



Thrift Savings Plan (TSP) Make-Up Contributions and the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA)

March 13, 2017

The Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA) provides the opportunity for certain employees who enter a nonpay status or separate from civilian service to perform active duty military service to make up missed Thrift Savings Plan (TSP) contributions.

This document provides you with helpful information regarding TSP make-up contributions.

Eligibility

Eligible employees include those who:

- Separate from civilian service to perform military service and return to civilian service under USERRA provisions; or
- Enter nonpay status to perform military service and return to duty.

Eligible employees must meet all of the following conditions:

- You must have been separated from Federal civilian service to perform military service, or placed in nonpay status to perform military service;
- Your release from military service, discharge from hospitalization, or other similar event must have occurred on or after August 2, 1990;
- You must have been subsequently reemployed in or restored to a position subject to retirement coverage pursuant to USERRA; and
- You must submit a written request within 60 days of the date of your reemployment in, or restoration to, civilian service to make up missed TSP contributions.

What This Means to You

If you are an eligible employee, there are several provisions that may apply to you for the period of nonpay status or separation associated with performing military service.

- You may be eligible to make up employee contributions to your civilian TSP account that you missed as a result of performing military service.
- If you separated from civilian service and received an automatic cash out of your account, you may return the funds.
- If you had a TSP loan that was closed and declared a taxable distribution, you may reestablish the loan.
- If you have a TSP loan, it will be extended upon return to civilian employment.

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For Employees Covered by the Federal Employees Retirement System (FERS/FERS-RAE/FERS-FRAE):

- You are eligible to receive retroactive Agency Automatic (1%) Contributions and earnings for the period.
- You are eligible to receive retroactive Agency Matching Contributions to your civilian TSP accounts if you contributed to your uniformed services TSP account.
- If you were not vested upon separation from civilian service and had the Agency Automatic (1%) Contributions and attributable earnings removed from your TSP account, you are entitled to have those funds restored to your account.
- You may make-up employee contributions to your civilian TSP accounts that you missed as a result of performing military service, and you will receive all Agency Matching Contributions.

What You Must Do

- The NASA Shared Services Center (NSSC) will provide you with a copy of the fact sheet, "[TSP Benefits that Apply to Members of the Military Who Return to Federal Civilian Service.](#)" Read through this fact sheet to understand your options.
 1. Ensure that your TSP contributions resume and are being deducted from your pay by reviewing your Earnings and Leave Statements in Employee Express.
 2. Determine whether you want to make up missed contributions to your civilian TSP account for the period of time you missed as a result of your military service (including catch-up contributions if you are age 50 or older).
 - Use Form TSP-1, Election Form, for normal contributions. Use Form TSP-1-C, Catch-Up Contribution Election, for catch-up contributions.
 - Submit the form(s) to the NSSC Benefits Processing Team within 60 days of the date of your reemployment or restoration to Federal civilian service. You may fax to 1-866-779-6772 or e-mail to nssc-contactcenter@nasa.gov.
Keep your Earnings and Leave Statements while on active duty to facilitate your claim.
 3. Contact the NSSC at 1-877-677-2123 (1-877-NSSC123) or by e-mail at nssc-contactcenter@nasa.gov to request information on the procedures for processing USERRA claims.
- If you are a FERS employee, you may be eligible to claim retroactive matching contributions to your civilian account. You must have made contributions from basic pay to your uniformed services account while you were on nonpay performing military service or elected to make employee contributions when you returned from military service. Keep your Earnings and Leave Statements while on active duty to facilitate your claim.
- Once your election is received at the Interior Business Center (IBC), they will contact you with information regarding the balance due, the matching amount, and the basic contribution amount. You must make an election in writing and submit with original

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signature to IBC to the address supplied.

- While you are away, review any transactions in your civilian TSP account and keep a close watch on your balance. You can access your participant statements by logging into the TSP Web site at www.tsp.gov, selecting the **My Accounts** tab, and clicking the **Statements** link. If you are covered by FERS and Agency Automatic (1%) Contributions and attributable earnings were removed from your account while you were in nonpay status, ask the NSSC to restore these funds.

What NASA Will Do

- Restore the missed Agency Automatic (1%) Contributions for the period of separation or nonpay associated with your military service.
- Allow an eligible employee **60 days** to determine if he or she wants to make up missed TSP contributions.
- Restore missed Agency Matching Contributions for the period of separation or nonpay associated with your military service provided you have:
 - Contributed to your uniformed services TSP account from military basic pay, or
 - Elected to make up employee contributions when you returned from military service.

Additional Opportunities

- **Resuming TSP loan payments** - Be sure that NSSC submits Form TSP-41, Notification to TSP of Nonpay Status (Agency Use), so that your loan payments will resume and TSP will be notified that you have returned to pay status.
- **Reversing a taxable distribution** - Notify TSP within 90 days of your return to civilian service if a taxable distribution was declared on your loan while you were on active military duty. This taxable distribution can be reversed.

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

NSSC Customer Contact Center

1-877-677-2123 (1-877-NSSC123) or nssc-contactcenter@nasa.gov