Information**

#### **5.1.1 FEHB Coverage Cost**

The cost will remain the same as if you are a current employee. However, unlike an employee, your FEHB premiums are withheld on an after-tax basis and paid monthly. You have the same privileges as a current employee to make changes during Open Season or within prescribed timeframes after a Qualifying Life Event (QLE). Each year, Open Season runs from the Monday of the second full workweek in November through the Monday of the second full workweek in December (e.g., November 8, 2021 – December 13, 2021).

Your spouse is eligible to continue FEHB coverage after your death if you:

- Elect to provide a survivor annuity at retirement, **and**
- Are enrolled in a Self and Family or Self Plus One FEHB plan at the time of your death.

### 5.1.2 Medicare and FEHB

- If you are not in receipt of cash benefits from the Social Security Administration (SSA), prior to your 65<sup>th</sup> birthday, contact your local SSA office for information about eligibility for Medicare.
  - SSA will provide [Form CMS-L-564: Request for Employment Information](#) for Medicare. If you have reached your 65<sup>th</sup> birthday and are retired, complete your portion and submit to OPM, which will complete and return to you for submission to Medicare. If you submit to NSSC prior to your retirement, NSSC will complete the form and return to you for submission to Medicare. Forms may be sent to the NSSC via one of the following:
    - Mail:** NASA Shared Services Center (NSSC)  
ATTN: Benefits Processing Team  
Building 1111, Jerry Hlass Road  
Stennis Space Center, MS 39529-6000
    - E-mail:** [nssc@mail.nasa.gov](mailto:nssc@mail.nasa.gov) (Entrust encrypted e-mail is accepted)
    - Fax:** 1-866-779-6772 (1-866-779-NSSC)
  - If either you or your spouse are approaching age 65 at retirement, submit [Form CMS-L-564: Request for Employment Information](#) for each person to the NSSC. If you submit to NSSC prior to your retirement, NSSC will complete this form for you. After retirement, you will submit this form directly to OPM. Forms may be sent to the NSSC via one of the following:
    - Mail:** NASA Shared Services Center (NSSC)  
ATTN: Benefits Processing Team  
Building 1111, Jerry Hlass Road  
Stennis Space Center, MS 39529-6000
    - E-mail:** [nssc@mail.nasa.gov](mailto:nssc@mail.nasa.gov) (Entrust encrypted e-mail is accepted)
    - Fax:** 1-866-779-6772 (1-866-779-NSSC)
  - As a retiree, Medicare is the primary payer at age 65 and FEHB is secondary.
- Additional information about how FEHB and Medicare coordinate benefits can be found at: <http://www.opm.gov/insure/archive/health/medicare/75-12-FINAL.pdf>.

## 5.2 FEGLI Information

### 5.2.1 Basic Insurance

Unless you choose otherwise, your Basic Life will begin to reduce at the end of the month after the month that you reach age 65 (or when you retire, if later). You will continue to pay premiums for life insurance unless you cancel or elect 75 percent Reduction.

As a retiree, you have three options:

- **75 Percent Reduction**
  - Cost before age 65 = \$.3467 per \$1,000 of Basic Insurance Amount (BIA); after age 65 = \$0.
  - At age 65, the amount of your insurance reduces 2 percent per month over 38 months to a minimum 25 percent of your BIA.
- **50% Reduction**
  - Cost before age 65 = \$1.0967 per \$1,000 of BIA; after age 65 = \$.75 per \$1,000.
  - At age 65, the amount of your insurance reduces 1 percent per month over 50 months to a minimum of 50 percent of your BIA.
- **No Reduction**
  - Cost before age 65 = \$2.5967 per \$1,000 of BIA; after age 65 = \$2.25 per \$1,000.
  - The amount of your insurance will equal 100 percent of your BIA and is retained after age 65.

### 5.2.2 Optional Insurance

You pay the full cost of Optional coverage. As described under Basic Insurance, life insurance coverage is transferred into retirement if you have had coverage since the first opportunity to enroll or for 5 continuous years immediately preceding the date of your retirement. **You must continue your Basic Life insurance in order to keep any of the Optional coverage.**

- **Standard (Option A):** The amount of Option A-Standard insurance automatically reduces when you reach age 65 (or retire, if later). There is no election to be made. The amount of coverage reduces by 2 percent each month until the amount has been reduced by 75 percent. Only 25 percent of the original amount is payable (\$2,500) as a death benefit once the full reduction has been reached. After age 65, no premiums are withheld.
- **Additional (Option B):** You may elect either full reduction **or** no reduction.
  - If you elect full reduction, until you reach age 65, premiums (based on age) will be withheld from your annuity at the same rate as active employees. After age 65, there is no cost, but the insurance value begins to reduce 2 percent per month until coverage is reduced to 0 (generally at the end of 50 months).

- If you elect no reduction, you will continue to pay premiums at the same rate as active employees and you will retain the full amount of your Option B-Additional Insurance.
- **Family (Option C):** You may elect either full reduction **or** no reduction.
  - If you elect full reduction, premiums are withheld from your annuity at the same rate as active employees until you reach age 65. After age 65, there is no cost, but the insurance value begins to reduce 2 percent per month until coverage is reduced to 0 (generally at the end of 50 months).
  - If you elect no reduction, you will continue to pay premiums at the same rate as active employees and you will retain the full amount of your Option C-Family insurance.

The FEGLI Calculator can be found at: <http://www.opm.gov/retirement-services/calculators/fegli-calculator/>.

- Premium costs for age groups can be located at: [http://www.opm.gov/insure/life/rates/an\\_rates.asp](http://www.opm.gov/insure/life/rates/an_rates.asp).
- Elections will be made and more information can be found on SF 2818, Continuation of Life Insurance Coverage, located at: [http://www.opm.gov/Forms/pdf\\_fill/SF2818.pdf](http://www.opm.gov/Forms/pdf_fill/SF2818.pdf).

### 5.3 NASA Employees Benefit Association (NEBA) Information

Insurance through NEBA is handled by MetLife. You should contact MetLife directly for more information about your insurance conversion privileges. If you are currently carrying the Basic and the Group Variable Universal Life insurance, please be aware that these two insurances require separate designations of beneficiaries. You may designate your beneficiaries online at <https://mybenefits.metlife.com>. Contact MetLife directly for information on converting your NEBA coverage to a non-group policy at:

- For Basic coverage, Personal Accidental Death and Dismemberment (PADD) or Voluntary Accidental Death and Dismemberment, please call Group Insurance Services at 1-888-592-2681.
- For Group Variable Life Insurance, Auto and/or Home, or Pet Insurance, please call 1-866-574-2861 (Option 3).
- For MetLife Legal, please call 1-800-821-6460.

## 5.4 Federal Employees Dental and Vision Insurance Program (FEDVIP) Information

If you are currently covered by FEDVIP, coverage will continue. To keep your coverage active, you need to pay premiums directly during this Interim Pay. You will be sent a letter informing you about the direct bill process. If you are not currently covered by FEDVIP, you may enroll during the FEHB Open Season. To view the different plan options and premiums, visit the OPM Dental & Vision page at <http://www.opm.gov/healthcare-insurance/dental-vision/plan-information/>.

## 5.5 Federal Long Term Care Insurance Program (FLTCIP) Information

If you are currently covered, your coverage will continue into retirement. If your premiums are currently withheld from your biweekly paycheck, you will need to make payment arrangements with FLTCIP Partners prior to your retirement to ensure payments are not interrupted. To make a change in your payment method, contact FLTCIP using one of the following methods:

- Call FLTCIP at 1-800-LTC-FEDS (1-800-582-3337) or using TTY: 1-800-843-3557.
- Complete an [FLTCIP Billing Change Form](https://cdn.ltcfeds.com/planning-tools/downloads/Billing-Change-Form.pdf), which can also be found at: <https://cdn.ltcfeds.com/planning-tools/downloads/Billing-Change-Form.pdf>.

Once OPM adjudicates your annuity, you may contact OPM to have the premiums withheld from your monthly annuity payment

OPM issued a Notice of Suspension in the Federal Register on November 18, 2022, announcing a suspension for currently eligible and newly eligible individuals applying for coverage under the FLTCIP effective December 19, 2022. Individuals may not apply to FLTCIP during the suspension period. Current enrollees may not apply to increase their coverage during the suspension period. The suspension will remain in effect for 24 months, unless OPM issues a subsequent notice, to end or extend the extension period.

## 5.6 Flexible Spending Account (FSA) Information

If you retire before the end of the benefit period, the balances in your Dependent Care FSA (DCFSA) and Health Care FSA (HCFSA) are treated differently.

- You can continue to use the remaining balance in your DCFSA to pay for eligible dependent care expenses until the end of the benefit period or until your account balance is used up, whichever comes first. Balances remaining in the two accounts cannot be dispersed through a lump-sum payment to you.
- Your HCFSA will terminate as of the date of your retirement. There are no extensions. Any health care expenses incurred prior to the date of separation will still be reimbursable, but those incurred after the date of retirement will not.

For additional information on the FSA program, visit [www.fsafeds.com](http://www.fsafeds.com).

## 5.7 TSP Information

### 5.7.1 TSP Withdrawal Options

If you are enrolled in TSP when you retire, you will be given information about the options available. Your options include:

- Withdrawing all of your money in a lump sum.
- Electing equal payments.
- Electing an annuity.
- Electing distributions from your TSP based on life expectancy.
- Rolling the money over into an Individual Retirement Account (IRA).
- Leaving the money in your TSP account.

**Note:** You do not need to complete a paper withdrawal form to request a TSP withdrawal or distribution. To begin the request process, log into your account at: [www.tsp.gov](http://www.tsp.gov).

After retiring, you can no longer make contributions. If you decide to leave your money in TSP, your account will continue to draw the appropriate earnings. After retirement, you may still do interfund transfers.

### 5.7.2 Requirement to Start Withdrawing

If you decide to leave your money in the TSP, be aware that you will be required to start withdrawing your money by April 1st of the year following either:

- The year you turn age 73 if you are separated from Federal employment or the uniformed services and you were born on or prior to December 31, 1959, **or**
- The year you separate from Federal service if you have already reached age 73, **or**
- The year you turn age 75 if you are separated from Federal employment or the uniformed services and you were born on or after January 1, 1960.

As a helpful reminder, the TSP will notify you before your required withdrawal date and mail you important tax information about your TSP withdrawal, as well as information about the Internal Revenue Service (IRS) required minimum distributions.

- Be sure to advise the TSP Service Office of your current address, so you can continue to receive Participant Statements, which provide account information and fund performance.
- **For questions or any problems with your account:** call the Thrift Line and speak to a TSP Service Representative at 18779683778.

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- TSP is notified electronically that you have been separated. This notification takes approximately 30 days. Therefore, do not contact TSP to make a withdrawal until 30 days after your retirement date.

The following are helpful links for TSP to assist you in making your withdrawal decision. The following publications as well as other publications and forms can be found on the [TSP Forms and Resources webpage](#), is located at <https://www.tsp.gov/forms/>:

- [Summary of the Thrift Savings Plan](#)
- [Distributions](#)
- [Tax Rules about TSP Payments](#)
- [Rollovers from the Thrift Savings Plan to Eligible Retirement Plans](#)

## **Section 6: Civilian and Military Records, Deposits, Redeposits, and Military Pay**

### **6.1 Provide Civilian and Military Service Records**

Ensure that all documents to support relevant periods of service are included with your retirement application. For military service, provide any applicable DD Form 214, Certificate of Release or Discharge from Active Duty. For civilian service, provide any statements for deposit payments. Pay particular attention to missing DD Form 214s and paid receipts for deposits/redeposits.

### **6.2 Consider Making a Civilian Deposit/Redeposit Service**

If you performed previous civilian service, you may be eligible for and may wish to consider making a deposit/redeposit.

#### **6.2.1 Deposits for Nondeduction (Federal Insurance Contributions Act (FICA) Only) Service:**

- A deposit is the payment of retirement deductions, plus interest, that would have been withheld from your pay if you had been covered by FERS during a period of employment when retirement deductions were not withheld from your pay. Under FERS, the most common types of non-deduction service include temporary appointments and when actually employed (WAE) (intermittent). Redeposit service is any period of civilian service for which you have received a refund of retirement contributions. Service deposits and redeposit can be made prior to retirement or at the time OPM is adjudicating your retirement. The application for the deposit can be found at: [http://www.opm.gov/forms/pdf\\_fill/SF3108.pdf](http://www.opm.gov/forms/pdf_fill/SF3108.pdf).

Note: If you are within 6 months of your retirement, please submit this form with your retirement paperwork.

- **Periods performed prior to January 1, 1989:** A deposit is optional. If deposit is made, the service is creditable toward retirement eligibility and annuity benefits.
- **Periods performed after January 1, 1989:** No credit or deposit is allowed for any purpose, and this service is **not** creditable toward retirement eligibility or annuity benefits.

#### 6.2.2 Redeposits for Refunded Service:

- An employee who receives a refund of FERS retirement contributions may make a redeposit.
- The amount withdrawn plus interest from the refund date is the amount owed.

#### 6.2.3 Advantages of Making Deposits or Redeposits before Retirement:

- You have less total interest to pay on the deposit/redeposit.
- Your retirement application may be processed faster if the deposit/redeposit is already paid.
- You can make installment payments (of \$50.00 or more) to lessen the financial strain of paying large deposits or redeposits.

### **6.3 Consider Making a Military Service Deposit**

If you performed military service, you may be eligible for and may wish to consider making a military service deposit. As a general rule, military service in the Armed Forces of the United States is creditable for retirement purposes if it was active-duty service terminated under honorable conditions and performed prior to your retirement.

**Note:** All FERS employees first employed on or after October 1, 1982, must make a military deposit to receive ANY retirement credit for military service performed after January 1, 1957.

For instructions on how to begin the process of paying your military deposit visit:  
<http://www.dfas.mil/civilianemployees/militaryservice/militaryservicedeposits.html>.

Military deposit deadlines and process for making payments are as follows:

- **Military deposits include interest unless they are paid within a grace period.** Payments must be made to your employing agency before you separate.
- **To begin the process of paying the military deposit, visit the Defense Finance and Accounting Service Military Service Deposits page at:**  
<https://www.dfas.mil/CivilianEmployees/militaryservice/militaryservicedeposits/>

### **6.4 Consider Waiver of Military Retired Pay**

You do not have to waive military retired pay to receive credit for your active military service, if you are receiving military retired pay under either of the following conditions:

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- Based on a disability incurred in combat with an enemy of the United States or caused by an instrumentality of war.
- As a member of the reserve components of the Armed Forces.

**Note:** If you are a military retiree and you do not plan to waive your military retired pay, verify that your Retirement SCD does not include any military service. If you want to waive your military retired pay to receive credit for military service in the computation of your FERS or CSRS benefit, you should submit your waiver request at least 60 days before your planned retirement following the instructions on OPM's [Military Retired Pay](https://www.opm.gov/retirement-center/fers-information/military-retired-pay/) website at: <https://www.opm.gov/retirement-center/fers-information/military-retired-pay/>.

## **Section 7: Commencement Date of Annuity**

Your annuity will begin to accrue the first day of the following month that you retired.

**Example:** If you retire on April 1st, your annuity will not start to accrue until May 1st and will be paid on June 1st. However, if you retire on March 30th, your annuity will begin to accrue on April 1st and will be paid on May 1st.

## **Section 8: FERS Supplement**

Only FERS service is used in computing this supplement. This is a monthly annuity paid to certain FERS employees until age 62 as an approximation of SS benefits.

To be eligible for a FERS supplement:

- You must have completed at least 1 calendar year of FERS service **and**
- You must retire with entitlement to an immediate annuity.

Your FERS Annuity Supplement will cease at age 62, regardless of whether you draw on SS. If you retire on a voluntary early retirement or a discontinued service retirement, the supplement is payable upon reaching the Minimum Retirement Age (MRA). If you retire under the provisions of a law enforcement officer or firefighter with an immediate annuity, you will be eligible immediately upon retirement. This supplement does not apply in FERS disability cases. Income earned after retirement, that exceeds the "exempt amount," may reduce or eliminate the annuity supplement.

## **Section 9: Lump Sum Leave Payment**

Upon separation from Federal service, you will receive a lump-sum payment for your annual leave, which includes all the following:

- Your regular carryover balance from the previous year, if any.
- Accrued and unused annual leave during the current leave year.
- Any restored annual leave maintained in a separate account.
- Up to a maximum of 24 credit hours.

You will receive your lump-sum payment approximately 3 pay periods after you retire as an electronic deposit into your identified financial institution. Retiring before your last scheduled workday of a pay period will not earn leave for the final pay period. Leave can be accrued only during complete pay periods.

NASA advances leave at the start of each leave year. You are not entitled to any advanced leave that you have on the date of your retirement. Only accrued leave will be paid out.

### **9.1 Calculating Lump Sum Leave Payment**

To determine how much leave you have accrued, go to Employee Express at <https://www.employeeexpress.gov/>, and view your Earnings and Leave Statement. At the bottom of your Earnings and Leave Statement, there will be a line item called **Annual Leave**. Subtract your **Adv** from the **Ending Bal** column. This number represents your current balance of accrued annual leave. If this number is negative at the time you retire, you will owe a debt.

The following table illustrates a sample of the leave balances as shown in an employee's Earnings and Leave Statement with a calculation example immediately after the table:

Figure 1: Sample Employee Leave Information Found on the Earnings and Leave Statement

Leave Type	Begin Bal Lv Current	Begin Bal Lv Yr	Earned Current	Earned YTD	Used Current	Used YTD	Adv	Ending Bal
Annual Leave	305.45	190.45	6.00	84.00	0.00	39.00	76.00	305.45
Sick Leave	147.00	113.15	4.00	56.00	0.00	18.15	0.00	151.00
Comp Time	0.00	0.00	4.00	0.00	0.00	0.00	0.00	4.00
Credit Hours	17.45	22.00	7.00	28.00	1.30	26.45	0.00	23.15
Compensatory for Travel	2.00	0.00	0.00	0.00	0.00	0.00	0.00	2.00
Admin	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
LvBk Member Contribution	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

**Example:** To determine the leave payout for this example, use the sample leave information in the table. The Annual Leave Ending Balance less the Annual Leave Adv (Advanced hours), equals the amount of annual leave payout ( $305.45 - 76 = 229.45$ ). In this example, the employee is paid out for 229.45 annual leave hours.

## 9.2 Lump Sum Payment Taxes and Withholding

Taxes are applied to lump sum payments in the year in which you receive the money. Note that taxes may be withheld at a higher tax rate.

**Example:** An employee retiring September 30 could incur a larger tax burden by collecting almost a full year's salary plus a large lump-sum payment for unused annual leave vs. an employee who retires on December 31 and does not receive the lump-sum payout until the next tax year.

Your lump-sum payment is subject to withholdings for Social Security, Medicare, Federal (at 22 percent), and state income tax (if applicable).

### 9.3 Payout of Other Time Credits

Within NASA, a letter of exigency is needed for payout of compensatory time. Credit time and unexpired restored annual leave will be included in your lump-sum payment. **You will not receive payment for Time Off awards.**

### 9.4 Lump Sum Payments and Social Security

If you retire from NASA and start drawing Social Security benefits the year immediately after you retire, you may need to request that the IBC complete a [Form SSA-131, Employer Report of Special Wage Payments](#), which is also located at: <https://www.ssa.gov/forms/ssa-131.pdf>. This form is only required if you retire at the end of the calendar year and have your lump-sum leave payment paid out in the following tax year in which you start drawing Social Security benefits. Wages which are earned in a year prior to the year you are paid (e.g., annual leave) usually do not affect benefits payable under the Social Security annual earnings test. Form SSA-131 will document that your lump-sum leave payment paid in the current tax year was accrued in the prior tax year. This ensures your lump sum leave payment is not counted against you in the Social Security annual earnings test in the current year. For additional information, refer to [Social Security Publication No. 05-10063, Special Payments After Retirement](#), which is also located at: <https://www.ssa.gov/pubs/EN-05-10063.pdf>.

**Note:** The SSA 131 is not processed at the NSSC but should be e-mailed to the IBC at: [csc\\_fax@ios.doi.gov](mailto:csc_fax@ios.doi.gov). If you need to speak to someone regarding your form, please call the IBC customer service line at (720) 673-9958. Be sure to include your name, Social Security Number, and contact information. The IBC will process the form and return to you for submission to the Social Security Office.

## Section 10: Financial Disclosure Filers

If you are a Public Financial Disclosure filer (using Office of Government Ethics (OGE) Form 278), you must file an OGE Form 278 Termination Report within 30 days of your retirement date. To file, please go to the NSSC Financial Disclosure SharePoint at <https://nasa.sharepoint.com/sites/nssc/SitePages/FinancialDisclosure.aspx>. Follow the instructions provided by clicking on “OGE Form 278e Termination Filing Instructions”.

**Note:** An OGE Form 450 filer is not required to file a termination report.

If you have questions about how to properly report your holdings, please contact your [Center Ethics Advisor Point of Contact \(POC\)](#). For technical question with the Ethics Program Tracking System

(EPTS), please contact the NSSC at 1-877-677-2123 or by e-mail at: [nssc-contactcenter@nasa.gov](mailto:nssc-contactcenter@nasa.gov) for assistance.

## **Section 11: Cost-Of-Living-Adjustment (COLA)**

COLAs are allowed by law and will increase your annuity. The retiree COLA is effective on December 1. The December annuity payment is paid on the first business day of January.

FERS retirees do not receive a COLA until age 62, unless retired under special provisions (such as law enforcement, firefighter, etc.). If retired prior to age 62, the first COLA will not be prorated if you reach your 62<sup>nd</sup> birthday before December 1st. FERS annuitants who are not eligible to receive a COLA during their first year (or more) on the annuity roll will receive a full initial COLA, without proration, upon becoming eligible. Under FERS, if you have a Civil Service Retirement System (CSRS) component, the component is subject to the CSRS COLA calculation.

## **Section 12: Electronic Official Personnel Folder (eOPF)**

Upon retirement, you may want to print and/or download your eOPF (<https://eopf.opm.gov/nasa/>)<https://eopf.opm.gov/nasa/Login.aspx?isCtx=false>. You will have access to this information until the date of your retirement. If you do not print/download these records, your eOPF is transferred to the National Archives and Records Administration, where you will be able to request copies of documents (<http://www.archives.gov/st-louis/civilian-personnel/index.html>).

## **Section 13: Payment Schedule/Interim Pay**

You should receive your last salary payment on the normal schedule. After OPM has received your retirement application, you should receive an interim payment equal to approximately 56 - 70 percent of your full annuity. This process will take approximately 8 weeks following your retirement date. During the interim period, no deductions will be taken for health or life insurance. OPM will only withhold Federal income tax. The interim payment schedule will continue until all records have been verified by OPM. At that time, you will receive a full annuity payment and retroactive annuity amounts that were not paid during the interim pay cycle **minus** FEHB, FEGLI, and other appropriate deductions. You will receive a “Benefits Booklet” that fully explains your retirement annuity and benefits. **If you do not receive an interim payment within 6 to 8 weeks after your retirement date, please notify the NSSC Retirement Services Team immediately.**

**Note:** For those employees who have a former spouse who is eligible for an annuity, the interim payment is cut in half (possibility of receiving 35 percent).

## **Section 14: Contacting OPM**

OPM, rather than NASA/NSSC, will be the entity you will deal with for all of your services post-retirement. Be sure to take note of the 1-88-US-OPM-RET telephone number. If you have questions regarding your retirement application and have been separated for less than 90 days, you may contact the NSSC for assistance. However, the NSSC will not have access to your retirement application, so depending on your situation the NSSC may refer you to OPM.

- **OPM Phone Numbers:** Once you receive your CSA number, you may contact OPM by calling their Retirement Information Office at any of the following numbers:
  - Nationwide toll-free number: 1-88 US OPM RET (1-888-767-6738)
  - Nationwide toll number: 1-724-794-2005
  - Within the Washington, DC calling area: 1-202-606-1800
  - Hearing impaired customers: 1-800-877-8339 (TDD)
- **Customer Service Specialists:** When you call, you can talk to a Customer Service Specialist from 7:40 a.m. to 5:00 p.m. eastern time, Monday through Friday.
- **OPM Internet Access:** You can contact OPM via <https://www.servicesonline.opm.gov>. To use these features, OPM now requires users to sign in with a **Login.gov** account. You may create a Login.gov account through **Employee Express** while still employed. (If you did not create a Login.gov account prior to retirement, visit: <https://www.servicesonline.opm.gov>, click the **Sign in with Login.gov** link, and click the **Create an account** button.) After linking your Login.gov account with your Services Online account, some of the things you can do by using the website include:
  - Change your Federal and State Income Tax withholding
  - Change your mailing address
  - Change your Password
  - Establish an allotment to an organization
  - Set up a checking or savings allotment
  - Sign up for direct deposit of your payment
  - Update your e-mail address/opt-in to receive information electronically
  - View/Print annuity statement/verification of income
  - View/Print Tax Form 1099-R, Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
  - View/Print verification of life insurance (i.e., FEGLI)
  - View the status of your case while in interim pay

- **OPM Mailing Address:** If you need to write to OPM, remember to include your CSA on each page of your correspondence. The mailing address for general correspondence is:

U.S. Office of Personnel Management  
Retirement Operations Center  
Post Office Box 45  
Boyers, Pennsylvania 16017-0045

### **14.1 Survivor Information**

Your spouse/family members may contact OPM at 1-888-767-6738, or they may access the following link to obtain information on how to apply for survivor benefits:

<https://rsreporting.opm.gov/AnnuitantDeath/> in the event of your death.

If you have not done so already, you may wish to prepare a folder for your survivors that contains the items to assist them. Make sure your spouse, partner, children, or other interested party is aware of where this information is located so that it is readily accessible. These are examples of information you may want to include in your folder:

- Copy of your last will and testament
- Deeds, titles, and insurance papers for you house, car, and other personal property
- Birth and adoption certificates
- Marriage and death certificates
- Custody agreement and divorce decrees
- Military service records
- Passports
- Copy of your health information (vaccinations, hospitalizations)
- Copy of you power-of-attorney forms (if applicable)
- Medical Surrogacy paperwork
- Living will
- Social Security cards
- Contracts and other legal papers

### **Section: 15: How to Out Process at Retirement**

Contact your Servicing HR Office to find out where to obtain the employee clearance sheet. Ensure that all out-processing actions are completed.

## **Appendix A – Acronyms and Abbreviations**

Acronyms that are used in this guide are identified upon first use in this document. Thereafter, the acronym is used. In cases where the first or only instance of the use of an acronym is in a table or graphic, it may not be spelled out on first reference. Since many acronyms and abbreviations have multiple meanings, the following list includes those used in this guide and the applicable meaning:

<b>Acronym/Abbreviation</b>	<b>Meaning</b>
BIA	Basic Insurance Amount
COLA	Cost of Living Adjustment
CSA	Civil Service Annuitant
CSRS	Civil Service Retirement System
DCFSA	Dependent Care Flexible Spending Account
eOPF	Electronic Official Personnel Folder
EPTS	Ethics Program Tracking System
FEDVIP	Federal Employees Dental and Vision Insurance Program
FEGLI	Federal Employees' Group Life Insurance
FEHB	Federal Employees Health Benefits
FERS	Federal Employees Retirement System
FICA	Federal Insurance Contributions Act
FLTCIP	Federal Long Term Care Insurance Program
FSA	Flexible Spending Account
HCFSA	Health Care Flexible Spending Account
IBC	Interior Business Center
IRA	Individual Retirement Account
MRA	Minimum Retirement Age
NASA	National Aeronautics and Space Administration
NEBA	NASA Employees Benefit Association
NSSC	NASA Shared Services Center
OGE	Office of Government Ethics
OPM	Office of Personnel Management
QLE	Qualifying Life Event
SCD	Service Computation Date
SF	Standard Form
SSA	Social Security Administration
TSP	Thrift Savings Plan
VCP	Voluntary Contributions Program
WAE	When Actually Employed

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## **Appendix B – Glossary**

### **Gross Monthly Annuity**

This is the monthly annuity payable to you after the Unreduced Monthly Annuity is reduced by the sum of applicable deductions.

### **Net Monthly Annuity**

This is the monthly annuity payable after your Gross Monthly Annuity is reduced by the applicable deductions.

### **Retirement Service Computation Date (SCD)**

The retirement Service Computation Date (SCD) is a tool used to calculate amounts of Government service. It is used to determine eligibility for retirement and calculate your retirement-estimated annuity. Military as well as prior Federal service *may* be considered in determining your retirement SCD.

You may be familiar with the SCD shown on your Notification of Personnel Action (SF 50), in block 31. The SCD on your SF 50 reflects service that is creditable for leave accrual purposes, such as advancing to the next leave earning category.

### **Service Credits**

- **Non-creditable Service:** Service that is not creditable and is not used in computing the amount of the annuity. An example of this service is temporary service performed after January 1, 1989 that was subject to SS deductions only.
- **Credit for Sick Leave:** You will receive full credit for your sick leave balance. As a rule of thumb, 6 hours of sick leave equates to 1 day of service credit.
- **Total CSRS Service Credits (If applicable):** Service credits used in computing the CSRS component of your annuity.
- **Total FERS Service Credits:** Service credits used both in determining retirement eligibility and computing employee's FERS annuity.
- **Total Military Service (If applicable):** Creditable active duty military service used in computing your annuity.

### **Survivor Annuity Reduction**

This is a reduction in the amount of benefits the employee receives if a survivor annuity is elected. The reduction is dependent on the amount of survivor annuity selected.

If you have any questions concerning this document, please contact:

**NSSC Customer Contact Center**

1-877-677-2123 (1-877-NSSC123) or [nssc-contactcenter@mail.nasa.gov](mailto:nssc-contactcenter@mail.nasa.gov)

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