



# YOUR PERSONAL BENEFITS STATEMENT BASED ON YOUR ACCOUNT AS OF JANUARY 5, 2020

Social Security Number	
Birth Date	
Retirement SCD	
Retirement Coverage	
6C/ECBPO Retirement SCD	
Leave SCD	
TSP Contribution Amount	
Regular:	Roth:
TSP Catch-up Contribution Amount	
Regular:	Roth:

As an employee of the Federal Government, your total compensation consists of more than just the amount you are paid—it also includes your benefits package. This statement has been prepared to inform you about your benefits coverages and costs. It is provided annually and is not available on request. If you have questions concerning this statement, or if you believe it does not accurately reflect your benefits coverages, please contact the appropriate office or individual as designated by your employing organization. Annual deduction amounts shown throughout this document are the total amounts paid for the prior calendar year (pay period 01 through 26).

**Benefits amounts shown in this document are estimates. If you are considering retirement, please seek more precise information from your employing organization.**

## Pay

The annual pay used to prepare this statement is \_\_\_\_\_ Unless otherwise indicated, this is your base pay as of 1/5/20 (including pay for holidays and leave). Base pay is the amount on which your benefit deductions and coverages are based. Generally, it does not include overtime; however, it

does include locality pay; environmental pay; AUO and availability pay for law enforcement officers; standby pay for firefighters, some law enforcement officers and other employees; and inspectional overtime (COPRA) for Customs and Border Protection Officers; and, overtime supplement (BPAPRA) for Border Patrol Agents.

## Total Compensation And Costs

Your total compensation (pay and benefits) for calendar year 2019 was \_\_\_\_\_ Total compensation costs to you and the Government are shown throughout this statement This includes only costs paid by your

present employing agency. If you were not employed for the full calendar year or if you transferred from another agency during the year, costs paid may not be shown or may not reflect actual amounts.

## Leave

### Sick Leave

If you are unable to work because of illness or injury, your accumulated sick leave is available for use. Your full pay continues for the period of your accumulated sick leave. As of 1/4/20

you had \_\_\_\_\_ hours of accumulated sick leave. You may use annual leave in place of, or as an extension of, sick leave.

### Annual Leave

Your annual leave balance as of 1/4/20 is \_\_\_\_\_ hours.

## Federal Employees Health Benefits (FEHB) Program

### You are covered by:

**Premium conversion** is a tax benefit that allows employees to allot a portion of salary back to the employer, which the employer then uses to pay the employee's contribution for FEHB coverage. This allotment is made on a pre-tax basis, which means that the money is not subject to Medicare, Social Security, or Federal income taxes.

To continue health insurance coverage in retirement you must retire on an immediate annuity and have been covered for the 5 years immediately before retirement, or since your first opportunity to enroll, if fewer than 5 years. (These coverage requirements also apply if you receive FECA benefits.) Coverage for your enrolled dependents may continue if they are eligible for either CSRS or FECA benefits. Should your dependents lose their status as family members, their participation in FEHB may continue for a limited period of time under provisions for Temporary Continuation of Coverage (TCC). The affected individual may also choose to convert coverage to a nongroup contract.

### Premium Costs

	2020 Bi-Weekly	2019 Annual
Employee		
Agency		
<b>Total</b>		

## Federal Employees Group Life Insurance (FEGLI) Program

### Coverage:

Premium Costs	2020 Bi-Weekly			2019 Annual		
	Employee	Agency	Total	Employee	Agency	Total
Basic						
Standard - Option A						
Additional - Option B						
Family - Option C						
Total						

Coverage Amounts	Basic	Standard	Additional	Total
If Death Is Not Accidental				
If Death Is Accidental				

### Family Option

Death of Spouse  
Death of Child

### Accidental Dismemberment

Loss of Limbs or Total Eyesight  
Loss of One Limb or One Eye

Your basic life insurance is increased by an "extra benefit" for participants under age 45. This benefit doubles the amount of basic life insurance if you are age 35 or younger. Beginning on your 36th birthday, the extra benefit decreases 10% each year until, at age 45, there is no extra benefit.

### Family Optional Life Insurance

If a covered family member dies while you are working, you would receive the above benefit. If you should die while working, insured family members may convert their own coverage to individual policies. If you have a life event, such as marriage, the adoption of a child, divorce, etc., you may be eligible to elect more life insurance coverage. For further information, contact the appropriate office or individual as designated by your employing organization.

### Coverage in Retirement after Age 65

To be eligible for life insurance coverage during retirement (including FECA benefits), you must retire on an immediate annuity and be enrolled for the 5 years immediately before retirement or since your first opportunity to enroll. If you are eligible to continue life insurance coverage during retirement,

- decide upon the level of coverage you wish to retain.
- elect to keep all or some of your Basic life insurance.
- elect to keep all or some of your Family coverage in excess of one multiple first elected as a result of changes to the FEGLI law in 1999/2000.
- premiums for Basic and Family are based on the amount on insurance retained.

### Basic

No Reduction. Retain full value for life; after age 65, regular premium stops, you pay only the premium for retaining full value.

50% Reduction. Retain full value until age 65; at age 65, value decreases 1% per month until 50% of the face value at retirement remains; premiums continue for life. After age 65, the regular premium stops, you pay only the premium of retaining 50% of the value.

75% Reduction. Retain full value until age 65; premiums at the active employee rate continue until age 65 at which time they stop; value reduces 2% per month until 25% of the face value at the time of retirement remains.

### Standard

Premiums continue until age 65 when they cease; the value of the insurance reduces 2% per month until 25% (\$2,500) remains.

### Additional and/or Family

If you are eligible to continue these options during retirement, you must decide upon the level of coverage you wish to retain. Your options are:

- choose to retain all of your coverage based on the number of multiples you wish to retain beyond age 65; premiums are based on age bands and the amount of insurance retained; or
- choose a total reduction in the value of your coverage; premiums continue until age 65 when they stop; the value of insurance reduces 2% per month until coverage ends.

Employees may also irrevocably assign their life insurance or elect a living benefit, if eligible. For further information, contact the appropriate office or individual as designated by your employing organization

## Thrift Savings Plan (TSP)

TSP Contributions	2020 Bi-Weekly	2019 Annual	2020 Roth Bi-Weekly	2019 Roth Annual
Employee				
Agency				
Catch-up				
Total				

As of December 31, 2019, your TSP account balance was including a Roth balance of

Your account balance will become available when you separate from the Federal Government. When you withdraw your TSP account you can: (1) receive a lump sum payment, (2) get equal payments over a number of years, (3) roll it over into an IRA, or (4) buy an annuity.

**TSP Contributions (continued)**

Assuming you continue TSP contributions at the same rate, and earnings on your account average 7% per year, your estimated TSP account balance when you are first eligible to retire would be . The estimated annuity shown in the next column presupposes the following conditions: you and your spouse are the same age; you select the 100% survivor annuity; and the interest rate index on the level payment annuity, with no cash refund, when purchased, will be . An estimated TSP account balance at the time of retirement will not be calculated for any employee who wasn't contributing to your account as of December 31, 2019.

Should you die while employed, your TSP funds become available to the individuals named on your Designation of Beneficiary, TSP-3, or according to the order of precedence. If you need further information, please contact the appropriate office or individual as designated by your employing organization.

**TSP Estimated Monthly Annuity**

<b>If You Retire At Age</b>	<b>Single Life Annuity</b>	<b>Joint Life (Spouse) Annuity</b>
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**Benefits For Law Enforcement Officers, Firefighters, And Customs And Border Protection Officers Under The Civil Service Retirement System (FERS)**

**Retirement Coverage Costs**


FERS bases annuity computations on a formula using length of service and an average of the highest 3 consecutive years of basic pay (High-3). If you are not eligible to retire in the next 3 years, your annual salary as of the date of this statement has been used as your High-3 average pay for the estimates below. If you are eligible to retire within the next 3 years, the estimates below were prepared using a High-3 based on information in the payroll system. If less than 3 years of pay data were available, reasonable assumptions regarding your pay history have been made. Length of service was determined by using your retirement service computation date. In addition, all annuity estimates are shown in gross dollar figures.

The estimates shown in the next column do not include:

- accumulated sick leave or reductions for unpaid deposits or redeposits;
- additional annuity for payments to the voluntary contributions program;
- exact application of post April 7, 1986, part-time service requirements because stored system data related to salary begins only with January 1993, and complete tour of duty proration is not available. Contact your servicing personnel office for complete calculation;
- credit for temporary service performed after 1988 for FERS employees.

Under the special retirement provisions for law enforcement officers, firefighters, and those Custom and Border Protection Officers hired on or after July 6, 2008, you may retire at age 50 with 20 years of special coverage service, or at any age with 25 years of such service. Retirement is mandatory for firefighters, law enforcement officers, and those Custom and Border Protection Officers hired on or after July 6, 2008, when they have completed 20 years of special service and reached age 57.

In the next column are two sets of annuity estimates: the first set shows estimated annuity benefits if you complete the age and service requirements for the special computation; the second set shows estimated benefits if you do not. Both sets show your benefits with and without a reduction to provide a full survivor annuity for your spouse and the estimated amount of the survivor annuity your spouse could receive. If you already meet the age and service requirements for retirement as a law enforcement officer or firefighter, only the first annuity estimate is shown.

Actual retirement benefits will be based on your total creditable service and your "High-3" average pay as determined by the Office of Personnel Management when you retire. For this computation, your "High-3" is . Your length of service at age will be years.

**Optional Retirement-Estimated Monthly Annuity Under Special Coverage**

<b>If You Retire At Age</b>	<b>Annuity With No Survivor Benefit</b>	<b>Annuity Reduced For Survivor Benefit</b>	<b>Survivor Benefit</b>
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**Optional Retirement-Estimated Monthly Annuity Under Regular Coverage**

<b>If You Retire At Age</b>	<b>Annuity With No Survivor Benefit</b>	<b>Annuity Reduced For Survivor Benefit</b>	<b>Survivor Benefit</b>
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You may also be eligible for the Special Supplement until age 62. The Special Supplement is an approximation of Social Security benefits earned while under FERS. The Special Supplement is subject to the Social Security earnings test and is not reflected in the above estimates.

If you are not eligible for retirement under the special provisions for firefighters and law enforcement officers, or you transfer from a position covered by those provisions before completing 20 years of special service to one that is not covered, you may also retire at your minimum retirement age (55 to 57, depending on your birth date) with 10 years of service. However, your annuity will be reduced by 5% for each year you are under age 62, and you will not receive the special supplement mentioned above.

**Disability Benefits**

If you have 18 months or more of Federal civilian service and become disabled for your position, you may be eligible for disability retirement. FERS disability annuities are computed in different ways depending on the annuitant's age and

## Disability Benefits (continued)

service at the time of retirement. In most cases, benefits are recomputed after the first 12 months and again at age 62. Persons who transferred to FERS, and who are eligible for a CSRS component in their FERS annuity, will receive the higher of the FERS computation or their earned annuity. Based on a "High-3" of \_\_\_\_\_ during the first year of retirement, your estimated monthly annuity, without survivor benefits, under FERS would be about \_\_\_\_\_. Subsequent years will be less. A disability annuity begins the day after separation or pay ceases, and continues while you remain disabled, even for life.

If you are also entitled to disability benefits from the Social Security Administration, your FERS disability annuity will be reduced by the Social Security pension. Social Security disability benefits would be replaced by old age benefits at age \_\_\_\_\_ years and \_\_\_\_\_ months.

### Death in Service

If you die as an employee, survivor benefits may be payable to your spouse if you have at least 18 months of civilian service and have been married at least

9 months, have a child born of that marriage, or die of accidental causes. The Basic Employee Death Benefit is:

- one-half of basic pay at the time of death (or one-half of High-3, if greater than basic pay), plus
- an additional amount

If you have accrued 10 years of service, your spouse may also be eligible for an annuity that is 50% of that which you would have received had you been eligible for retirement on the date of death. Your surviving spouse's estimated monthly annuity would be \_\_\_\_\_ payable for life, unless remarried before age 55. Eligible children—generally unmarried children under age 18, or under age 22 if full-time students—may also qualify for benefits. Children's benefits are reduced by the child's Social Security survivor benefits.

## Social Security Benefits/Medicare Benefits

### Social Security/ Medicare Deductions

	2020 Bi-Weekly		2019 Annual	
	Employee	Agency	Employee	Agency
Social Security (OASDI)				
Medicare (HIT)				
Total				

As an employee covered by the Federal Insurance Contributions Act, you will be eligible for Social Security benefits which are payable monthly as early as age 62. Benefits will also be available to current spouse, eligible former spouse(s) and eligible children. These benefits will be based on your entire work history. Estimated benefits can be obtained from the Social Security Administration by submitting Form SSA-7004, Request for Earnings and Benefit Statement. A copy of the form can be obtained by calling the toll-free number 1-800-772-1213 or contacting your local Social Security office.

### Hospital Insurance Tax (HIT)/Medicare Coverage

There are two parts to Medicare:

- **Hospital insurance (Part "A")**  
This helps pay for inpatient hospital care and certain follow-up services; and
- **Medical insurance (Part "B")**  
This helps pay for doctors' services, outpatient hospital care, and other medical services.

### Eligibility For Hospital Insurance (Part A)

Most people get hospital insurance when they turn 65. You qualify for it automatically if you:

- are eligible for Social Security or Railroad Retirement benefits;
- qualify on a spouse's (including divorced spouse's) record;
- are a government employee not covered by Social Security who paid the Medicare part of the Social Security tax;
- have been getting Social Security disability benefits for 24 months;
- have permanent kidney failure that requires maintenance dialysis or a kidney replacement provided you are insured or if you are the spouse or child of an insured worker.

If you paid hospital insurance taxes (HIT) while you worked, Part A is free when you are eligible for it. If you do not qualify based on one of the above reasons and you are 65 or older, you can buy hospital insurance just like you buy other health insurance policies.

### Medical Insurance (Part B)

Almost anyone who is eligible for hospital insurance can sign up for medical insurance. Unlike Part A, Part B is an optional program. However, you do have to pay for it.

## Benefits Under The Federal Employees Compensation Act (FECA)

### Disability

If you experience an on-the-job injury, you may be entitled to benefits under the Federal Employees Compensation Act which is administered by the Department of Labor's Office of Workers Compensation Programs (OWCP). You may be eligible to receive full pay for up to 45 days. Benefits start after a 3-day waiting period, except when the disability lasts more than 14 days or permanent disability results. In those cases, benefits begin as of the day you became disabled. If you qualify for both FERS and FECA benefits, you may choose the more advantageous.

### Death Benefits

If death results from an on-the-job injury, your eligible spouse and/or dependent children may receive a lump sum payment of up to \$1,000. Spousal benefits are payable for life, or until remarried if before age 55. A spouse who remarries before age 55, receives a lump sum payment equal to 24 months' benefits. Children's benefits continue as long as they qualify as dependents. If your survivors are eligible for benefits under both FERS and FECA, they may choose whichever is more advantageous.

## If You Leave The Federal Government Before You Retire

### FERS Contributions

You may leave your retirement contributions in FERS. If you have at least 5 years of service covered by contributions, but less than 10, you may apply for a deferred annuity at age 62. If you have at least 10 years of service covered by contributions, you may apply for retirement at the Minimum Retirement Age (MRA), which is based on your date of birth. If you are younger than age 62 when you begin to receive benefits, depending on your age and length of service, your benefits may be reduced. You may also apply for a refund of your retirement contributions. If you do so, however, and are reemployed by the Federal government, you will not be eligible to receive benefits based on service covered by the refund.

### Health Insurance

Should you leave the Federal Government, you may continue group coverage for up to 18 months under the rules for Temporary Continuation of Coverage (TCC), or you may choose to convert to your plan's nongroup contract. If you elect TCC, you must pay the employee and government shares of the premium, plus a 2% administrative fee. If you elect to convert to an individual plan, the plan will notify you of the premiums and benefits coverages. If you need more information, contact the appropriate office or individual, as designated by your employing organization.

### Life Insurance

If you are enrolled in life insurance when you leave the Federal Government, you and your covered dependents have the option of obtaining a direct-pay life

insurance policy without a physical examination. Contact the appropriate office or individual, as designated by your employing organization if you need more information.

### Thrift Savings Plan

If your TSP account has less than \$200, the Federal Retirement Thrift Investment Board will automatically send you the balance of your account in a lump sum payment. Additional withdrawal options include receiving a partial payment, monthly payment, mixed withdrawal or rolling the balance over to an Individual Retirement Account. Visit the TSP website at [www.tsp.gov](http://www.tsp.gov) for more information.

### Annual Leave

Should you separate from the Federal Government for any reason, you would be paid any accumulated annual leave, subject to offset for any debts you may owe the United States. Based on your annual leave balance as of 1/4/20 which was \_\_\_\_\_ hours, your annual leave would be worth \_\_\_\_\_.

### Sick Leave

Should you separate from the Federal Government, you will not be paid for your accumulated sick leave. However, if you are reemployed in the Federal Government on or after December 2, 1994, your sick leave balance will be recredited to your leave account.

## Other Benefits

Other Benefits include any or all of the following: Federal Long Term Care Insurance Program (FLTCIP), Flexible Spending Account (FSA), and the Federal Dental/Vision Insurance Program (FEDVIP).

For information on eligibility and the web links to enroll, visit OPM's Benefits webpage at <http://www.opm.gov/insure>.

### Long Term Care Insurance Payroll Deduction

	2020 Bi-Weekly
Dental	
Vision	
Flexible Spending - Healthcare	
Flexible Spending - Dependent Care	