



Federal Employees Retirement System (FERS)

Technician Career Planning

Virtual Courtesies



Ground Rules:

- Attendance
- Allow microphones and cameras to remain disabled
- Questions (raise hand / chatroom)
- Check in and Check Out
- Feedback



Agenda



- Online Applications & Websites
- Benefits
- Thrift Savings Plan
- Leave
- Absent-US and RTD
- FERS Deposits
- Performance Planning
- Technician Awards
- Types of Retirements and Eligibility Requirements

Online Applications & Websites



- MyBiz+
- eOPF - Electronic Official Personnel Folder
- ABC-C (Army Benefits Center-Civilian) Portal
- GRB – Government Retirement & Benefits Platform Army (replaced EBIS)
- EBATS - Employee Benefits Automated Tracking System
- MyPay
- Ohio National Guard Human Resources Website

My Biz



- All Federal Employees have a MyBiz account.
- Mandatory to update your e-mail address.
- My Biz will interface with DCPDS nightly to create updates
- Provide Employment Verification (for leases or loans)
- Supervisors will have a section for Manager Functions
- <https://compo.dcpds.cpms.osd.mil>

The screenshot shows the MyBiz+ dashboard. At the top is a navigation bar with the MyBiz+ logo and links for Other DCPDS Applications, Favorites, Customer Support, Help, and Logout. Below this is a main content area. On the left, there's a carousel with a slide about updating supervisors. To the right is a Notifications section with a table showing 'No Notifications At This Time'. Below the carousel is a 'Welcome' message and a 'Home' button. On the left side, there's a 'Other DCPDS Tools' section with links to DCPDS Navigator Homepage, Add HR Region Associations, DCPAS Data Dictionary, and MyBiz+ for HR Professionals REG15. At the bottom, there's a 'Detail Pages' section with icons for Personal, Pay, Leave and Benefits, Professional Development, Position, Performance, Reports, and My Team. The 'My Team' icon is circled in red. A red box highlights the 'Add | Reset | Done' buttons in the top right corner. Another red box highlights the 'My Team' icon with the text 'Supervisors can find their team members in this section'. A third red box highlights the 'Add | Reset | Done' buttons with the text 'The dashboard can be somewhat customized using these options'.

MyBiz+

Other DCPDS Applications ▾ ★ Favorites ▾ Customer Support ▾ ? Help ▾ Logout

Notifications

Read / Unread	Title	Start Date
No Notifications At This Time		

* You have no unread notifications.

Welcome, [redacted] The information is current as of 07-Nov-2019 Last Login: 07-Nov-2019 10:43:38 AM

Home

Other DCPDS Tools

- DCPDS Navigator Homepage
- Add HR Region Associations
- DCPAS Data Dictionary
- MyBiz+ for HR Professionals REG15

Detail Pages

- Personal
- Pay, Leave and Benefits
- Professional Development
- Position
- Performance
- Reports
- My Team

The dashboard can be somewhat customized using these options

Supervisors can find their team members in this section

Add | Reset | Done

Who to Contact



Login Issues	Mr. Travis Nickles	travis.m.nickles.civ@army.mil
Hierarchy Issues		
Air Force	Contact Wing Remote	
Army	Mrs. Susan Honaker	susan.m.honaker2.civ@army.mil
Appraisal Issues	Mr. Jacob Curry	jacob.m.curry2.civ@army.mil

Official Personnel File (eOPF)



<https://eopf.opm.gov/nationalguard/>

- An electronic file containing your Federal civilian personnel records
 - contains files throughout your career
 - view often to ensure your file is accurate and up-to-date
 - obtain SF50s and other information that isn't available in MyBiz
- Can only be accessed from a .mil network
- CAC login only

ABC-C Portal



<https://portal.chra.army.mil/abc/>

- Army Benefits Center-Civilian services both Army and Air National Guard technicians
- ABC-C manages administration of retirement and benefits programs for DoD technicians
- Access GRB here
- Access EBATS here
- Get ABC-C contact info

Search ABC-C

Resources EBATS GRB ICE

About Us Contact Us

Announcements

IMPORTANT: New Federal Long Term Care Insurance Program (FLTCIP) Regulations and Announcement of Suspension Period for FLTCIP Applicants

ABC-C Director's Message: December 2022

Completing Beneficiary Forms

New Employee Benefits Tool Kit

ABC-C Phone Center Status

Phone Center Open

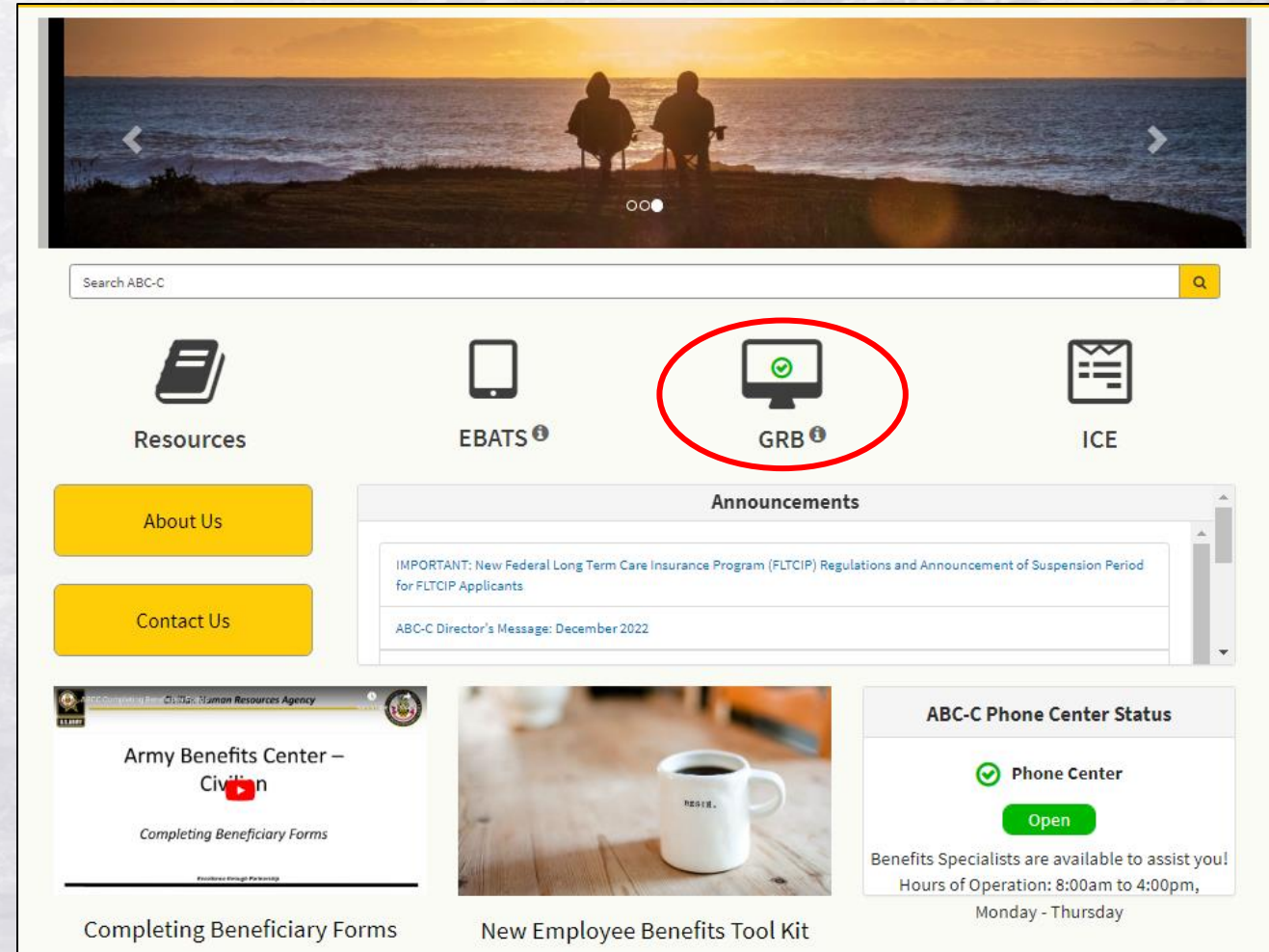
Benefits Specialists are available to assist you!
Hours of Operation: 8:00am to 4:00pm,
Monday - Thursday

GRB Platform



<https://portal.chra.army.mil/abc/>


- Replaced EBIS
- Requires CAC Login
- Available 24 hours a day
- Still uses the same web link as EBIS
- Use ABC-Cs website to access GRB



Employee Benefits Automated Tracking System (EBATS)



ABC-C Portal Quick Links



Resources **EBATS** GRB ICE

About Us Contact Us

2020 Federal Benefits Open Season Begins in 31 Days 13 Hours 05 Minutes 36 Seconds

EDIPI: [REDACTED] PP-Ser-Gr: GS-0201-11 Region: SWR
Name: [REDACTED] SCD Civ Leave: 02 FEB 1983 HRO: EM-Ft Riley Junction City KS 66442
Address: [REDACTED] Macom: SE-FOA OF THE ARMY STAFF CA-22
eMail: [REDACTED] UIC: W6D5AA
Payroll Office: OA - ONAHA, NE

Retirement Plan: Civil Service Retirement System (CSRS) TSP Traditional / 0 Roth TSP Catch-Up: 0 Traditional / 0 Roth
FEHB: 105 / Blue Cross and Blue Shield Service Benefit Plan / Standard Family FEGLI

Civilian Deposit/Redeposit	
Date Received	Date Complete
6/4/2010	6/9/2010

Retirement Estimates:	
Date Received	Date Complete
6/9/2010	6/9/2010
1/3/2012	1/9/2012

[Estimate Documents](#)

- Shows key information
 - TSP information
 - Leave SCD
 - FEHB Enrollment
 - FEGLI Enrollment
 - Retirement Plan
- Also shows any open or closed actions you have with the Army Benefits Center
 - Deposits/ Retirement Estimates

GRB Platform



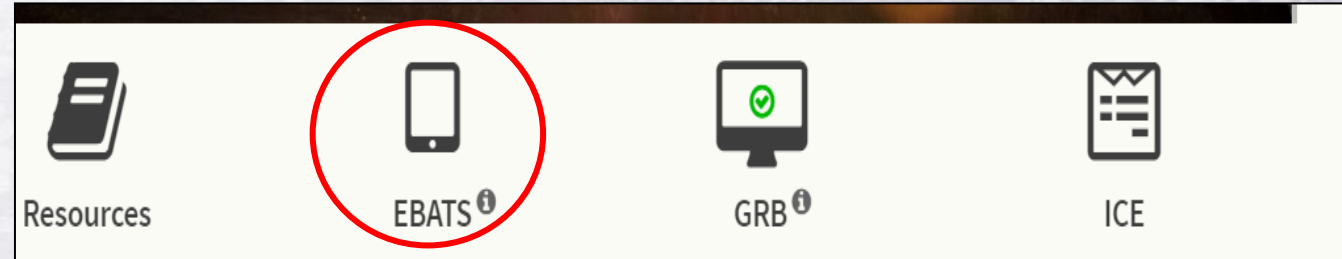
What's in GRB?

- Self-service elections for FEHB, FEGLI, and TSP
- Links to FEDVIP, FLTCIP, and FSA websites
- Retirement calculators
- Link to social security calculators and SSA Website
- Generate your own retirement estimates
- Print your total compensation statement
- Submit retirement estimate requests to ABC-C (only if within 5 years of retirement – one request per year)
- Generate pre-filled beneficiary forms and other documents

<https://portal.chra.army.mil/abc/>

View Key Info:

- TSP Contributions
- FEHB/FEGLI Enrollment
- Leave SCD
- Current address/email



View status/notes from ABC-C:

- Issues/calls to ABC-C
- Military Deposit requests *
- Retirement estimate requests

*Updates on deposits submitted through ABC-C only

EDIPI: Name Address eMail: Retirement Plan: Civil Service Retirement System (CSRS) FEHB: 105 / Blue Cross and Blue Shield Service Benefit Plan / Standard Family	PP-Ser-Gr: GS-0201-11 SCD Civ Leave: 02 FEB 1983 TSP Traditional / 0 Roth FEGLI	Region: SWR HRD: EM-Ft Riley Junction City KS 66442 Macom: SE-FOA OF THE ARMY STAFF OA-22 UIC: W6D5AA Payroll Office: OA - OMAHA, NE TSP Catch-Up: 0 Traditional / 0 Roth
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Civilian Deposit/Redeposit:		
Date Received	Comments	Date Complete
6/4/2010		6/9/2010

Retirement Estimates:	
Date Received	Date Complete
6/9/2010	6/9/2010
1/3/2012	1/9/2012

[Estimate Documents](#)



CHOOSE AN ACCOUNT ▾

PERSONAL SETTINGS

CONTACT US

LOG OUT

DEPARTMENT OF DEFENSE
CIVILIAN

Home

STATEMENTS

Leave and Earnings Statement (LES)

Foreign Entitlements Statement

IRS Form 1095

Tax Statement (W-2)

Travel/Miscellaneous Tax Statement (W-2)

Court Orders

Debt Letters

Travel Voucher Advice of Payment (AOP)

Turn On/Off Hard Copy Statements

PAY CHANGES

Allotments

Correspondence Address

Direct Deposit

Federal Withholding

Health Savings Account

State Withholding

DEPARTMENT OF DEFENSE CIVILIAN

☒ DEPARTMENT OF DEFENSE CIVILIAN
☐ ARMY MILITARY RETIREEYour myPay Account was last accessed on **August 9, 2021****WARNING**
18 U.S.C. § 1030 prohibits unauthorized or fraudulent access to government computer systems. If the credentials you enter are not your own, you are in violation of this law and should exit this system immediately. Completing this action may subject you to a fine of up to \$5,000 or double the value of anything obtained via this unauthorized access, plus up to five years imprisonment.

- View LESs
- Obtain W2s/Tax Statements
- View debt letters
- Verify/Update Address (also flows to MyBiz, DFAS, TSP)
- View/Update Direct Deposit info
- Make changes to state withholding

Human Resources Website



<https://hr.ong.ohio.gov/>

- Technician regs/policies
- Technician forms
- HR contact info
- View Federal Employee Benefits Bulletins (FEBBs) – these provide information on important benefits updates/processes

View FEBBs here:

<https://hr.ong.ohio.gov/technicians/employee-benefits>

The screenshot shows the website for The Ohio Adjutant General's Department. The header includes the department's name and a navigation bar with links: ONG, JOB POSTINGS, AGR, TECHNICIANS (selected), STATE EMPLOYEES, EEO/EO, and HR. The main content area is titled "Federal Technicians" and provides information about the role, including the National Guard Technician Act of 1968. It also lists various resources and benefits, such as the Technician Application Process, Federal Technicians Regulations & Policies, and the myPay system. The footer includes the BUCKEYE GUARD logo and links to digital and video magazines.

The Ohio Adjutant General's Department
Human Resource Information and Employment Opportunities

ONG JOB POSTINGS AGR **TECHNICIANS** STATE EMPLOYEES EEO/EO HR

Maj Daryl Scott
Supervisor HR Specialist
daryl.g.scott.mil@mail.mil
614-336-7121 DSN:346-7121

Technician Application Process

Federal Technicians
Regulations & Policies
NEO | TPMC
NGB Technician Handbook - 2017
Employee Benefits: Workers Comp
Performance Mgmt & Awards
Leave & Absence
Pay & Incentives
Staffing & Classification
Retirement & Separation
Resignment, RIF & Furlough
Supervisor TeleWork Training
Employee Telework Training

myPay
MyPay.dfas.mil
MyBiz (CAC required)

Resources
National Guard Bureau
Publications & Forms Library
U.S. OPM
Office of Personnel Management

BUCKEYE GUARD

READ THE LATEST DIGITAL MAGAZINE
VIEW THE LATEST VIDEO MAGAZINE

Benefits



- Federal Employee Health Benefits (FEHB)
- Federal Employee Dental/Vision Program (FEDVIP)
- Flexible Spending Account (FSA)
- Federal Employee Group Life Insurance (FEGLI)
- Federal Long Term Care Insurance Program (FLTCIP)
- NGAUS Disability Insurance
- Federal Workers Compensation
- Childcare Aware Fee Assistance





Benefits of FEHB

- Many options/plan types available to fit your medical needs
- Pre-existing conditions covered
- Automatic premium conversion (premiums are a pre-tax benefit)
- Can keep FEHB during LWOP for military duty
- Temporary continuation of coverage (TCC) available upon separation
- Can carry into retirement

Compare plans at: <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/>

When Can Plans be Changed?

- Annual Open Season is mid Nov-Dec every year.
 - Changes effective first PPD of the following year
 - Enroll, disenroll, change plan type, change carrier
- Within 60-days of any Qualifying Life Event (QLE)
 - Changes typically effective first day of PPD the QLE happened
 - QLEs include marriage, divorce, birth, death, loss/gain of other health coverage*, etc.

* Does not include loss of Tricare Reserve Select – does include loss of regular Tricare

Temporary Continuation of Coverage

- Provides up to 18 months of continued FEHB coverage for employees after separation from federal service
- Provides up to 36 months of continued FEHB coverage for family upon loss of status as eligible family member (ex: divorce)
- Costs are much higher – must pay employee and agency premium plus a 2% admin fee and must pay 3-months in advance
- Information on TCC is sent in all termination packets, or, if interested in enrolling upon separation, contact the HRO benefits section



- Must be *eligible* for FEHB to enroll in FEDVIP
- Can enroll in only dental, only vision or both
- Covers claims FEHB doesn't
- Self Only, Self & Family, Self+1 plans available
- Pre-tax benefit (while employed)
- Can carry into retirement

Enrollment:

<https://www.benefeds.com>

1-877-888-3337

TTY 1-877-889-5680

Dental Benefits

Diagnostic Services
Preventative Services
Emergency Care
Restorative Services
Oral/Maxillofacial Surgery

Endodontics
Periodontics
Prosthodontics
Orthodontics

Vision Benefits

Diagnostic Services
Preventative Services
Eyewear

- Glasses
- Contacts

Flexible Spending Account (FSA)



- **Health Care FSA (HCFSA)**

Eligible Out of pocket medical expenses (examples include: prescription drugs and copays)

Maximum election \$2,750 with a \$550 carryover limit

- **Limited Expense Health Care FSA (LEX HCFSA)**

Limited to Vision and Dental

Maximum election \$2,750 with a \$550 carryover limit

- **Dependent Care FSA (DCFSA)**

Daycare (Children up to 13) - Dependent Adults

Maximum election \$10,000 per household

<https://www.fsafeds.com/>

Benefits of a Flexible Spending Account

- Pay for certain health and dependent care expenses with pre-tax dollars
- Decreases taxable income (possible lower tax bracket)
- Pay through payroll deductions
- Key benefit: It saves you money on medical/childcare expenses

Enroll at <https://www.fsafeds.com/>





Basic Life Insurance Coverage

- Coverage equals your annual rate of basic pay rounded up to the next thousand + \$2,000
- If under age 35 - basic coverage amount is doubled at no extra cost. On 36th birthday, extra coverage decreases by 10% per year until age 45
- Coverage is automatic upon hire unless waived (can be done at any time). If waived, future enrollment requires a physical exam at the expense of the employee, and approval by OFEGLI. Open seasons are approximately once every 10 years
- Cost is 16 cents per \$1,000 of coverage (ex. \$80,000 coverage costs \$12.80 per PPD)

FEGLI Additional Coverage Options



- **Option A (Standard)**
 - In addition to the Basic; add \$10,000
- **Option B (Additional)**
 - In addition to the Basic; Current annual salary in multiples of 1 - 5
- **Option C (Family)**
 - In addition to the Basic; \$5,000 in multiples 1 - 5 for death of spouse
\$2,500 in multiples 1 - 5 for death of child
- No government contributions on any additional coverage elections
- Premiums are based on age

<http://www.opm.gov/calculator/worksheet.asp>

Federal Long Term Care Insurance Program (FLTCIP)



An insurance program designed to protect the Federal family against high costs of long-term care. Can help pay for a wide range of services, including:

- Nursing Home Care
- Assisted Living Facility Care
- Adult Day Care
- Respite Care
- Home Health Care
 - Car/Sports accident
 - Disabling injury
 - Stroke



FEHB and Medicare provide limited coverage for long term care expenses

Federal Long Term Care Insurance Program (FLTCIP)



- Benefit Periods
 - Two years
 - Three years
 - Five years
- Daily Benefit Amount choices from \$100 - \$450 in \$50 increments
- 90 day wait period before benefits are payable
- Apply and enroll online, answer a few health questions
- Qualified Relatives can also apply
- Premiums are based on age and health

<http://www.ltcfeds.com>

NGAUS Disability



National Guard Association of the United States Disability Insurance

New enrollments suspended as of 1 Jan 2023

- Helps replace lost income if you become sick or disabled
- Must enroll within 31-days of hire for guaranteed coverage, otherwise, must complete a physical and must be approved by NGAUS for coverage
- Bi-weekly premiums are based on age and salary range groups
- Basic coverage (up to \$2,400 per month) and optional supplemental coverage (up to \$3,600 per month)
- T32 & T5 employees eligible

Visit <https://www.ngaus.org/insurance/technicians-insurance> for more information

Federal Workers Comp



Workers Compensation for Federal Employees

- Any employee injured while performing duties of their federal position during work hours is entitled to federal workers compensation
- Immediately notify supervisor if injury occurs – supervisor or employee must notify our Injury Compensation Program Specialist (ICPA) as soon as possible so proper guidance can be provided
- In order to receive compensation for medical care, the claim must be reported online through <https://www.ecomp.dol.gov/#/> as soon as possible – supervisor can submit for employee if employee is unable (must use employee info to do so)

Visit our HR website for contacts and more information:

<https://hr.ong.ohio.gov/Technicians/Employee-Benefits/Workers-Compensation>

Childcare Aware



Childcare Aware Fee Assistance

- Provides financial assistance towards childcare costs
- Income-based assistance; pays the difference between what sponsor would pay for on-base childcare, up to \$1700 per child per month at eligible facilities
- DoD Federal Employees are eligible; program differs based on Army vs Air employees
- Childcare provider must meet certain criteria and must apply to accept payment

Visit <https://www.childcareaware.org/fee-assistancerespite/> for more information

Contact Information: 1(800) 424-2246 or militaryinfo@childcareaware.org



As an employee with this agency, review either the Army or Air Force program, depending on how you are being paid and what status you are in. Listed below are the eligible employees/statuses for each program:

Army:

- Active Duty/ Deployed Active Duty Guard members activated under T10 or T32 Federal Orders
- Army Civilians
- Guard Technicians

Air Force:

- Active Duty
- Department of the AF Dual Status Technicians
- Survivors of Combat Fallen Warriors

Contact Information:

Call: 1(800) 424-2246

Email: militaryinfo@childcareaware.org

Thrift Savings Plan



TSP Topics:

- Contributions
- Allocations and Inter-fund Transfers
- Funds
- Loans
- In-service Withdrawals

Thrift Savings Plan



Contributions: what goes into your TSP account

Agency automatic 1% contribution

- All agency matching goes to Traditional
- Subject to 3-year vesting
- Employees receive this even if not contributing

Employee contributions

- Contribute a percentage of pay or a fixed dollar amount per pay period
- Contribute to Traditional, Roth, or a combination

Agency matching contributions

- First 3% = dollar for dollar matching, final 2% = .50 per dollar
- Not subject to 3-year vesting

Thrift Savings Plan



- Stop, start or change contributions at any time through GRB
- Contribute up to the IRS elective deferral limit annually (\$22,500 in 2023)*
- Catch-up contributions for age 50+ (\$7,500 in 2023)
 - Must be meeting annual deferral limit before catch-up will kick in
- Contributions are completely portable

*Limits are the cumulative total contributions in both a Federal and Uniform TSP

Thrift Savings Plan



Maximum Annual Contributions*

IRC Sec 402(g) elective deferral limit is \$22,500 for 2023

- applies to the combined total of your tax-deferred traditional contributions and your Roth contributions - doesn't include agency matching

IRC Sec 415(c) annual addition limit is \$66,000 for 2023

- annual per-employer limit – applies to *all* contributions made on behalf of an employee in a calendar year – includes employee/agency contributions *and* matching
- Important for military members who contribute to Uniform TSP from pay that is subject to the combat zone tax exclusion - 415(c) limits the amount of tax-exempt pay a uniformed services participant may contribute

***You can Contribute up to 100% of basic pay but you'll hit max annual contributions too fast and will miss out on agency matching**

Thrift Savings Plan



Contributing to Traditional vs Roth

Traditional Contributions

- Tax deferred
- Reduces taxable income now
- Pay taxes when you withdraw later
- Matching goes into Traditional
- Saves you money now

Roth Contributions

- Taxed on contributions now
- Not taxed when you withdraw later
- Earnings from Roth also tax-free
- Must contribute to Roth for 5 years & be retirement age for tax-free withdraw
- Matching goes into Traditional
- Saves you money at retirement

When is the tax benefit most helpful to *you*?

Thrift Savings Plan



Allocation of Funds vs Inter-fund Transfers

Allocating Funds

- Identifying the fund for your contributions to go into after coming out of your pay
- Can be changed as much as an employee wants

Inter-fund Transfer

- Moving a portion (or all) of a balance from one fund to another
- Only two IFT allowed per month – any additional can move ONLY to the “G” fund

- Allocation and Inter-fund Transfer changes must be done through your online TSP account at www.tsp.gov
- Cutoff for changes are generally at noon each day

Thrift Savings Plan




TSP Funds

C, S, I, F & G: Pros versus Risks

We offer 5 individual funds that you can customize based on your comfort level.

C FUND Common Stock Index Investment Fund	S FUND Small Capitalization Stock Index Investment Fund	I FUND International Stock Index Investment Fund	F FUND Fixed Income Index Investment Fund	G FUND Government Securities Investment Fund
What It Is: Stocks of large U.S. companies	What It Is: Stocks of small to medium-sized U.S. companies	What It Is: International stocks from more than 20 developed countries	What It Is: Government, corporate, and asset-backed bonds	What It Is: Government securities that are specially issued to the TSP
Pros: Potential for high investment returns over the long term	Pros: Potential for high investment returns over the long term	Pros: Potential for high investment returns over the long term	Pros: May earn returns that are higher than money market funds over the long term with relatively low risk	Pros: Does not lose money; has a consistent but relatively low investment return
Risks: Can be volatile depending on stock market performance	Risks: Can be volatile depending on stock market performance	Risks: Can be volatile depending on stock market performance	Risks: Bond prices fall when interest rates rise. Bonds may be repaid early, reducing your returns.	Risks: Your money may not grow enough to meet your retirement needs or outpace inflation.
Benchmark Index: Standard & Poor's 500 Stock Index	Benchmark Index: Dow Jones U.S. Completion TSM Index	Benchmark Index: MSCI EAFE Stock Index	Benchmark Index: Bloomberg U.S. Aggregate Bond Index	

 Thrift Savings Plan

For more comprehensive information, visit tsp.gov.

Thrift Savings Plan



L Fund options: How to choose?

Each L Fund is a mix of individual funds based on when you'll need your money.

L 2065

- Consider if you were born after 1999 or plan to withdraw from your account after 2062.

i For the long-term investor

L 2060

- Consider if you were born between 1995–1999 or plan to withdraw from your account between 2058–2062.

i For the long-term investor

L 2055

- Consider if you were born between 1990–1994 or plan to withdraw from your account between 2053–2057.

i For the long-term investor

L 2050

- Consider if you were born between 1985–1989 or plan to withdraw from your account between 2048–2052.

i For the long-term investor

L 2045

- Consider if you were born between 1980–1984 or plan to withdraw from your account between 2043–2047.

i For the long-term investor

L 2040

- Consider if you were born between 1975–1979 or plan to withdraw from your account between 2038–2042.

i For the long-term investor

L 2035

- Consider if you were born between 1970–1974 or plan to withdraw from your account between 2033–2037.

i For the medium-term investor

L 2030

- Consider if you were born between 1965–1969 or plan to withdraw from your account between 2028–2032.

i For the medium-term investor

L 2025

- Consider if you were born between 1958–1964 or plan to withdraw from your account between next year and 2027.

i For the short-term investor

L INCOME

- Consider if you were born before 1958 or are already withdrawing from your account.

i For those already withdrawing

Thrift Savings Plan



If choosing your own investment mix:

- Consider both risk and return
- *You* need to be comfortable with the amount of risk you expect to take
- You can reduce your overall risk by diversifying your account
- The amount of risk you can sustain largely depends upon your investment time horizon
 - The more time you have before you need/want to withdraw your TSP, the more risk you can take
- Periodically review your investment choices
 - Ensure your options still make sense
 - Reallocate your funds as you get closer to retirement to reduce risk

Thrift Savings Plan



If choosing L funds to diversify investments for you:

- Each of the ten L Funds is a diversified mix of the five individual funds (C,S,I,F,G)
- The year in the name of the L Fund is its target date, and the exact mix of individual funds in each L fund is called the target allocation
 - The farther away the target date, the more aggressive the target allocation
- Target allocations automatically adjust quarterly
- L Funds still carry the same risk as individual funds

Thrift Savings Plan



TSP Loans

General Purpose Loans

- May be used for any purpose
- Must be repaid within 5 years
- No loan documentation required
- \$50 application fee required

Residential Loans

- For future purchase of primary residence
- Must be repaid within 15 years
- Documentation required to support the loan
- \$100 application fee required



- Application fees are deducted from the amount of the loan you receive
- If married, spousal consent required before loan can be taken out
- Minimum loan amount is \$1,000; Max loan amount is \$50,000



Thrift Savings Plan



Things to think about before taking a TSP loan:

- Could result in less money for you at retirement
- Interest rate for the life of the loan will be the interest rate in effect when you request your loan. It will be the same as the G Fund's interest rate from the prior month
- Must pay via payroll deductions – these cannot be stopped until the loan is paid in full
- If loan becomes delinquent (2 or more payments are missed), unpaid amount is considered a taxable disbursement and if under age 59 ½ you pay an additional 10% in taxes
- If you separate before paying off the loan, you must make manual payments to TSP and remain subject to the max time limits to pay off the loan

Thrift Savings Plan



In-service Withdrawals

Age-Based Withdrawal

- Available to employees age 59 ½ or older
- Maximum of four per calendar year (max one per 30-day window)
- Minimum amount is \$1,000; Maximum is entire vested account balance
- Does not prevent you from taking post-separation partial withdrawals
- Permanently reduces account balance by the amount you withdraw
- you also give up any future earnings on that amount
- Once withdrawal is processed you cannot return or repay the money to your account, and you cannot convert your withdrawal to a loan

Thrift Savings Plan



Financial Hardship Withdrawal

- Available when there's genuine financial need (negative cash flow, medical expenses, personal casualty losses, legal expenses, FEMA-declared major disasters, etc)
- Must pay income tax on the taxable portion plus a 10% early withdrawal penalty tax
- Must withdrawal at least \$1,000, but is limited to your actual financial need
- No limit to number of hardship withdrawals but cannot take more than one per 6-month period



Thrift Savings Plan





Call the ThriftLine: 1-877-968-3778

Visit www.TSP.gov

Chat with AVA online


Follow TSP on YouTube, Twitter, or Facebook

 Chat with AVA



Hi! I'm AVA, the Thrift Savings Plan (TSP) Virtual Assistant. You can choose a topic from below or chat with me to get help!

Mar 10, 3:54 PM



Please do not enter any personal information (e.g. SSN, PIN, etc.) unless explicitly requested by AVA. Please review our [Privacy Act statement](#).


Manage My Plan

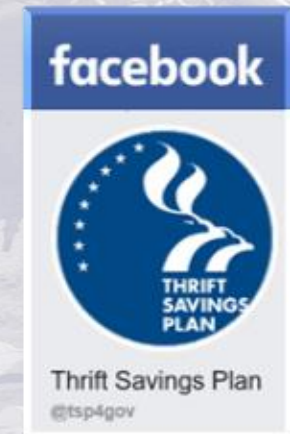
Use My Savings

Learn About Funds

Manage Life Changes

Mar 10, 3:54 PM

Type your message 



Leave



Paid Leave

- Annual (LA)
- Sick (LS)
- Military (LM)
- Comp Time/Overtime
- Presidential
- Parental (maternity/paternity/adoption)
- Parental Bereavement

Unpaid Leave

- LWOP – Military (KG)
- LWOP - Personal (KA)
- Family Medical Leave Act (FMLA)

Other Leave

- VLTP (Donated Leave Program)
- Funeral Leave
- Court Leave/Other

References: CNGBI 1400.25, Vol. 630

OPM Fact Sheets: <http://www.opm.gov/oca/leave/HTML/factindx.asp>



PAID Leave Types

Annual (LA)

- Accrual rates are based on amount of federal service *on file*:
 - 4 hrs/PPD: Less than 3 years
 - 6 hrs/PPD: 3 to less than 15 years
 - 8 hrs/PPD: 15+ years
- Maximum Annual Carryover of 240 hours per Leave Year
- Lump sum payout upon separation

Sick (LS)

- Accrues at 4 hrs/PPD
- No max carryover
- Balance can add to retirement pay

Advanced LA/LS available upon request *and* HRO approval

Leave



Military (LM)

- Accrues at 120 per FY
- Max balance allowed is 240 hrs
- Use for IDT/drill and military orders – must provide documentation for ATAAPS

Comp Time/Overtime

- Should have prior approval
- Must use within 1 year of earning
- Only T5 eligible to receive payout if separated prior to use/lose
- Only T5 eligible for Overtime pay

Leave



Presidential

- Purpose is to aid in readjusting to civilian life after mobilization
- 40 hrs (one-work week) max (does not count holidays/non-workdays)
- Eligible upon Return to Duty from military service ISO GWOT (contingency) for at least 42 consecutive days
- Cannot have previously taken Presidential Leave within 12 months
- Must be taken immediately upon RTD
- May not be stockpiled/saved for later use



Parental (Maternity/Paternity/Adoption/Placement)

- **Eligibility is dependent on FMLA eligibility/invocation**
- Purpose is for bonding with new child
- Up to 240 hrs (12-weeks excluding holidays/weekends) in a 1-year period
- Must be taken within 12-months of birth/placement/adoption
- Requires signed 12-week work agreement
- Must be taken continuously (intermittent use must be requested *and approved* by HRO)

Coding ATAAPS (LN w/supplemental code (DG – birth, DH – adoption, DI – foster care))

- **Must have HRO approval memo before coding ATAAPS**
- LN auto-disables FMLA box on leave slip so FMLA for use of paid parental leave must be annotated in remarks



Parental Bereavement

- **Eligibility is dependent upon FMLA eligibility/invocation**
- Up to two work weeks in connection to the death of child
- Use within 12-months

Coding ATAAPS

- Current code is LV - DFAS will announce the new code once changes have been made on their end



UNPAID Leave Types

LWOP Military (KG)

- Use if not taking paid leave while performing military duty during tech hours
 - IDT/Drill during work hours
 - Military orders
- Does *not* affect benefits like personal LWOP (KA)

LWOP Personal (KA)

- LWOP over 30-days must be approved by HRO and SF50 must be processed
- Affects leave accrual and regular step increases
- Can affect creditable service for retirement
- Can be used in conjunction with FMLA

Leave



FMLA

- Job protection for employees experiencing medical issues
- Up to 240 hrs (12-weeks excluding holidays/weekends) in a 1-year period
- Paid leave can be used in conjunction w/ FMLA
- Limited to actual need determined by doctor
- Can be used to care for family members as defined under FMLA

Eligibility

- Must be a permanent or indefinite employee
- Must have at least 12 months of federal civilian service
- Must have HRO approval before use
- Must invoke FMLA in ATAAPS

Find forms and info on the HRO website



OTHER Leave Types

VLTP (Leave Donation)

- Enables employees to donate Annual Leave to other federal employees in need due to medical emergencies

Recipients:

- Must request to be on leave donor list (HRO approves)
- Cannot use donated leave until all accrued sick/annual leave is exhausted
- Can use for self or family care

Donators:

- Cannot donate to immediate supervisor
- Can donate to recipients in same or other agencies – must be an approved recipient
- Cannot donate more than ½ of LA you'll accrue for the rest of the year
- *Annual leave* is donated – not sick leave!

Leave



Excused/Administrative Leave

- Supervisor - authorized “59-min rule”
- TAG - authorized up to 3-days in a CY
- Job interviews *within the agency*
- Retirement appointments w/ HRO
- Honor Guard for Military Funerals
- Registration and Voting

Administrative Leave

- Agency sponsored events (must be approved by HRO)
- Community activities (must be approved by HRO)
- Conferences and Conventions (must be approved by HRO)
- Blood/bone marrow/organ donation
- Required Medical Examinations (for work – not personal)

Leave



Court Leave

- Used if summoned for jury duty or as a witness on behalf of the state/local govt

Law Enforcement Leave (Only T32 Techs)

- For military duty in support of civil authorities in the protection of life & property or for contingency operations
- 176 hrs (22 days) max per CY
- Entitles employee to the greater of either mil pay or civ pay – NOT BOTH

Civil Service Leave (Only T32 Techs)

- Can be used for T10 12301(b) or 12301(d) orders
- 44 days max per CY
- Receive tech pay ILO mil pay on tech workdays, receive mil pay on weekends
- Mil orders must be *without pay* (retirement points only)
- Must be pre-planned by date and cannot be changed once approved



State Active Duty (SAD)

- Miltechs (T32) called to perform State Active Duty (SAD) can elect the following:
 - Annual Leave (LA)
 - LWOP Personal (KA)
 - Earned Comp Time
 - Law Enforcement Leave
- Military Leave (LM) is not authorized – true SAD orders are state orders, not military
- Requires a full day of leave from federal civ position – even if SAD functions are performed outside of work hours
- No charge for leave when SAD is performed on non-workdays or holidays



Absent Uniformed Service (AUS)



What is AUS?

- LWOP status specifically created for military duty (KG on timecard)
- A request that notifies your supervisor AND HRO of military duty
- Specifies what you want to do with your benefits while on military duty
- Ensures you receive entitlements under USERRA

What is USERRA?

- A law that provides employment rights/protection to federal employees while absent to perform military duty
- Provides employment rights for up to 5 years per agency (excluding exemptions)

Absent US



When to Request AUS

- If performing military duty for deployments, military schools, AT, etc
- If you want to suspend FEHB to use Tricare

What To Do When Performing Military Duty

1. Notify your immediate supervisor as soon as you know
2. Choose a status*
 - Absent US: if you plan to return to your tech position following military duty
 - Separation US: if you do not plan to return, or will exceed 5 years under USERRA
3. Complete Election Form w/ Supervisor
4. Provide military orders/election form to HRO as soon as possible

***Either option entitles you to restoration rights up to 5 years**

Absent US



Elections for AUS (AUS Checklist)

- Read and complete *with* tech supervisor before you leave
- Ensure you both understand your roles/responsibilities throughout your AUS status
- If you have questions – ASK

Obtain most recent election form on HRO website:
<https://hr.ong.ohio.gov/Technicians/Leave-Absence>

Checklist for Federal Employees Entering Extended Active Duty under USERRA

1. INSTRUCTIONS

This checklist provides important information regarding your benefits. You must initial all applicable blocks to indicate your elections and confirm that you read and understand your options/conditions. Please do the following:

- Fill in the blanks or initial as appropriate for each item listed below.
- Sign, date, and provide all pages of this document, with military orders, to your Supervisor as well as your Wing Remote (ANG) or HRO Benefits (ARNG) within 31 days of the date you enter on active duty.
- Retain a copy of your military orders and this checklist, to include any attachments, for your own records and future reference.

You are encouraged to contact your Wing Remote/HRO if you have any questions regarding Uniformed Services Employment and Reemployment Rights Act (USERRA), leave, pay, reporting back to work, or how Absent Uniformed Service (Absent-US) or Separation Uniformed Service (Separation-US) will impact your Federal Employees Health Benefits (FEHB) and other benefits.

USERRA information for supervisors and employees is available at <https://webapps.dol.gov/elaws/vets/userra/>

2. INDIVIDUAL INFORMATION

Name:	SSN:	Pay Plan-Series-Grade:	
Street Address:		City:	State: Zip:
Phone Number where you may be reached:		Email where you may be reached:	

3. EMPLOYEE AND SUPERVISOR ACKNOWLEDGEMENT OF RESPONSIBILITIES

Employee Responsibilities

Initials: I understand that it is my responsibility to notify my supervisor and my Wing Remote/HRO of ANY changes to my orders as well as my return from military duty once my orders end. I also understand that it is my responsibility to contact payroll in order to keep current on any allotments/garnishments if applicable.

Supervisor Responsibilities

I understand that it is my responsibility to ensure the employee updates ATAAPS. I also understand that I must submit this completed form, the employee's military orders, and any future order changes to the Wing Remote (ANG) or to HRO (ARNG).

Supervisor's Signature:	Date:	Supervisor's Phone Number:
Supervisor's Printed Name	Supervisor's Email Address:	



AUS and Leave

- Comp Time can't override AUS/KG upon SF50 eff. Date – use before orders begin to avoid issues
- If using paid leave during AUS (double-dipping), take paid leave in one block up front or at the end to avoid double-paying FERS contributions or complicating mil deposits
- LA payout is an option

6. LEAVE ELECTIONS	
Initials: <div></div>	<p>I understand that if I plan to use any compensatory time after my military orders begin, I must use it immediately upon the start of my orders and cannot use it intermittently (Mark one of the options listed below):</p> <p><input type="checkbox"/> I will use compensatory time after my orders start. I will use it from (enter dates): <div></div> to <div></div></p> <p><input type="checkbox"/> I am NOT using compensatory time during this Absent-US period</p> <p>I also understand that I am able to use military leave, annual leave, sick leave (sick leave can only be used as established policies allow - must be sick, attending appointments, approval/sick note required after 3 or more consecutive days, etc), and time-off awards after the Absent-US period begins.</p>
Initials: <div></div>	<p>I understand that an employee who separates from Federal service, or enters a non-pay status to perform active duty in the Armed Forces, may elect to receive a lump-sum payment for any unused annual leave. However, my Absent-US period must be equal to or longer than the amount of my leave balance. If I return to duty prior to the the lump-sum leave period, I must refund the portion of the lump-sum payment that represents the period between the date of return to duty and the expiration of the lump-sum period. (example: if I have 30-days of leave accrued and my orders only cover 25 work days, I must refund 5 days of leave and will incur a debt).</p> <p>Select ONE of the following options:</p> <p><input type="checkbox"/> I want my annual leave to remain in my credit and I will use it IAW established policies.</p> <p><input type="checkbox"/> I want to be paid a lump sum for my annual leave balance.</p>



Taking Paid Leave (Double-dipping) While AUS

- Premiums for FEHB/FEGLI/TSP and other benefits will deduct from pay
- FERS contributions for those specific hours will deduct
- Annual and Sick Leave accrue at a prorated amount
- LA, TOAs, LM (unless AUS for AGR over 180 days) eligible for use

Intermittent paid leave complicates deposits – keep this in mind when taking leave concurrently with military duty



TSP Loans

- Select the right TSP loan option so we notify TSP of your nonpay status **timely**
- Interest continues to accrue during AUS, but payment requirements temporarily stop – manual payments to TSP can be made

10. TSP LOAN	
Select ONE of the following options and initial:	
Initials: <div style="border: 1px solid red; height: 40px; width: 80px;"></div>	<input type="checkbox"/> I reviewed my LES and I DO NOT have a TSP loan. Continue to Section 11.
	<input type="checkbox"/> I DO have a TSP loan and understand the following information: TSP will be notified of my non-pay status for military service and interest will accrue while my loan payments are suspended. I cannot repay my TSP loan by making loan deductions from my uniformed service pay. I may continue making loan payments directly to TSP while in a non-pay status. TSP will be notified upon my return to pay status. My payments will be taken into account when the loan is re-amortized upon return to pay status.



TSP Contributions During AUS

- Contributions only deduct if receiving pay (double-dipping)
- Save Mil & Civ LESs to apply for benefits upon RTD
- Must be contributing to Civ TSP to receive benefits – cancelling contributions eliminates TSP Matching/Make-up eligibility
- Be aware of max contributions/max pre-tax contributions. Mil & Civ TSP are considered accounts with the same agency – this may affect Matching/Make-up



FEHB While AUS

Options differ depending on the type of military duty

Contingency

- Keep FEHB at no cost/for “free” up to 24 mos
 - Agency covers premiums - no requirement to pay back
- Terminate (if on orders over 30 days)

Non-Contingency

- Keep FEHB & incur debt for premiums
 - Agency covers premiums up front
 - You pay agency back for covered premiums (double-deductions upon RTD or manual payments to DFAS bi-weekly via check)
- Terminate (if on orders over 30 days)

“Terminating” FEHB means HRO will process an SF 2810 to suspend until RTD



Returning to Duty

- Not automatic – employee must complete the RTD checklist w/ supervisor & submit to HRO
- Provide DD 214 and/or amended orders if applicable – supervisor sends to HRO to process
- Pay/benefits will not resume until RTD SF50 is processed by HRO!



Return to Duty vs Return to Work

- RTD – effective date of the SF50
 - Removes hard-coded KG for input of regular work codes/Comp Time, Pres Leave
 - RTD can be before mil duty ends if on terminal leave on the military side
- RTW – the first day you plan to resume official fed/civ duties in the office/shop
 - Cannot be before RTD date
 - Must be after Presidential Leave (if applicable)

Initials: <div></div>	<p>I understand the term "Return to Duty" refers to the administrative personnel action processed to initiate my return to a regular pay and duty status as a federal civilian employee. If I list this date incorrectly on this form, and the action is processed as such, I understand that any required corrections may cause debts and/or delays in pay and benefits.</p> <p>I request a Return to Duty Effective Date of: <div></div></p> <p>I understand the term "Return to Work" refers to the date I will physically return to my workplace and resume the duties of my federal civilian position. I understand that my Return to Work date must be on or after my Return to Duty date. I cannot Return to Work prior to my Return to Duty effective date.</p> <p>I will physically Return to Work on: <div></div></p>
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Benefits upon RTD

- TSP Matching/Make-up: submit request w/ all Mil/Civ LESs within 60-days
- Reservist Differential: complete and submit application w/ all Mil & Civ LESs, orders, and Civ timecards covering the entire AUS period
- If waiving reinstatement of FEHB to use TAMP (if applicable) – complete and provide TAMP waiver w/ RTD paperwork
- Initiate Mil Deposit (see section on Mil Deposits)

Absent US



TSP Matching

1% agency matching is automatic

For additional matching - must contribute to Military TSP while AUS

Matching is dropped into Civ TSP account

TSP Make-up

If not contributing to Mil TSP while AUS

Will get matching while making missed contributions

Won't count against current year's limit

- Must have AUS *and* Return to Duty (RTD) SF50s in order to get TSP benefits
- Must contribute to Civ TSP prior to entering AUS
- Save mil/civ LESs during AUS to save time when you return



Reservist Differential

- Pays difference between civ and mil pay if you make less on the military side
- Must be on Title 10 orders under specific authorities *in support of a contingency*
- Must have AUS & RTD SF50s and have employment rights under USERRA

5. RESERVIST DIFFERENTIAL	
Initials: <div style="border: 1px solid red; width: 50px; height: 40px; background-color: #e0e0ff; margin-top: 5px;"></div>	<p>I reviewed and understand the following information:</p> <p>Under 5 United States Code (USC) 5538, employing agencies must pay differential payments to eligible federal employees who are members of the Reserve or National Guard called or ordered to active duty under specific provisions of law. Federal agencies must provide a payment – a “reservist differential” – equal to the amount by which an employee’s projected civilian “basic pay” for covered pay period exceeds the employee’s actual military “pay and allowances” allowable to that pay period. Qualifying legal authorities include: 10 USC 331, 10 USC 332, 10 USC 333, 10 USC 688, 10 USC 12301(a), 10 USC 12302, 10 USC 12304, 10 USC 12304a, 10 USC 12305, 10 USC 12406.</p> <p>If I qualify for Reservist Differential, and I believe I earn more as a federal employee than I do as a military member, I must complete the Application For Reservist Differential (RD) Payments (located at the end of this checklist) and submit it with required documentation to my Wing Remote (ANG) or HRO (ARNG) as soon as possible.</p>

Absent US



FEHB When RTD

- RTD is a QLE
- Must reinstate original plan first
- Can waive reinstatement for TAMP

9. FEDERAL EMPLOYEE'S HEALTH BENEFITS (FEHB)

Select ONE of the following options and initial:

Initials:



I TERMINATED my FEHB upon entering Absent US and I want to REINSTATE it immediately. I understand HRO will complete an SF 2810 and send it to my FEHB carrier to process this request.



I TERMINATED my FEHB upon entering Absent US and I want to WAIVE REINSTATEMENT because I am eligible for Transitional Tricare (TAMP) for 180-days after military service ends. I understand I must complete the Waiver of Immediate Reinstatement of FEHB (located at the end of this checklist) and I included it with this checklist.



I called the Army Benefits Center-Civilian (ABC-C) and CANCELLED my coverage OR, I was NOT ENROLLED in FEHB upon entering Absent US. I understand if I want to enroll, I have 60-days from my Return to Duty, or expiration of TAMP coverage (if eligible) to do so. If I fail to enroll within that timeframe, I must wait until FEHB Open Season, or until I experience a Qualifying Life Event. HRO cannot do this for me, nor can HRO retroactively enroll me if I forget. I can enroll through the Government Retirement and Benefits (GRB) Platform by visiting <https://abc.army.mil/abc/> and clicking on "Login to GRB Platform" or by calling ABC-C at 1-877-276-9287. I understand FEHB coverage begins on the first day of the pay period AFTER the date I enroll. It is my responsibility to determine when I must enroll to avoid gaps in coverage.



I KEPT my FEHB upon entering Absent US and I want to leave my coverage as is. I understand I have 60-days from my Return to Duty date to make changes to my plan if I wish. I can make changes through GRB by visiting <https://abc.army.mil/abc/> and clicking on "Login to GRB Platform" or by calling ABC-C at 1-877-276-9287.



Creditable Service – What counts towards FERS retirement?

Military Deposits
Refunded Service
Civilian Deposits/Redeposits

Military Deposits



Military Deposits



Military Deposits



What is a Military Deposit?

A payment made to the Federal Employee Retirement System (FERS) to allow creditable military service to be used towards retirement eligibility and annuity computation

- Adds more creditable service towards retirement
- Fills in gaps created by absence for military duty
- Results in higher retirement pay
- Could mean earlier retirement eligibility



Military Deposits



- Military service is not creditable until the entire deposit period is paid in full
- Pay deposits immediately to avoid interest
 - Interest is applied 3 years after hire OR 3 years following return to duty (IAD)
 - Interest accrues each year on IAD until *paid-in-full*
- Do not wait until retirement to pay!!!
 - Process can take 1-6 months to complete
 - No exception for payment after separation unless error by agency
 - Employee responsibility to initiate deposits

Military Deposits



Deposit Categories

Non-concurrent Military Service

Concurrent Military Service



Non-concurrent Military Service “Pre-Tech Time”

What is it?

Honorable Title 10 military service or Military Academy time performed before or between periods of FERS-covered Federal Civilian employment, including military service overlapping civilian start date*

Examples:

- IADT/Basic Training/AIT/Tech school
- Service in Active Duty component
- Deployments/Mobilization

*Title 32 service under this category is ineligible for deposit

Military Deposits



Non-concurrent Military Service “Pre-Tech Time”

Title 10 Military Service	Civ Service (FERS-Covered)

Title 10 Military Service	Break between Mil & Civ Service	Civ Service (FERS-Covered)

Civ Service (FERS-Covered)	Break in Civ Service	Title 10 Military Service	Break in Civ Service	Civ Service (FERS-Covered)

Title 10 Military Service	Overlap	Civ Service (FERS-Covered)
	Overlap	



Concurrent Military Service “USERRA Time” or “Absent US Time”

What is it?

Any honorable Title 10 or Title 32 military service performed while concurrently employed as a FERS-covered federal civilian

Examples:

- Military Schools
- AT when not using LM or other paid leave to double-dip
- Deployments/Mobilization
- Any temporary military duty

Military Deposits



What's eligible for Concurrent Deposit?

- Military service documented by Absent US & Return to Duty SF50s
 - Must not exceed 5-year USERRA limit
- Military service locally coded as KG for military orders
 - Employee is responsible for determining any of this deposit-eligible service
 - Called “ghost time” because HRO cannot see this in your personnel record
 - KG for IDT/drill days not eligible for/doesn't require deposit



Concurrent Military Service “USERRA Time” or “Absent US Time”

Civ Service (FERS-Covered)	
	Military Service
Civ Service (FERS-Covered)	
AUS	Military Service RTD
Civ Service (FERS-Covered)	
AUS	Military Service RTD
Civ Service (FERS-Covered)	
AUS	Military Service RTD
Civ Service (FERS-Covered)	
AUS	Military Service RTD

Military Deposits



How Much Does a Deposit Cost?

You must pay the calculated deposit amount + interest accrued

Non-Concurrent Deposit Calculation:

- Mil Svc prior to 1999 and after 2000 = 3% of base mil pay earned + interest
- Mil Svc during 1999 = 3.25% of base mil pay earned + interest
- Mil Svc during 2000 = 3.4% of base mil pay earned + interest

Concurrent Deposit Calculation

- FERS contributions you would've paid *or* Non-Concurrent calculation - *whichever is LESS* + interest

Military Deposits



How is Interest Calculated?

Each military deposit period has an Interest Accrual Date (IAD)

- Non-concurrent Service: IAD is 3 years after FERS-covered appointment
- Concurrent Service: 3 years after RTD initial return to pay status

After reaching IAD interest accrues yearly until deposit is paid-in-full

Paid deposits within 3 years to avoid interest!

Visit OPMs website for [Yearly Interest List](#)

Visit DFAS website for [Deposit Cost Estimator](#)

Military Deposits



How to Initiate a Military Deposit

Non-concurrent Military Service

Obtain Military Service Documents

Request Estimated Military Earnings

Complete SF 3108A

Submit Packet to ABC-C for Processing

Concurrent Military Service

Obtain Military Service Documents

Obtain SF50s and/or Pay Documents

Request Estimated Military Earnings

Submit Packet to Wing Remote/HR
Benefits

Military Deposits



Obtain Military Service Documentation

Acceptable Documents (most common)

DD 214 (No Member-1 copies)

- Must include Honorable character of service (block 24)
- Must specify Title 10 in remarks if non-concurrent service (except IADT)

Orders w/ Statement of Service

- Original and all amendments to orders must be provided
- Statement of Service must list specific information (see template)
- Cannot use orders if mil svc is eligible for a DD 214

See more acceptable documents on DFAS's [website](#)

Military Deposits



Requesting SF50s & Payroll Documents

Where to get SF50s

- Electronic Official Personnel File ([eOPF](#))
- [MyBiz](#) (SF50s prior to March 2002 only in eOPF)

Payroll Documentation (if applicable)

- Military LESs can be used in lieu of estimated military earnings: Get in [MyPay](#) or request through DFAS
- ATAAPS/Civilian Timecard history is used to reflect specific KG days
 - If requesting timecard info less than a year ago – contact tech payroll office
 - If requesting timecard info over a year ago – contact wing remote/HR benefits

Military Deposits



Step 1: Request Estimated Military Earnings (not required if providing actual earnings)

Before beginning this step: you must obtain all applicable military/payroll docs/SF50s. Obtaining military earnings is the first official step in the deposit process. It can take up to 90-days to receive an estimate so ensure request is accurate

a.) Complete RI 20-97 (only blocks 1 – 11)

- Leave block 5 blank
- Name/Address in block 10 should be where you want DFAS to mail the completed estimate of military earnings
- Block 11 must only include specific timeframes for deposit (see next slide)
- Separate RI 20-97s must be completed for different branches

Military Deposits



RI 20-97 block 11: *incorrect dates will cause significant delays in completing your deposit*

Non-concurrent Service

Dates must match Title 10 service

- DD 214: blocks 12a and 12b
- Orders: start/end dates following any amendments

Concurrent Service

Dates are dependent on your status during military duty

- If AUS is within military duty dates - From = AUS eff. date/To = day before RTD eff. Date
- If AUS includes days outside of military duty - those days must be excluded from request
- “Ghost Time” must only include KG periods on timecard history
- **Confirm dates w/ HR Benefits**

11. Active military service after December 31, 1956 (*Dates indicated below must be based on DD 214 or equivalent certification.*)

From (mm/dd/yyyy)	To (mm/dd/yyyy)

Military Deposits



Step 1 Continued...

b.) Submit Estimated Earnings Request

- Must include all applicable documentation (DD 214s/Orders/SF50s/Timecards) with RI 20-97
- Save a copy of this packet - all docs are required in step 3

Fax or mail complete packet to appropriate [military finance center](#).

c.) Follow up with DFAS/finance center to check status

- Takes approx. 90-days for DFAS to mail you the estimate

Military Deposits



Step 2: Submit SF 3108 for Deposit Calculation

This step begins upon receipt of estimated military earnings

a.) Complete SF 3108A (Only pages 1 & 5)

- Leave Block 10 on pg 1 blank – its only for civilian deposits
- Leave “Agency Use Only” section on pg 5 blank

b.) Submit SF 3108, military earnings, and packet used to request earnings

- Non-Concurrent Service: mail to Army Benefits Center - Civilian (ABC-C), 305 Marshall Avenue, Fort Riley, KS 66442-7005
- Concurrent Service: send to Wing Remote/HR Benefits
- Packet is reviewed for accuracy and submitted to DFAS for official calculation

Military Deposits



Step 3: Pay Military Deposit

This step begins upon receipt of deposit calculation from DFAS. Total amount for all deposits + interest will appear in block 20 of civilian LES

a.) Choose Payment Option

- Lump sum/multiple lump sums at www.pay.gov (\$25 minimum payment)
- Lump sum via check
- Payroll deduction – must complete request for payroll deduction and submit to wing remote/HR benefits (\$25 minimum per PPD), must initiate payment for each separate deposit period – watch your LESs!!

b.) Monitor LES to ensure deposit payments are complete

Military Deposits



Step 4: Obtain Paid-in-Full Letter from DFAS

Letter is not generated automatically

a.) Request Paid-in-Full (PIF) Letter

- Notify Wing Remote/HR Benefits/Payroll that you need an official PIF letter from DFAS
- Employee cannot request PIF from DFAS directly – must come from the agency
- Takes approx. 30-days after request

b.) Provide PIF to Wing Remote/HR Benefits

- Must be uploaded to eOPF
- DFAS will not mail to the agency, only to employee
- Final step of the deposit process – DO NOT SKIP



Civilian Deposits

Civilian Deposits



What is it?

- Making a payment for Federal civilian service where FERS contributions were not previously deducted – sometimes called “deposit service” or “non-deduction service”

What's eligible?

- Non-deduction temporary service performed prior to 1 Jan 1989

Why does it matter?

- Unpaid civilian deposit service will not count towards retirement annuity or eligibility

Civilian Deposits



How to Complete a Civilian Deposit

- 1) Complete SF 3108 (exclude pg 5 – only for mil deposits)
- 2) Obtain SF50s and pay change docs for non-deduction period(s)
- 3) Provide to Wing Remote/HR Benefits to complete Part B
- 4) Submit to OPM. Fax: 724-794-4668 or Mail: Office of Personnel Management, ATTN: Retirement Operations Center, PO Box 45, Boyers PA 16017-0045
- 5) OPM will mail an amount owed with payment options
- 6) Provide paid-in-full document from OPM to Wing Remote/HR Benefits to add to eOPF

Civ deposits can be completed any time prior to OPMs adjudication of your retirement



FERS Refunded Service

Refunded Service



What is it Refunded Service?

Federal civilian service where FERS contributions were deducted, but were later refunded upon separation

- Separated employee must request a refund from OPM
- Still counts towards Leave SCD & retirement eligibility gates
- *Does not* count towards retirement annuity computation unless a re-deposit is completed

Refunded Service



What is a Re-deposit?

Re-paying previously refunded FERS contributions

- Cost for re-deposit is 1.3% of basic pay + any accrued interest
- Completed re-deposit allows previously refunded service to count towards both retirement eligibility and annuity computation

Technician Performance



Performance Appraisals



Technician Awards



Performance Appraisals



- Appraisals are created and completed through MyBiz+
- Supervisors should create your plan, goals and objectives
- Interim Reviews – review your work halfway through your rating period (self assessment and supervisor assessment)
- Annual Appraisal – receive annual rating (self assessment and supervisor final assessment)
- First appraisal must cover at least 12 full months
 - Normal rating period is 1 Apr – 31 Mar each year

Responsibilities



- Employee:
 - Participate in performance training
 - Providing a self assessment for progress reviews and ratings
- Supervisor/ Rating Official:
 - Establish plan (within 30 Days)
 - Conduct progress review (1 minimum)
 - Continuous monitoring of performance
 - Maintain open communication with employees
 - Address unacceptable performance
 - Complete Rating

Performance Rating



Table 2. Rating Criteria

Rating Level	Rating Criteria
Level 5 – Outstanding	The average score of all critical element performance ratings is 4.3 or greater, with no critical element being rated a ‘1’(Unacceptable), resulting in a rating of record that is a ‘5’
Level 3 – Fully Successful	The average score of all critical element performance ratings is less than 4.3, with no critical element being rated a ‘1’(Unacceptable), resulting in a rating of record that is a ‘3’
Level 1 – Unacceptable	Any critical element rated as ‘1’

- Employees must be rated annually
- Normal schedule is 1 April to 31 March, effective 1 June
- Must be in a pay status 90 days during the rated period

Special Categories



Absent-US:

- Employees who are absent for military service (Absent-US) will be rated provided they have performed work under an approved performance plan for a minimum of 90 calendar days
- If employees performing military service do not meet the 90 calendar day requirement supervisors will assign their most recent rating of record as the new rating of record for the appraisal cycle

Special Categories



- LWOP- Personal
 - eligible to receive a rating of record if he or she has performed work under an approved performance plan for a minimum of 90 calendar days
- Change in Employee and Supervisor Relationship
 - when an employee has performed under an approved performance plan for 90 calendar days the employee will be rated
 - Higher Level management will complete ratings when the supervisor has insufficient time to monitor employee performance

Appeals



- Employees can appeal any performance appraisal, rating, they cannot challenge the content of the plan or decision to grant or not grant an award
- Timeframes for filing appraisal appeals:
 - Unacceptable ratings - within 10 calendar days of receiving a copy of the appraisal
 - Other than Unacceptable ratings – within 30 calendar days of receiving the original copy of the appraisal

Types of Awards



Honorary Awards

Service Awards

Special Act or Service/ On the Spot

Time Off

Sustained Superior Performance

Quality Step Increase



Honorary Awards



Ohio National Guard Level:

Certificates of Achievement
Letters of Appreciation or Commendation
Supervisory Recognition

For a listing of other Federal awards, please visit:

<https://www.opm.gov/policy-data-oversight/performance-management/awards-list/>

Longevity and Honorary Awards



- Length of Service Awards provide recognition for employees' service to the organization. Awards recognize service in 5 year intervals beginning at 10 years of service calculated based on the employee's Civilian Service Computation Date (SCD-CIV).
 - Service Pins will be given at employee's request
- HRO provides retirement certificates for employees retiring from federal service. The Human Resources Office (HRO) will only process honorary awards for employees who are expected to retire within the next 12 months.
- HRO will publish lists of approved awards on a quarterly basis showing the employee's name, unit, and the type of award the employee received.



RECOMMENDATION FOR INCENTIVE AWARD OR QUALITY SALARY INCREASE
The proponent agency is NGB-HR. The prescribing directive is TPR 451.

SAVE

PRINT

EMAIL

SECTION I - TO BE COMPLETED BY OPERATING OFFICE

1. EMPLOYEE NAME: (Last, First, MI)

DATE:

2. EMPLOYEE ADDRESS:

3. PRESENT POSITION TITLE:

GRADE & STEP:

SALARY:

4. TYPE OF RECOGNITION RECOMMENDED:

5. BASIS FOR RECOMMENDATION: (See reverse side for "Evidence of Superior or Outstanding Achievement")

☐ SUPERIOR PERFORMANCE
 PERIOD:

☐ SPECIAL ACT OR SERVICE
 DATE OF ACT OR DATE CONTRIBUTION PUT INTO USE:

6. POSITION TITLE, GRADE & SALARY DURING PERIOD OF RECOMMENDATION: (if different than item 3.)

7. COMMAND, INSTALLATION AND LOCATION:

8. ORGANIZATION:

9. TITLE & SIGNATURE OF IMMEDIATE SUPERVISOR:

10. TITLE & SIGNATURE OF APPROVING OPERATING OFFICIAL:

SECTION II - TO BE COMPLETED BY TECHNICIAN PERSONNEL OFFICE

11. TYPE AND DATE OF INCENTIVE AWARD(S) OR DATE OF QUALITY INCREASE(S) PREVIOUSLY GRANTED: (Except Length of Service)

SECTION III - TO BE COMPLETED BY LOCAL AWARDS COMMITTEE

12. RECOMMENDED APPROVAL OF FOLLOWING AWARDS:

☐ CASH
 TOTAL AMOUNT:
 INITIAL AMOUNT:
 ADDITIONAL AMOUNT:

☐ INTANGIBLE BENEFITS

SECTION IV - TO BE COMPLETED BY APPROPRIATE APPROVING AUTHORITY

APPROVING AUTHORITY AND ACTION	ADDITIONAL CASH AWARD		SIGNATURE	DATE
LOCAL COMMANDER: <input type="checkbox"/> APPROVED <input type="checkbox"/> DISAPPROVED	APPROVED	RECOMMEND		
STATE AWARDS COMMITTEE : <input type="checkbox"/> APPROVED <input type="checkbox"/> DISAPPROVED	APPROVED	RECOMMEND		
ADJUTANT GENERAL: <input type="checkbox"/> APPROVED <input type="checkbox"/> DISAPPROVED	APPROVED	RECOMMEND		
NGB INCENTIVES AWARDS BOARD: <input type="checkbox"/> APPROVED <input type="checkbox"/> DISAPPROVED	APPROVED	RECOMMEND		

NOTICE TO EMPLOYEE:

UPON ACCEPTANCE OF CASH AWARDS, THE USE OF THIS CONTRIBUTION BY THE UNITED STATES SHALL NOT FORM THE BASIS OF A FURTHER CLAIM OF ANY NATURE UPON THE UNITED STATES BY YOU, YOUR HEIRS, OR ASSIGNS.

EVIDENCE OF SUPERIOR OR OUTSTANDING ACHIEVEMENT

1. Attach statement of major duties performed and one copy of Position Description for position on which recommendation is based.

2. Attach detailed and specific statements of fact to the recommendation. This must be a factual presentation of the nature and merit of employee's actual performance and an indication of how it exceeds normal performance requirements of the employee's position. Indicate benefits resulting from the performance and the significance of special act or service rendered. Where achievement resulted in tangible benefits in operations, give detailed computation and analysis of such benefits.

3. If tangible benefits were not applicable, give the type of relative importance of intangible benefits. Explain also, significance of accomplishment to the command.

4. Attach a draft of the proposed citation, written in the third person, and not exceeding 70 words if an honorary award is recommended. Use 8 X 10 1/2 inch sheets of paper.

REMARKS

Time Of Award (TOA)



Time off awards are based upon either a Special Act or Service that occurred during a specific time frame or for performance based upon the performance appraisal, in which case they will be supplemented by the most recent rating of record. Time off awards expire after 1 year and are not eligible for reinstatement if unused.

Time off awards will not be granted to create the effective of a holiday, administrative excusal, or as a substitute for any form of accrued leave. TOA can also not be used in conjunction with military down day. Family day, or training day.

Employee's can not convert the TOA to a cash payment and loss of TOA is not justification to restore forfeited annual leave.

Employees cannot transfer approved, unused time off when they transfer from the NG to another DoD component or to another Federal agency. In addition, employees coming from another department or Federal agency may not transfer a TOA to the NG.

Time Of Award (TOA)



Eligibility Requirements:

- All employee's are eligible if the time off award is not for performance. This includes temporary technicians on appointments exceeding 90 calendar days in a consecutive 12 month period.
- The maximum amount allowed to grant for a TOA is 40 hours, not to exceed 80 hours for multiple periods
- The employee's work schedule must also be listed in the remarks section
- The following certification statement from the supervisor, or recommending official, must be on the NGB 32 in the remarks section: *"I have considered fully the wage costs and productivity loss in granting this TOA. The amount of time off granted is commensurate with the individual's contribution or accomplishment. I also considered the unit's workload and unit employees' leave projections and certify that the employee can schedule the time off in addition to other scheduled leave. I also considered other available forms of recognition in determining the amount of this time-off award."*
- Award nomination must have been submitted within 90 days of the end of the performance period, or within 30 days of the recognized service.

Time Of Award (TOA)



Supervisors must complete a TOA checklist which will accompany the award nomination (NGB 32) submitted to the HRO or HR Remote.

Supporting Docs:

Performance Appraisal (if the award is for performance)
NGB 32

Time off Award (TOA) Eligibility and Award Submission Checklist		
Employee's Name: _____		
Yes	No	TOA Eligibility
<input type="radio"/>	<input type="radio"/>	If the TOA request is for performance, is it for the most recent appraisal?
<input type="radio"/>	<input type="radio"/>	Has it been fewer than 90-days since the end of the appraisal period or 30-days since the end of the period of service to be recognized?
<input type="radio"/>	<input type="radio"/>	Did you verify that the appointment for the temporary technician being nominated for a TOA based on a special act or service is longer than 90 days?
<input type="radio"/>	<input type="radio"/>	Did you verify that the requested TOA will not put the employee over the 80 hour limit for the current leave year, or that the employee has not already surpassed the 80 hour limit for time off awards?
<input type="radio"/>	<input type="radio"/>	Did you verify the employee did not already receive a performance-based award during the appraisal period you are using as the basis for this TOA?
<input type="radio"/>	<input type="radio"/>	Did you verify that the employee was in a technician status for the service period you are using as a basis for this TOA?
<input type="radio"/>	<input type="radio"/>	Did you verify that the employee is not leaving or retiring from the Agency?
Award Submission		
<input type="radio"/>	<input type="radio"/>	Did you include a completed NGB 32 with this request?
<input type="radio"/>	<input type="radio"/>	Did you include the employee's work schedule on the NGB 32?
<input type="radio"/>	<input type="radio"/>	For a 1 work day TOA, did the immediate supervisor sign the NGB 32?
<input type="radio"/>	<input type="radio"/>	For a 2 work day TOA, did the immediate supervisor and the second level supervisor sign the NGB 32?
<input type="radio"/>	<input type="radio"/>	For TOA for greater than 2 work days, did the MSC AO, Director, or Group Commander approve and sign in the "Local Commander" blocks under Section IV of the NGB 32?
<input type="radio"/>	<input type="radio"/>	Is the following statement listed in the remarks section on the NGB 32 "I have considered fully the wage costs and productivity loss in granting this TOA. The amount of time off granted is commensurate with the individual's contribution or accomplishment. I also considered the unit's workload and unit employees' leave projections and certify that the employee can schedule the time off in addition to other scheduled leave. I also considered other available forms of recognition in determining the amount of this time-off award."
<input type="radio"/>	<input type="radio"/>	Have you included the correct performance appraisal with this request, if the awarded time is for performance?
Supervisor's Name: _____		
INITIAL REVIEWER REMARKS: _____ For HRO/Board Use Only		
<div style="border: 1px solid black; height: 100px; width: 100%;"></div>		
Does the employee meet the minimum eligibility requirements? <input type="radio"/> YES <input type="radio"/> NO		
Reviewed by: _____		

Enclosure 5

On the Spot (OTS) Special Act or Service Award (SASA)



On The Spot awards are based upon a Special Act or Service that occurred during a specific time frame. OTS awards are designed to quickly recognize a specific achievement or short-term efforts by an individual.

OTS awards are cash awards range from \$25 to \$250 for a single award. The NGB Form 32 has to be submitted within 30 days after the end of the period of service to be recognized.

A Special Act or Service Award is a monetary award used to recognize a nonrecurring meritorious personal effort, contribution, or accomplishment in the public interest, either in or outside of the job responsibilities. The achievement must not otherwise be rewarded using a performance-based award. The SASA awards recognize a specific achievement or the short-term efforts of an employee. Special Act or Service Awards are cash awards up to \$25,000

All SASA amounts will be determined using the cash awards criteria for tangible benefits as shown in Table 1 for intangible benefits use Table 2. The NGB Form 32 has to be submitted within 30 days after the end of the period of service to be recognized.

All Cash awards OTS and SASA will be adjudicated by the appropriate Awards Board.



On the Spot (OTS) Special Act or Service Award (SASA)

Eligibility Requirements:

- All employee's are eligible
- Award must be submitted within 30 days after the end of the period being recognized

Table 1. Scale of Award Amounts Based on Tangible Benefits

Estimated Benefits to Government	Amount of Awards
Up to \$10,000	10 percent of benefits
\$10,001 to \$100,000	\$1,000 for the first \$10,000 plus 3 percent of benefits
Up to \$100,000 in benefits	10 percent of benefits
Over \$10,000 to \$100,001 or more	\$3,700 for the first \$100,000 plus 0.5 percent of benefits over \$100,000
\$100,001 and above in benefits	\$10,000 plus 1 percent of benefits above \$100,001 up to \$25,000 with the approval of OPM
	Presidential approval is required for all awards more than \$25,000

Table 2. Scale of Award Amounts Based on Intangible Benefits

Extent of Application	Award Value Matrix			
	LIMITED	EXTENDED	BROAD	GENERAL
	Affects functions, mission, or personnel of one facility, installation, regional area, or an organizational element of headquarters. Affects small area of science or technology.	Affects functions, mission, or personnel of an entire regional area, command, or bureau. Affects an important area of science or technology.	Affects functions, mission, or personnel of several regional areas or commands, or an entire Department or Agency. Affects an extensive area of science or technology.	Affects functions, mission, or personnel of more than one department or agency, or is in the public interest throughout the nation and beyond.
Moderate Change or modification of an operating principle or procedure with limited use or impact.	Time Off Award	\$500-\$825	\$825-\$1150	\$1150-\$1,800
Substantial change or modification of procedures. An important improvement to the value of a product, activity, program, or service to the public.	\$500-\$825	\$825-\$1150	\$1150-\$1,800	\$1,800-\$3,650
High Complete revision of a basic principle or procedure; a highly significant improvement to the value of a product or service.	\$825-\$1150	\$1150-\$1,800	\$1,800-\$3,650	\$3,650-\$6,800
Exceptional initiation of a new principle or major procedure; a superior improvement to the quality of a critical product, activity, program, or service to the public.	\$1,150-\$1,800	\$1,800-\$3,650	\$3,650-\$6,800	\$6,800-\$9,999

On the Spot (OTS) Special Act or Service Award (SASA)



Supervisors must complete a OTS/SASA checklist which will accompany the award nomination submitted to the HRO or HR Remote.

Supporting Docs:

Justification memo to ATAG if amount is over \$3,000 and justification memo to the TAG if amount is over \$5,000
NGB 32

On-The-Spot/ Special Act-Special Service Eligibility and Award Submission Checklist		
Employee's Name: _____		
Yes	No	OTS/SASA Eligibility
<input type="radio"/>	<input type="radio"/>	Has it been fewer than 30-days since the end of the period of service to be recognized?
<input type="radio"/>	<input type="radio"/>	Did you verify the employee did not already receive a performance based award during the recommended period?
<input type="radio"/>	<input type="radio"/>	Did you verify that the employee was in a technician status for the period of service you are using as the basis for recommending this award?
<input type="radio"/>	<input type="radio"/>	Did you verify that the employee is not leaving or retiring from the Agency?
<input type="radio"/>	<input type="radio"/>	If the service or achievement is for a tangible benefit, did you use Table 1 to determine the award amount?
<input type="radio"/>	<input type="radio"/>	If the service or achievement is for an intangible benefit, did you use Table 2 to determine the award amount?
Award Submission		
<input type="radio"/>	<input type="radio"/>	Did you include a completed NGB 32 with this request?
<input type="radio"/>	<input type="radio"/>	Did you select the "Special Act or Service" box on the NGB 32?
<input type="radio"/>	<input type="radio"/>	Did the second level supervisor, MSC AO, Director, or Group Commander approve and sign in the "Local Commander" blocks under Section IV of the NGB 32?
<input type="radio"/>	<input type="radio"/>	Did you provide a narrative in the remarks section?
<input type="radio"/>	<input type="radio"/>	Did you include the correct performance appraisal with this request, if the requested award is for performance?
<input type="radio"/>	<input type="radio"/>	If the Award amount is over \$3,000, did you attach a justification memo to the ATAG?
<input type="radio"/>	<input type="radio"/>	If the Award amount is over \$5,000, did you attach a justification memo to the TAG?
Supervisor's Name: _____		

For HRO/Board Use Only		
INITIAL REVIEWER REMARKS:		
<div></div>		
Does the employee meet the minimum eligibility requirements? <input type="radio"/> YES <input type="radio"/> NO		
Reviewed by: _____		

Enclosure 5

Sustained Superior Performance (SSP)



A Sustained Superior Performance award is a monetary award in recognition of significant superior performance of duties and responsibilities which clearly exceed the employee's assigned position requirements. The SSP award is based upon the most recent performance period and substantiated by the employee's most recent performance appraisal.

Performance Awards are computed as a percentage of pay with a maximum award of 10% of the employee's base pay. A record of rating of 3 "Fully Successful" can award up to 5% of base pay. A rating of record of 5 "Outstanding" can award up to 10% of base pay.

Eligibility Requirements:

- The employee must have been in the same position and grade for 52 weeks and they can not have received another performance-based award, or Time off Awards in excess of 40 hours during the same rating period.
- The employee can not have been AUS/LWOP for more than 30 days.
- All SSP's need board approval and if the award is over \$3,000 it must also be approved by the ATAG, if the award is over \$5,000 it must be approved by the TAG, and if the award is over \$10,000 it must be approved by NGB.
- Perm or Indef employees only
- Award nominations must be submitted within **90 calendar days** after the end of the rating period

Sustained Superior Performance (SSP)



Supervisors must complete an SSP checklist which will accompany the award nomination submitted to the HRO Remote/ HRO

Supporting Docs:

Performance Appraisal

Justification memo to ATAG if amount is over \$3,000 and

Justification memo to the TAG if amount is over \$5,000

Sustained Superior Performance (SSP) Eligibility and Award Submission Checklist

Employee's Name: _____

Yes	No	SSP Eligibility
<input type="radio"/>	<input type="radio"/>	Is award request for the most recent appraisal period?
<input type="radio"/>	<input type="radio"/>	Have fewer than 90-days since the appraisal was completed?
<input type="radio"/>	<input type="radio"/>	Does the appraisal cover 52-weeks or more in the same position and grade?
<input type="radio"/>	<input type="radio"/>	Is overall rating of record on appraisal a 5 – Outstanding, or 3- Fully Successful?
<input type="radio"/>	<input type="radio"/>	Did you verify the amount of the award is no more than 10% of the employee's base pay if the appraisal is rated a 5, or no more than 5% of the employee's base pay if the appraisal is rated at a 3?
<input type="radio"/>	<input type="radio"/>	Did the employee receive fewer than 40-hours in Time-Off Awards during the appraisal period?
<input type="radio"/>	<input type="radio"/>	Is the employee still in the same position and grade as held at the beginning of the appraisal period?
<input type="radio"/>	<input type="radio"/>	Did you verify that the employee did not receive a QSI, SSP or 40+ hours in TOA during the rating period used as the basis for this SSP?
<input type="radio"/>	<input type="radio"/>	Is the employee leaving or retiring from the Agency?
<input type="radio"/>	<input type="radio"/>	Did you verify the employee was not AUS/LWOP for more than 30 days during the rating period?
		Award Submission
<input type="radio"/>	<input type="radio"/>	Did you include a completed NGB 32 with this request?
<input type="radio"/>	<input type="radio"/>	Did two levels of supervision sign blocks 9 and 10 on the NGB 32?
<input type="radio"/>	<input type="radio"/>	Did the MSC AO, Director, or Group Commander approve and sign in the "Local Commander" blocks under Section IV of the NGB 32?
<input type="radio"/>	<input type="radio"/>	If the Award amount is over \$3,000, did you attach a justification memo to the ATAG?
<input type="radio"/>	<input type="radio"/>	If the Award amount is over \$5,000, did you attach a justification memo to the TAG?
<input type="radio"/>	<input type="radio"/>	Did you include the correct performance appraisal/s with this request?

Supervisor's Name: _____

INITIAL REVIEWER REMARKS: For HRO/Board Use Only

Does the employee meet the minimum eligibility requirements? ☐ YES ☐ NO

Reviewed by: _____

Enclosure 5

Quality Step Increase (QSI)



Quality Step Increases (QSI) is an award used to recognize the service that significantly exceeds high quality job performance by General Schedule (GS) employees. The QSI award is based upon the most recent performance period and substantiated by the employee's most recent performance appraisal.

Eligibility Requirements:

- 52 weeks of an approved performance appraisal (same position and grade) with an overall rating level of 5. This is an average score of all elements 4.3 or greater and no element can be rated as a 1.
- Employee can not have received a promotion during the 12 month preceding the award recommendation and they can not receive a promotion before the submitted award is approved and processed by HRO.
- The employee can not have been AUS/LWOP for more than 30 days.
- The employee is not eligible for a QSI if they have received more than 40 hours time off
- The employee is also not eligible for a QSI if they have received on within the preceding 52 consecutive calendar weeks.
- Perm or Indef employees only
- Award nominations must be submitted within **90 calendar days** after the end of the rating period.
- The Statement "I certify that based on past experience, it is believed that the high quality of performance of this technician is likely to continue" must be in the remarks section on the NGB 32.

Quality Step Increase (QSI)



Supervisors must complete a QSI checklist which will accompany the award nomination submitted to the HRO Remote/ HRO

Supporting Docs:
Performance Appraisal
NGB 32

Quality Step Increase (QSI) Eligibility and Award Submission Checklist

Employee's Name: _____

Yes	No	QSI Eligibility
<input type="radio"/>	<input type="radio"/>	Is employee serving in a General Schedule (GS) pay plan?
<input type="radio"/>	<input type="radio"/>	Is award request for the most recent appraisal?
<input type="radio"/>	<input type="radio"/>	Have fewer than 90-days passed since the end of the appraisal period?
<input type="radio"/>	<input type="radio"/>	Does the appraisal cover 52-weeks or more in the same position and grade?
<input type="radio"/>	<input type="radio"/>	Is overall rating of record on appraisal a 5 – Outstanding?
<input type="radio"/>	<input type="radio"/>	Did the employee receive fewer than 40-hours in Time-Off Awards during the appraisal period?
<input type="radio"/>	<input type="radio"/>	Is the employee still in the same position and grade as held at the beginning of the performance period?
<input type="radio"/>	<input type="radio"/>	Did you verify that the employee has not received a QSI, SSP or 40+ hours in TOA during the rating period used as the basis for this QSI?
<input type="radio"/>	<input type="radio"/>	Did you verify that the employee did not receive a QSI for the prior rating period?
<input type="radio"/>	<input type="radio"/>	Did you verify that the employee was not AUS/LWOP for more than 30 days during the rating period?
		Award Submission
<input type="radio"/>	<input type="radio"/>	Did you include a completed NGB 32 with this request?
<input type="radio"/>	<input type="radio"/>	Did two levels of supervision sign blocks 9 and 10 on the NGB 32?
<input type="radio"/>	<input type="radio"/>	Did the MSC AO, Director, or Group Commander approved and signed in the "Local Commander" blocks under Section IV of the NGB 32?
<input type="radio"/>	<input type="radio"/>	Is the sentence "I certify that based on past experience, it is believed that this technician's high quality of performance is likely to continue" provided somewhere in the remarks section?
<input type="radio"/>	<input type="radio"/>	Did you include the correct performance appraisal/s with this request?

Supervisor's Name: _____

For HRO/Board Use Only

INITIAL REVIEWER REMARKS:

Does the employee meet the minimum eligibility requirements? ☒ YES ☐ NO

Reviewed by: _____

Enclosure 5

Awards Process Logic Table



Awards Process Logic Table

Award Type	Based on Special Act or Performance?	Nominations must be submitted to HRO or the HRO Remote within:	Approval Process Information		Required Documents	Board Approval Required? (Y/N)
Time Off Award (TOA)	Special Act	30 days of the Act	1 Day TOA	Send to Remote (Air) or Benefits Distro (Army).	NGB 32	No
			2 Day TOA	2nd Level Supervisor approval required. Then send to Remote (Air) or Benefits Distro (Army).	NGB 32	No
			> 2 Day TOA	2nd Level Supervisor approval required. Local Commander approval required. Then send to Remote (Air) or Benefits Distro (Army).	NGB 32	Yes
	Performance	90 days from approval of the rating and the rating must be approved within 30 days of the end of the rating period.	1 Day TOA	Send to Remote (Air) or Benefits Distro (Army).	NGB 32 and completed appraisal	No
			2 Day TOA	2nd Level Supervisor approval required. Then send to Remote (Air) or Benefits Distro (Army).	NGB 32 and completed appraisal	No
			> 2 Day TOA	2nd Level Supervisor approval required. Local Commander approval required. Then send to Remote (Air) or Benefits Distro (Army).	NGB 32 and completed appraisal	Yes
Cash Award	Special Act	30 days of the Act	2nd Level Supervisor approval required. Local Commander approval required. Then send to Remote (Air) or Benefits Distro (Army).		NGB 32 ¹	Yes
	Performance	90 days from approval of the rating and the rating must be approved within 30 days of the end of the rating period.	2nd Level Supervisor approval required. Local Commander approval required. Then send to Remote (Air) or Benefits Distro (Army).		NGB 32 and completed appraisal ¹	Yes
Quality Step Increase (QSI)	Performance	90 days from approval of the rating and the rating must be approved within 30 days of the end of the rating period.	2nd Level Supervisor approval required. Local Commander approval required. Then send to Remote (Air) or Benefits Distro (Army).		NGB 32 and completed appraisal	Yes

Notes:

1. All awards over \$3000 in value must include a memorandum to the ATAG describing the justification and nature of the award. All awards over \$5000 in value must include a memorandum to the TAG describing the justification and nature of the award.

Types of Retirement And Eligibility Requirements



FERS Retirement System

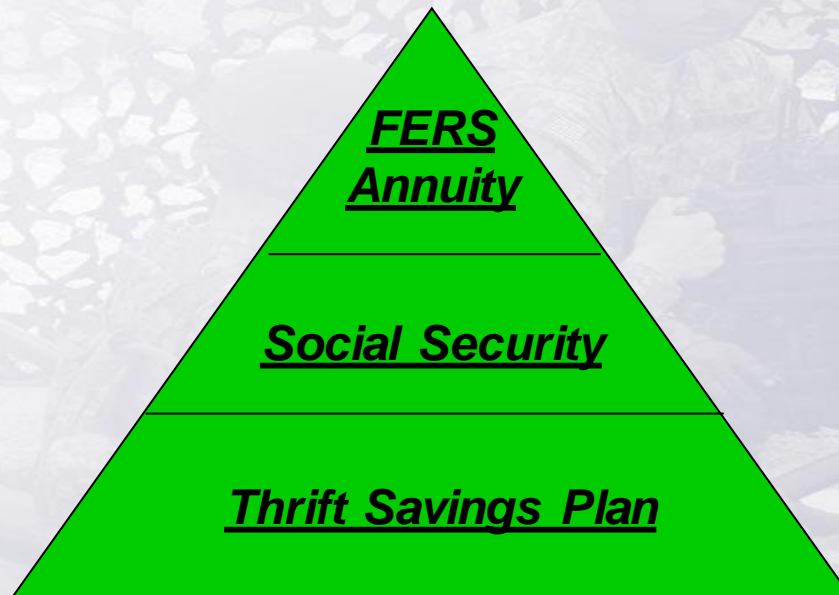


3-tiers of the FERS retirement system

FERS annuity is typically the smallest component

TSP will likely make up the largest portion of your total retirement with proper planning

Participation is not voluntary



FERS Contribution Rates



FERS Contribution Rates
(Generally - If hired under FERS on or before 12/31/2012)

Category	FERS Contribution Rates (%)		
	Normal Cost %	Employee %	Agency %
Regular (Non-Dual Status)	12.7	.8	11.9
Military Reserve Tech	15.7	.8	14.9

(.8% = \$8.00 per thousand earned)

FERS-RAE Contribution Rates



FERS-RAE Contribution Rates (Revised Annuitant Employee)

(Generally - If first hired under FERS 1/1/2013 – 12/31/2013)

Category	FERS RAE Contribution Rates (%)		
	Normal Cost %	Employee %	Agency %
Regular (Non Dual Status)	12.7	3.1	9.6
Military Reserve Tech	15.7	3.1	12.6

(3.1% = \$31.00 per thousand earned)
(An increase over FERS of 2.3% = \$23.00 per thousand earned)

FERS-FRAE Contribution Rates



FERS-FRAE Contribution Rates
(Further Revised Annuitant Employee)
(Generally - If first hired under FERS on or after 1/1/2014)

Category	FERS FRAE Contribution Rates (%)		
	Normal Cost %	Employee %	Agency %
Regular (Non Dual Status)	12.7	4.4	9.6
Military Reserve Tech	15.7	4.4	12.6

(4.4% = \$44.00 per thousand earned)

(An increase over FERS of 3.6% = \$36.00 per thousand earned)

(An increase over FERS RAE of 1.3% = \$13.00 per thousand earned)

FERS Types of Retirements and Requirements



- **Voluntary / Optional Retirement (Immediate)**
 - MRA and 30 years of federal service
 - 60 years old and 20 years of service
 - 62 years old 5 years of service
- **Early Optional / Voluntary (Immediate, but offered by the agency)**
 - 50 years old and 20 years of service
 - Any age and 25 years of service
- **MRA+10 (Immediate but reduced)**
 - MRA and at least 10 years of service, but few than 30 years
 - Annuity reduced by 5% per year you are under the age of 62

FERS Types of Retirements and Requirements



- **Discontinued Service- DSR (Immediate)**

- If you are involuntarily separated from service
- 50 years old and 20 years of service
- Any age and 25 years of service

- **Disability Retirement (Immediate but reduced)**

- Any age with at least 18 months of service
- T5 needs to meet OPMs disability requirements, T32 can apply based on PL 97-253 if they are separated from the military based on medical reasons. OPM requires that the medical condition impairs you from doing your job, the agency can not make you a reasonable accommodation, and the condition will last for at least one year.

FERS Types of Retirements and Requirements



- **Special Provisions for Military Reserve Technicians- Dual Status only (Immediate)**
 - If you are involuntarily separated from service not for cause
 - 50 years old and 20 years of service
 - Any age and 25 years of service
 - Type of federal service that is counted is also based on hire date
- **Deferred Retirement (Not Immediate)**
 - MRA and have anywhere from 10 to 29 years of service (5% penalty for drawing early)
 - 60 years old and 20 years of service
 - 62 years old and at least 5 years of service
 - Not able to retain FEHB or FEGLI coverage

Minimum Retirement Age (MRA)



If you were born:	Your MRA is:
Before 1948	55
1948	55 and 2 months
1949	55 and 4 months
1950	55 and 6 months
1951	55 and 8 months
1952	55 and 10 months
From 1953 to 1964	56
1965	56 and 2 months
1966	56 and 4 months
1967	56 and 6 months
1968	56 and 8 months
1969	56 and 10 months
1970 or later	57

Federal Employees Retirement System (FERS)



QUESTIONS?



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